

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS. EST. 1883

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 14, 1917

Number 1743

The Spendthrift

My friends, for twenty years I have been looking for the man who never saved a dollar in his life and is glad of it.

I have not found him.

But I knew a man who lived to be seventy years of age and could not fill out a check. He had never signed one because he never had a bank account.

He is dead.

He died a pauper.

He left his wife in suffering poverty.

His shroud is the wedding suit of the friend who dressed him for burial.

He lies to-day in a coffin bought by kindly neighbors.

And he sleeps his last sleep within the weed-grown grave of the potters' field.

When he died he left this epitaph to adorn the board which marks his tomb:

"Here lie the remains of a SPENDTHRIFT.

"I never saved a dollar in my life.

"I never prepared against the Day of Misfortune.

"I never took out a life insurance policy.

"I never owned a home of my own.

"I never had a bank account.

"There are debts which I have never paid and never can pay.

"My life has been a failure and I want the world to let the grass grow over my grave and forget that I ever lived."

Hervey Smith McCowan.

TAX EXEMPT IN MICHIGAN
\$625,000
Hayes Manufacturing Co.
DETROIT, MICHIGAN

Capitalization	Capital Stock	Transfer Agent and Registrar
\$1,500,000 Authorized and Outstanding (Par \$10)		Union Trust Co., Detroit

Dividend rate 12%, payable quarterly on the last day of March, June, September and December.

We submit the following information concerning this issue:

The Hayes Manufacturing Company, which is the largest and oldest company in Detroit engaged in the manufacture of automobile sheet metal parts exclusively, was organized in 1904 with capital of \$125,000. The present capital of \$1,500,000 with the exception of this stock recently sold by the Company, is represented by stock dividends distributed from time to time as surplus profits were invested in additions to plant and equipment.

The Company occupies two modern and well-equipped plants, covering about four acres, located at Maybury Grand Avenue and Grand Trunk R. R., and employs about fourteen hundred men. From its inception the Company manufactured fenders, hoods and other sheet metal parts, and in 1911 the production of bodies was started. The Company numbers among its customers some of the largest automobile manufacturers. The Hayes Manufacturing Co. also acts as sales agent for the Hayes-Ionia Co., of Ionia, Mich., which is engaged in the same line of business, with an output of approximately \$1,500,000 per annum.

The business has shown rapid growth in recent years the gross sales having increased from \$750,000 to \$3,500,000 per annum in a period of two and one-half years. The net earnings applicable to dividends have likewise increased from \$103,760 for twelve months ending June 30, 1915, to \$280,000 for a like period ending June 30, 1916. The net earnings for four months ending October 31, 1916, as certified by Hollis, Tilton & Porte were \$161,338.95, or at the rate of 32% per annum on present capital.

The management of the Company is in the hands of the following well-known business men, who have been responsible for its success:

President and Manager	H. Jay Hayes
Vice-President	Hal. H. Smith
Secretary and Treasurer	H. P. Carrow
Vice-President	H. H. Sanger

The Board of Directors is composed of the foregoing, together with Mr. Frank W. Blair, President of the Union Trust Co., and Mr. James H. Flinn, Capitalist.

The Company has no funded debt or preferred stock, and no floating indebtedness other than current accounts payable. All earnings are applicable to this stock.

The book value of the stock, based on the company's statement of January 1, 1917, is in excess of \$11.00 per share.

The stock will be listed on the Detroit Stock Exchange.

Having disposed of a substantial part of this issue, the undersigned offer the unsold portion.

Price \$12.00 Per Share, to Yield 10%
Descriptive Circular Upon Request

GEO. W. WEST & CO.
Union Trust Bldg.

WM. H. ROSE & CO.
Dime Bank Bldg.

CARLYLE & POVAH
Penobscot Bldg.

O'HARA, FERRISS & CO.
Dime Bank Bldg.

D. L. SEYMOUR & CO.
Penobscot Bldg.

KEANE, HIGBIE & CO.
Penobscot Bldg.

SINCLAIR & COULS
Dime Bank Bldg.

Orders may also be placed through your Broker

While the above information is not guaranteed, it has been received from sources we believe to be trustworthy.

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SPECIAL FEATURES.

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MR. SLEEPER'S OPPORTUNITY.

The announcement that John D. Mangum, of Marquette, would accept the office of State Insurance Commissioner if tendered to him by Governor Sleeper has met with such hearty response at the hands of Mr. Mangum's mercantile friends and merchants in general that it is very evident that Mr. Mangum could land the position if he would raise a finger in his own behalf, which he positively refuses to do. Mr. Mangum rests his case with his friends and the Governor, insisting that the outcome is a matter of indifference to him personally, because he has never stood in the position of an office seeker and never will. Every one familiar with Mr. Mangum and his career realizes his peculiar fitness for the position. He has remarkable poise and he is so fair minded that he has come to look upon every subject from a judicial standpoint. If there is any office in the gift of the people which requires an intimate knowledge of business conditions and an ability to hold aloof from the blandishments of crafty lobbyists and shrewd schemers, it is the office of Insurance Commissioner, which has almost invariably been occupied by a creature of the insurance companies. The same was true of the office of Railway Commissioner until the advent of Cassius L. Glasgow, since which time the railway department has been a live institution, instead of an annex of the railways of the State. Governor Warner did the people of Michigan a lasting service in reversing the custom of fifty years by naming Mr. Glasgow and Governor Sleeper has it in his power to do for the insuring public what Governor Warner did for the traveling public by rescuing the office of Insurance Commissioner from the clutches of the most unscrupulous and perfidious combine which ever fastened its tentacles on the homes and stores and factories of a deluded people.

It is now two weeks since recruiting for the navy and the army has been leaping ahead, but as yet no champion of conscription has come forward to point out the beneficent effects of war on the relaxed moral fiber of the Na-

tion. Consider what the mere prospect of war has done in a few days to eliminate the yellow streak from our young men, to arouse their sleeping sense of duty, to bring them back from the mad chase of the dollar to nobler aims. Then consider what a real war, a good, healthy man's-size war, would do to rescue this people from the slough of moral and physical degeneracy into which it has been sinking so rapidly. A year of good, stiff fighting on the European model would make a new Nation of us. Two years of fighting would create a reserve of moral energy sufficient to keep us going for another hundred years. Does any one rise to say that this swift response of our young men to the need of the moment is proof that the National fiber is not so soft as the conscriptionists have found it? Does any one dare assert that we are only witnessing a renewed demonstration of the National temperament which goes in with heart and soul for the task of the day, the business of life by preference? Absurd! It is the first few drops of the elixir of war that are now stirring the moribund body of American patriotism.

In these times a great number and variety of rumors rise from somewhere and float around which have absolutely no foundation in fact. Where they start from no one seems to know, but they run from lip to lip, and in an amazingly short time become the talk of the town. If all the American ships had actually been sunk which have been vaguely reported so within the last few days there would be scarcely any left. Three or four times the report gained circulation that war had been declared. It has been said that this, that and the other public work has been blown up by dynamite when none so far as anyone knows has been near it. Care ought to be exercised in believing and certainly in circulating these wild rumors. They do no good and might possibly do some harm. It will be well enough to wait for the newspapers which can be depended upon to carry the latest and absolutely accurate information. Gossip and conjecture, speculation and discussion, are of course unavoidable, but the fantastic stories which somehow float around are unworthy of credence, and the less said about them the better.

M. J. Hutchinson, dealer in general merchandise at Brown Corners, R. R. from Clare, in renewing his subscription to the Michigan Tradesman, says: "I would not care to try to get along without such a valuable paper, at the small price you charge for the Tradesman. I find many pointers and much useful information in it."

Deplorable Conditions on the Kalamazoo Interurban.

Grand Rapids, Feb. 12.—Will you kindly tell why the Michigan Railway Company permits its dead head employes to occupy seats in its passenger cars and requires elderly, grey-haired people who paid full fares to stand up? Coming from Battle Creek, Friday, Feb. 9, I changed cars at Monteith Junction and had the pleasure of seeing this happen. To make sure of no mistake, I asked one of the "favored gentlemen," if he was an employe of the Railway Company and he replied in the affirmative. This happened on the limited car which arrives in Grand Rapids at 4:30 p. m. E. M. Wheeler.

The writer of the above communication is a reputable gentleman who travels for a sterling drug house, John Wyeth & Brother, Inc., of Philadelphia. Several efforts have been made to see Superintendent Morgan and secure his version of the affair, without result, although it is understood that Mr. Morgan happened to be on the same car and was so dissatisfied with the manner in which the situation was handled that he relieved the conductor from duty as soon as the car arrived in Grand Rapids.

J. Henry Dawley, the well-known confectionery salesman, called at the Tradesman office last Saturday to state that his wife had a grievance against the company in that she purchased a chair car ticket from Battle Creek to Grand Rapids, but was forced to relinquish her reservation at Monteith and sit in a common coach the remainder of the distance, although railway employes occupied chairs in the reserved section of the car which came through the remainder of the way. Up to this time, Superintendent Morgan has offered no apology for the insulting attitude of his employes; nor has he made any restitution. Of course, Henry is breaking his back to divert shipments to the Michigan Railway Company, pending an adjustment of the matter.

Last Saturday the editor of the Tradesman called up Superintendent Morgan and asked him if the road was clear to Allegan. He was assured that the way was clear. The same information was given by the ticket agent two hours later when tickets were purchased. As a matter of fact, both gentlemen were mistaken—not to employ a less charitable word—because before the first enquiry was made a car was off the track one mile south of Shelbyville, so that traffic was blocked in both directions. Notwithstanding this condition, hundreds of people were sold tickets and started southward, only to come back later in the evening after being treated like dogs by the train men who refused to give any information and

refused the use of the telephone in the depot at Shelbyville. The writer was a prisoner in the same car from 1:30 to 9:40 p. m.—eight hours and ten minutes. The car was so crowded by passengers in the aisles that the atmosphere was foul, the toilet conveniences were abominable, there was no water to drink or food to be had.

No reasonable man can find fault with unavoidable railway accidents. They are bound to happen on the best regulated roads. Every reasonable man will condemn the sale of tickets and the uttering of assurances that the track is clear when such is not the case. There ought to be a law subjecting anyone who would accept money under such circumstances to fine and imprisonment. There ought to be a law compelling railroads to feed people who are delayed for hours by wrecks which could be avoided if the management was sufficiently experienced to meet and overcome accidents promptly and efficiently.

Activities in Michigan Cities.
Written for the Tradesman.

After lying comatose since 1913 the Commercial Club of Hartford has been revived and has \$64 in the treasury to start with, a nugget left over from the old organization. D. F. Cochrane is President and C. M. Van Riper in Secretary.

Muskegon's growth is shown by the public school records, the registration during January being 632 pupils ahead of a year ago, or the largest increase ever shown in a school superintendent's report.

The Commercial Club of Baldwin is trying to interest a pickle company in the salting station at that point. The Club has re-elected these officers: President, Ray Trucks; Secretary, H. W. Davis; Treasurer, R. J. Smith.

The Manistee public library is extending its usefulness beyond the city limits. Large boxes of old books and magazines were recently distributed among the men in the Buckley & Douglas camps and have also been sent out to some of the country schools, while agricultural magazines are distributed among the farmers through the country agent.

Traverse City real estate dealers are optimistic as to that region's future and will specialize in the sale of small farms to city people desiring to get back to the land. The stationery used by the realty men gives a hundred advantages in support of Traverse City and vicinity for residential purposes.

The All-Season Body Co. has been incorporated at Marshall, with \$500,000 capital. It will make automobile bodies and parts. Almond Griffen.

BIGGER AND BETTER

Business Building Along the Most Approved Lines*

What I have to say is based on an experience of more than forty years as a farmer, mechanic, consumer, salesman, jobber and manufacturer. In my opinion—

- You must have ambition,
- You must have determination,
- You must have energy,
- You must have enthusiasm,
- You must have knowledge of your goods,
- You must have an interest in the welfare of other people,
- You must have an interest in the welfare of your locality,
- You must have courtesy,
- You must be a good advertiser,
- You must have a good organization,
- You must have loyal employees or you cannot build a bigger and a better business.

Sitting around the stove half asleep, spitting tobacco juice into the saw dust, gossiping about your neighbors with others equally interested in similar affairs won't build a bigger and a better business.

Having rope, bags of fertilizer, bags of timothy and clover seed, bar iron, horse shoe kegs and nails, pokes, calf weaners, milk pails and fishing rods lying on the floor in front of the counter and show cases and the latter covered with sweat pads, fly nets and paris green shakers so that a man or boy cannot get within sight of a jack-knife or a woman get within hearing distance of a pair of shears without breaking their necks tumbling over the multitudinous wares on the floor do not spell a bigger and a better business.

Tell your ambition that there is a man behind it that is bound to win, that is bound to have the best hardware store in your locality, both as to kind and quality of goods and the systematic way it is carried on, means bigger and better business.

Take into partnership Mr. Will Power and listen to his good advice and heed it when he tells you to Go to it, but turn a deaf ear to Mr. Take it easy if you are intent on building a bigger and a better business.

The Detroit River flows suavely along past the city of Detroit, accepting whatever the people throw into it that they do not want, but when it gets down to Niagara it determines to go to work and does—and turns miles and miles of shafting, runs urban and interurban cars, lights villages and cities all round about and goes on its way into Lake Ontario proud of its achievements.

Have you, Mr. Hardware Dealer, reached the Niagara of your course? If you have that kind of a determination will be energy enough, enthusiasm enough, interest in other people's welfare enough, interest in the welfare of your locality enough, which will amount to a sufficient reason for a reward of a bigger and a better business.

All provided, you are a good ad-

*Paper read by Horatio S. Earle at annual convention Michigan Retail Hardware Association.

vertiser. Don't nullify the advertising with grouchiness. Courtesy to customers is absolutely necessary, but no more than is courtesy to traveling men, for if you do not treat them right, they advertise you in a way which prevents you getting the best prices or the best terms and you need both to build a bigger and a better business. Your interest in the welfare of your locality should make you a booster for development of every man power, as well as every horse power, also every acre power, and, last but not least, the summer resort power of Michigan—the most beautiful, healthful and comfortable place in the United States to spend the hot weather season.

The best organization on this earth is not a human being organization, neither animal, bird or fish, but insect. The best organization is the honey bee colony. Every bee in the colony is a loyal worker, supporter and believer in and for the colony of which he is a member. He has energy and enthusiasm and a sense of application, as anyone can attest who has ever gone up against him or them. He steals his living? No he doesn't. He collects on delivery of his work for his work; that is, he does a cash business. He pollinizes the fruit flowers which increases the fruit production 300 per cent. His pay is the honey on which he lives, but he always carries it home and he deposits it in the pantry of the colony. The colony collects three times as much as they need to live on and give two-thirds of it back to the landlord for rent of the house they live in. They know how to build a bigger and better business, for they know if they increase the production of fruit, that there will be fruit trees to blossom and supply them with business and honey. They know, too, that, if they are saving and give to the landlord of their home good pay for their tenement, he will let them have it as long as they do and keep it in good repair. The analogy is: Your business is or would be like a honey bee colony. You should pollinize the business of your customers. It is up to you to show your farmer customer how he can profitably invest money in the machinery you have for sale. Tell him the kind of ensilage corn he should plant and if he has no silo, see to it that he has one. That is a part of your business, for if you make it profitable for him he will for you. The fact that the individual bee gets his share of the honey, makes him a loyal and energetic worker. You should divide the honey profit with your employees.

I would as soon expect an automobile to run a year satisfactorily without lubrication as I would expect to get the best, most energetic and enthusiastic service from my sales clerks without lubrication. What I mean is, if I were running a retail hardware store, whether in Podunk or Metropolis, I would lubricate with commissions on sales, in addition to their wages. These commissions would run from 1 to 5 per cent., according to the margin of profit on the goods and the work required to make the sales. Then every clerk is a twenty-four-

hour-day clerk. He becomes a walking, talking advertisement. When he is in the store, he is selling if he possibly can; when out of the store, he is inviting his friends to come and buy of him and always has some new thing to tell his friends about which he thinks they will like to see.

Advertising is the science of shooting a buy suggestion into the mind of a perhapseable customer.

Your windows, your show cases and every part of your store should be so arranged as to shoot buy suggestions into the minds of those that pass or come in.

Some manufacturers furnish goods only.

Other manufacturers furnish the goods and a demand for the goods by advertising.

The difference between these is the difference in the cost of pushing goods onto consumers and that of having the consumers pull the goods away from you.

Moral: Buy the goods which are most wanted and most sought after by the producer, for by having this kind of hardware the consumers are really pushing the profits your way.

Fall in love with your business, take all the sleep out of it, but it is just as necessary to take all business out of sleep, and don't forget to play, and when you do, play so hard and so interestedly that you will forget your business and the business building part of your brain will get such a rest when you are playing and sleeping that it will be easy for you with a Niagara Power determination to build a bigger and a better business which will be a blessing to you, your family and the community in which you live.

Boomlets From Bay City.

Bay City, Feb. 12—Dr. J. W. Leininger, Gladwin, who has been engaged in the drug business for nearly twenty-five years, has sold his stock to R. D. McDuff, formerly of Brown City, who took possession Feb. 5.

The Auto Sales Co. was organized a few days ago, with a capital stock of \$20,000, and will be located at 608-610 Saginaw street, formerly occupied by the Hudson garage. The officers elected are: President, J. P. Greenwald, of Bay City; Vice-President, S. D. Bolton, Saginaw; Secretary and General Manager, J. O. Andrews, Saginaw. The company will handle the Hudson and Paige autos.

Thomas S. Ribble, local representative of the Sun Life Insurance Co., of Montreal, has had conferred upon him, the "Distinguished Service Order," the only one issued for the year 1916 by that company in the United States.

S. M. Jameson, Gaylord, retail grocer, is closing out his stock of groceries, preparatory to removing to Lansing.

The Briny Inn, at Manistee, was destroyed by fire Saturday, Feb. 10, at 7 a. m. The loss is estimated at \$50,000.

The regular monthly meeting of Bay Council was held Saturday night, with thirty-seven members present. Eight applications were passed upon and three initiations were conducted. The committee in charge of the June convention has everything planned and well under way and the prospects are that Bay Council will give the boys a better time than they did when the 1912 convention was here, which is promising a good deal.

W. T. Ballamy.

COME TO THE CONVENTION.

Final Appeal to Go to Kalamazoo Next Week.

Cadillac, Feb. 12—For several weeks the officers of the Retail Grocers and General Merchants' Association have been using the columns of the trade papers in various ways, trying to impress on you the necessity of your taking a broader interest in the conditions surrounding your own particular business. The annual summing up of the efforts for the year takes place the twentieth, twenty-first and twenty-second of February in Kalamazoo, at which time the programme, as it appeared in these columns Wednesday, Jan. 31 and Feb. 7, will be carried out and complete reports made of the Association activities.

We want you to know that the coming convention is a sort of a melting pot to which every retail merchant is invited, where he may express himself about the problems which are affecting business in his particular locality and take part in working out plans that will help, in a large measure, to elevate the standard of the retail business.

You are aware of the fact that your profits are exceedingly small, while your hours of labor are exceedingly long, but has it ever occurred to you that by adopting some very practical methods of merchandising that you can not only increase your profits but you can also decrease your hours of labor?

It is impossible for any individual to be well posted in every line of endeavor, so that while you may be a first-class grocer, meat dealer, general merchant or clothier and may be handling that branch of your business profitably, yet you may be dissipating your profits in methods of discounting bills, extending credit or in your fire insurance risks, so that we have endeavored to have men on the programme who are thoroughly experienced in and are well qualified to handle those subjects, in order that every one may get some suggestion that will be of value.

In addition to the many lessons of value planned for, we feel that every merchant should be taking an active part in placing before the consumer the actual facts regarding the results to a community of mail order house buying. While we as retailers know the effect of out-of-town buying, we do little or nothing to prevent it, while the mail order concerns are spending millions of dollars in advising your customers that you charge too much for your goods, while you know that you can match nearly every offer of these concerns at a profit, but because they are telling their story continuously through the mails and newspapers, they are able to get the orders. In other words, their hundreds of thousands of salesmen are on the job all the time in the form of catalogues, letters, circulars, etc., while you are depending on your one lone salesman. Can you do it? No! To the extent that in 1915 \$4,800,000 in profit went out of Michigan to these mail order houses. What are you going to do about it? Are you going to let it continue or are you going to say to yourself, hereafter I will do my part in saving Michigan money for Michigan roads, Michigan schools, Michigan churches and my own philanthropies, instead of allowing it to go towards these same things in the states where these mail order concerns are located? Then, if you have made the resolve, start the work by attending the convention and if this is utterly impossible, then write the Secretary and tell him that you are willing to aid in the work.

Come to the convention!

J. M. Bothwell, Sec'y.

The Grand Rapids Paper Co. has increased its capital stock from \$20,000 to \$50,000.

Sidelights on Celery City and Environs.

Kalamazoo, Feb. 12—H. Betke has been succeeded in the grocery business by Glenn Travis. Mr. Betke has bought a farm and will help reduce the cost of high living.

Theodore Borst, proprietor of the South Side Store, at Decatur, has finished his sixth year at that location. He went to Decatur from Grand Rapids seven years ago and clerked in the Warner grocery a year. Al Vandenberg built and stocked the South Side Store a few years before, but did not make a success of the venture and the stock was offered for sale. By paying a small amount down Mr. Borst was able to take over the business and he began at once to hustle for trade. He was successful from the beginning. He paid up the debt and increased his stock. A few years later he was able to buy the building and last week he made another purchase of the Chester Brown residence for a home. Mr. Borst is not only a good business man, but a public spirited citizen who is ever ready to do what he can for the betterment of his home town. He was elected a member of the Village Council a year ago and his present term will expire in March, 1918.

J. M. Martins and D. D. Martins have opened a very fine exclusive grocery store in Albion, which will be called Martins' grocery.

One of the most interesting announcements of the year in Kalamazoo business circles came Saturday when it was made known that Charles B. Stewart, for three years manager of the Hoover-Bond Co.'s store in this city, is to leave March 1 to take charge of a large furniture store which he has recently purchased in Tiffin, Ohio. The departure of Mr. Stewart from Kalamazoo severs a connection of eleven years, during which time he has been prominently affiliated with the Hoover-Bond Co. He first became identified with this concern in Lima, Ohio, and later opened the Hoover-Bond store in Tiffin. In January, 1914, he came to Kalamazoo to assume charge of the branch in this city, and under his direction the business has grown and multiplied. He has introduced many new and progressive ideas in the business and has been largely associated with the Chamber of Commerce and general community undertakings.

Harry W. White, for several years advertising manager for the Kalamazoo office of the Michigan Light Co., has resigned and will hereafter be associated with Horace Prentice & Son in similar capacity.

Mason work on the big coating plant of the Kalamazoo Paper Co. is completed and the installation of machinery is being crowded as fast as possible. The structure is a big one, having 100,000 square feet of floor space. It is a high class plant in every detail, no expense having been spared in the matter of construction or equipment.

The Harrow Spring Co. is pushing as rapidly as possible the additions and extensions to its big plant at Vine and Jackson streets. The Western section to the electrical furnace room is nearing completion and the contract has now been awarded for building a similar sized addition on the east end of the main structure.

The Kalamazoo Automobile Dealer's Association's seventh annual show closed Saturday evening and will go down in history as an unqualified success. Although limited to five days' duration, the attendance has been unusually good, being by far the largest of any show held in Kalamazoo.

W. S. Cook.

News and Gossip From the Capital City.

Lansing, Feb. 12—After twenty-six years of activity in the affairs of the Northrop, Robertson & Carrier Co., B. D. Northrop, President for the past sixteen years, has severed

all connection with the organization and sold his interests to M. R. Carrier. At a meeting of the stockholders a new board of directors was elected and at the election of officers which followed Mr. Carrier becomes President and head of the institution.

The General Motors Co. announces the appointment of P. L. Emerson as general sales manager of the plant at Lansing, succeeding Jay Hall, who resigned last July. Mr. Emerson comes from the Racine-Sattley Co., manufacturer of agricultural implements and vehicles, and was previously with the John Deere Plow Co. Since last July he has been Michigan sales manager of the Oldsmobile.

Thomas C. Riley, of Rochester, N. Y., and owner of the Whitcomb house of that city, has purchased the interests of E. C. Puffer, at Flint. The new owner took immediate possession and management of the property. Mr. Puffer who was recently elected to a third term as President of the Michigan Hotel Association, had conducted the Dresden Hotel four years. He has gone to Jackson, where he is interested in the Otsego Hotel, of that city.

And now comes a drummer with a plea for more comforters on hotel beds. He thinks the Legislature ought to see to this in the same way as the State solons will be called upon to consider a bill prohibiting the employment in hotels and restaurants of persons afflicted with tuberculosis and other communicable diseases. He aired his views in the State Board of Health tuberculosis office.

"In the average hotel the covers on the bed consist of a sheet, an extremely flimsy comforter, a spread and a woolen blanket, also very light. All put together make a thickness considerably less than a single comforter on the average home bed. Add your overcoat to this and it is still pretty light with a zero temperature these cold February nights.

"The whole theory of the hotel bed equipment is that the occupant of the room is to sleep with window closed. In many Michigan hotels, in fact, patrons are warned in a printed notice that if damage is caused by their having windows open they will have to foot the bill. And by making the bed covering as flimsy as it can decently be made the hotel owners try to discourage this open-window fad. Of course, anyone can demand more covering, but it means a lot of fuss, some additional tipping and so on. Many who otherwise would sleep with open window follow the path of least resistance and keep it closed.

"But it seems to me if anyone is to be encouraged to sleep with open window it should be the man who travels. He does not know who has occupied the room the night before or what communicable disease the room has harbored. The open window during the eight hours of his sleep is the very best safeguard against 'catching' things, but in order to get any sleep at all he must be warm and comfortable.

"It isn't perhaps a matter for legislation," Mr. Drummer went on, "but it is something the hotel men of the State might profitably give some attention to. As I understand it, the State Board of Health in the fight against tuberculosis, is looking for aid from all people. And in the movement to encourage every person in the State to sleep with open windows the great hotel population shouldn't be forgotten."

The Kind Motorist.

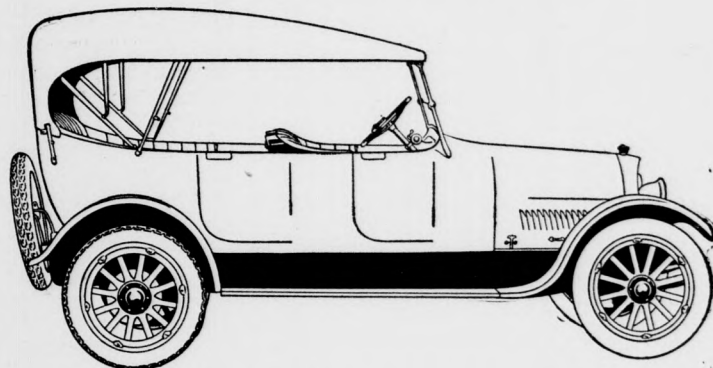
"You say this motorist took you to a hospital after he ran you down?" questioned the judge.

"Yes."

"Nothing could be kinder."

"Maybe not, but he didn't have to run me down to show that he had a kind heart, did he?"

Reo Pleasure Cars and Trucks



The Gold Standard of Car Values. Good because they have proven worthy of your confidence.

The most standardized car in America. 50% over-strength in every vital part for Safety, Reliability and Endurance. 12 models to choose from, both Fours and Sixes.

Attend the Auto Show. Make the REO Exhibit your headquarters.

W. D. VANDECAR

129 131 Jefferson Ave., S. E.

14 Years a REO Distributor

Grand Rapids, Mich.

Ha-Ka-Rac

The demand for outing and sport garments is greater than ever. The Perry line is fairly alive with a beautiful array of this class of merchandise for men, women and children.

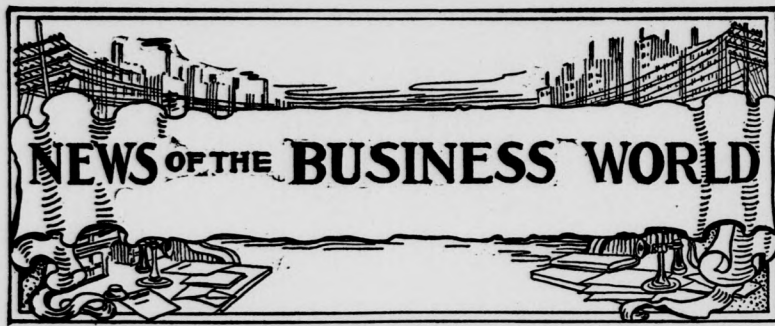
Our traveling representatives are now out with a full line of samples and will call on the trade some time during the season.

Our line is more full and complete than ever and we bespeak a continuance of the generous patronage which has been accorded us in the past.



Perry Glove & Mitten Co.

PERRY, MICHIGAN



Movements of Merchants.

Flint—M. F. Clark & Co. have changed their name to The Locators.

Ypsilanti—W. D. Porter has opened a grocery and fruit store at 113 Michigan avenue.

Burr Oak—W. R. Straw & Sons succeed Jay B. Kessler & Son in the hardware business.

Detroit—The Detroit Motor Sales Co. has increased its capitalization from \$25,000, to \$75,000.

Battle Creek—The Gosselin Granite Co. succeeds the A. J. McNaughton Granite Co. in business.

Capac—The Capac Co-Operative Association has been incorporated with an authorized capital stock of \$10,000.

Fremont—G. Van Allsburg, meat dealer, has purchased the A. T. Pearson meat stock and will conduct both markets.

Kalamazoo—The Swindell-Taylor Co., dealers in wholesale produce, have increased the capital stock from \$30,000 to \$50,000.

Evart—Charles Conn has sold his stock of general merchandise to C. W. Hill & Son, who will take possession about Feb. 17.

Rochester—Edwin A. Hudson, a local merchant, was held up early Monday within a block of his home and robbed of \$100.

Shiloh—W. B. Connor is closing out his stock of general merchandise and will retire from retail business as soon as the sale is completed.

Detroit—S. L. Bird & Sons, dealers in men's and boys' clothing, furnishings, hats and shoes, have increased their capital stock from \$80,000 to \$500,000.

Jackson—W. F. Taylor, shoe dealer at 119 North Jackson street, has sold his stock to A. L. Van Horn, who will continue the business at the same location.

Big Rapids—W. B. Andrews, recently of Kendallville, Ind., has purchased the confectionery, fruit and cigar stock of Frank C. Duffy, taking immediate possession.

Hancock—Fire destroyed the Daniel Crowley store building and grocery stock and the Roach & Maloy bakery Feb. 4. The losses are partially covered by insurance.

Kalamazoo—The Gault Jewelry Co. has engaged in business with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and paid in in cash.

Port Huron—The Robin-Lawrence Motor Sales Co. has been organized with an authorized capital stock of \$5,000, of which amount \$4,600 has been subscribed, \$2,300 paid in in cash and \$2,300 paid in in property.

Richmond—William E. Kelsey, who has conducted a drug store here for upwards of twenty years, dropped dead in his store Feb. 3 as the result of an attack of heart trouble.

Kalamazoo—The Kalamazoo Fruit & Produce Co. has engaged in business with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Alice Shop has organized a mercantile business with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Muskegon—F. E. Hathaway, who conducts a news stand, confectionery and cigar store at 239 West Western avenue, has sold his stock to Harry W. Seeger, who has taken possession.

Elk Rapids—Wilson & Anderson, grocers, have dissolved partnership and the business will be continued by Bert Wilson, who has taken over the interest of his partner, Ole Anderson.

Owosso—Robert Hood has sold his cigar and tobacco stock to Ralph Laurie and purchased the cigar and tobacco stock and billiard parlor of the late H. Pickett, taking immediate possession.

Detroit—The Detroit Narrow Fabric Co. has engaged in business to handle tailors' supplies with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Manistee—Erle Gray and Emil A. Rehm have formed a copartnership and will open a bazaar and notion store in the building recently occupied by Hugh McKenzie, as soon as it can be remodeled.

Hastings—W. R. Jamieson, who conducts a bakery, has merged his business into a stock company with an authorized capital stock of \$15,000 and the business will be continued under the style of the Star Bakery.

Nashville—Theodore H. Bera, of Sunfield, has purchased an interest in the agricultural implement and vehicle stock of G. B. & W. B. Bera and the business will be continued under the style of W. B. Bera & Sons.

Detroit—The Vulcan Tire Repair Co. has engaged in business at 556 Michigan avenue with an authorized capital stock of \$2,000, of which amount \$1,000 has been subscribed, \$200 paid in in cash and \$600 paid in in property.

Paw Paw—W. A. Weatherwax has sold a half interest in his stock of flour and feed to Mrs. Anna Bailey and the business will be continued under the style of Weatherwax & Bailey. A complete line of seeds will be added to the stock.

Pellston—J. N. Wallace, for several years manager of the Jackson & Tindle store at this place, has been promoted to a better position with the Superior Veneer and Cooperage Co., at Munising, and will take up his new duties there March 1.

Orleans—Post Bros., who conduct produce and agricultural implement stores at Belding, Orleans and Fenwick, have sold the stock at Orleans and Fenwick to Jerry Spaulding, who will remove the stock from Fenwick to Orleans and consolidate it with the one there.

St. Ignace—F. V. Pilson has purchased the drug stock of the executors of the estate of the late W. P. Preston and will continue the business at the same location and under the same style, the Central drug store. Mr. Pilson will continue his jewelry store under the management of M. H. Scott.

Lawrence—The Lawrence Co-operative store held its annual meeting Feb. 8. The board voted to declare a 3 per cent. dividend on all purchases made at the store, by the shareholders and a 1½ per cent. dividend to non-shareholders, for the year 1916. The new directors of the company for the next term are Bert Gleason, Geo. Rich, John Cook, Geo. Lay and W. J. Brown.

Nashville—The grocery store of Frank Peck has been closed and there promises to be a legal tangle over the situation. The store was sold to Peck by Green & Son, who took a chattel mortgage on the stock. Recently the Greens decided that Peck was letting the stock run down so that they deemed themselves insecure, and when they spoke to Peck about it he ordered them off the premises. Then they gave Attorney Kidder instructions to take charge of the stock on the chattel mortgage, and the matter is now in the courts.

Manufacturing Matters.

Detroit—The W. Rumsey Co. has changed its postoffice to Romeo, Mich.

Detroit—The Siewek Tool & Machine Works has changed its name to Siewek Bros. Co.

Jackson—The Jackson Fence Co. has increased its capital stock from \$100,000 to \$250,000.

Dollarville—The South Shore Cedar Co. has increased its capitalization from \$25,000 to \$100,000.

Holland—The Komforter Kotton Co. has increased its capital stock from \$10,000 to \$20,000.

Jackson—The Perfection Coil Spring Co. increased its capital stock from \$20,000 to \$100,000.

Muskegon—The capital stock of C. G. Fleckenstein Co. has been increased from \$75,000 to \$150,000.

Detroit—The Detroit Wire Bound Box Co. has increased its capitalization from \$50,000 to \$100,000.

Detroit—The Crystal Washing Machine Co. has increased its capital stock from \$25,000 to \$50,000.

Jackson—The American Top Co., manufacturer of automobile tops, has been declared a bankrupt, following court proceedings which began last fall.

Detroit—The Rinshed Gagnier Paint Co. has increased its capital stock from \$50,000 to \$100,000.

Mt. Clemens—The Pullman Steel Spring Co. has increased its capital stock from \$75,000 to \$140,000, also changed its name to Superior Steel Spring Co.

Crystal Falls—The Crystal Falls Motor Co. has been organized with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in cash.

Muskegon—The Non-Breakable Toy Co. has engaged in business with an authorized capital stock of \$35,000, of which amount \$19,850 has been subscribed and \$3,500 paid in in cash.

Detroit—The Burnall Fuel Saver Company of Detroit has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and \$12,000 paid in in property.

Detroit—The Shapiro Antique Co. has engaged in the manufacture of furniture, and household articles with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Harbor Springs—Adams & Co., potash manufacturers, have sold their plant to Isham & Isham, of Detroit, who conduct several plants throughout the State. They will enlarge the capacity of the plant here.

Albion—The Bromeling Manufacturing Co. has engaged in the manufacture of paints and specialties with an authorized capital stock of \$10,000, of which amount \$5,010 has been subscribed and \$1,510 paid in in cash.

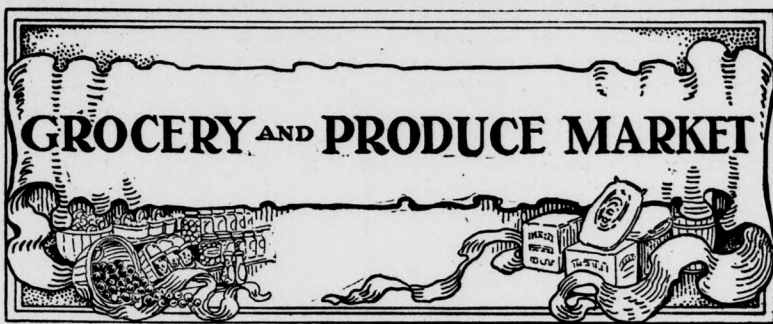
Detroit—The Ralph C. Hunter Co. has engaged in the manufacture of machinery, machinists tools, etc., with an authorized capital stock of \$2,500, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—The Blodgett Anti-Blacklash Reel Co. has been organized to manufacture and deal in fishing tackle with an authorized capitalization of \$10,000, of which amount \$6,300 has been subscribed and \$1,200 paid in in cash.

Detroit—Grover Bros. & Wood have engaged in the manufacture of pneumatic tubes, cash parcel carriers, store, office and factory fixtures, with an authorized capital stock of \$2,000, of which amount \$10,000 has been subscribed and \$5,000 paid in in cash.

Sparta—This village is to have a milk plant as the result of a joke. About a year ago the Business Men's Association fell for the scheme of a man who called himself a promoter. A cow canvass was made, and it was learned that the community was well equipped to run a condensing plant. Then the promoter disappeared, but the Association didn't stop. It sent letters to practically every condensing company in the country, and as a result the Grand Ledge Co. was induced to come here. Thus the joke of the self-appointed promoter turned out well.

The fellow always in search of opportunities usually couldn't recognize one in the middle of the road. It's the one who knows how to make opportunities that never lets 'em pass by.



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 about 2c higher on the best grades, owing to light receipts and good demand. No lower prices appear likely for the immediate future. Conditions are hard to predict. Warehouse holdings are considerably above last year, while the receipts of fresh butter are about normal. Local dealers hold fancy creamery at 42c and cold storage creamery at 36c. Local dealers pay 30c for No. 1 in jars and 25c for packing stock.

Cabbage—\$8 per 100 lbs.

Carrots—\$2 per 100 lbs.

Celery—20c per bunch for small; 30c for large; box (3½@4 doz.), \$1.75; Florida, \$4.75 per box of 3 or 4 doz.; California, 85c per bunch.

Cocanuts—\$6 per sack containing 100 lbs.

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

Eggs—The market is lower, owing to increased receipts. Local dealers pay 38c for fresh, holding at 40c case count and 41c candled.

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

Grape Fruit—\$4@4.75 per box for Florida.

Green Onions—Shalotts, 75c per doz. bunches.

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

Lemons—California are selling at \$4 for choice and \$4.25 for fancy.

Lettuce—14@15c per lb. for hot house leaf; \$3 per bu. for Southern head; \$5 per crate for Iceburg from California.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—75@80c per lb.

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

Onions—Home grown \$10 per 100 lb. sack for red or yellow. Spanish range as follows: Small crate, \$3; ½ crate, \$5; large crate (120 lbs.), \$10.

Oranges—California Navals, \$3@ \$3.50.

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 stronger and higher than a week ago. Country buyers are paying \$2.20@2.25. Local dealers are selling tubers at \$2.50.

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 \$2.75 per 100 lb. sack.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$2.25 per hamper.

Tangerines—\$4.50 per box for either 106s or 196s.

Tomatoes—90c for 6 basket crate, Florida.

Turnips—\$2 per 100 lbs.

Late Banking News.

Marcellus—The G. W. Jones Exchange Bank has bought twenty Dorco Jersey pigs which it will give to twenty boys of ages 12 to 19 for the purpose of a contest. The boy who makes the most money from his pig will be awarded \$10 in gold. The pigs will be sold to the boys in a period of eighteen months without interest.

Dowagiac—The seventh and final dividend in favor of the creditors of City Bank of Dowagiac, which became insolvent several years ago, has been declared by the acting referee in bankruptcy. This dividend is for .0242 per cent. It amounts to \$5,905.58. Of this sum a portion of the creditors will receive only two or three cents, while none of the amounts to be distributed will be large. Work of making extensions in favor of the individual claimants will begin at once and proceed until the dividend checks are signed and sent out.

Oakwood—The American State Bank of Oakland has been organized with a capital stock of \$50,000.

The Hilton Co. has been incorporated to conduct a clothing and men's furnishings business with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and paid in in cash.

Wm. Brummeler's Sons Co. has increased its capital stock from \$25,000 to \$74,000.

The Grocery Market.

Sugar—The market has advanced ¼c, granulated being now quoted at 7c, New York basis. The advance is not due to market conditions, but to strikes in many of the refineries.

Tea—India-Ceylons are taken steadily for actual needs and in the aggregate a good business has been done of late. The shipments from London, it is suggested, will be checked by the submarine activity, although undoubtedly steamers will be conveyed by the British warships so that arrivals will not be entirely shut off. Talk that this country may go to war with Germany over its interference with American commerce has stirred up duty talk again, it being pointed out that a large revenue will be needed for military expenditures beyond that already provided for. Tea, coffee and cocoa would furnish a ready source of taxation.

Coffee—There is no change to the spot market, prices being merely steady and the demand dull. Neither local nor out of town buyers seem inclined to purchase ahead, since the idea has become fixed that lower levels will be obtained by waiting, although Brazil shippers are not making much concession. Easier freights incidental to shifting of vessels from other and more dangerous routes may bring about this end.

Canned Fruit—There is no trading at present nor any disposition to trade, both on account of lack of offerings and demand, and because of the present political crisis.

Canned Vegetables—Tentative prices have been named for Maine corn on the basis of \$1.25 for No. 2s.

The trade, however, pronounce the price too high and show only the most casual interest in the announcement. Future tomatoes are quoted at \$1.30 f. o. b. cannery by Southern packers, which price fails to attract more than casual notice. As a matter of fact, the trade is not making any move at the present time, and it seems impossible to do business. The tendency is to hold back for the next few days, at least until something more definite is learned with regard to the political situation. Cannerymen, in naming high prices, feel that they are taking the safe side in the matter of quotations, although they hardly expect any rush to buy under the circumstances. Jobbers, on their part, are simply holding on to what they have got and are refusing to make any more commitments. This tendency, however, is not limited to the local trade, but is countrywide. So far as grocery trade is concerned, there is a general disposition to suspend business during the present uncertainty.

Canned Fish—There is no new business being done at the present time, following the general tendency to suspend operations during the present crisis. The salmon market continues very strong, part of the urgency of the demand being due to the loss of the steamer Dramatist, which sailed from the Coast via the Panama Canal to the United Kingdom with a cargo of salmon, and which efforts have been made to re-

place. The general list is firm, but quiet.

Rice—A little better demand is reported for rice in the trade, more especially for export, the domestic end being still slow and likely to continue so for the present until the liberal arrivals are absorbed. Where tonnage is obtainable, shipments are being made to South America, and with greater facilities a large enquiry could be filled. Some suggest that more neutral shipping will be in evidence as a result of the latest German zone move. In the South, the deadlock is still on and the mills are only buying rough from the farmer for actual orders. The embargo has not been lifted by the Morgan Line, but otherwise rice is going forward fairly well.

Cheese—The market is very firm at an advance of ¼@½c, due largely to the fact that the export enquiry is still proceeding and that there is also a fair home demand. Fancy makes of early made cheese are very scarce and are commanding a premium. Fresh-made cheese shows an advance in quality and light receipts. No special change seems likely in the immediate future.

Sugar Syrups—The market is quiet with a tendency to hold off for the present. Offerings by the refiners are still light and prices steady.

Corn Syrup—There is no change in this market, the trouble being in getting deliveries of supplies ordered, as the railroads are still congested, and placing embargoes. There is no decline in price despite the easier tone to raw material.

Molasses—The trade reports a good business in grocery grades and sees no indication of lower prices. The supply in the South has been eagerly bought up, for the factories are disposed to make only blackstrap, which brings high prices.

Provisions—Pure lard is very firm, showing an advance of ¼@½c per pound during the week. This is due to very firm advices from outside markets and a good home demand. Stocks of lard are very light. Packers are compelled to give more money for their lard, as hogs are selling higher than for many years past. The quotation at this writing is \$12.25 per hundred pounds, against a normal price of \$10@10.50. Compound lard is very firm at unchanged prices, and a good consumptive demand. Smoked meats are very firm at an advance on most lines of ½c per pound. Higher prices are looked for as the spring advances. Canned meats are firm and unchanged, as is dried beef. The latter shows a good consumptive demand. Barreled pork is very firm at an advance of 50c a barrel, owing to light receipts.

Salt Fish—The market for all grades of mackerel is still very firm and high, small sizes being the scarcest and the highest. There are very few Irish mackerel in market now, most of the supply being shores. The demand is fair. Cod, hake and haddock are unchanged and well maintained.

Annual Report of Secretary Scott to Hardware Dealers.

Another year of unusual conditions has confronted the retail hardware men and the future presents problems that we must anticipate in so far as it is possible.

Merchandising has largely taken on an entirely new phase and in a great many cases it is no longer a matter of price, but rather one of deliveries. The buyer is not the important man in the transaction now. It is the man who has the goods.

This condition has brought a great many enquiries from our membership as to where certain lines can be purchased to the best advantage and these have promptly been referred to the price and service bureau of our National Association. Those who have not availed themselves of the service which is at their disposal in this connection are overlooking an excellent opportunity to derive a special benefit from their membership. If properly employed, this department can be made invaluable.

We expect to hear in person from our National President in regard to the work of the National Association and the progress which it has made, hence I will refrain from enlarging upon that subject at this time.

It has been gratifying to note the showing made by the hardware mutual fire insurance companies, during the past year, and this is particularly the case when we contemplate the ratio of fire losses in Michigan, as compared with the premiums paid.

In the case of the Minnesota company, the ratio of losses to premiums was 17 per cent, and in the case of the Wisconsin company, 19 per cent. This is far below the average loss ratio and I wish to compliment our Michigan members upon the care which they have evidently shown in keeping down losses.

I believe the policyholders in these companies are beginning to realize more each year that the companies actually belong to them and in the matter of fire prevention and looking after salvage when fire losses occur, a greater desire is apparent to reduce the fire hazard and keep losses down to the minimum.

This Association has become identified as an associate member with the National Fire Prevention Association and is prepared to give its active support to any similar worthy movement.

One cent letter postage and the maintenance of retail prices by the manufacturer of trade marked goods are the two subjects embodied in National legislation which have occupied our attention during the present year. We find that there is organized opposition to the latter measure. This opposition, coming largely from department stores and others, who view with alarm a situation under which the retail price of an article is protected against indiscriminate price cutting.

As contributory members of the American Fair Trade League, we are doing everything within our power to secure favorable consideration of the Stevens-Ayers bill and will keep

members informed in regard to developments in this connection.

So far at the present session of the Legislature there have been no measures brought to our attention which affect either favorable or unfavorably the interests of our members. We are endeavoring to keep in touch with the developments at Lansing and at this meeting and through correspondence, we would like to have expressions from the membership on any matters of legislation that they feel should be favored or opposed by this Association.

It is a matter of sincere regret on the part of the officers that it has been found necessary to discontinue, at least temporarily, our freight auditing department. When this department was inaugurated, what looked like a very satisfactory arrangement was made with a firm which made a specialty of this class of work. At the outset the work was handled satisfactorily, but gradually it was neglected and without any notice to us, the firm held many of the freight bills in their possession for months before giving the matter attention. When we became apprised of the situation, we immediately made a conscientious effort to get all freight bills then in the hands of the company checked up, but did not succeed until the past few months. We have been making investigations and in the event that an arrangement can be made with some reliable company to again take up this work for our members, we will profit by past experience and see to it that we are properly protected and assured efficient service. As soon as we can make some announcement in this connection, we will do so.

We have made another very gratifying showing in the matter of membership since our last convention and in spite of the large number of business changes which have occurred, we are ready to show a satisfactory net gain since a year ago.

The detail record of our membership standing is as follows:

At the time of our last convention we reported a membership of 1087.

Of this number forty-six have either gone out of business, resigned or been dropped for nonpayment, leaving 1,041 of our old members still on our list.

We have taken in 144 new members, which brings our present membership up to 1,185 at the time this report was prepared.

This is a gain of ninety-eight members for the year, the largest net gain in membership that we have had in any one year since 1904.

While I have no complete record of deaths which have occurred among our membership during the past year, I must mention specially the loss which we suffered last June by the death of J. H. Whitney, of Merrill, a past President of the Association and a man who took always a real active part in the work of the Association, not only at our conventions, but throughout the year. It is sad to feel that we have lost the services of a man of Mr. Whitney's caliber.

October 10, 11 and 12 your President and Secretary attended the fourth

annual meeting of the National Association of Retail Hardware Secretaries at St. Louis. The programme arranged for this occasion was unusually well chosen and the ideas and suggestions which were presented were exceedingly valuable. A vast amount of ground is covered at these secretaries' meetings and the results from which are bound to be reflected in the work of the various state associations.

At the National convention last June in Boston, Michigan took an active part and was represented by the full quota of delegates to which it was entitled. The story of this convention has been published so minutely in the National Hardware Bulletin that it is unnecessary to refer to that meeting at this time.

The various committees who have been called upon to aid in preparing for this convention have worked hard to see that the greatest amount of good would accrue and they are entitled to a great deal of credit and to the thanks of the members of this Association.

The officers of the Association have, without exception, extended every possible assistance to the Secretary and they have been most conscientious in discharging the duties and responsibilities expected of them.

I hope that during this convention, if there is any detail work of the organization in regard to which any member cares to make a suggestion, he will do so, for this is your organization and the officers depend upon you to give them the benefit of your ideas and suggestions.

Open Letter to National Fire Insurance Company.

Grand Rapids, Feb. 13—You answer one question by asking another, which is a method of artful dodging which men who aim at the truth scorn to resort to.

I asked you in plain words why you insist on the use of the word concurrent in Michigan and yet seldom use it on your policies in Washington, whose standard form is identical with our own?

Why quibble over the exact meaning of a word when it the **USE IT IS**

PUT TO which I object to and not its derivation, definition or equivalent? Because its exact meaning is not clear to the average policyholder, it is used as a club by some adjusters I know to intimidate merchants who have had a fire to settle for less than they are honestly entitled to.

Whose business is it to see that insurance riders are concurrent? The insurance agents, of course. Do they ever do it? Never. Policies are issued in the most slovenly manner possible, with no thought as to uniformity or legality. The morning after the fire the adjuster shows up and asks to see the policies. The first words he utters are to the effect that the policies are void "because they are not concurrent." This naturally unsettles the merchant, because he has depended on the insurance agents who wrote his insurance to furnish him valid policies, devoid of defects, technicalities, subterfuges and jokers which render the policies invalid.

I find that no two insurance men have the same idea as to the exact meaning of the word concurrent. When pinned down to brass tacks they admit it is not maintained in a policy because of its meaning, but solely because its meaning is not clearly understood and because it affords the adjuster a loophole to confound and intimidate the man who has met a loss.

I am determined that the merchants of Michigan shall be given the opportunity of securing insurance policies which are presented in such plain English that it does not require a lawyer or court decision to interpret them. Insurance policies are contracts between two classes of business men—investors in insurance securities on one side and plain business men on the other. Their dealings should be couched in simple language which any man of ordinary intelligence can understand. The use of terms which are susceptible of double meanings and which require court decisions to construe have no business to be in the riders and I propose to hold up to public ridicule and universal condemnation every fire insurance company which insists on hiding behind such subterfuges to secure unfair advantages over their customers.

E. A. Stowe.

The Piper Ice Cream Co., at Kalamazoo, extends a cordial invitation to the merchants who visit the Celery City to call and inspect its establishment, which is one of the most complete and up-to-date in the country.

We recommend the purchase of

Hackett Motor Car Company

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

Michigan Motor Securities Co.

533-36 Michigan Trust Co. Bldg.

Grand Rapids, Michigan

Bell M 2442
Citz 5288

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Feb. 3.—In the matter of Henry Vander Ploeg, bankrupt, Holland, the first meeting of creditors was held this day. It appearing that there are no assets in this estate, no trustee was appointed, and the estate will be closed at the expiration of twenty days.

Feb. 5.—In the matter of Clarence C. Purchase, bankrupt, Grand Rapids, the final meeting of creditors was held this day. The trustee's final report, showing total receipts of \$76.80, disbursements of \$2.70 and a balance on hand of \$74.10, was approved and allowed. It appearing that there were not sufficient assets to pay the administration expenses in full, no dividend was declared for general creditors. The balance on hand was then ordered distributed for the administration expenses of this estate.

Feb. 7.—In the matter of Denis McGrath, bankrupt, Grand Rapids, an order has been made calling a special meeting of creditors for Feb. 19, at which meeting the final report of the trustee will be considered and a second dividend declared and ordered paid to general creditors herein. (The amount of the dividend can not as yet be determined.)

In the matter of the Hallock Advertising Agency, bankrupt, Grand Rapids, an order has been made calling the final meeting of creditors for Feb. 20, at which time a final dividend will be ordered paid to general creditors herein.

In the matter of the Peerless Mfg. Co., bankrupt, Holland, the first meeting of creditors has been called for Feb. 19.

In the matter of Phillip R. Eaglesfield, bankrupt, Grand Rapids, the adjourned first meeting of creditors was held this day. There have been formal objections filed by Miss Margaret Parsons to the claim of Elizabeth Eaglesfield, and at this time a hearing on the claim and objections thereto was held. W. D. Bryant was appointed trustee and his bond fixed at \$2,000. Appraisers were appointed who will inventory the stock of motor cycles at an early date.

Feb. 9.—George R. Pelton, Muskegon, has filed a voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules of the bankrupt show liabilities amounting to \$514.15 and no assets. Following is a list of the creditors of the bankrupt:

J. J. Wernette, Grand Rapids \$60.00
Andrew Ahlberg, Grand Rapids 20.40
Menter Clothing Co., Grand Rapids 29.00

J. Rasenberger, Grand Rapids 63.00
U. B. A. Hospital, Grand Rapids .. 25.00
J. Kolehuse, Grand Rapids 22.00
Wm. De Young, Grand Rapids 8.50
Dr. Urkhart, Grand Rapids 53.00
H. Demmink, Grand Rapids 8.00
Dr. A. B. Thompson, Grand Rapids 30.00
Dr. Sevensma, Grand Rapids 9.00
Dr. Gervers, Grand Rapids 6.00
T. R. Donovan, Grand Rapids 26.50
Winegar Furniture Co., Grand Rapids 8.04
McKenna & Herman, Attys, Grand Rapids 25.00
Prange Jewelry Co., Grand Rapids 11.00
Garrett Hasper, Muskegon 11.50
Boleo & Vanderwater, Muskegon 67.21
Grombacher & Major, Grand Rapids 2.50
Dr. McCoy, Grand Rapids 10.00
Lange Transfer Co., Muskegon 18.50

\$514.15

Feb. 10.—Charles P. Sherman, Muskegon Heights, has filed a petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules of the bankrupt reveal the liabilities to be \$3,711.30 and the assets \$480.16, which includes notes and household goods amounting to \$255, which is claimed as exempt by the bankrupt. The first meeting of creditors in this matter has been called for Feb. 26. Following is a list of the creditors listed by the bankrupt:

Secured Creditors.

Judson Grocer Company, Grand Rapids \$761.06
G. R. Dry Goods Co., Grand Rapids 674.12
Rindge, Kalmbach, Logie Co., Grand Rapids 269.57
National Grocer Co., Cadillac 289.81
G. R. Shoe & Rubber Co., Grand Rapids 336.54
Ideal Clothing Co., Grand Rapids 222.32
Denison & Co., Chicago 17.25
Armour & Co., Chicago 97.52
Harris Milling Co., Mt Pleasant 164.19
Standard Oil Co., Grand Rapids .. 84.67
Wm. Hoyt Co., Chicago 18.70
J. Cromwell & Sons, Cadillac 4.03
Michigan Hardware Co., Grand Rapids 79.44
Darragh Milling Co., Big Rapids .. 237.39
Foley & Co., Chicago 40.49
A. R. Reimer & Co., Milwaukee .. 200.00
Wm. McLaughlin & Co., Chicago 31.15
L. Perigo Co., Allegan 33.06
Marshall Field, Chicago 166.28

The above accounts were consolidated and suit brought in Circuit Court, and judgment rendered for the sum of approximately \$3,728.59. Bankrupt's goods and chattels were sold under execution and bankrupt credited on these accounts with \$750, leaving balance due of \$2,978.59.

Lundon Olson, Cadillac \$ 36.35
Webber Ashworth Co., Cadillac .. 56.00
Morley Bros., Saginaw 105.00
Michigan Cigar Co., Big Rapids .. 50.00
Vandenberg Cigar Co., Grand Rapids 40.00
Nick Tervengo, Mt. Pleasant 15.00
O. F. Woodward, Leroy, N. Y. 34.75
Saginaw Beef Co., Saginaw 21.01
R. M. Bielby, Lake City 13.00
Lake City Hardware Co., Lake City 13.00
Missaukee Telephone Co., Lake City 8.85
Ardis Bros., Lake City 45.00
Doudna & Abbot, Lake City 24.50
J. F. Doudna, Lake City 12.25
Fred E. Rose, Lake City 35.00
C. F. Ostrander, Lake City 10.00
Orweld Acetylene Co., Chicago 165.00
C. A. Andrees, Saginaw 49.00
C. A. Andrees, Saginaw 49.00

In the matter of Gain W. Bangs, bankrupt, Lowell, the referee has this day filed his findings and entered an order on the petition of the trustee, asking for an order directing the Judson Grocer Company to account for the proceeds under a chattel mortgage foreclosed by it just prior to bankruptcy. The Grocer Company purchased the mortgage of \$250 from one William Pullen. At the time of the purchase Bangs was owing the Grocer Company a considerable sum for goods sold him. The Grocer Company carried the mortgage for a number of years and for nearly two years did not file renewal affidavits, as required by law. It then renewed the mortgage and foreclosed immediately. In the meantime the Grocer Company took an assignment of the bankrupt's exemptions. The stock on the foreclosure sale brought \$700 and accounts receivable had been collected amounting to about \$150. The referee, in his opinion, decides that the mortgage, having been renewed before bankruptcy and foreclosure having been taken, is good to the face of the mortgage or \$250 and that the Grocer Company also have a valid claim to the bankrupt's exemptions of \$250. The opinion further determines that the balance received from the sale and the accounts receivable must be surrendered by the Grocer Company to the trustee for the benefit of creditors and that the trustee is entitled to all the balance of the accounts receivable.

In the matter of the American Automobile Supply Co., bankrupt, Grand Rapids, an order has been made calling a meeting on an offer received for the assets of this estate. Said assets are appraised at \$1,263.85 and an offer has been received from the Michigan Tire

Co., of Grand Rapids, in the sum of \$1,000 for all the stock and fixtures, not including the tires now in the hands of the trustee and which are claimed to belong to the Alliance Tire Co. The return day of such order is Feb. 23.

In the matter of John T. Robles, bankrupt, Grand Rapids, the first meeting of creditors has been held and it appearing that there are no assets in this estate, no trustee was appointed. The estate will, therefore, be closed at the expiration of twenty days.

In the matter of Albert Oltman, bankrupt, Grand Rapids, the first meeting of creditors has been held and it appearing that there are no assets in this estate, no trustee was appointed and the estate will be closed at the end of twenty days.

Feb. 12.—In the matter of Charles A. Mosher, bankrupt, Muskegon, a hearing was held to-day on an offer for the sale of the assets. The highest offer received was that of E. D. Collar \$160, which offer was accepted and an order will be made confirming the sale.

Over Coffee and Cigars.

Three commercial travelers, meeting at a hotel one winter evening, had a hearty supper together. Supper over, the three found some difficulty in allotting their respective shares in the bill, but one of them at length cut short the dispute by proposing that whoever had the "oldest name" among them should go free, the expenses being halved by the other two.

This amendment being promptly accepted, No. 1 produced a card inscribed "Richard Eve," which No. 2 trumped with "Adam Brown." Then No. 3, a portly veteran with humorous gray eyes, laid down his card with the quiet confidence of a great general making a decisive movement, and remarked with a chuckle:

"I don't much think you'll beat this 'un,' gents."

And he was right, for the name was "Mr. B. Ginning."



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

Barney says—

Why is it that so many dealers who come in are now talking about collections? Is it true that all store-keepers are trying to collect their bills more promptly?

Yes, Barney, the smart ones are.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY,
Grand Rapids, Mich.

Subscription Price.

Two dollars per year, if paid strictly in advance.

Three dollars per year, if not paid in advance.

Canadian subscriptions, \$3.04 per year, payable invariably in advance.

Sample copies 5 cents each.

Extra copies of current issues, 5 cents; issues a month or more old, 10 cents; issues a year or more old, 25 cents; issues five years or more old, \$1.

Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

February 14, 1917.

SAND LAND FARMING.

The Tradesman is in receipt of a copy of the Sand Farmer, published in Muskegon, in which it is stated that every acre of sand land in Michigan can be made to produce crops at a profit.

With this statement the Tradesman takes issue. While the bulk of the light soil land can be brought to a proper condition of tilth by the use of right methods, yet the Tradesman can produce irrefutable evidence that there are some types of light soil land in Northern Michigan which will never, under any kind of treatment or system of farming extant, produce paying crops.

If the Sand Farmer will pardon us for saying so, we think it makes the mistake of over emphasizing this whole question of our light soil land. The name, Sand Farmer, is a misnomer and the whole agitation conducted by it has created the impression in the minds of many people in the Southern part of our own State and in contiguous states, that nearly all the lands we have in Northern Michigan come under the head of what it is pleased to designate as Sand Land, while the truth is the hardwood soils predominate.

Except in cases where the parties concerned wish to engage in growing beef, pork or mutton on large areas, the Tradesman always recommends the hardwood lands to the new settler.

The Tradesman has yet to find a single instance of any of the hundreds of people brought into Western Michigan by Mr. Swigert or others who have been selling the jack pine land almost exclusively who have made more than a bare living and those who have been able to do even this are few and far between. Most of them fail and go away or have to be sent away by the county, cursing Michigan. This is the saddest and most discouraging feature encountered in the work of developing Northern Michigan and is a most serious handicap to its success.

The Michigan Agricultural College, not long ago, deeded back to the Public Domain Commission the eighty acres of light soil at Grayling on which the College experts have tried faithfully for years to farm at a profit.

If these men, with their scientific knowledge of soils and farming and with all the facilities of the M. A. C. at their beck and call, have failed utterly, how can a comparatively ignorant farmer from Indiana, Ohio or Illinois, possessed of little means, or a city man from Chicago, hope to succeed?

The Tradesman has never been conclusively shown by facts and figures that a single paying crop was ever raised on a sand farm.

The Tradesman is heartily in favor of a soil survey for Northern Michigan, combined with an agricultural survey, such as was made not long ago in Wisconsin and which Dr. R. C. Allen, our State Geologist, has outlined for Michigan. A soil survey of this kind, honestly made and conducted, will furnish the Western Michigan Development Bureau and the other development bureaus in Michigan a greatly needed tool with which to work, for let it once become generally known that this kind of authentic information is readily available and that the State of Michigan is prepared to instruct and protect the new comer, and our task of settling up the undeveloped lands of Western Michigan will be made much easier and our work rendered more successful.

Without in the least doubting the sincerity or ability or impugning the motives of the Sand Farmer in any way, it is in order to enquire what is to be gained by all this hubbub about sand land and sand farming, when we have so many thousands of acres of good land in Northern Michigan on which the new comer has a hundred to one better chance of succeeding?

BEFORE THE WAR.

The war between the United States and Germany—existing for the present only among the possibilities—is seemingly regarded by most of our people as a curiosity. That is not strange in view of the fact that the two parties cannot readily get at each other. Certainly we should have to do considerable hunting to find anybody to kill. The Germans who live in this country do not belong to Germany but to us, and there is every evidence that most of them will be just as loyal to the United States as the rest of us. The potential war, however, is working much good among our people, not the least of which is the hastening of those measures for strengthening the army and navy that were decided on long ago. We may expect any moment an incident that will put to the test the readiness of one or the other branch of the service.

In respect to the production and distribution of merchandise the record is about the same as heretofore, barring obstructions by cold weather and imperfect transportation. Rail traffic appears to be 10 to 25 per cent. greater than last year at this time, which is a remarkably good situation in view of the increase last year over the figures for 1915. As the destruction of vessels by submarines goes on at as great a rate as ever and as many vessels are held in port, an aggravation of the freight blockade at terminal points is to be expected. There

is possible reason to expect that certain devices that have been experimented on will defeat the submarine campaign a little later on.

Volume of trade in this country as indicated by bank clearings fell off a little last month, but it was only 6 per cent. below the high record, made in December, 1916. The aggregate was 27 per cent. greater than for January, 1916. The development of trade has reached the point where the clearings are gaining more rapidly outside New York City than in that metropolis. New York decreased 10 per cent. from the December total last month, while there was a gain of 1 per cent. outside that city. Last week New York gained 8 per cent. while outside that city there was an increase of nearly 26 per cent. The cause of the change is found in the decrease in stock speculation.

With the country waiting for the "overt act" that will precipitate war between the United States and Germany, with considerable doubt as to what the chief executive would regard as such an act, with vessels held in port for fear of submarines and with ports of neutrals on the other side of the Atlantic closed, there is little opportunity for the commerce created by the war to distinguish itself, and unless a change comes in the immediate future, we must expect an appreciable repression of American business. Great Britain waits, rather than acts, if one may judge from superficial evidence, although her statesmen assert that steps are being taken which will give complete relief from the submarine nuisance. The Germans are said to have moved funds on a large scale from this country to South American points, particularly Buenos Aires. If they succeed in military and naval operations, it will not be merely a question of German money but German soldiers and German arms at vantage points in South America.

PROTECT THE PUBLIC.

It affords the Tradesman much satisfaction to present on page 17 of this week's edition the full text of a bill which has been prepared by the Michigan Retail Clothiers' Association for consideration of the present session of the Legislature. The bill is so fair that few could take exception thereto. If enacted—and enforced—it will effectually eliminate the repeated closing out sales which are conducted by mercantile fakers and sharks and prove to be a protection to the public which suffers severely from the operations of men who have no regard for the dignity of the mercantile calling.

A Pennsylvania woman has won \$3,600 with a dollar watch, but not at any fair or by taking a chance. Her husband was killed in a colliery. He fell dead while at work, and the widow claimed that he came in contact with a live wire and was electrocuted. There were no witnesses to the accident, but the widow proved her contention by her husband's dollar watch, which was scorched black on the back and was electrically charged. A jury considered the watch sufficient evidence and awarded the widow \$3,600 for her husband's death.

WITH MALICE TOWARD NONE.

The American people stand upon the verge of a terrible adventure. Five times has this land and its people gone down into the shadowy valley of war and trodden in suffering and in fortitude its bitter ways. Unless a miracle happens, once more we shall find our feet set upon that pitiless path.

As we face this stern reality, two questions loom before us:

Why must we do this thing?

And how?

The first question we should answer with our minds and hearts as we cast the die. The other we shall answer with our deeds as we go forward our appointed way. What answers do we make?

God knows we have been slow of entrance to this quarrel. We have been patient until patience seemed to have lost all show to virtue. We have suffered brutal affront after brutal affront. We have added to patience long suffering, to long suffering forbearance, to forbearance self abnegation. But our every effort has been in vain.

It was no single invasion of our rights, no isolated assault upon our honor that brought us to this dread decision. It is not even the cumulating series of wrongs to our National self that is forcing us from the paths of peace. The truth is deeper than this and more portentous.

There is abroad in the world a malignant and menacing spirit that would not let us be. We have sought with full sincerity to hold aloof from the conflict this spirit waged against our neighbors in the world. We have tried, and tried again, to hold the balance even between the contestants in this titanic struggle. But the evil spirit that possesses the leaders of the German Empire would not suffer it to be. Driven by desperation and proud wilfulness it so threatened civilization's very foundations that we had no choice but to end the friendly relations which have continued for one hundred and forty years.

If Germany wills that we shall fight, fight we must. Heavy hearted, for that we know the price that we must pay, but mighty spirited, for that we know the pricelessness of what we fight for, we shall give our hearts and our hands to this cause.

If Germany will not recant we shall endure to the end. We shall strike hands with those who for two years and a half have poured out their blood and treasure in this great cause. We shall give everything that we have and are that the right may prevail. We shall enter upon this terrible adventure with malice toward none, but with an overwhelming hatred of the ruthless and merciless spirit of evil that possesses those we are called upon to fight. God willing, we shall not hold our hand until that demoniac spirit is exorcised from the world.—Independent.

The average man knows how to do another man's work better than he knows how to do his own.

If you think you are beaten, you are. It takes courage to win.

Bay City Plans for Kalamazoo Convention.

Bay City, Feb. 12—The Grocers and Butchers' Association of Bay City, at their last meeting elected the following delegates to the State convention at Kalamazoo: C. C. Schultz, chairman, William McMorris, M. L. Debats, Fred Kuhlow, J. H. Primeau, John M. Staudacher, E. W. Funnell, Thomas Jean, Charles H. Schmidt, Truman Miller, Charles Denton, Theodore Lankey, George A. Fuller, Frank Schultz, O. Nordstrom and Adolph Blanchard.

J. H. Primeau, chairman of the Insurance Committee, made a good report on insurance. Mr. Primeau stated that all prospects look very favorable and that his committee will make a final report at the convention. William McMorris, chairman of the Ways and Means Committee, stated that his committee would make a good report and that the outlook for the ensuing year is very favorable for the Association. The committee on Bay City's first pure food show made their final report, which showed that it was a grand success and they are going to make it an annual event.

M. L. Debats has another feather in his hat. He has been elected President of the Bay City Hospital. The boys say they could not have selected a better man than M. L. for the office.

William McMorris will enter the race for Mayor of Bay City the coming spring and we believe he will be the ideal man for the position.

Bay city delegates will leave for Kalamazoo on the Michigan Central, Tuesday morning and will take their full delegation with them. Charles H. Schmidt, the Bay City composer, will have his usual songs which will help to liven up the bunch. The favorite is entitled, "We all like celery."

The American Society for the Control of Cancer, a body of the very highest character and authority, has issued a circular which we regard as one of the most important that have come from any health organization in a long time. The occasion of the circular is furnished by the address delivered by Arthur Hunter, President of the Actuarial Society of America and actuary of the New York Life Insurance Company, at the recent meeting of the Association of Life Insurance Presidents, on the question, "Is Cancer either Contagious or Hereditary?" Mr. Hunter's conclusion, based on a searching study of what seems like an adequate number of instances, is that there is every reason to believe that it is neither. The Cancer Society, in its circular, says that "previous statistical investigation among human beings has failed to establish the inheritance of cancer, and Mr. Hunter's study merely adds to the mass of evidence against heredity as a causative factor." On the subject of contagion, the Society's statement is even more emphatic. Here the evidence is not only statistical, but also directly experiential, since "after countless operations there is no case recorded in which a surgeon or nurse has acquired cancer from the treatment of or attendance upon any patient suffering from this disease." We trust that the purport of the Society's circular will become generally known throughout the country, and have the effect which it is intended to attain—the removal, from the minds of those having friends or relatives afflicted with cancer, of all fear of its transmission either by descent or by contact.

"Michigan's Leading Insurance Company"

FORTY-NINTH ANNUAL STATEMENT

OF THE OLD

Michigan Mutual Life Insurance Company

OF DETROIT

Michigan Mutual Life Building 150 Jefferson Avenue
For the Year Ending December 31st, 1916

ASSETS

Cash on deposit in banks	\$ 271,745.97
First mortgage loans on real estate	10,236,182.14
Real Estate (Home Office building)	100,000.00
Loans to policy holders secured by reserves	1,898,998.35
Bonds, cash value	25,000.00
Loans on collateral	1,800.00
Interest due and accrued	176,212.50
Net outstanding and deferred premiums secured by reserves	146,266.14
Due from other companies	2,805.83
	\$12,859,010.93

LIABILITIES

Reserve fund, including disability benefits (computed by the Michigan Insurance Department)	\$11,504,937.21
Premiums, interest and rents paid in advance	32,832.64
Installment policy claims not yet due	29,364.04
All other policy claims	70,791.11
Reserved for taxes and other items payable in 1917	38,828.86
Surplus fund	1,182,257.07
	\$12,859,010.93

Insurance written in Michigan during 1916	\$ 3,977,600.00
Total amount of insurance in force December 31, 1916	58,289,878.37
During the year 1916 the Company	
Paid death claims amounting to	586,489.14
Paid to living policy holders	676,556.05

Total amount paid to policy holders in one year	\$ 1,263,045.19
Total amount paid to policy holders since the organization of the Company	\$27,317,495.34
Total amount paid to policy holders since organization plus the amount now held for their benefit	\$38,822,432.55

A record of actual results which speaks for itself.

Attention is invited to the high character of the assets of the Michigan Mutual, which is unsurpassed by any Insurance Company in the United States.

All the policies written by the Michigan Mutual are approved by the Commissioner of Insurance of Michigan; all its policies contain the Standard Provisions required by the laws of the States in which it operates, and all the obligations of its policy contracts are guaranteed and secured by carefully invested assets of over \$12,850,000.00, including a surplus fund of over \$1,180,000.00.

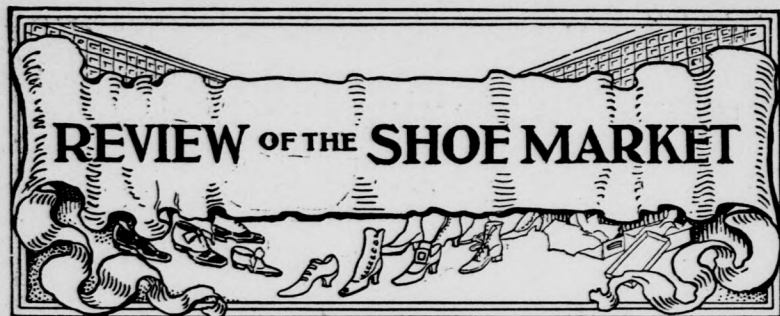
The definite policy contracts issued by this Company appeal to all who are looking for absolute protection and investment in life insurance at the lowest rates permitted by the standard and legalized tables of mortality.

The Michigan Mutual Has Some Lucrative Field Positions Open for Men of Integrity and Ability

O. R. LOOKER, President
A. F. MOORE, Secretary

J. J. MOONEY, Third Vice-President and Supt. Agents
W. B. MARSHUTZ, Supervisor of Agencies for Michigan

H. Z. WARD, General Agent
Michigan Trust Bldg. Grand Rapids, Michigan



Some Big Possibilities in Children's Shoes.

Written for the Tradesman.

In a great number of family shoe stores, as well as in a considerable number of the larger shoe stores carrying general lines of footwear, I have often noticed that the children's department seems to lag behind. Some dealers are frank to confess that the children's end of the game doesn't appeal to them. Some of them acknowledge that they know less about children's shoes than any other class of footwear. Others explain their lack of interest by confessing that their children's department yields less in proportion to the amount invested than any other department of the store. Still others claim that they have experienced difficulty in connecting up with houses putting out reliable lines, and so their faith in the children's proposition has had real, rather than imaginary, jolts.

These and other considerations lead me to believe a brief discussion of the possibilities in children's shoes will be appreciated by readers of the Tradesman.

Under the head of Children's Shoes rightly belong so-called misses or growing girls' shoes and shoes for big boys, that is, boys from 12 to 15, or 16 years of age. Unless the boy of 17 and upwards, has no exceptionally small foot (as in a case of retarded development), he is ready, or at all events he generally thinks he is ready, to be promoted to the men's department. The correctly-made shoe for the growing girl resembles a woman's shoe in many ways, but there are certain important differences. It's a heavier, stronger shoe, with a lower heel; and, if it's made right, it's made with a view to service, although of course it may and should appeal to the eye, and carry certain style-features. It logically belongs in the children's department. And so with all staple, special and occasional-wear types of shoes for younger lads and growing boys up to, and somewhat beyond, the middle of the so-called teen-age period. It simplifies matters and makes for a more systematic and orderly arrangement to put all this stock in your children's department.

Better Shoes for Children.

Many a conscientious and hard-plodding shoe dealer has incurred a peeve on this whole children's shoe proposition because somebody has unloaded junk on him under the guise of juvenile footwear. It was made up like shoes, looked like shoes, and smelt like leather, but it wasn't; it was plain junk. Naturally the inevitable hue and cry from disappointed customers would develop the peeve.

It's an easy thing to skin a child's shoe. The vamps and tops can be cut from the flimsiest and most insubstantial skins, and the soles can be made out of culls (or leatherboard or paper), and the cheapest of trimmings can be used; so that the total intrinsic material-cost of the shoe is away down (and it's actual value even farther down; and that's the kind of a product that used to be turned out in much larger quantities than is the case to-day. It was a cheap shoe. It was built deliberately on inexpensive lines. It was planned to make and market something that could be passed on to the consumer at the least possible outlay.

It is easy enough to prove an alibi by saying, "Well, that's the sort of a shoe parents called for and insisted on having; the price they were willing to pay wouldn't permit of anything else." And there is an element of truth in this contention; but back of it there is a lot of bad merchandising policy. Far better those old-fashioned calfskin or split leather juvenile shoes of halcyon memory, those hefty, cloddy, doped-in-grease affairs that little people used to wear. They didn't cost much, but they were long on service. At all events, they held up under severe-wear tests.

I think it is playing it safe to make it a rule always in a child's shoe to sell a certain fixed minimum of value. And in every line of our children's shoes we ought to make sure that this standard of value is present. Children are notoriously hard on shoes. The child takes about eight or ten steps to a grown person's one, and their little shoes must slide on concrete and incur many a kick and skuff. Shoes for school and every-day wear especially ought to be built primarily for service. Incidentally style and good looks may (and should) come in, but only incidentally. First of all make sure of the value. Be in a position to say confidently to the parent that such and such a shoe, at such and such a price, contains such and such a value. Tell them it's presence isn't problematic, it's actually there. You know it, for you know the house that puts it out; and moreover, you've tried out the shoe.

Now this thing of value implies both material and workmanship; and that, of course, involves cost. Good



First Hand Values Give First Hand Results



Now what do you and we mean by results—PROFITS of course. That's what we are both in business for.

We've built our success on giving the public first hand shoe values, and so can you.

Our interests are mutual. We have the good shoes and you the demand.

Let's work together.

Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.

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

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

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

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

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

Every pair made by us is built that way.

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

Because

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

shoes for little people come higher than cheap ones. In the so-called popular-priced shoes for little people it is possible to find lines that carry certain bona fide values proportionate to the cost. A cheap child's shoe is not necessarily an ill-fitting, poor-wearing article.

But the retail shoe dealer owes it to his trade to lead them up to the notion of better values in children's shoes. The wear-tests are actually much harder than those imposed upon adult footwear, why shouldn't this required excess service be provided for? And if so, why shouldn't the parent be willing to pay for it? Little, growing feet ought to be provided with the very best footwear that can be had within certain reasonable price-limits. In the past parents have exercised a false conception of economy. They have cut down the allowance for juvenile footwear expenditures to an unreasonable point. When a father or a mother balks on paying two and a half dollars for a pair of shoes for little Johnnie, age 9, resort to a little constructive salesmanship. Tell them a story (real or imaginary) of a father who thought his little boy was wearing out too many shoes, and who begrudged the cost of his little footwear; and how, one day, he happened to see a bright little fellow about his boy's age wearing an iron-brace on his poor, little twisted, undeveloped foot. His limp was so pitiful it touched this father's heart. And, all at once it occurred to him, how thankful he ought to be that his own little fellow could run and skip and jump and slide on concrete and wear out shoes—and after that he didn't mind the price at all, but demanded the very best they had in stock.

Sizing Up the Lines.

I heard a shoe dealer tell this interesting story. "One time a good friend of mine—a veteran of the road, a man who had been selling shoes for forty years, and who knew more about children's shoes than any man I ever knew—said to me: 'Tom, your children's department is sort of run-down-at-the-heel, why don't you build it up?'"

"'Build it up?' I repeated, 'I wish I could. But I don't seem to be able to get on with it. Somehow the proposition doesn't appeal to me. I guess it's because I don't know much about children's shoes, or just don't like to sell them. Anyhow I turn that department over entirely to somebody else.'

"And there's where you miss it!" cut in his salesman-friend.

"'Maybe so,' agreed the dealer, 'but

what shall I do. Say, I wish you would start me, and start me right.'

"All right," agreed his veteran-friend, "I'll do it. Now you begin by doing what I tell you to do. And this is what I want you to do first: Go through your children's department and pick out a sample of every line you've got in stock. Attach a size-sheet to each sample showing what you've got in that line; and then we'll put these samples in a little corner and look 'em over.'"

"And do you know," continued the shoe dealer, "that exhibit was a revelation. Right away I saw what had to be done, but he helped me out with further suggestions. Well, to make a long story short, we cut out about three-fourths of the lines, and selected certain ones carrying complementary features. You understand what I mean by 'complementary features?' One line carries length, and another width,—for different-shaped feet. And we cleaned up the odds and ends and sized up on certain lines and put in two or three other ones, and we had that department going differently. But the secret of the innovations we started, and the cause of the new and unprecedented success that came to me as a result of the same, all dates back to that initial stock-analysis."

Cid McKay.

HARNESS OUR OWN MAKE

Hand or Machine Made
Out of No. 1 Oak leather. We guarantee them absolutely satisfactory. If your dealer does not handle them, write direct to us.

SHERWOOD HALL CO., LTD.
Ionia Ave. and Louis St. Grand Rapids, Michigan

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

TAKING INVENTORY

Ask about our way
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Let a man—a working man—see them and he will want to handle them. When he has felt the tough upper stock, noted the quality of sole and examined closely the way they are made, he will want to try them on. Then when he realizes how good they feel on his feet, he won't want to take them off.

And they're sold. The profits are yours.

Solid comfort and good service will bring him back for another pair, and his neighbor with him.

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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.

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Federal Reserve Board Inefficient and Irresponsible.

While it would be foolish to minimize the crisis through which this country is now passing with the strong probability of war staring it in the face, there is a silver lining to the cloud behind which the sun is still shining. In other words, there are two sides to the question.

There are many factors of encouragement to general business, one of which is the calmness of the people; the abiding faith in the triumph of the right based upon a firmer foundation than the human will. This spirit of true Americanism is reflected in the attitude of the Government and makes for a continuance of business activity and but slightly interrupted prosperity.

The growth of the Nation has reached a stage where it increases in volume from its own momentum and with good crops—which are at present in prospect—the material prosperity of the country is assured.

Our own demands are sufficient to keep industrial activity at a normal pitch and there is every indication that this very crisis will increase demands to an extent that will greatly exceed normal conditions. To create and maintain this desirable situation it is necessary for bankers and other business men, who are the real leaders of public thought, to have confidence in themselves and their associates; to eliminate the enervating and destroying element of fear from their minds.

This does not mean recklessness in commitments, but does mean progressive conservatism. It is possible this article may be criticised for generalities, but an analysis of present conditions and public sentiment will show that this line of thought is necessary for two purposes. One is to prevent business hysteria and the other is the strengthening of those who lack the education and business information possessed by our business men. It is our duty to impart, so far as is consistent with the facts, a feeling of confidence to the masses; to those so busily engaged in earning their bread and butter they have no time to acquire detailed and extensive information. This is a responsibility placed upon the banker, the merchant and the manufacturer by reason of the position they occupy. It is a duty to those whose confidence has enabled the banker to build up a business. It is a duty to those who are dependent upon the manufacturer and whose labor contribute to the success of his business.

Another factor warranting confi-

dence in a continuance of reasonable prosperity and the ultimate emergence of America from this crisis, strengthened and better, is the fact that this Nation is the possessor of more than one-third of the gold supply of the entire world and is in a financial situation to stand any strain which may be placed upon. It is capable of self support if every avenue of import were sealed up. Fully 90 per cent. of American industry is in an oversold condition. The country's industrial organization is running smoothly, with average efficiency greater than it was a year ago, and many large industries are no longer dependent upon foreign orders as a means of providing large dividends, but have banked domestic business to ensure running to capacity for several months to come. Even with this reiteration, "big business" is making adequate preparations for the readjustment which must take place after the war. There is now an export balance in our favor of \$3,089,000,000, breaking all records. Postal savings have increased more than 50 per cent. during the year and savings throughout the country have been greatly strengthened.

At all times caution should be exercised in the delegation of power and especially so with regard to the Federal Reserve Board. It would be well for Congress to keep a tight rein on this irresponsible institution and Michigan bankers should see to it their influence is used toward that end.

For many years the United States has put up with a defective banking and currency system solely because its people hesitated to invest any institution, private or semi-public, with the great power attaching to the control of the money of the country. Recently doubts have been multiplying as to the wisdom of allowing a creature of the Government like the Federal Reserve Board to practically usurp the functions of the Government itself, as it did recently, in undertaking to pronounce upon the credit of friendly nations.

While the Federal Reserve law was under discussion in Congress the point was frequently raised that the proposed institution would not long be content to operate under the restrictions imposed upon it as a safeguard and would persistently seek to obtain more and more latitude and more and more power and would not be satisfied until it had the entire financial resources of the country under its control.

Its record so far has shown the truth of the contentions then made

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

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

Combined Capital and Surplus.....	\$ 1,778,700.00
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Let Us Serve You

Being an Executor is this Company's business. It is far better qualified by business experience and training, for the management of Estates, than an individual can be. It is financially responsible and has a continuous existence so there can be no interruption or confusion in handling Estates.

Send for blank form of Will and booklet
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THE MICHIGAN TRUST CO. OF GRAND RAPIDS

in the issuance of the "warning" which injuriously affected the float-ign of a foreign loan. In the line of such attitude it recently sought—but was, fortunately, denied—the authority to contract credits in every Federal district for a period of thirty days, in which time it might destroy any bank or group of banks in the reserve district. The matter came before the Banking and Currency Committee of the National House of Representatives at Washington, to which body the Federal Reserve Board had submitted and recommended a number of amendments to the Federal Reserve Bank act. The amendment in question was intended upon its face, as stated, to authorize the Board to increase the reserve requirements in any one district for a period of thirty days on an affirmative vote of five members of the board, provided such action and the reasons therefor were reported to Congress in writing.

In the opinion of those who listened to the Reserve Board plea, "While the ostensible object was to give the Board power to require concentration of reserves in any one district to meet an expected emergency, the practical working out of the amendment would be to give the board a tremendous and arbitrary power" over the institution or institutions affected. In the opinion of the bankers who opposed the amendment, it would, if it became law, place individual banks or groups of banks subject to the body's action completely at the mercy of the Federal Reserve Board. This has not been the only instance the Federal Reserve Board has tried to break down the restrictions placed upon its operations by the law creating it. It has shown a dictatorial spirit in its interpretation and administration of the law and it is good opinion that in several instances the Board has attempted to assume legislative powers in its rulings.

A recent "ruling" shows a spirit of evasion of law which does not set well upon a body of such National importance as the Federal Reserve Board. It was, in effect, a nullification of the Clayton law. It was to the effect that interlocking bank directorates can be in reality perpetuated by the banks creating "advisory committees." It does not seem in accord with high ideals and gives reason for extra caution in committing to the Board arbitrary powers of any kind.

The subject of the "Blue Sky Law" in Michigan should not be dropped because the United States has declared it constitutional. The ills of which investment bankers justly complain still exist, and very probably not through any intentional fault of the Securities Commission. It would seem that an amendment or amendments to the law could be passed re-

moving some of its defects, without weakening the protective features of the statute. There should be, as before stated, a commission appointed which could be constantly on the job, thus obviating the annoying and expensive delays in passing upon securities submitted for approval.

Paul Leake.

New Counterfeit Five-Dollar Bill in Circulation.

Discovery of a new \$5-note on the New York Federal Reserve Bank was announced recently by the Treasury Department. The official description is as follows:

"New counterfeit \$5 Federal reserve note on the Federal Reserve Bank of New York, check letter B, plate number indistinct—looks like 25, bears purported signatures of W. G. McAdoo, Secretary of the Treasury; John Burke, Treasurer of the United States, and portrait of Lincoln. This counterfeit is printed from lithographic plates on fair quality paper, red and blue ink lines being used to imitate silk fiber. The number of the specimen at hand is B7929174A. Most of the printing on this note is too heavy, and the fine lines—particularly of the lathe work—cannot be traced. It is a fairly deceptive counterfeit."

Harry Lauder's "Thrift."

Behave towards your purse as you would to your best friend.

View the reckless money spender as a criminal, and shun his company.

Dress neatly, not lavishly. A bank pays a higher rate of interest than your back.

Don't throw away your crusts; eat them. They are as strengthening as beef.

It is more exhilarating to feel money in your pocket than beer in your stomach.

You can sleep better after a hard day's work than after a day's idleness.

Always get good value from tradesmen. They watch to get good money from you.

There is as much pleasure in reading a good bank-book as a novel.

Wisconsin May Regulate Trading Stamp Methods.

The regulation of trading stamps was provided by a bill introduced in the Wisconsin State Assembly last week. The bill would replace the regulation of the business under the State Banking Department and provides that every trading stamp or coupon issued shall have printed upon it either its redemption value in merchandise or its redemption value in cash. The measure also calls for a license face and certain financial requirements.

It's no use in trying to convince a mule that he is stubborn.

Veit Manufacturing Co.

Manufacturer of

Bank, Library, Office and Public Building Furniture
Cabinet Work, High Grade Trim, Store Furniture
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Main Office Fountain St.
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Capital - - - - \$500,000
Surplus and Profits - \$500,000

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3½ Per Cent.

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Largest State and Savings Bank
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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.

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Savings Deposits

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Per Cent Interest Paid on
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Certificates of Deposit
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Capital Stock and Surplus
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OLD NATIONAL BANK
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Complete Banking Service

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Savings Certificates are a
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WE WILL APPRECIATE YOUR ACCOUNT
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Three Pressing Needs Which Confront the Country.

Detroit, Feb. 12—By the President's act the position of America has been changed from that of a spectator of the world crisis to that of a participant. Whether the severance of diplomatic relations with Germany shall lead to war or no, the neutrality of the Government has in principle been abandoned, and the moral forces of this country definitely enrolled on the side of the Allies.

To those who, like the writer, had hoped that it might be possible for this country to continue the peaceful policy for which President Wilson has so long and so persistently striven, this definite mark of failure brings a very real regret. No man who realizes what American neutrality has meant to millions of sufferers in every one of the warring countries can contemplate its end without a sinking of the heart.

But with this sorrow there comes also a solemn joy that at last the sense of isolation and remoteness which has characterized our attitude as a Nation is at an end, and we too are to bear our part as participants in this unparalleled crisis of humanity; that from this time forth the reproach that while others have been dying we have been content to grow rich on the proceeds of their sacrifice will lose its force. To us at last the call has come, in tones no less insistent because long delayed, to mobilize our forces as a Nation for the world war.

Whether this call shall prove a blessing or a curse will depend upon the spirit in which it is met. If our answer to the German challenge be a surrender to the forces of militarism—by which I mean the acceptance of the principle that a moral crisis like the present can be dealt with in terms of force alone—our last state will be worse than the first. But if it mean for us, as it has meant for the more enlightened spirits in the countries which are at war, a recall from the superficial interests of ease and pleasure and gain, in which we have thus far been so largely engrossed, to the vital concerns on which the welfare of the race depends, it will be worth all that it shall cost.

Three pressing needs confront the country to-day, which must be attended to if our moral mobilization is to be complete. First, the intelligent and systematic readjustment of the present relation between capital and labor, to the end that intelligent cooperation based upon the cordial recognition by labor of capital's right to be heard on equal terms in the matters that concern human life shall replace the present system of industrial militarism. Secondly, the re-thinking of the conception of preparedness so as to add to provision for the war, which will be temporary, preparation for the peace, which will be permanent. Thirdly, the cultivation of such a spirit of trust and good-will toward men of other nations, including those who we believe have wronged us, as shall translate our Christian creed in the brotherhood of man from a form of words to a working faith, and so give solid grounds for our hope in the possibility of a better social order than that which now exists. A democratized industry, an ideal of cit-

izenship that shall fit in fact as well as in theory for the tasks of peace, a religion which shall be Christian in deed as well as in name—these are our supreme needs to-day.

It is for us who believe with President Wilson that the ideals of American democracy are practicable ideals, to see to it that in the more clamorous call for money and for men, which will presently make itself heard, these more fundamental needs of the spirit be not forgotten. It is for us, so far as in each of us lies, to do our part to translate the Nation's mood of solemn responsibility into action that shall be wise, far-sighted, patriotic and lasting.

Wm. Adams Brown.

Drew the Line on Embalming Fluid.

Port Huron, Feb. 12—Among the social events of the season was a unique extemporaneous little party, held aboard the P. M. train, East bound, from Marlette to Brown City, last Wednesday evening, which lasted from early dusk until midnight and included all passengers and the crew. Invitations were extended to all, from the moment information was obtained that the track was blocked by a freight which was both snowbound and off the track, with just enough of each end over the hill to make it impossible to go either ahead or back in order to rerail. The banquet to all the hungry began just as quickly as it was learned that all were hungry. O. G. Prettyman, representing W. R. Roach & Company, started the ball rolling when he opened all his canned samples, including Red Kidney beans; Pride of Michigan raspberries; Hart brand cherries and many of the choice brands of fruits put up by this firm at Hart. Admiral Sigsbee, representing the National Biscuit Company, out of Detroit, was no less a hero in the eyes of the fam'ned, when he produced many fresh biscuits and numerous styles of cookies and graham crackers. W. R. Setchfield, representing the Pierce Candy Co., of Flint, was more especially handsome in the eyes of the ladies with his excellent assortment of candies and after dinner mints. The gentleman who provided the sardines and also the one who passed the apples were equally as considerate, but they were among the ones who returned to Marlette and their names could not be obtained under the circumstances. There was nothing to drink except water or the alternative of eating snow, so one jovial old fellow, a civil war veteran, who seemed to be at the height of his glory in telling of his experiences during his successful efforts during the dry campaign, called the attention to the thirsty to the fact that one fellow traveler who sat up ahead and had fallen to sleep after eating his fill, had some red pop in his grip and had not offered his samples as did the remainder of the charitable representatives of commerce. Upon investigation the sleepy head proved to be Dr. G. W. Ferguson, and the red pop was a bottle of Champion embalming fluid. It is said that the doctor, the grip and the bottle were left unmolested. Is it any wonder that he smiled in his sleep over his confident safety?

Nothing flatters a fool so much as asking his advice.

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We Are Offering

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Tax Exempt in Michigan

Write for Circular A-4

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"
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MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

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While at Auto Show

See Largest Stock in West Michigan

USED AUTOS

Runabouts \$65—\$350 Touring Cars \$150 and up

What have you to trade? Easy terms.

DWIGHT'S USED AUTO EXCHANGE

230 Ionia Ave. N.W. (only 2 blocks from show) Grand Rapids, Mich.

Bankruptcy Proceedings in Southwestern Michigan.

St. Joseph, Feb. 3.—In the matter of Henry Kephart, Philip Kephart and Henry Kephart & Son, a copartnership, bankrupt druggist, of Berrien Springs, an order was entered calling the first meeting of creditors at St. Joseph, Feb. 13, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting. The receiver filed a petition with the District Judge for authority to sell the assets of the bankrupt estate prior to the election of a trustee and the order was granted by the Judge. The assets will be sold at the store in Berrien Springs on the afternoon of the first creditors meeting.

Feb. 5.—In the matter of Adolph Speyer bankrupt, of Kalamazoo, the final meeting of creditors was held at the referee's office and the trustee's final report and account approved and allowed. A final dividend of 12 1-10 per cent. was declared and ordered paid. Certain expenses of administration was allowed and ordered paid. The trustee was authorized not to interpose objections to the bankrupt's discharge. Creditors having been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown, it was determined that such favorable certificate be made. The final order of distribution was entered and the meeting adjourned without day.

Feb. 6.—Lydon D. Allen, a milk distributor of Kalamazoo, filed a voluntary petition and the matter, in the absence of the district judge, was referred to Referee Banyon, who entered an order adjudicating the petitioner bankrupt. The schedules disclose no assets above the statutory exemptions and the following creditors:

Glenn B. Kent, Kalamazoo	\$ 6.50
Dairyman Milk Co., Kalamazoo ..	17.76
George E. Little, Kalamazoo	9.35
Frank Sherwood, Kalamazoo	6.00
Edward & Chamberlain Co.,	
Kalamazoo	1.00
A. H. Barber Creamery, Kalamazoo ..	7.50
Willis Visler, Kalamazoo	6.50
Charles W. Ackley, Kalamazoo	6.90
Glenn Ranney, Kalamazoo	67.14
United Garage & Machine Co.,	
Kalamazoo	155.00
Edward Stevens, Kalamazoo	21.15
Armstrong & Veley, Kalamazoo ..	122.23
Charles Jenkins, Kalamazoo	30.00
Adelbert I. Holland, Chicago	250.00

Feb. 7.—In the matter of the Whitcomb Hotel & Mineral Baths, a corporation, bankrupt, of St. Joseph, the final meeting of creditors was held at the referee's office and the trustee's final report and account approved and allowed. A final dividend of 6 1/4 per cent. was declared and ordered paid to all unsecured creditors. Certain administration expenses were allowed and ordered paid. The trustee was authorized not to interpose objections to the bankrupt's discharge. Creditors having been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown, it was determined that such favorable certificate be made. The final dividend list of creditors was filed and the final order of distribution entered, whereupon the meeting adjourned without day.

Feb. 8.—Lucius W. Baker, engaged in the photograph business at Otsego, filed a voluntary petition and the matter, in the absence of the district judge, was referred to Referee Banyon, who entered an order of adjudication. There are no assets above the bankrupt's exemptions and the following creditors:

Valoris M. Hart, Warren, Ohio ..	\$2,500.00
S. R. Born, Delta, Ohio	10.00
Albert Guthrie, Delta, Ohio	35.00
Alvin E. Wilson, Otsego	20.00
Grand Rapids Label Company	13.00
Sweet, Wallach & Co., Chicago ..	16.47
Earle L. Peters, Toledo	40.00

\$2,643.57

Feb. 9.—In the matter of Herbert O. Brant, doing business as the Brant Motor Cycle Co., Benton Harbor, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$36.16 and no disbursements, was approved and allowed. There not being sufficient funds to pay the actual administration expenses, it was determined that no dividends could be declared to creditors. The trustee was authorized not to interpose objections to the bankrupt's discharge. Creditors having been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown, it was determined that no such certificate be made. The final order of distribution was entered and the meeting adjourned without day.

Feb. 10.—Myrton W. Nelson, a salesman of Kalamazoo, filed a voluntary petition and, in absence of the district judge, the matter was referred to Referee Banyon, who entered the order of adjudication. There are no assets above the statutory exemptions and the following are scheduled as creditors:

First National Bank, Kalamazoo ..	\$500.00
William Bros., Chicago	189.00
	\$689.00

The W. B. Chalmers Co. has been organized to engage in a general construction, contracting and building business with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

The Metal Office Furniture Co. has increased its capital stock from \$75,000 to \$100,000.

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Automobile Industrial Public Utility SECURITIES

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Cut Flowers—Floral Decorations
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Both Phones Grand Rapids, Mich.

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The (3) Day Cure for
DRINK HABIT

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All treatments given under a
Positive Guarantee

At Your Home or at
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5,000 Miles

National Speedway Tires

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3,500 Miles

Red and Gray Inner Tubes, Automobile Shawls and Robes, Batteries, Spark Plugs and a full line of Automobile Accessories.

Brown & Sehler Co.

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Grand Rapids Michigan

We will have a Representative Display at the Michigan Retail Hardware Association Convention Exhibit at Detroit February 13-16.

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Phelps Auto Sales Co.

Distributing Agents

for the

King and Apperson Cars
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Michigan St. and Bond Ave., N. W.

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Call Citz. 7645—Bell Main 2849

Also ask us about stock in this local concern

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Grand Rapids :: Michigan

Michigan Bankers & Merchants' Mutual Fire Insurance Co.

Fremont, Michigan

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.

Wm. N. Senf, Secretary.



Urges Retailers to Desist From Placing Orders Now.

E. L. Howe, Executive Secretary of the National Retail Dry Goods Association, contends that the retail merchants are being constantly urged to buy their goods now at high prices for use in the fall of 1917, and are being told that if they do not buy now they will get left.

Mr. Howe contends that in their effort to get the merchants to buy at a high figure now the middlemen have gone so far as to resort to trickery to obtain orders. He says that more merchants are deciding daily to curb the placing of orders, realizing that if they do not do so they will have a lot of stock on their hands which they cannot sell.

Mr. Howe, replying to the statements of several manufacturers opposing his statement that prices in many lines were inflated and that it was time for a show-down, firmly upholds his statement which we publish below. "My statement is the reflection of the attitude of many merchants," he said, "and it is up to the manufacturers to convince the retailer and his buyer that his prices are not inflated."

Many merchants, among them the largest in the country, are feeling that it is time we had a "show-down" with reference to present market prices on dry goods, etc.

Stocks in retail hands, in a majority of cases, are larger than usual. In addition, a great proportion of the increased volume of sales of retail stores is attributed to advanced selling prices rather than to any marked increase in the quantity of merchandise being moved.

Throughout this entire past year buyers have been importuned to "buy," "buy," or "get left." Orders have been solicited for future deliveries far in advance of the custom of the past with admonition that such action was necessary to obtain deliveries. Prices have advanced by leaps and bounds, and it has been a pretty cool, level-headed buyer that has been able to maintain his poise under the pressure that has come from so many selling sources.

Many large and small merchants throughout the country who have watched this skyrocket market with much apprehension, have come to the point where they feel and insist that we shall have a "show-down."

Stocks of merchandise in retail hands throughout the country are heavier than a year ago, and unless there is a very definite curtailment of future commitments, retail merchants

are liable next fall to find themselves in a very uncomfortable position.

Merchants are not disputing the fact that increased prices on raw materials and labor justify certain reasonable advances, but they contend that the market has run away with itself and that, unless there is a definite check placed upon it, it will result in a most unpleasant situation. It is in such times as these when the buyers are being warned to "get aboard" or "get left," that retail stocks get loaded, and if they get loaded now, at present prices, the readjustment, when it comes, will be a very expensive one for the retail merchant.

As one large merchant states:

"It is generally conceded that at the very much inflated values existing to-day, it is folly for retailers to place advance orders for the fall of 1917."

One merchant cited an instance, as an example of attempts to "boost the market," where a salesman in urging this merchant's buyer to place his future order, flashed a substantial order from another merchant in the same town as justification for such action. This merchant, upon investigation, found that the order shown by the salesman was not a bonafide order, and had been trumped up to help boost the market.

There are also many lines being held for speculative purposes, and retail merchants do not propose to be held up in this way.

Many of the largest, best-informed merchants both East and West, have decided to very definitely curb the placing of orders for the spring and fall of 1917. Many will hold off placing their future orders for a couple of months and all probably will place much smaller orders than customary. It is the intention of the merchants to work out from under present stock conditions so that when readjustment comes their losses will be smaller. It is also their intention to force a "show-down" of present market conditions, feeling that the quicker and more thorough this "show-down" the better off the country will be as a whole. In connection with the readjustment of stocks when the change comes, many stores are setting up a fund to offset the loss upon their merchandise when this time arrives. One very large merchant announced the other day, that his company would pass their dividend this year to provide for this contingency. The danger is not so much in keeping filled in for present requirements, as it is in bolstering up the present highly inflated market by placing orders a long ways in advance.

More and more retailers are joining in the movement to hold off in ordering for fall and spring of 1917.—Dry Goods.

Salary paid to an infant's nurse is hush money.

Eagle Cordonnet



P. F. C.
Crochet
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The best made,
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Proposed Enactment Fathered by Michigan Clothiers.

AN ACT to prevent the fraudulent sale and advertising for sale of goods, wares or merchandise, and to punish the violation thereof.

Section 1. No person shall advertise, represent or hold out that any sale of goods, wares and merchandise is an insurance, bankruptcy, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares and merchandise damaged by fire, smoke, water or otherwise, unless he shall have first obtained a license to conduct such sale from the Clerk of the City, Village or Township in which he proposes to conduct such a sale. The applicant for such a license shall make to such clerk an application therefor in writing and under oath, showing all the facts in regard to the insurance, bankruptcy, mortgaging, insolvency, assignment, administration, receivership or removal by reason of which such sale is to be conducted, or in regard to the closing out of his stock of goods, wares or merchandise or any particular line or part thereof with a statement as to the reason for such closing out, or in regard to the injury caused to such goods, wares or merchandise by fire, smoke, water or otherwise, and showing all the facts in regard to the sale which he proposes to conduct and the place and manner of conducting the same, including an inventory of the goods, wares and merchandise to be sold at such sale and a statement, as far as possible, of the names of the persons from whom the goods, wares and merchandise so to be sold were obtained, the date of the delivery of such goods, wares and merchandise to the person applying for the license, and the place from which said goods, wares and merchandise were last taken and all details necessary to fully identify the goods, wares and merchandise so to be sold. Such application shall specify the proposed period of time over which such sale shall continue, which period shall not exceed three months. Provided at any time during said period of three months if it shall be made to appear upon sworn application to such City, Village or Township Clerk that all of the goods, wares and merchandise described and inventoried in the original application have not been sold, accompanied by a statement or inventory of what remains thereof, a license supplemental to the one hereinafter provided for shall be issued by such clerk upon the same terms and conditions as said original license granting authority to continue such sale for a further period of three months. Such application shall also specify whether the applicant proposes to advertise or conduct such sale as an insurance, bankruptcy, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares or merchandise damaged by fire, smoke, water or otherwise, and if such applicant shall show that said proposed sale is of the character which the applicant desires to conduct and advertise, said clerk shall issue a license, upon the payment of the fee of two dollars, (\$2.00) therefor, to the person applying for the same, authorizing him to advertise and conduct a sale of the particular kind mentioned in the application, according to the requirements of this act.

Sec. 2. Every City, Village or Township Clerk to whom application is made as provided for in the last preceding section shall endorse upon such application the date of its filing, and shall preserve the same as a record of his office, and shall make an abstract of the facts set forth in such application in a book kept for that purpose, properly indexed, containing the name of the person asking such license, the nature of the proposed sale, the place where such sale is to be conducted, its duration, the approximate total value of the goods, wares and merchandise to be so sold and a general statement as to where the same came from and shall make in said book a notation as to the issuance or refusal of the license applied for together with the date of the same; and shall endorse on said application the date, the license as thereon applied for is granted or refused.

Sec. 3. Any person making a false statement in the application provided for in the first section of this act shall be deemed guilty of perjury and shall, upon conviction thereof, be imprisoned in the State prison for not more than five years.

Sec. 4. The license as provided for in Section one of this act shall be valid only for a sale of goods, wares and merchandise inventoried and described in the application for such license, in the manner, and at the time and place mentioned and set forth in such application, and any removal of such goods, wares and merchandise so inventoried and described in such application from the place of sale mentioned in such application shall cause such goods, wares and merchandise to lose their identity as an insurance, bankruptcy, mortgage, insolvent's, assignee's, executor's, administrator's or receiver's stock of goods, wares and merchandise, or a stock of goods, wares and merchandise being removed or closed out, or

a stock of goods, wares and merchandise damaged by fire, smoke or water or otherwise, and no license shall thereafter be issued for the conducting of a sale of any of such goods, wares or merchandise so removed from the place set forth and described in such application, under the provisions of this act, at any other place or places.

Sec. 5. No person in contemplation of conducting an insurance, bankrupt, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares or merchandise, damaged by fire, smoke, water or otherwise under a license as provided for in section one of this act shall order any goods, wares or merchandise for the purpose of selling and disposing of the same at such sale, and any unusual purchases and additions to the stock of such goods, wares or merchandise within sixty days prior to the filing of the application for a license to conduct such sale mentioned in section one of this act shall be presumptive evidence that such purchases and additions to stock were made in contemplation of such sale and for the purpose of selling the same at such sale.

Sec. 6. No person carrying on or conducting an insurance, bankrupt, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares or merchandise damaged by fire, smoke, water or otherwise under a license as provided for in section one of this act, shall during the continuance of such sale add any goods, wares or merchandise to the stock of goods, wares or merchandise described and inventoried in his original application for such license, and no goods, wares or merchandise shall be sold at or during such sale, excepting the goods, wares or merchandise described and inventoried in such original application, and each and every addition of goods, wares or merchandise to such stock of goods, wares or merchandise as described and inventoried in said application and each sale of such goods, wares or merchandise as were not inventoried and described in said application, shall constitute a separate offense under this act.

Sec. 7.—No person who has advertised and conducted a closing out sale under this act shall continue in the business of selling goods, wares or merchandise of the same or a similar line or kind as the goods, wares or merchandise described and inventoried in the application for a license for such sale as provided in section one of this act after the close of such closing out sale, and no person who has conducted such a closing out sale shall re-engage in the business of selling goods, wares or merchandise of the same or a similar line or kind as the goods, wares or merchandise described and inventoried in the application for a license for such a sale as provided in section one of this act, in the same City, Village or Township where such sale is conducted, within a period of one year after the closing of such closing out sale.

Sec. 8. Any person who shall advertise, represent or hold out any sale of goods, wares or merchandise to be an insurance, bankrupt, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares or merchandise damaged by fire, water, smoke or otherwise without having first complied with the provisions of this act, shall be deemed guilty of a misdemeanor and shall, upon conviction thereof, be fined in a sum not less than fifty and not more than five hundred dollars, or shall be imprisoned in the county jail for not less than ten days and not more than six months, or both, within the discretion of the court.

Sec. 9. Any person who shall hold, conduct or carry on any sale of goods, wares or merchandise as an insurance, bankrupt, mortgage, insolvent, assignee's, executor's, administrator's, receiver's, removal or closing out sale, or a sale of goods, wares or merchandise damaged by fire, smoke, water or otherwise, contrary to the provisions of this act, or who shall violate any of the provisions of this act shall be deemed guilty of a misdemeanor, and shall, upon conviction thereof, be fined in a sum of not less than fifty and not more than five hundred dollars, or shall be imprisoned in the county jail for not less than ten days nor more than six months, or both, within the discretion of the court.

Sec. 10. The provisions of this act shall not apply to sheriff's, constable's or other public officers, or other court officer selling goods, wares or merchandise in the course of their official duties.

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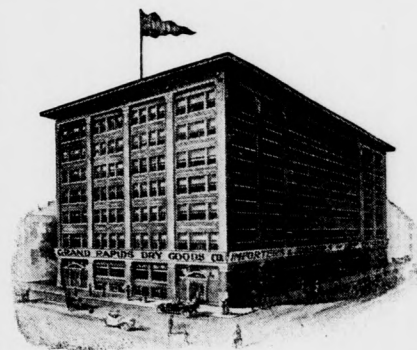
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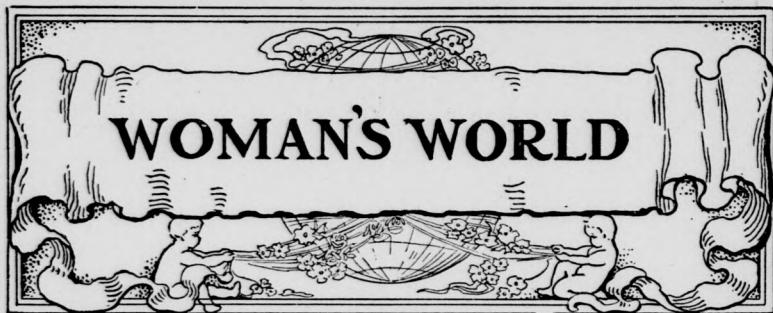
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Shall Flattery Be One of Her Tools?

Written for the Tradesman.

Every girl baby that comes into the world, sooner or later will be confronted by the matter-of-fact problem, "How am I to get what I want?" It is a big, million-sided problem. What she will want may be almost anything from a box of hairpins to a millionaire husband, or from a summer day picnic to a successful career. The wealthiest parents can not supply all of a daughter's desires. There are things her heart will fondly covet which she must obtain for herself or go without.

Forgetting what she wants there are placed at the disposal of each tiny woman certain tools or implements, some of which she may use with safety and profit, and others which, if she try to wield them, will in the long run work havoc and bring misery. Alas, that fate neglects to instruct the baby girl as to which kind of tool is which! So the little lady has much to learn in order to distinguish the two sorts clearly.

Take flattery for instance. Shall she regard it as forbidden and scrupulously refrain from any use of it, or shall she consider softly cajoling words and smiles as legitimate womanly means of accomplishing her purposes? This is a question to ponder well.

Flattery sometimes—yes, often—works, and when it does, it is the quickest, easiest, and, seemingly at least, the shrewdest method of gaining the end sought.

"I wish my husband were a smoother talker," said Mrs. Wyatt to her most intimate friend. "His absolute sincerity sometimes works against him. He won't stoop to using the least little bit of flattery. Dick Star has gotten away from him the job of building a bungalow for the Mansfields, although Mr. Mansfield the same as promised it to Henry months ago.

"You know Dick Star is full of his blarney. He went down to Mansfield's one evening last week, and from what Mrs. Mansfield has told, he really must have outdone himself. For an hour or so he didn't say anything about the building of the bungalow. He just talked and visited in that affable, fetching way of his. He asked Mrs. Mansfield to play, and after she had rendered a selection or two he told her, 'Honestly now, for, Mrs. Mansfield, I'm not saying this to flatter you, I'd rather listen to your playing than to any one else's in this town. There are a lot who can rattle and bang at a piano, but you get the real music out of the instrument.'

"He handled Tom's case just as

skillfully. As you have noticed, Tom Mansfield considers himself pretty sharp and is very proud—as indeed he has a right to be—of the fact that he has accumulated a few thousand dollars. Well, Dick Star made him feel like Rockefeller and Carnegie combined in one. Dick wished he could tell a sure good thing as Tom can. All the while Dick had been coaxing up little Kenneth and giving him chocolate creams. The child fell asleep in his arms. The Mansfields think that Ken is all there is, and were immensely pleased to hear Dick say that he is the prettiest, cutest, brightest, and most promising little boy he ever knew. Reminded him so much of his own boy that died before he came here.

"I can't understand why persons as intelligent as the Mansfields will fall for anything so crude and so transparent, but when Dick left the house he had the signed contract for the bungalow, and at a price four hundred dollars higher than my husband's figures. He uses inferior material and instructs his men to slight the work wherever there is a chance, but he gets business just by flattering people up. Sometimes I wish my husband would adopt the same tactics."

Expert flattery is simply taking a human being at his or her weakest spot. You find the point of pride, whatever it may be, and then apply the function of excessive praise. Perhaps no one is proof against just the right kind of cajolery. Certain it is that there are few who have not sometime thrown judgment to the winds and yielded childishly to the artifice of the flatterer.

If there could be presented in visible form all that has been accomplished by flattery—the places gained, the contracts obtained, the goods sold, the decisions modified or reversed—one would be almost forced to the conclusion that it is an indispensable instrument. And if it is so potent a means of achieving ends in the world of tangible affairs, how much more effective may its use be made in the finer and more ethereal realm of social life, where moods and emotions are all-important. If men, endowed with superior physical strength and having all the ancient prestige of their sex, find excuse for resorting to flattery, is it not perfectly justifiable for women to employ all the gentle arts of blandishment at their command? Truly it would seem so.

But it is well to look at a thing from both sides and from all sides. Flattery may succeed at first and not continue to succeed.

Mr. Tompkins has a hardware store. One evening recently he was talking



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whether it is the Coffee or the Tea. An experience with either will make you glad you took it for your "time."

"White House" is "Standard"

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business matters over with his wife. "Marcy called to-day. You remember Marcy, don't you Frances, of the firm of X and M? Very anxious to sell to me, just as much hot air to give me as ever, but I didn't place an order with him. In fact, I the same as told him that he would be wasting time to call on me any more. I don't like Marcy, and I can get better goods from my other houses than from X and M."

Frances understood. Didn't like Marcy! She knew that less than five months before, on very short acquaintance, her husband had been all taken up with Marcy. Very adroitly Marcy had flattered him, thus inducing him to buy a large bill of goods, mostly of kinds he could not handle to advantage. Mrs. Tompkins saw that her husband had learned his lesson, and wisely refrained from comment.

The woman who depends on flattery will find that for her, just the same as for a man, it has that way of falling flat and ineffective where before it has worked like a charm.

It doesn't always work even the first time. It may be too delicate. More frequently it is "laid on too thick." Or it may fall on ears made wary by having been duped in the past. When it is detected it invariably reacts against the flatterer. Take the two contractors spoken of heretofore. Henry Wyatt gets far more work than does his unprincipled rival, for all of the latter's powers of persuasion. Many distrust Dick Star from his manner alone, even before they have investigated his shoddy methods of building.

When smooth talk does not actually thwart its own purpose, it often makes a bad impression. For instance, a woman needs to borrow some money. She goes to a woman acquaintance and fairly fawns upon her before asking for the loan. Now if the acquaintance is kind-hearted and realizes the need, she may advance the money, but she always will feel the other woman to be insincere. A straightforward request would have obtained a more ready granting of the favor.

Any relation that is begun by flattery is on a false basis from the start, and generally the flatterer is at a disadvantage. A clever girl may bring an able man to her feet by artfully catering to his vanity. But after she marries him will she want to go on in life-long ministry to that inordinate self-esteem? Should she cease, her charm would be gone.

A sharp distinction must be drawn between flattery, uttered for a selfish purpose, and honest, disinterested praise. That is a fine quality of the mind and heart that, with no end to gain, seeing something to command, takes the trouble to make appropriate mention of it. This is far removed from the adulation that has an ax to grind.

When it fails, flattery fails miserably. When it wins, it is taking a mean and underhanded advantage of a fellow creature. And the flatterer soon becomes known by her ways and her wiles. There is no woman of us all who is not sometimes half tempted to make a deft use of truthless praise

—but who wants the reputation of being a wheedler? Quillo.

We Must Avoid Bitterness After Peace.

Detroit, Feb. 12.—The wise man setting out on a long journey makes preparation for both the beginning and the ending. To discuss who began the war is almost academic. The neutral nations—one might almost add history—have brought in a verdict and that verdict is against Germany as the criminal both in instigating the war and in ruthlessly waging it with regard only to military necessities.

How to end the war is, and must continue to be, the all-embracing question before the whole world. A solution to the ending can be reached only if we approach the subject with a profound knowledge of history and understanding of human nature. Our own Civil War is often cited as an example. What lesson does our Civil War teach as to how to end this war? That is answered by asking what was it that engendered in the South an animosity towards the North which half a century of living together has not yet wholly eradicated? As a Southerner I answer it was not because we lost our property, it was not because our fathers and brothers fell at Gettysburg, it was not because of the tragedy of Appomattox. But it was the 14th and 15th Amendments. It was legislation for the defeated accomplished by force and dictated by passion. In a word, it was Prussianism in Alsace and Lorraine, such as Germany cruelly forced on the French people of those provinces on the conquest of 1871.

Taking the history of our own country, then, as a guide, we see that "peace without victory" does not mean there shall be no victory, but that the peace which comes after victory, if you please, shall not be conceived of in terms of victory. It shall be a peace whose terms are dictated by the highest and broadest conceptions of humanity, and with special regard to the conscious national feeling of those to whom the terms of peace are sought to be applied.

Thomas P. Ivy.

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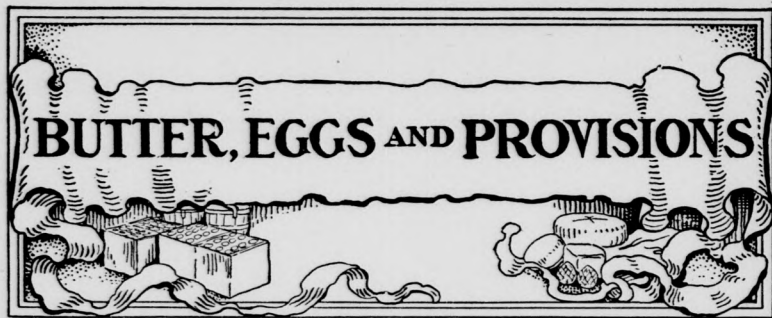
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Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Simple Solution of the Storage Egg Problem.

Written for the Tradesman.

One incident of the Federal investigation as to the high cost of foodstuffs will serve as our text. We read that a certain lot of eggs were purchased at 24½ cents per dozen, put in cold storage in Chicago, changed ownership eleven times and cost the consumer 44 cents per dozen.

The unprecedented combination of circumstances the present winter found a large proportion of the consuming public without other recourse than to pay the price demanded or go without eggs. Here and there, individuals and families packed sufficient eggs in summer or autumn for their winter needs. When the people found that most of the stored eggs were in the hands of speculators then the general Government was looked to for relief, only to learn that few such speculators are guilty of violation of law. They simply improved their opportunities. The Government could not compel them to give up their profits.

What is the remedy? How shall similar conditions be prevented in future? Are the people helpless unless the Government assumes full control of foodstuffs or enacts and enforces appropriate legislation? The answer is simple as regards eggs:

Every village, town or city which every year ships its surplus to the large cities could possess a cold storage plant, owned by private capital or by grocers, bakers and meat dealers in co-operation. Bankers and farmers might be included if needful. The details and management could be arranged by the dealers.

An adequate supply of stored eggs from first hands—for consumption at home in winter could be had, instead of shipping away in spring and buying back in winter; paying transportation twice, profits to speculators several times and breakage losses.

Private capital in varying amounts is constantly being invested in stocks or outside enterprises by residents of villages, towns and cities all over the land, whereas it might be safely invested at home in such enterprises as this.

Any dealer not having much capital to tie up in eggs could borrow of the bank on warehouse receipts just the same as speculators in large cities do. The home people would be guaranteed against an egg famine or exorbitant prices. The quality of eggs should be better than ordinary storage stock—handled less, put in fresher, not shipped here and there.

Many a grocer who has a large farmer's trade ships most of the eggs he buys during the spring to the city on a constantly declining market. He makes a little, he gets out even or he loses. In the fall he gets few eggs and no chance to profit by the rising market. A cold storage plant at home would make the egg business for him a sure and profitable proposition.

It is not to be supposed that the grocer would urge his customers to pack eggs for winter so he could make no profit buying and selling storage eggs. But why not, if he has the eggs to sell them at a fair profit, instead of losing by shipping away?

No doubt there are storage facilities in some towns not now fully utilized. For instance: One or more of the big Western meat packing houses has a building, an agent and some surplus storage room at or near the railroad station. The local creamery might have some cold storage space to rent to grocers and others.

If grocers do not take this matter up perhaps housewives' leagues will. It would mean a saving to consumers of at least ten cents a dozen on storage eggs, and would not hurt the trade in fresh eggs, as usually there are plenty of people who will have the fresh and are able to pay the price.

E. E. Whitney.

A Problem in Physics.

"Do you think the automobile will displace the horse?" asked the conversational young woman.

"It will," answered the nervous young man as he gazed down the pike, "if it ever hits him."

If you want to buy or sell potatoes, wire or write
MILLER MICHIGAN POTATO CO.
Wholesale Produce Buyers and Shippers
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Correspondence solicited

Wm. Alden Smith Bldg.

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CALLS IT HELLISH.

Strong Objection to the Proposed Standard Form.

Chicago, Feb. 12—I am in receipt of your letter, enclosing form of policy adopted by the National Convention of Insurance Commissioners, which form you say will be submitted to your Legislature during the present season.

I can hardly believe the various commissioners of insurance have given this question the careful study it deserves, because it is absolutely unfair to the policy holder and I hope you can see your way to oppose its enactment when it comes before the Legislature of your own State.

The first exception to the form recommended by the insurance commissioners is the words, "without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair."

The authorities lay down the rule that such ordinances regulating the repair of buildings are a part of the contract of insurance and that the insurer is bound thereby. This is in line with the general doctrine that, where parties contract upon a subject which is surrounded by statutory limitations and requirements they are presumed to have entered into their engagements with reference to such statute, and the same enters into and becomes a part of the contract. There would seem to be no logical reason why this general rule should not apply to a case of this kind. The parties are presumed to know of the ordinances. They directly and materially affect their rights in case of a loss under the policy and should govern and control in the adjustment and settlement of such loss.

Joyce on Insurance, Section 3170.
Larkin vs. Klens Falls Ins. Co. 80 Minn. 527, 83 N. W. 409.

Hamburg vs. B. F. Ins. Co. Garlington 66 Texas 103, 18 S. W. 337.
Braddy vs. N. W. Ins. Co. 11 Mich. 425.
Monteleone vs. Royal Ins. Co., 47 La. Ann. 1563, 18 So. 472.

Brown vs. Ins. Co. 1 Ellis & Ellis 853.
Fire Association vs. Rosenthal 108 Pa. St. 474, 1 Atl. 303.
Pennsylvania vs. Philadelphia. 201 Pa. St. 497, 5 Atl. 351.

But where such losses are exempted by the policy conditions, as is the case in your present standard policy, the company will be liable only for that part of the loss caused directly by the fire without reference to the loss caused by reason of the ordinance forbidding the repair of the building.

New Orleans vs. Teutonic F. Ins. Co. 128 La. 45, 54 So. 466.
Palatine Ins. Co. vs. Nunn 99 Miss. 493, 55 So. 44.

Hewins vs. London Assurance Corp. 184 Mass. 178, 68 N. E. 62.
But such exemption will not relieve the company from such loss where the valued policy law is in force.

New Orleans vs. Teutonia F. Ins. Co. 128 La. 45, 54 So. 466.
Palatine Ins. Co. vs. Nunn 99 Miss. 493, 55 So. 44.

The Chicago board charges 50 per cent. additional to the rate on frame buildings and I believe 30 per cent. additional on brick buildings for waiving this exemption clause. But the agents insure old dilapidated buildings and never call the policy holder's attention to this clause.

Once your standard policy is adopted it becomes the statute law of your State and companies will be obliged to use it as adopted.

The sole and unconditional ownership clause is unfair to the insured, because it compels him to disclose just what his interest is, if it be less than that. The same criticism applies to the clause making the policy void if the building stands on ground not owned by the insured. Same as to the chattel mortgage clause. It is the business of the company to

make enquiries concerning these questions or to take an application in which the insured would be required to answer questions concerning these important points. No company should, therefore, be permitted to issue a policy which is void from its inception. In this connection will say I believe at least three-fourths of the owners of delicatessen stores, bowling alleys, billiard rooms and saloons have a mortgage on their fixtures and the insurance on them is void, according to policy conditions.

The same criticism is applicable to the "waiver" clause in the present Michigan standard policy and of the same clause in your proposed standard policy. See the Maine statute on this question and what their Supreme Court says of it in Le Blanc vs. Standard Ins. Co. (S. J. C. Me.) 95 Atl. 284.

Maxwell vs. York Mut. F. Ins. Co. (S. J. C. Me.) 95 Atl. 877.

The mortgage clause in your policy is an improvement over the one in your present standard policy, but it is not as good as the one in the South Dakota policy which I adopted in my form. The remedy of the companies is to apply to the Legislature for leave to modify as to the matters indicated in the standard fire insurance policy of the State of New York.

Goodness knows that lines 56 to 59 should be changed, as the weight of authorities is to the effect, as stated by the court in Welch vs. British Am. Assur. Co. (148 California 223) that, "This language seems as awkward and as difficult to put any meaning into as any that has come under my observation in judicial investigations. If an insurer intends that when he inserts a clause into the policy that the loss, if any, shall be payable to the mortgagee, the mortgagee is to be relieved from the effect of any act of the insured mortgagor which would invalidate the policy. It is a very simple matter for him to say so. It is contended that he does say so by the mongrel clause. Even if there be doubt as to the correctness of this construction, there is some consolation in the thought that an insurer who puts such a nondescript provision into its policy should hardly be heard to object to any kind of construction which anyone chooses to give it." In other words the weight of authority places the same construction on a simple "loss, if any, payable clause" that your courts place on your standard mortgage clause.

As to your requirements after loss, will ask if these provisions require the insured to furnish to each company a complete inventory of the damaged and undamaged personal property. (Of course, it is out of the question to furnish an inventory of the destroyed property, because it is absolutely impossible and the courts have so held, although your new standard policy requires it.) Also does your policy compel the insured to furnish as part of the proofs of loss another complete inventory? None of our large merchants or manufacturers could comply with these absurd and useless provisions except at great expense and delay, and they would better accept any offer made by the company adjusters than attempt to comply with them.

You have made clear the present Michigan policy by giving it exactly the construction placed upon it by the Rhode Island Supreme Court as to the duties of appraisers, requiring them to put a specific value and damage on each item. No large department store or other big concern could afford to have such an appraisal.

I could point out many other unfair provisions of the policy form suggested by the insurance commissioners, but it would take too long to do so. I want to say that I do not believe this form was ever gotten up by any insurance commissioner and I do not believe that these gentlemen realized what a robbing, unfair contract this proposed form is.

I hope, now that your attention is

called to this hellish document, that you will oppose its adoption. I assure you I will do all I can by furnishing a copy of this letter to Governor Sleeper, as well as to members of your Legislature, also to various commercial bodies. I will do this because I believe it an actual crime to allow this iniquitous measure to become a law without protesting against it with all my might.

The adoption of such an unfair policy contract is bound to result in the enactment of laws inimical to the fire insurance business and I do not believe that the companies will favor it when their attention is called to it.

Thrasher Hall.



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

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.

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



A Letter to the Groceryman

Everybody being out, and Bobbie and Dorothy having taken possession of their father's office, Bobbie proceeds to do business.

"You're my st'nogofor," he says to Dorothy. "Take this dictation." And Dorothy, at the typewriter, takes this letter:

"Mr. Groceryman: Send me and Dor two packages of Strawberry

JELL-O

and two packages of Orange Jell-O and two packages of Raspberry Jell-O, and send real Jell-O and not that other kind."

That is a business-like letter and it shows, for one thing, that Bobbie knows what he wants—"real Jell-O"—and doesn't want to take chances with anything else instead, as some older people do.

Jell-O is always put up in packages bearing the word JELL-O in big red letters on the front.

The grocer who sells Jell-O certainly has a chance to turn his Jell-O customers into very profitable customers, if the old saying is true that "A pleased customer is a good customer."

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



LEE & CADY

Wholesale Grocers

Opposite M. C. Depot Kalamazoo, Michigan



Visitors to the State Convention of Retail Grocers
are cordially invited to call and inspect our plant.



Interesting Women Customers in the Hardware Store.

Written for the Tradesman.

There was a time when the hardware store was almost entirely a man's store. No effort was made to cater to feminine purchasers. The hardware dealer, far from trying to get their business, had no idea that there was any business to be got in this direction. Indeed, in the old days the men, particularly in rural communities, did practically all the buying for the household. There was no need for the hardware dealer to make his store attractive to feminine customers.

Within the last ten years there has been a radical change. Now, women purchase in the hardware stores as freely as do men. In much of their buying the menfolk are never even consulted. In many homes the wife handles the purse and all the husband has to do is to keep it filled. It is worth while to cater to feminine trade; and the hardware dealer is rapidly learning how to do it.

There may be some of the old style, dark and dingy hardware stores of twenty and thirty years ago still existing in unprogressive communities; but they're not often met with. Brightness and attractiveness form the rule.

Brightening up the store is the first step in the direction of attracting the womenfolk. No woman likes to go into a dirty or unattractive store. Nowadays the issue is not one of clean vs. dirty stores, however; the competition is in most communities between clean, cleaner and cleanest. Much brightening up has been done, even by the most unprogressive merchants. Where dirt exists, it exists only because the merchant doesn't realize that it is dirt, and hence likely to repel his feminine constituents.

It is in the less obvious points of attraction and repulsion that the merchant is at fault nowadays. What he needs is, not to use the broom, but to get the woman's view point of his store and to see it just as she sees it. Furthermore, his viewpoint should be a comprehensive one. It should

not merely comprehend the store premises, but should take in the arrangement of goods, the staff and the general store policy.

Much depends on the merchant's attitude toward feminine trade. There are merchants who treat it as a mere incidental. If it comes, all right; but these merchants will make no special efforts to secure the trade of the women because they fear that such efforts will repel the men. This is a mistaken idea, as many successful merchants will testify. Women are doing more and more of the buying, for one thing; and for another, they have a growing influence on the buying actually done by the men. Make your store attractive to the women of your community, and you make it attractive to the men as well. Get the women's trade, and you get first call on the men's trade, in a majority of instances.

There are merchants also who don't realize that feminine trade requires different methods to handle. These merchants know how to reach the men. They devote their time to the sort of advertising which attracts men. If they want to reach the women, they use the identical sort of advertising. And I use the word "advertising" in its widest sense, as signifying selling methods, store service, and every phrase of merchandising.

There are a few points worth remembering in catering to feminine trade.

First, the price appeal is an essential. This does not mean the adoption of cut prices, but it does involve the advertising of specific prices. Quite often advertisers assure their customers that their prices are "lower than the lowest" or "cut to the bone." They say, "Call and let us quote prices."

Now, women, and for that matter men too, are interested in specific price quotations. In your advertising, quote prices. And if you are advertising goods at a range of prices, feature, with description in a few words, the most popular priced articles of the lot.

In advertising to reach women, pick

out the goods that are in common use about the home. Select a few real bargains as features and play these up. They will bring customers to the store; and this is what the good salesman wants. With the customer on the other side of the counter, the good salesman can usually sell a better and more satisfactory article at the regular price.

For instance, a hardware dealer featured in his advertisement a double chopping knife at, I think, 19c. (By the way, dry goods men seem to agree that the final "9" in a strong puller in advertising). Close to the chopping knives on the counter he showed a range of good choppers at \$1.25, \$1.75 and \$2.25, attached and ready to demonstrate. A fair proportion of the women who came to buy chopping knives lingered to see the food choppers demonstrated and to buy them. The higher priced goods were not forced on the customers; but feminine curiosity in regard to what was then an unfamiliar device easily paved the way for good salesmanship.

Right now, when the Mid-Winter Clearing Sale or the After-Inventory Sale is in order, is a good time for the hardware dealer to make a strong bid for feminine trade. His stock taking has doubtless disclosed some lines

Johnson Paint Company

"Quality" Paint Manufacturers

The Prompt Shippers

Get Our Dealers Proposition

BIG RAPIDS,

MICHIGAN

Sand Lime Brick

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

Brick is Everlasting

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

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.

Michigan Hardware Co.

Exclusively
Wholesale



Grand Rapids :: Michigan

Asbestos Goods for Instant Shipment

We have a complete stock at less than to-day's Chicago prices. This material is very scarce and advancing rapidly.

Asbestos Paper 10, 16, 1-16 and 1-32 thick.

Asbestos Board 3-16, 3/4, 3/8, 1/2.

300 Bags Furnace Cement and Mineral Wool.

Pure Asbestos Wick and Manhole Tape.

Asbestos Brake Lining and Sheet Packing.

6 lb. Cans Furnace Putty 25c, 4 lb. Roof Putty 25c.

Air Cell Pipe Cover 3/4 to 3 inch. Hair Felt Frost Proof Pipe Cover.

Vulcanized Wool Fibre 1-64 to 3/4 thick.

Rubber Roofing 1 ply 80c, 2 ply \$1.10, 3 ply \$1.40.

VANDERVOORT HARDWARE Co.

Lansing, Mich.

that will make very attractive features and that it is to the merchant's advantage to clear out at bargain prices. With these as leaders a very successful household utensil sale can be put on.

In this connection, a good stunt, and one calculated to distribute the selling over the entire day, is a succession of "hourly specials." Have just one special for 9 a. m., another for 10 a. m., another for 11, and so on. Have the special price hold good just for one hour. Select features that will attract attention and at such prices that you won't have to tell the womenfolk that they are bargains.

One merchant offered the choice of a score of different cooking utensils at half price for one day only. In his advertising, by circular and through the newspapers, he listed just five of the twenty items, with cuts and short, specific descriptions, quoting the regular and special prices in striking figures. The advertisement further announced that fifteen other utensils not in the printed list were there to choose from at half price. The merchant states that fully 270 housewives visited the store in the one day.

Of course they looked over all twenty of the specials, and choosing the most desirable was a job demanding thought. But there were many other articles shown at regular prices and the sales of these more than made up for the loss on the twenty leaders.

Here is a feature worth remembering in advertising. Many of the department and dry goods stores

where women habitually buy have a standing offer of "Satisfaction guaranteed or money refunded." One hardware dealer makes "Your Money Cheerfully Refunded" a feature of his policy in dealing with women. There are very few calls for refunds, and still fewer refunds; but the offer is a strong drawing card.

The refund policy has a great advantage; where there is dissatisfaction regarding goods, the complaint comes direct to the merchant and he has the chance to make things right. Often all that is necessary is a little simple explanation.

Demonstrations of household devices are always a good drawing card with women. If a member of the regular staff can be trained for this work, demonstrations of an effective nature can often be staged.

The great thing is to let women know what you have in stock that is of interest to them. A catalogue with prices, or even a list of articles, might be prepared for distribution. Then, feature these goods and particularly the small wares; a 5-10-15 cent table is a good stunt. Where floor or counter space is available, such a "table" should be a feature of every store which aims to cater to feminine trade. The low priced articles will bring the women to your store, although they will buy other goods as well.

William Edward Park.

Salesmanship used to be considered a matter of personality, a gift; now it is known to be a matter of brains, energy and application.

United Automobile Insurance Exchange

Carries

Auto Insurance at Cost
Without

Mutual Liability

For Particulars Address

Home Office:
737-741 Michigan Trust Bldg., Grand Rapids, Mich.
Detroit Office:
524 Penobscot Building, Detroit, Mich.

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

EVEREADY FLASHLIGHTS

Last year dealers sold 18,000,000 EVEREADY Flashlights, Tungsten Batteries and Mazda lamps. This year sales are even better.

The reason for this phenomenal showing is the quality and reasonable price of the goods backed up by extensive national advertising.

EVEREADY sales come easy. Are you getting your share? We are EVEREADY Headquarters; drop us a postal for full information.



C. J. LITSCHER ELECTRIC COMPANY

Wholesale Distributors

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

Beelby-Neureither Motor Sales Co.

Distributors for

MONROE CARS

Kent, Ottawa and Muskegon Counties

Monroe M-3 Roadster, Price \$565
Monroe M-3 Club Roadster, Price \$635
Monroe M-4 Touring Car, Price \$985
Monroe M-5 Club Roadster, Price \$985

AGENTS WANTED IN ABOVE 3 COUNTIES

116 E. Fulton St., N. E.

Grand Rapids, Michigan

WE wish to take this opportunity of extending to all visitors to the coming Automobile Show an invitation to visit our Exhibit and make their headquarters with us during the show. You will find it a comfortable place to rest.

We will have on exhibition a complete line of PIERCE-ARROW, MARMON and FRANKLIN CARS, and they will typify the latest and most approved examples of Engineering Practices and the Coach Builders Art. We hope to meet you.

KRAMER-ELGIN MOTOR CO.

Distributors

14 Island Street

Grand Rapids, Michigan



Pickings Picked Up in the Windy City.

Chicago, Feb. 12—Chicago is still suffering with severe cold weather and with the shortage of coal it is keeping the people guessing as to how they are going to keep warm.

It is quite a sight in Chicago at this time to see the people take advantage of the public ice skating rinks in every park of the city, as well as a number of vacant lots the city has flooded.

One of Chicago's business visitors last week was J. L. Marcero, President of the J. L. Marcero Co., Detroit, stopping at the Sherman House.

Chicago's building industry the past week has been a little slow on account of the severe cold weather. Outside of this, all other industries report business booming.

William McClintock, Jr., of Chicago, left Chicago to-day for an extended visit in Grand Rapids. While there he will make his home with George Kortlander.

One of the popular cigar men of Detroit, Harry Bumps, manager of the cigar department of the J. L. Marcero Co., registered at the Sherman House last week. Mr. Bumps reports the cigar business in Detroit as booming. One of their leading sellers is the famous Dutch Masters.

A. Zolla, President of the Standard Tobacco Co., Chicago, has been confined to his home for the past two weeks with the grippe. He is now just getting around to look after business.

F. H. Mathison, Vice-President of the Michigan Lithographing Co., Grand Rapids, spent a few days in Chicago last week, visiting his Chicago connections. He reports all material used in his business as going up in price.

E. E. Powers, one of Chicago's popular young cigar clerks, having charge of Kohlsaat's cigar department at 38 West Washington street, is becoming more popular in the public's view by using the National colors in all his window decorations, as well as the photographs of Lincoln, Washington, and other noted Americans.

C. A. Mitts, owner of the Pantlind Hotel cigar stand of Grand Rapids, is now in Chicago, looking after his business in the new store at 40 North La Salle street. He reports the furniture season in Grand Rapids as very satisfactory during the month of January.

The New Morrison Hotel, at the corner of Clark and Madison streets, Chicago, is showing the results of completion very fast. The new Boston Oyster restaurant will open to the public about April 1.

The Brakeman's speed contest, of Zion City, is still holding its place in the newspapers of Chicago.

Beginning Monday morning, Feb. 12, Illinois will have what is known as a Week of Colors. Every school throughout the State will have the children in the school yards sing a patriotic song before going to their studies, which, no doubt, will be inspiring.

The Naval Training School, at Fort Sheridan, is making considerable headway in getting recruits by parading through the loop of Chicago, with the following motto on a banner: "This is the time to show your loyalty to your Government by en-

listing" and they have had a great number of enlistments.

The Army recruiting stations of Chicago have also set a wonderful pace for other parts of the country in the number enlisting. The percentage is very high.

Judge Mountain K. Landis, of Chicago, is certainly making the loan sharks and the professional bankrupt schemers sit up and take notice. The very first word said by any one of the witnesses that is inclined to look like a falsehood or an excuse lands the party in the county jail until such time as he sees fit to tell the truth and nothing but the truth.

Charles W. Reattoir.

Largest Shoe Order Ever Booked.

There is something of epic quality in the tale of the voyage and achievements of that St. Louis shoe salesman who ventured over to Russia armed with nothing more than a leave of absence from his house and sold the staggering total of \$8,000,000 worth of footwear to the minions of the Czar. The story will be told many times when salesmen gather in their annual conferences and will lose nothing of its effectiveness when it is pointed out that Arthur S. Biggerstaff made the trip on his own expenses, in the face of a decision of his board of directors not to authorize it and with pessimists singing little prophecies of failure in his ears.

Approximately 170,000,000 Russian subjects are in the position of buyers just now. This shoe salesman, with a streak of adventuring in his makeup, conceived the idea that the dominions of the Little White Father offered a market that would beat "pedding" shoes in the Mississippi Valley. As a result he is a rich man, a noteworthy figure in the world of salesmanship and gains a coveted position as sales representative for a big section of Europe and a bigger section of Asia.

And yet there are people who will stoutly maintain that there is nothing of romance and adventure in the world of trade! Here is a man who saw his chance, had the courage to act upon it, wins through the difficulties of a continent in a death struggle and a world at war and discovers a new world of trade. He is Marco Polo brought down to date, a Sir John Mandeville and an American "drummer" all in one.

Willing for the Worst.

"Does my practicing make you nervous?" asked the man who is learning to play the cornet.

"It did when I first heard the people around about discussing it," replied the sympathetic neighbor. "But now I'm getting so I don't care what happens to you."

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

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

LIVINGSTON HOTEL 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.



It's Pure. That's Sure

Piper Ice Cream Co.
Kalamazoo, Mich.



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
MUSK GO, MICHIGAN

CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor

One Day Laundry Service
Send your linen by parcel post

Bell



System

Business Men Who Solicit Business by Telephone Sell More!

They give customers an opportunity to get what is especially desired, when it is to be had. They first make themselves useful, then valuable, then indispensable, by this sort of attention. With the Long Distance Telephone, the radius of trade can be lengthened almost indefinitely.

Moreover, the volume of business transacted by each firm or individual may be increased without limit.

The Long Distance Service makes endless openings for hustlers.

Michigan State Telephone Company

We Offer the Unsold Portion of
50,000 Shares of Common Stock Underwriting
 OF THE
Linderman Steel & Machine Company, Inc.

Muskegon, Michigan

Woodstock, Ontario

At \$7.00 per share Par Value \$10.00

To Yield 8.57%.

Total Capitalization \$1,800,000.

\$600,000 7% Preferred (retirable) and \$1,200,000 Common.

EARNINGS

EARNINGS FOR THE PAST FIVE YEARS AVERAGE \$122,000 per year or almost three times the preferred dividend.

DIRECTORS

C. H. HOLLISTER,

President Old National Bank,
Grand Rapids, Mich.

B. A. LINDERMAN,

President,
Muskegon, Mich.

F. A. BACKSTROM,

Manager Linderman Steel and Machine Co., Inc.,
Muskegon, Mich.

J. R. SHAW,

Vice President Canada Furniture Mfgs., Ltd.
Woodstock, Ont.

JOHN Q. ROSS,

Attorney,
Muskegon, Mich.**ANTICIPATED FUTURE EARNINGS**

From a letter of the President to us, we quote as follows:

"Marwick, Mitchell, Peat & Company, in reporting the Company's business, say: 'It would appear conservative to estimate a profit of 30% on machinery sales.' Without increased capital and equipment, we can materially increase the output of machines and therefore increase our net profit on each machine. Our normal capacity is about 125 machines per annum. The average selling price, per machine, is \$5,000, which obviously is \$625,000 in sales. We can exceed in net profit the estimate of the chartered accountants but, assuming 30% to be conservative, it would readily be seen that the net profit would amount to \$187,500, which shows a net earning of over 12% on the common stock, after providing for the dividends on the preferred."

DIVIDENDS

The next quarterly dividend of 1½% on the common stock is payable April 1, 1917, to stockholders of record March 15, 1917.

PRESENT USERS OF MACHINES

Among the present users of the machines are the following concerns:

In United StatesStandard Oil Co.
Studebaker Corporation.
American Seating Co.
Winchester Arms Co.
Du Pont Powder Co.
Diamond Match Co.**In Canada**C. P. R. Angus Shops.
Canada Furniture Co., Ltd.
Chevrolet Motor Co.
W. C. Edwards & Co.
Henry Morgan & Co.
Brunswick, Balke, Collender Co.**TRANSFER AGENTS**

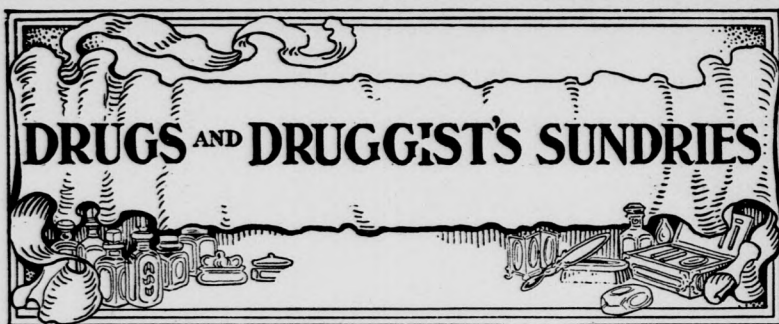
Standard Trust & Savings Bank, Chicago, Ill.

RESERVATIONS WILL BE RECEIVED BY WIRE AT OUR EXPENSE UNTIL Tuesday, Feb. 20, 1917. In the event of over-subscription we reserve the right to reject or pro-rate any subscriptions.

Full information upon request.

PERRY & POSEY

Harris Trust Building, Chicago, Ill.



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.
 Next Examination Session—Press Hall, Grand Rapids, March 20, 21 and 22.

Michigan State Pharmaceutical Association.
 President—C. H. Jongejan, Grand Rapids.

Secretary—F. J. Wheaton, Jackson.
 Treasurer—John G. Steketee, Grand Rapids.
 Next Annual Meeting—Grand Rapids, June 19, 20 and 21, 1917.

Michigan Pharmaceutical Travelers' Association.
 President—Fred L. Raymond, Grand Rapids.
 Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Making Cigars a Leading Line.

A good opportunity exists in every drug store to make cigars a leading line and one that will pay substantial profits.

Right buying, intensive selling and good cigars, kept good, will do the trick.

If you are a smoker, you know a fresh, moist full flavored 5-cent cigar tastes better than a stale, dry, dusty 10-cent cigar, and men will patronize the store that has a reputation for keeping the former kind.

Cigars require considerable attention to keep them right, and to start with should be kept in a closed case with a suitable humidifier to furnish the required moisture. In regard to humidifiers I have found the Electric Humidifier to be one of the most satisfactory ways of supplying moisture. The principle of the electric moisture is very simple, as it is merely a tank (preferably made of copper), in which to put the water, and in this tank an electric light is placed to heat the water so as to vaporize it more rapidly. A thermostat arrangement is necessary so that the temperature of the water may be regulated. A thermometer is placed in the water to take temperature.

The temperature required in an ordinary size case is about 70 degrees F. During the winter months when the room is being heated the cigars require more moisture than during the summer months, and in our case, we kept a temperature of 90 degrees with an electric moistener. Another reason for keeping the cigars moist is that if they become dry they are liable to become inhabited by tobacco beetles.

One of the most effective ways to keep the cigar case is to put the low priced brands at one end, and the higher priced goods next. It is not good policy to change the arrangement of the cigars, as the customer will always be able to locate his favorite brand.

Each box should be distinctly marked with price tag showing price of cigar. The boxes should be kept well filled with cigars, as a customer is more apt to lift the five cigars from a full box than from one nearly empty.

An effective way of pushing slow sellers is to place them on top of the case, but they should be put back in the case over night, so as to get moisture.

Courtesy is one of the main things back of the cigar counter. A customer expects it, and also wants quick attention. Often he expects you to help him select, if he is not acquainted with your brands. (In this case it would be an advantage to the clerk if he would study the different shapes and shades of cigars so that he may talk to the customer intelligently.)

A "smile" and "thank you" may help to bring him back.

George M. Levan.

Grand Rapids Drug Co. Retires From Business.

The Grand Rapids Drug Co., which was organized about two years ago by some of the leading druggists of Grand Rapids and surrounding towns, threw up the sponge last week and sold its stock to the Hazeltine & Perkins Drug Co. The reason for retiring from the business is attributed to the indisposition of the stockholders to patronize their own company. The plan on which the company was organized contemplated a rebate of 10 per cent. to all stockholders who purchased goods aggregating \$200 or more per month, but so few took advantage of this opportunity to secure a rebate on their purchases that the officers concluded that their efforts were not properly appreciated and supported and disposed of the assets at a price that would enable them to return the stockholders all they had paid in originally.

Preparedness.

While walking along the street an epileptic dropped in a fit and was quickly rushed to the hospital. Upon removing his coat one of the nurses found a piece of paper pinned to the lining, on which was written:

"This is to inform the house surgeon that this is just a case of plain fit—not appendicitis. My appendix has already been removed twice."

Heystek & Canfield Co.

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



Putnam's Menthol Cough Drops

The "Double A" Brand

Packed in an attractive display carton, a valuable silent salesman. Keep them in stock always.

PUTNAM FACTORY,
National Candy Co., Inc.
 Makers
 GRAND RAPIDS, MICH.

Saving \$\$\$\$

Every merchant who secures any needed store equipment from us is assured in the beginning of that important part of any transaction. We are better able than ever to serve you. Send for prices and cuts of what you need in "new" or "used" store or office fixtures.

Special bargains in fire proof safes, refrigerators, jewelry cases and clothing cabinets.

Grand Rapids Store Fixture Company
 7 Ionia Avenue, N. W.

Soda Fountains and Store Fixtures

We are well aware that zero weather prevails but there has never been a winter in Michigan without a spring and never a spring without a summer, and therefore, we are approaching our trade especially at this time in the interest of Guarantee Iceless soda fountains, appliances, fruit juices, and supplies of all kinds.

We are distributing agents for the Wilmarth Show Cases and Store Fixtures. We have lately very thoroughly reorganized our department for the sale of these lines with very satisfactory results, having sold more fountains and fixtures in the last six months than we have ever sold in a year previous to this time.

Manufacturers of these lines have lately conceded that the wholesale druggist is the proper outlet to the retail drug trade. We have been able to verify this statement.

Our Mr. Arthur W. Olds is an experienced man and to any one of our customers who contemplates putting in a soda fountain or buying new fixtures or replacing fixtures, we respectfully ask that you mention the same to us by letter or to one of our drug travelers. Our message especially at this time is that the spring and summer are soon here and the very best service can be given at the earliest possible dates.

Hazeltine & Perkins Drug Co.
 Wholesale Druggists
 Grand Rapids, Michigan

Do You Remember

That mushy ice cream?

You had ordered an extra quantity to be ready for a big rush and big profits next day. But the ice melted down on the way, and your cream, when you received it that morning, was soft and unsalable. Of course, there was no help for it. All day long you watched good profits and good customers travel across the street to your competitor.

And the worst of it is, that similarly unpleasant experiences are likely to happen at any time—with *ordinary* ice cream.

But NOT with PIPER'S.

By an expensive process, PIPER'S CREAM is re-cooled to Zero Fahrenheit—more than twice as cold as the coldest *ordinary* cream. Consequently less salt is required in packing, the ice doesn't melt in transit, and PIPER's reaches you in perfect condition.

Furthermore, PIPER'S will invariably come in perfect shape because it is always scientifically machine-made, seasoned and packed by the same formula. Our special methods of freezing improve both texture and flavor. We use the best sauces, the most expensive flavorings, and the richest of genuine country cream.

Why not avoid even one costly experience. Use PIPER'S—THE ONE BEST. Write now for exclusive agency proposition in your town.



Claude G. Piper

Wholesale Distributor

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

Both Phones 2388

DUTCH MASTERS CIGARS



Made in a Model Factory

Handled by All Jobbers

Sold by All Dealers

Enjoyed by Discriminating Smokers

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

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cubebs	5 00@ 25 20	Capsicum	@ 90
Boric (Powd.)	17@ 25	Egigeron	1 75@ 20 00	Cardamon	@ 1 50	
Boric (Xtal)	17@ 25	Eucalyptus	1 25@ 1 35	Cardamon, Comp.	@ 2 00	
Carbolic	72@ 76	Hemlock, pure	@ 1 00	Catechu	@ 60	
Citric	80@ 90	Juniper Berries	20 00@ 20 20	Cinchona	@ 1 05	
Muriatic	2 1/4@ 3	Juniper Wood	2 75@ 3 00	Colchicum	@ 75	
Nitric	7 1/2@ 10	Lard, extra	95@ 1 05	Cubebes	@ 1 20	
Oxalic	65@ 75	Lard, No. 1	85@ 95	Digitalis	@ 80	
Sulphuric	2 1/4@ 3	Lavender Flow.	5 50@ 5 75	Gentian	@ 75	
Tartaric	82@ 85	Lavender, Gar'n	1 25@ 1 40	Ginger	@ 95	
Ammonia			Lemon	2 00@ 2 25	Guaiaic	@ 1 05
Water, 26 deg.	8 @ 12	Linseed, boiled bbl.	@ 98	Guaiaic, Ammon.	@ 80	
Water, 18 deg.	5 1/2@ 9	Linseed, bld. less 1	03@ 1 08	Iodine	@ 2 00	
Water, 14 deg.	4 1/2@ 8	Linseed, rw, less 1	02@ 1 07	Iodine, Colorless	@ 2 00	
Carbonate	14 @ 16	Mustard, true, oz.	@ 2 00	Ipecac	@ 75	
Chloride	25 @ 35	Mustard, artifil oz.	@ 2 25	Iron, clo.	@ 60	
Balsams			Neatsfoot	85@ 95	Kino	@ 80
Copaiba	1 00@ 1 40	Olive, pure	2 50@ 3 50	Myrrh	@ 1 05	
Fir (Canada)	1 25@ 1 50	Olive, Malaga,		Nux Vomica	@ 70	
Fir (Oregon)	40@ 50	yellow	1 60@ 1 75	Opium	@ 3 50	
Peru	4 50@ 4 75	Olive, Malaga,		Opium, Camph.	@ 90	
Tolu	60@ 80	green	1 60@ 1 75	Opium, Deodorz'd	@ 2 75	
Barks			Orange, Sweet	4 00@ 4 20	Rhubarb	@ 70
Cassia (ordinary)	25@ 30	Origanum, pure	@ 2 50	Paints		
Cassia (Saigon)	90@ 1 00	Origanum, com'l	@ 75	Lead, red dry	10 @ 10 1/2	
Elm (powd. 35c)	30@ 35	Pennyroyal	2 25@ 2 50	Lead, white dry	10 @ 10 1/2	
Sassafras (pow. 35c)	30@ 30	Peppermint	3 25@ 3 50	Lead, white oil	10 @ 10 1/2	
Soap Cut (powd.)		Rose, pure	18 00@ 20 00	Ochre, yellow bbl.	1 @ 1 1/4	
35c	23@ 25	Rosemary Flows	1 50@ 1 75	Ochre, yellow less 2	@ 5	
Berries			Sandalwood, E.	Patty	2 1/2@ 5	
Cubeb	80 @ 85	Sassafras, true	1 25@ 1 45	Red Venet'n bbl.	1 1/4@ 4	
Fish	15 @ 20	Sassafras, artifil	50@ 60	Red Venet'n less 1 1/4	@ 5	
Juniper	8 @ 15	Sassafras, true	2 75@ 3 00	Vermillion, Amer.	25@ 30	
Prickley Ash	30@ 30	Sassafras, true	15@ 1 25	Whiting, bbl.	1 @ 1 1/4	
Extracts			Sassafras, true	3 50@ 3 75	Whiting	2 @ 5
Licorice	38@ 40	Sassafras, true	30@ 40	L. H. P. Prep'd	1 90@ 2 00	
Licorice powdered	70@ 75	Sassafras, true		Miscellaneous		
Flowers			Sassafras, true	Acetanalid	85@ 95	
Arnica	1 40@ 1 50	Sassafras, true		Alum	9@ 12	
Chamomile (Ger.)	80@ 85	Sassafras, true		Alum, powdered and		
Chamomile (Rom.)	55@ 60	Sassafras, true		ground	11@ 15	
Gums			Sassafras, true	Bismuth, Subni-		
Arnica	1 50@ 1 60	Sassafras, true		trate	3 60@ 3 70	
Acacia, 2nd	45@ 50	Sassafras, true		Borax xtal or		
Acacia, 3rd	45@ 50	Sassafras, true		powdered	10@ 15	
Acacia, Sorts	25@ 30	Sassafras, true		Cantharides po	2 00@ 2 00	
Acacia, powdered	40@ 50	Sassafras, true		Calomel	1 91@ 2 00	
Aloes (Barb. Pow)	30@ 40	Sassafras, true		Capsicum	30@ 35	
Aloes (Cape Pow)	20@ 25	Sassafras, true		Carmine	6 50@ 7 00	
Aloes (Soc. Pow.)	40@ 50	Sassafras, true		Cassia Buds	@ 40	
Asafoetida	1 00@ 1 10	Sassafras, true		Cloves	30@ 35	
Asafoetida, Powd.		Sassafras, true		Chalk Prepared	6 @ 8 1/2	
Pure	15@ 1 25	Sassafras, true		Chalk Precipitated	4 @ 5	
U. S. P. Powd.	1 30@ 1 50	Sassafras, true		Chloroform	75@ 83	
Camphor	1 01@ 1 05	Sassafras, true		Chloral Hydrate	1 92@ 2 12	
Guaiaic	45@ 50	Sassafras, true		Cocaine	5 90@ 6 10	
Guaiaic, powdered	@ 60	Sassafras, true		Cocoa Butter	60@ 70	
Kino	70@ 75	Sassafras, true		Corks, list, less 70%		
Kino, powdered	75@ 80	Sassafras, true		Copperas, bbls.	@ 2	
Myrrh	@ 50	Sassafras, true		Copperas, less	2 1/2@ 2	
Myrrh, powdered	50@ 55	Sassafras, true		Copperas, powd.	4 @ 16	
Opium	17 00@ 17 20	Sassafras, true		Corrosive Sublim.	1 75@ 1 80	
Opium, powd.	18 00@ 18 20	Sassafras, true		Cream Tartar	50@ 55	
Opium, gran.	18 00@ 18 20	Sassafras, true		Cuttlebone	45@ 50	
Shellac	50@ 60	Sassafras, true		Dextrine	7 @ 10	
Shellac, Bleached	55@ 65	Sassafras, true		Dover's Powder	@ 3 00	
Tragacanth	2 50@ 3 00	Sassafras, true		Emery, all Nos.	6 @ 10	
Tragacanth powder	2 25	Sassafras, true		Emery, powdered	5 @ 8	
Turpentine	10@ 15	Sassafras, true		Epsom Salts, bbls.	@ 3	
Insecticides			Sassafras, true	Epsom Salts, less 3 1/2	@ 7	
Arsenic	15@ 20	Sassafras, true		Ergot	1 25@ 1 50	
Blue Vitriol, bbl.	@ 16	Sassafras, true		Ergot, powdered	2 75@ 3 00	
Blue Vitriol, less	17@ 25	Sassafras, true		Flake White	15@ 20	
Bordeaux Mix Dry	14@ 20	Sassafras, true		Formaldehyde lb.	15@ 20	
Heliolebo	White	Sassafras, true		Gelatin	1 10@ 1 15	
powdered	35@ 40	Sassafras, true		Glassware, full cs.	75%	
Insect Powder	30@ 50	Sassafras, true		Glauber Salts bbl.	@ 1 1/4	
Lead, Arsenate	10@ 30	Sassafras, true		Glauber Salts less	2 @ 5	
Lime and Sulphur		Sassafras, true		Glue, brown	18@ 25	
Solution, gal.	15@ 25	Sassafras, true		Glue, brown grd.	20@ 25	
Paris Green	37 1/2@ 43	Sassafras, true		Glue, white	20@ 25	
Ice Cream			Sassafras, true	Glue, white grd.	20@ 30	
Piper Ice Cream Co.,		Sassafras, true		Glycerine	58@ 70	
Kalamazoo		Sassafras, true		Hops	45@ 60	
Bulk Vanilla	@ 75	Sassafras, true		Hops	45@ 60	
Bulk Fancy	@ 80	Sassafras, true		Iodine	5 68@ 5 91	
Brick Vanilla	@ 25	Sassafras, true		Iodoform	6 78@ 6 94	
Brick Fancy	@ 30	Sassafras, true		Lead Acetate	20@ 25	
Leaves			Sassafras, true	Lycopodium	1 75@ 2 00	
Buchu	1 75@ 1 85	Sassafras, true		Mace	85@ 90	
Buchu, powdered	1 85@ 2 00	Sassafras, true		Mace, powdered	95@ 1 00	
Sage, bulk	67@ 70	Sassafras, true		Menthol	4 75@ 5 00	
Sage, 1/4s loose	72@ 78	Sassafras, true		Morphine	8 85@ 9 00	
Sage, powdered	55@ 60	Sassafras, true		Nux Vomica	20@ 25	
Senna, Alex	70@ 75	Sassafras, true		Nux Vomica, pow.	@ 20	
Senna, Tinn.	40@ 45	Sassafras, true		Pepper, black pow.	@ 35	
Senna, Tinn. pow.	50@ 55	Sassafras, true		Pepper, white	@ 40	
Uva Ursi	18@ 20	Sassafras, true		Pitch, Burgundy	@ 15	
Oils			Sassafras, true	Quassia	12@ 15	
Almonds, Bitter,		Sassafras, true		Quinine	65@ 75	
true	15 00@ 16 00	Sassafras, true		Rochelle Salts	43@ 50	
Almonds, Bitter,		Sassafras, true		Saccharine oz.	@ 1 80	
artificial	7 75@ 8 00	Sassafras, true		Salt Peter	42@ 45	
Almonds, Sweet,		Sassafras, true		Selditz Mixture	36@ 40	
true	1 25@ 1 50	Sassafras, true		Soap, green	20@ 25	
Almonds, Sweet,		Sassafras, true		Soap, melt castile	12@ 15	
imitation	65@ 75	Sassafras, true		Soap, white castile	@ 8 50	
Amber, crude	1 75@ 2 00	Sassafras, true		Soap, white castile		
Amber, rectified	2 50@ 2 75	Sassafras, true		less, per bar	@ 90	
Anise	2 00@ 2 25	Sassafras, true		Soda Ash	4 1/4@ 10	
Bergamont	8 00@ 8 20	Sassafras, true		Soda Bicarbonate	2 1/2@ 6	
Cajeput	1 35@ 1 60	Sassafras, true		Soda, Sal	1 1/4@ 5	
Cassia	2 50@ 2 70	Sassafras, true		Spirits Camphor	@ 75	
Castor	1 80@ 1 92	Sassafras, true		Sulphur roll	2 1/2@ 6	
Cedar Leaf	1 25@ 1 40	Sassafras, true		Sulphur Subl.	3 @ 7	
Citronella	90@ 1 20	Sassafras, true		Tamarinds	15@ 20	
Cloves	1 85@ 2 00	Sassafras, true		Tartar Emetic	@ 80	
Cocunut	20@ 25	Sassafras, true		Turpentine Ven.	50@ 53	
Cod Liver	4 75@ 5 00	Sassafras, true		Vanilla Ex. pure	1 00@ 1 50	
Cotton Seed	1 35@ 1 45	Sassafras, true		Witch Hazel	70@ 1 05	
Croton	1 50@ 1 80	Sassafras, true		Zinc Sulphate	10@ 15	

GROCERY PRICE CURRENT

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

ADVANCED		DECLINED	
Poppy Seed Split Peas Molasses		Flour	
Index to Markets			
By Columns			
A		1	
Ammonia	1	AMMONIA	
Axle Grease	1	12 oz. ovals, 2 doz. box 1 60	
B		AXLE GREASE	
Baked Beans	1	Frazer's	
Bath Brick	1	11b. wood boxes, 4 doz. 3 00	
Bluing	1	11b. tin boxes, 3 doz. 2 35	
Breakfast Food	1	3 1/2 lb. tin boxes, 2 doz. 4 25	
Brooms	1	10 lb. pails, per doz. 6 00	
Brushes	1	15 lb. pails, per doz. 7 20	
Butter Color	1	25 lb. pails, per doz. 12 00	
C		BAKED BEANS	
Candles	1	No. 1, per doz. 95	
Canned Goods	1-2	No. 2, per doz. 1 45	
Catsup	2	No. 3, per doz. 2 35	
Cheese	2	BATH BRICK	
Chewing Gum	3	English 95	
Chocolate	3	BLUING	
Clothes Lines	3	Jennings'	
Cocoa	3	Condensed Pearl Bluing	
Cocanut	3	Small, 3 doz. box 1 95	
Coffee	3	Large, 2 doz. box 2 40	
Confections	4	Folger's	
Crackers	5, 6	Summer Sky, 3 dz. cs. 1 80	
Cream Tartar	6	Summer Sky, 10 dz. bbl 6 00	
D		BREAKFAST FOODS	
Dried Fruits	6	Bear Food, Pettijohns 2 75	
E		Cracked Wheat 24-2 2 90	
Evaporated Milk	6	Cream of Wheat 5 40	
F		Cream of Rye, 24-2 1 90	
Farinaceous Goods	6	Quaker Puffed Rice 4 30	
Fishing Tackle	6	Quaker Puffed Wheat 4 30	
Flavoring Extracts	7	Quaker Brkfst Biscuit 1 90	
Flour and Feed	7	Quaker Corn Flakes 2 00	
Fruit Jars	7	Washington Crisps 2 30	
G		Wheatena 4 50	
Gelatine	7	Evaporated Sugar Corn	
Grain Bags	7	Grape Nuts 2 70	
H		Sugar Corn Flakes 2 50	
Herbs	7	Holland Rusk 3 80	
Hides and Pelts	8	Krinkle Corn Flakes 2 00	
Horse Radish	8	Maple-Flake, Whole	
Honey	7	Wheat 4 05	
J		Minn. Wheat Meal 5 00	
Jelly	8	Ralston Wheat Food	
Jelly Glasses	8	Large 18s 2 25	
M		Ralston Wht Food 18s 1 45	
Macaroni	6	Ross's Whole Wheat	
Maple	8	Biscuit 2 70	
Meats, Canned	8	Saxon Wheat Food 3 25	
Mince Meat	8	Shred Wheat Biscuit 3 60	
Molasses	8	Triscuit, 18 1 80	
Mustard	8	Pillsbury's Best Cerl 1 50	
N		Post Toasties, T-2 2 60	
Nuts	4	Post Toasties, T-3 2 70	
O		Post Tavern Porridge 2 80	
Olives	8	BROOMS	
P		Fancy Parlor, 25 lb. 6 00	
Peanut Butter	8	Parlor, 5 String, 25 lb. 5 75	
Petroleum Products	8	Standard Parlor, 23 lb. 5 00	
Pickles	8	Common, 23 lb. 4 75	
Pipes	8	Special, 23 lb. 4 50	
Playing Cards	8	Warehouse, 23 lb. 6 25	
Potash	8	Common, Whisk 1 30	
Provisions	8	Fancy, Whisk 1 75	
R		BRUSHES	
Rice	9	Scrub	
Roller Oats	9	Solid Back, 8 in. 75	
S		Solid Back, 11 in. 95	
Salad Dressing	9	Pointed Ends 85	
Saleratus	9	Stove	
Salt Soda	9	No. 3 90	
Salt	9	No. 2 1 25	
Salt Fish	9	No. 1 1 75	
Seeds	10	Shoe	
Shoe Blacking	10	No. 3 1 00	
Snuff	10	No. 7 1 30	
Soda	10	No. 4 1 70	
Spices	10	No. 3 1 90	
Starch	10	BUTTER COLOR	
Syrups	10	Dandelion, 25c size 2 00	
T		CANDLES	
Table Sauces	10	Paraffine, 6s 7	
Tea	10	Paraffine, 12s 7 1/2	
Tobacco	11, 12, 13	Wicking 20	
Twine	13	CANNED GOODS	
V		Apples	
Vinegar	13	3 lb. Standards @ 90	
W		No. 10 @ 3 00	
Wicking	13	Blackberries	
Woodenware	13	2 lb. 1 75 @ 2 00	
Wrapping Paper	14	Standard No. 10 @ 6 75	
Y		Beans	
Yeast Cake	14	Baked 1 00 @ 1 30	
		Red Kidney 95 @ 1 00	
		String 1 10 @ 1 75	
		Wax 1 00 @ 1 75	
		Blueberries	
		Standard 1 40	
		No. 10 6 50	
		2	
		Clams	
		Little Neck, 1 lb. 1 35	
		Clam Bouillon	
		Burnham's 1/2 pt. 2 25	
		Burnham's pts. 3 75	
		Burnham's qts. 7 50	
		Corn	
		Fair 1 45 @ 1 75	
		Good 1 45 @ 1 75	
		Fancy 1 45 @ 1 75	
		French Peas	
		Monbadon (Natural)	
		per doz. 1 45	
		Gooseberries	
		No. 2, Fair 1 45	
		No. 2, Fancy 1 45	
		Hominy	
		Standard 1 00	
		Lobster	
		1/4 lb. 1 80	
		1/2 lb. 3 00	
		Picnic Flat 3 10	
		Mackerel	
		Mustard, 1 lb. 1 80	
		Mustard, 2 lb. 2 80	
		Soused, 1 1/2 lb. 1 60	
		Soused, 2 lb. 2 75	
		Tomato, 1 lb. 1 50	
		Tomato, 2 lb. 2 80	
		Mushrooms	
		Buttons, 1/2s @ 30	
		Buttons, 1s @ 45	
		Hotels, 1s @ 39	
		Oysters	
		Cove, 1 lb. @ 1 00	
		Cove, 2 lb. @ 1 60	
		Plums	
		Plums 1 50 @ 2 00	
		Pears in Syrup	
		No. 3 can, per dz. 2 50 @ 3 00	
		Peas	
		Marrowfat 1 10 @ 1 25	
		Early June 1 35 @ 1 45	
		Early June siftd 1 45 @ 1 55	
		Peaches	
		Pie 1 00 @ 1 25	
		No. 10 size can pie @ 3 25	
		Pineapple	
		Grated 1 75 @ 2 10	
		Sliced 1 45 @ 2 60	
		Pumpkin	
		Fair 1 12	
		Good 1 12	
		Fancy 1 13	
		No. 10 3 35	
		Raspberries	
		No. 2, Black Syrup 1 60	
		No. 10, Black 7 00	
		No. 2, Red Preserved 2 50	
		No. 10, Red, Water 7 25	
		Salmon	
		Warrens, 1 lb. Tall 2 40	
		Warrens, 1 lb. Flat 2 50	
		Red Alaska 2 10 @ 2 25	
		Med. Red Alaska 1 40 @ 1 60	
		Pink Alaska 1 12	
		Sardines	
		Domestic, 1/4s 4 50	
		Domestic, 3/4 Mustard 4 50	
		Domestic, 3/4 Mustard 4 50	
		Norwegian, 1/4s 11 @ 1 10	
		Portuguese, 1/4s 22 @ 30	
		Sauer Kraut	
		No. 3, cans 1 50	
		No. 10, cans 1 50	
		Shrimps	
		Dunbar, 1s doz. 1 25	
		Dunbar, 1 1/2s doz. 2 40	
		Succotash	
		Fair 1 12	
		Good 1 12	
		Fancy 1 15	
		Strawberries	
		Standard 2 00	
		Fancy 2 70	
		Tomatoes	
		No. 2 1 30	
		No. 3 1 50	
		No. 10 5 00	
		Tuna	
		Cans	
		1/4s, 4 doz. in case 4 50	
		1/4s, 4 doz. in case 5 70	
		1s, 4 doz. in case 10 00	
		CATSUP	
		Snider's 1/2 pints 1 40	
		Snider's pints 2 40	
		CHEESE	
		Acme @ 28	
		Carson City @ 28	
		Brick @ 25	
		Leiden @ 25	
		Limburger @ 25	
		Pineapple 1 25 @ 1 10	
		Edam @ 1 10	
		Sap Sago @	
		Swiss, Domestic @	

6

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 25
Lorna Doone 1 00
Anola 1 00
Anola (202 Tin) 1 65
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

Citron
Corsican 18

Currants
Imported, 1 lb. pkg. 19
Imported, bulk 18 1/2

Peaches
Muir's—Choice, 25lb. 8
Muir's—Fancy, 25lb. 8 1/2
Fancy, Peeled, 25lb. 12

Peel
Lemon, American 15
Orange, American 16

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

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

EVAPORATED MILK
Red Band Brand
Baby 3 65
Tall 4 90

FARINACEOUS GOODS
Beans
California Limas 10
Med. Hand Picked 7 50
Brown Holland 6 50

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 50
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. 10

Sago
East India 9 1/2
German, sacks 9 1/2
German, broken pkg.

Tapoca
Flake, 100 lb. sacks 9 1/2
Pearl, 100 lb. sacks 9 1/2
Pearl, 36 pkgs. 2 60
Minute, 10 oz., 3 doz. 3 60

FISHING TACKLE
1/4 to 1 in. 6
1/4 to 2 in. 7
1/4 to 2 in. 9
1/4 to 2 in. 11
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 12
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20

Linen Lines
Small 20
Medium 26
Large 34

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

7

FLAVORING EXTRACTS

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

Terpeneless
Pure Lemon
No. 1, 1/4 oz. Panel 75
No. 2, 1 1/4 oz. Panel 1 13
No. 3, 2 1/4 oz. Panel 2 00
No. 4, 3 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 50
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 35
Light Loaf 8 95
Graham 3 90
Granena Health 4 00
Gran. Meal 3 20
Boiled Meal 3 10

Watson-Liggins Milling Co.
New Perfection 9 50
Tip Top Flour 9 00
Golden Sheaf Flour 8 60
Marshall's Best Flour 9 25
Watertown Wisconsin Rye 7 60

Worden Grocer Co.
Quaker, paper 9 00
Quaker, cloth 9 00

Kansas Hard Wheat
Worden Grocer Co.
American Eagle, 1/4s 9 80
American Eagle, 1/4s 9 70
American Eagle, 1/2s 9 60

Spring Wheat
Judson Grocer Co.
Ceresota, 1/4s 10 30
Ceresota, 1/4s 10 20
Ceresota, 1/2s 10 10

Worden Grocer Co.
Wingold, 1/4s cloth 10 10
Wingold, 1/4s cloth 10 05
Wingold, 1/2s cloth 9 90

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 10
Less than carlots 1 13

Hay
Carlots 12 00
Less than carlots 15 00

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
Lamb's 60@1 50
Shearings 50@1 00

Tallow
No. 1 @ 6
No. 2 @ 5

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

HONEY
A. G. Woodman's Brand.
7 oz., per doz. 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

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

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
1/4 pt. in bbls., per doz. 24
1/2 pt. in bbls., per doz. 24
8 oz. capped in bbls., per doz. 24

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

MINCE MEAT
Per case 2 85

MOLASSES
New Orleans
Fancy Open Kettle 47
Choice 40
Good 34
Stock 30

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)
14 oz. 2 25
Manzanilla, 8 oz. 95
Lunch, 10 oz. 1 40
Lunch, 16 oz. 2 40
Queen, Mammoth, 19 oz. 4 50
Queen, Mammoth, 28 oz. 5 75
Olive Chow, 2 doz. cs. per doz. 2 25

PETROLEUM PRODUCTS
Iron Barrels
Perfection 8
Red Crown Gasoline 19.5
Gas Machine Gasoline 32.9
V M & P Naphtha 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. 632 Tourn't whist 2 50

POTASH
Babbitt's, 2 doz. 1 90

PROVISIONS
Barreled Pork
Clear Back 32 00@34 00
Short Cut Cir 30 00@31 00
Bean 29 00@30 00
Brisket, Clear 30 00@31 00
Pig 26 00
Clear Family 26 00

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

Lard
Pure in tierces 17 @18
Compound Lard 14 1/2@15
80 lb. tubs advance 1/2
60 lb. tubs advance 1/2
50 lb. tubs advance 1/2

9

20 lb. pails advance 1/2
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 15 1/2@16
Picnic Boiled
Hams 19 1/2@20
Boiled Hams 29 1/2@30
Minced Ham 14 1/2@15
Bacon 20@25

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

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

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

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

Casings
Hogs, per lb. 35
Beef, rounds, set 19 @20
Beef, middles, set 45 @55
Sheep 1 15@1 35

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

Canned Meats
Corned Beef, 2 lb. 4 50
Corned Beef, 1 lb. 2 75
Roast Beef, 2 lb. 4 50
Roast Beef, 1 lb. 2 75

Potted Meat, Ham
Flavor, 1/4s 50
Potted Meat, Ham
Flavor, 1/4s 92 1/2

Deviled Meat, Ham
Flavor, 1/4s 50
Deviled Meat, Ham
Flavor, 1/4s 52 1/2

Potted Tongue, 1/4s 50
Potted Tongue, 1/2s 92 1/2

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

ROLLED OATS
Rolled 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 1/4s 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
Granulated, Fine 1 35
Medium, Fine 1 50

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

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

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

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

10

Mackerel

Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 58
Mess, 8 lbs. 1 58
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 35
Canary, Smyrna 7 1/2
Caraway 60
Cardamon, Malabar 1 20
Celery 45
Hemp, Russian 7 1/2
Mixed Bird 9
Mustard, white 20
Poppy 65
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

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

SODA
Boxes 5 1/2
Kegs, English 4 1/2

SPICES
Whole Spices
Allspice, Jamaica .9@10
Allspice, lg. Garden @11
Cloves, Zanzibar @24
Cassia, Canton 14 @15
Cassia, 5c pkg. doz. @35
Ginger African @ 9 1/2
Ginger, Cochlin @14 1/2
Mace, Penang @90
Mixed, No. 1 @17
Mixed, No. 2 @15
Mixed, 5c pkgs. dz. @35
Nutmegs, 70-80 @35
Nutmegs, 105-110 @30
Pepper, Black @22
Pepper, White @30
Pepper, Cayenne @22
Paprika, Hungarian
Pure Ground in Bulk
Allspice, Jamaica @12
Cloves, Zanzibar @30
Cassia, Canton @26
Ginger, African @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 1/2
Muzzy, 48 lb. pkgs. 6
Kingsford
Silver Gloss, 40 lb. 7 1/2
Gloss
Argo, 24 5c pkgs. 90
Silver Gloss, 16 3lbs. 7
Silver Gloss, 12 6lbs. 8
Muzzy
48 lb. packages 6
16 3lb. packages 5 1/2
12 6lb. packages 7 1/2
50lb. boxes 4 1/2

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

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@

SPECIAL PRICE CURRENT

12	13	14
Smoking	Stag, 10c11 52	Butter Plates
All Leaf, 2 1/4 & 7 oz. 30	Stag, 8 oz. glass4 50	Ovals
BB, 3 1/2 oz.6 00	Stag, 90c glass8 40	1/4 lb., 250 in crate35
BB, 7 oz.12 00	Soldier Boy, 1 lb.4 75	1/2 lb., 250 in crate35
BB, 14 oz.24 00	Sweet Caporal, 1 oz.60	1 lb., 250 in crate40
Badger, 3 oz.5 04	Sweet Lotus, 5c5 76	2 lb., 250 in crate50
Badger, 7 oz.11 52	Sweet Lotus, 10c11 52	3 lb., 250 in crate70
Banner, 5c5 76	Sweet Lotus, per doz. 4 60	5 lb., 250 in crate90
Banner, 20c1 60	Sweet Rose, 2 1/2 oz.30	
Banner, 40c3 20	Sweet Tip Top, 5c50	
Belwood, Mixture, 10c 94	Sweet Tip Top, 10c1 00	
Big Chief, 2 1/4 oz.6 00	Sweet Tips, 1/2 gro.10 80	
Big Chief, 16 oz.30	Sun Cured, 10c98	
Bull Durham, 5c6 00	Summer Time, 5c5 76	
Bull Durham, 10c11 52	Summer Time, 7 oz.1 65	
Bull Durham, 15c1 45	Summer Time, 14 oz. 3 50	
Bull Durham, 8 oz.3 65	Standard, 5c foll5 76	
Bull Durham, 16 oz.6 80	Standard, 10c paper 8 64	
Buck Horn, 5c5 76	Seal N. C. 1 1/2 cut plug 70	
Buck Horn, 10c11 52	Seal N. C. 1 1/2 Gran.63	
Briar Pipe, 5c5 76	Three Feathers, 1 oz.48	
Briar Pipe, 10c11 52	Three Feathers, 10c11 52	
Black Swan, 5c5 76	Pipe combination2 25	
Black Swan, 14 oz.3 50	Tom & Jerry, 14 oz.3 60	
Bob White, 5c6 00	Tom & Jerry, 7 oz.1 80	
Carnival, 5c5 70	Tom & Jerry, 3 oz.76	
Carnival, 1/2 oz.39	Turkish, Patrol, 2-95 76	
Carnival, 16 oz.40	Tuxedo, 1 oz. bags96	
Cigar Clip'g Johnson 30	Tuxedo, 2 oz. tins1 90	
Cigar Clip'g Seymour 30	Tuxedo, 80c tins7 45	
Identity, 3 and 16 oz. 30	Union Leader, 5c coll 5 76	
Darby Cigar Cuttings 4 50	Union Leader, 10c11 52	
Continental Cubes, 10c 90	Union Leader, ready cut11 52	
Corn Cake, 14 oz.2 55	Union Leader, 50c box 5 10	
Corn Cake, 7 oz.1 45	War Path, 5c6 00	
Corn Cake, 5c5 76	War Path, 20c1 60	
Cream, 50c pails4 70	Wave Line, 3 oz.40	
Cuban Star, 5c foll5 76	Wave Line, 16 oz.40	
Cuban Star, 16 oz. pls 5 72	Way Up, 2 1/2 oz.5 75	
Chips, 10c10 80	Way Up, 16 oz. pails 36	
Dills Best, 1 1/2 oz.79	Wild Fruit, 5c6 00	
Dills Best, 3 1/2 oz.77	Wild Fruit, 10c12 00	
Dills Best, 16 oz.48	Yum Yum, 5c5 76	
Dixie Kid, 5c5 76	Yum Yum, 10c11 52	
Duke's Mixture, 5c11 52	Yum Yum, 1 lb. doz. 4 80	
Duke's Mixture, 10c11 52		
Duke's Cameo, 5c5 76		
Drum, 5c5 76		
F. F. A., 4 oz.5 04		
F. F. A., 7 oz.11 52		
Fashion, 5c6 00		
Fashion, 16 oz.5 28		
Five Bros., 5c5 76		
Five Bros., 10c10 80		
Five cent cut Plug29		
F O B 10c11 52		
Four Roses, 10c96		
Full Dress, 1 1/2 oz.72		
Glad Hand, 5c48		
Gold Block, 10c12 00		
Gold Star, 50c pail4 60		
Gall & Ax Navy, 5c 5 76		
Growler, 5c45		
Growler, 10c1 00		
Growler, 20c2 00		
Giant, 5c6 00		
Giant, 40c3 72		
Hand Made, 2 1/2 oz.50		
Hazel Nut, 5c6 00		
Honey Dew, 10c12 00		
Hunting, 5c38		
I X L, 5c5 10		
I X L, in pails3 90		
Kiln Dried, 25c2 50		
King Bird, 7 oz.2 16		
King Bird, 10c11 52		
King Bird, 5c5 76		
La Turka, 5c5 76		
Little Giant, 1 lb.28		
Lucky Strike, 10c96		
Le Redo, 3 oz.10 80		
Le Redo, 8 & 16 oz.40		
Myrtle Navy, 10c11 52		
Myrtle Navy, 5c5 76		
Maryland Club, 5c50		
Mayflower, 5c6 00		
Mayflower, 10c1 00		
Mayflower, 20c1 92		
Nigger Hair, 5c6 00		
Nigger Hair, 10c10 70		
Nigger Head, 5c5 40		
Nigger Head, 10c10 56		
Noon Hour, 5c48		
Old Colony, 1-12 gro. 11 52		
Old Mill, 5c5 76		
Old English Crve 1 1/2 oz. 96		
Old Crop, 5c6 00		
Old Crop, 25c2 52		
P. S., 8 oz. 30 lb. case 19		
P. S., 3 oz., per gro. 5 70		
Pat Hand, 1 oz.63		
Patterson Seal, 1 1/2 oz. 48		
Patterson Seal, 3 oz.96		
Patterson Seal, 16 oz. 5 00		
Peerless, 5c5 76		
Peerless, 10c cloth11 52		
Peerless, 10c paper10 80		
Peerless, 20c2 04		
Peerless, 40c4 08		
Plaza, 2 gro. case5 76		
Plow Boy, 5c5 76		
Plow Boy, 10c11 40		
Plow Boy, 14 oz.4 70		
Pedro, 10c11 93		
Pride of Virginia, 1 1/2 77		
Pilot, 7 oz. doz.1 05		
Queen Quality, 5c48		
Rob Roy, 10c gross10 52		
Rob Roy, 25c doz.2 10		
Rob Roy, 50c doz.4 10		
S. & M. 5c gross5 76		
Rob Roy, 5c foll5 76		
S. & M. 14 oz. doz.3 20		
Soldier Boy, 5c gross 5 76		
Soldier Boy, 10c10 50		
Stag, 5c5 76		

15

Window Cleaners
12 in.1 65
14 in.1 85
16 in.2 30

YEAST CAKE
Magic, 3 doz.1 15
Sunlight, 3 doz.1 00
Sunlight, 1 1/2 doz.50
Yeast Foam, 3 doz.1 15
Yeast Foam, 1 1/2 doz. 85

AXLE GREASE

1 lb. boxes, per gross 8 70
3 lb. boxes, per gross 23 10

BAKING POWDER
K C
10c, 4 doz. in case90
15c, 4 doz. in case1 35
25c, 4 doz. in case2 25
50c, 2 doz. plain top 4 50
80c, 1 doz. plain top 6 75
10 lb. 1/2 dz., pin top 13 50
Special deals quoted upon request.
K C Baking Powder is guaranteed to comply with ALL Pure Food Laws, both State and National.

SALT

Morton's Salt
Per case, 24 2 lbs.1 70
Five case lots1 60

Royal

10c size90
1/4 lb cans 1 35
6 oz cans 1 90
1/2 lb cans 2 50
3/4 lb cans 3 75
1 lb cans 4 80
3 lb cans 13 00
5 lb cans 21 50

FITZPATRICK BROTHERS' SOAP CHIPS
White City (Dish Washing).....210 lbs.....
Tip Top (Caustic).....250 lbs.....
No. 1 Laundry 88% Dry.....225 lbs.....
Palm Soap 88% Dry.....300 lbs.....

16

COFFEE
Roasted
Dwinell-Wright Brands


TEA


SOAP
Lautz Bros. & Co.
[Apply to Michigan, Wisconsin and Duluth, only.]
Acme, 70 bars3 05
Acme, 100 cakes, 5c sz 3 60

17

Acorn, 120 cakes2 60
Climax, 100 oval cakes 3 50
Gloss, 100 cakes, 5c sz 3 60
Big Master, 100 blocks 4 25
Naphtha, 100 cakes ..4 00
Oak Leaf, 100 cakes 3 60
Queen Anne, 100 cakes 3 60
Queen White, 100 cks. 4 00
Railroad, 120 cakes ..2 60
Saratoga, 120 cakes ..2 60
White Fleece, 50 cks. 2 50
White Fleece, 100 cks. 3 25
White Fleece, 200 cks. 2 50

Proctor & Gamble Co.
Lenox3 50
Ivory, 6 oz.4 15
Ivory, 10 oz.7 00
Star3 40

Swift & Company
Swift's Pride2 85
White Laundry3 50
Wool, 6 oz. bars3 85
Wool, 10 oz. bars ..6 50

Tradesman Company
Black Hawk, one box 3 25
Black Hawk, five bxs 3 10
Black Hawk, ten bxs 3 00

Scouring
Sapolio, gross lots ..9 50
Sapolio, half gro. lots 4 85
Sapolio, single boxes 2 40
Sapolio, hand2 40
Scourine, 50 cakes ..1 80
Scourine, 100 cakes ..3 50
Queen Anne Scourer 1 80

Soap Compounds
Johnson's Fine, 48 2 3 25
Johnson's XXX 100 5c 4 00
Rub-No-More3 85
Nine O'Clock3 50

WASHING POWDERS.
Gold Dust
24 large packages ...4 30
100 small packages ...3 85

Lautz Bros. & Co.
[Apply to Michigan, Wisconsin and Duluth, only]
Snow Boy
100 pkgs., 5c size3 75
60 pkgs., 5c size2 40
48 pkgs., 10c size3 90
24 pkgs., family size ..3 20
20 pkgs., laundry size 4 15

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

Queen Anne
60 5c packages2 40
24 packages3 75

Oak Leaf
24 packages3 75
100 5c packages3 75



The Only Five Cent Cleanser

Guaranteed to Equal the Best 10c Kinds

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

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.

Meat Market—Strictly cash business; no delivery; refrigerating plant and modern. Netting 40 per cent. on investment. Requires \$5,000. Address G. W., Box 145, Independence, Kansas. 838

To Rent—For meat market, nice new store, grocery next door. Fine location. B. D. Northrop, Lansing, Mich. 839

For Sale—Drug store in a Northern Michigan town of 500. Fine chance for doctor who desires to run store in connection with his practice. No doctor here now. Address Opium, care Michigan Tradesman. 840

Wanted—Resort hotel in Michigan of 100 or more capacity in exchange for 900 acres of good cut over land. Resort, care Tradesman. 841

The Oklahoma Lease Holding Co.—Has increased their capital stock to \$50,000 and we are now ready to place a limited amount of stock on the market at \$12.50 per share. This company has paid 8 per cent. dividends and will pay 30 per cent. more sometime the coming month. We want some live salesmen. Write or wire us for stock. Oklahoma Lease Holding Co., 317 Majestic Bldg., Oklahoma City, Oklahoma. 842

Drug Store For Sale—In town of 500. Good business. Stock invoices \$1,400. Rent \$8 per month with living rooms. Proprietor wishes to attend pharmacy school. Miller Drug Co., Burlington, Michigan. 843

For Sale—Hotel St. Joe, Colon, St. Joseph county, Michigan. Ideal location between Jackson and Niles. Property is an estate matter and will have to be sold. Rents for \$70 per month, and has for the last 15 years. Big value for some one who wishes to locate in a thriving town. Price \$6,000, half down, balance on time. E. Hill & Sons, Colon, Michigan. 818

For Sale—Good clean drug stock. Doing a good business. 2,500 population. Rent reasonable. One other drug store. Wish to retire. Dr. Ford, Gaylord, Michigan. 821

For Sale—Suburban drug store Grand Rapids. Good neighborhood; growing business. Address Z, care Tradesman. 824

For Sale—Half interest in new elevator in hustling town of 1,000 population surrounded by best of farming country. Selling on account of age. Full particulars answered by letter. Address Box 82, Edmore, Michigan. 825

STORES, FACTORIES, AND REAL ESTATE bought, sold, exchanged. Write me if you are in the market to buy, sell or trade. Established 1881. Frank P. Cleveland, Real Estate Expert, 1609 Adams Express Bldg., Chicago. 826

Free Sample Copy of "The Profit Clipper" an investment paper read by men who clip bond coupons and make profits on oil and mining investments. Just send your name to The Clipper, Quincy Bldg., Denver, Colorado. 828

For Rent—Steam heated, year round commercial hotel furnished complete in hustling country town. Two sample rooms. Soft drink with full bar fixtures and card tables. Any business man in town for reference. Worthy of investigation if interested. Address No. 831, care Tradesman. 831

For Sale—A shoe stock consisting of men's, ladies', misses', boys' and children's shoes. Men's dress shoes, work shoes, heavy work shoes, heavy and fine rubbers, and rubber boots. Most stock bought before the advance in price. Address P. O. Box 189, Marlette, Mich. 832

General Merchandise and real estate auctioneer. Closing out and reducing stocks, address Leonard Van Liere, Holland, Michigan. 799

AUCTIONEERS—Retail Auction Sales To Reduce Or entirely close out your stock of merchandise made in any part of the United States or Canada; by expert commercial auctioneers of reputation and long experience. By our system of selling stocks of merchandise, we quickly turn them into immediate cash. For terms and dates, address F. J. BOWMAN SALES CO., BLACK RIVER FALLS, WISCONSIN. 793

For Sale—Stock of groceries and fixtures inventorying \$2,500 in town of twelve hundred located in best farming community in Michigan, ten miles from Flint, electric lights, paved street, railroad and trolley line. Annual business \$11,000. Address No. 794, care Michigan Tradesman. 794

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

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

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

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

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. Wants 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

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 \$29. 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

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

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

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

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

Bakery For Sale—In one of the best growing cities in Central Michigan. Will take \$2,500 to swing the deal. Do not write unless you mean business. Reason for selling other business requires all my attention. Address No. 834, care Tradesman. 834

\$10,000 BUYS A 50 ROOM HOTEL WITH BAR. Annual business \$40,000. Rent only \$300 per month with good lease. One of the best money makers in city of Milwaukee. Reason for selling, retiring. Milwaukee "A Bright Spot." Andrew Haben, 83 Michigan St., Milwaukee, Wisconsin. 833

For Sale Cheap—Complete meat market fixtures. Write for information. Address Lock Box 336, Vicksburg, Michigan. 835

For Sale—Building and general stock inventorying \$3,000, located in Bovey, Minnesota, a mining town. Reason for selling death of owner. If interested, write Mrs. H. J. Heikkila. 836

Cash Buyers of clothing, shoes, dry goods and furnishings. Parts or entire stocks. H. Price, 194 Forrest Ave. East, Detroit. 878

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

Stocks Wanted—Write me if you want to sell or buy grocery or general stock. E. Kruisenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 304

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

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

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

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

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. 767

Merchandise closing out auctions conducted anywhere. Beaumont, 611 East 28th, Kansas City, Missouri. 796

For Sale Or Exchange—Furnishings and lease forty-room hotel. Net profits last year \$2,000. For particulars address No. 791, care Tradesman. 791

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

For Sale—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

HELP WANTED.

Wanted—A capable book-keeper with capital to invest. Investment guaranteed against loss. No risk. Fair interest. Good location, pleasant work. Married man desired. Investigate. Address No. 837, care Michigan Tradesman. 837

Wanted—Young man to work in clothing store, salesman and window trimmer. State age, experience and salary expected. Bert Lampkin, Ionia, Mich. 844

WANT EXPERIENCED HARDWARE MAN, able to estimate builders hardware, willing to do anything about store, capable of managing branch store. Must invest \$5,000 and satisfy me as to character and ability. This is OPPORTUNITY, are you awake? "Hardware," 31 So. Front St., Cuyahoga Falls, Ohio. 829

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

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Pere Marquette Railroad Co.

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

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

Address
GEORGE C. CONN,
Freight Traffic Manager,
Detroit, Michigan

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 12—We are all aware of the fact that Pete Fox has two (2) suits of clothes, for he wore the coat of one and the trousers of the other at our dance the other night and at the dance prior to this one, he wore the coat and vest of the other and the trousers of the one.

Walter Lawton is now at home and assisting his faithful wife with the care of their son, our good Brother Claude, who is recovering from a very severe attack of scarlet fever. We are glad to announce that Claude is gaining nicely and Walter will be glad to answer the phone, if you will call up.

Four salesmen on the Board of Trustees of one church and all members of the U. C. T.! The world is surely getting better.

We have taken two applications for membership this week. Now, boys, get them in, for we want a class of twenty to twenty-five for our annual.

The regular U. C. T. dance of last Saturday night was attended by one of the largest crowds of the season. We had a great many strangers and they all declared that they never had attended any party in Grand Rapids where they had a better time and where it seemed so easy to get acquainted. They all said they would come again.

Now, come on, boys, and loosen up your purse strings and buy tickets for the annual banquet—\$1.50 per plate—and you will get your money's worth. Let's make this banquet worth while.

Floyd Thompson, who sells the flour the best cooks use, has bought a new Oakland six.

If you want to know why Lily White flour is the best flour on earth, just drop into the office of the Valley City Milling Co. and after you have met Mr. Rowe, Mr. Smith, Mr. Martin and a few more of that genial bunch who have no little to do with the making of this widely known brand, you can readily guess why all cooks have pronounced this flour the flour of quality.

Art Burr, who is pronounced by all the ladies 'of the order to be the fashion plate for well dressed men, is wearing a very fine new overcoat, bought with some of the bonus money he received for beating his own record.

Don't forget that we have our annual meeting Saturday, March 3, beginning at 9 a. m. and in session all day, and the banquet at 6:30 p. m. at the Pantlind.

John D. Mangum, who was an old time traveling man out of Grand Rapids, but who has been engaged in the clothing business at Marquette for more than twenty years, is a candidate for appointment as Insurance Commissioner when the term of the present incumbent expires July 1. Mr. Mangum was an honor to the ranks of the traveling fraternity and any of the boys who happen to know Governor Sleeper would honor themselves and the fraternity by putting in a good word in Mr. Mangum's behalf.

Art Borden.

News and Gossip From Sagacious Saginaw.

Saginaw, Feb. 12—Albert G. Bero, the traveling salesman, mentioned in last week's article, passed away last Tuesday at St. Mary's hospital from the blows inflicted on his skull by unknown assailants. An inquest was held immediately, but the verdict reached was non-committal. Prosecuting Attorney Vincent handled the questioning of the witnesses for the coroner, and the murdered man's widow was represented by Attorney Fred L. Travers. John P. Wood, who discovered Bero's body lying in front of the home of Charles Howe, 430 North

Warren avenue, the night of the assault; Fred Bossman and John Laing, the police officers called to the scene; Drs. H. J. Meyer and Fred Edelmann, the attending physicians; John J. Duggan, proprietor of a coal yard from which was taken the king bolt with which it is assumed the attack on Bero was made, and Mrs. Bero, the widow, were the only witnesses, and their testimony did not vary in any respect from the facts of the case already published. Dr. Meyer explained to the jurymen the several wounds inflicted upon Bero's head by his assailant, using a skull form of plaster and marking out the location of the wounds on the skull with a piece of red crayon. Both he and Dr. Edelmann, city physician, declared that any one of three of the wounds would have been sufficient to cause death. Mrs. Bero was asked if she knew whether or not her husband had any enemies or had ever expressed the fear that someone might plan to do him bodily harm, but she answered that she did not know. The question of how much money Bero carried at the time he was attacked was only once mentioned. Mrs. Bero answered that she had no idea how much it might be. The question as to whether the police found any outward signs of Bero's having been robbed or his pockets rifled was not mentioned. Officer Phil McGregory, who was constantly in attendance at Bero's bedside during the time he lay unconscious at the hospital, waiting to learn what Bero would have to say as to the identity of his assailant if he should momentarily regain consciousness, was not put on the witness stand. It has been given out by the police, however, that Bero never regained consciousness long enough to throw any light on the case.

The central heating plant, which supplies heat for many stores, theaters, etc., was shut down Saturday, owing to a tube of one of the boilers blowing out. In turn, this caused many of the stores to close Saturday evening. The movie houses erected stoves and continued to unwind laughter and pathos by the yard.

L. A. Goodman, Willard Barbour and A. R. Campbell, buyers for the Wm. Barie Dry Goods Co., left for New York Saturday evening. Miss Mabel Washburn, of the millinery department, will spend a week in Chicago. E. H. Bloedel, cloak buyer, returned from the Eastern markets Saturday.

The M. W. Tanner Co. will entertain its employees and their friends with a St. Valentine dancing party at the store next Wednesday evening.

We have just heard of a young man in the West who wears size 23 shoes. The shoes were made in New York and sent on to Boston, where rubbers were made to fit. Being only 17 years of age, he should not be discouraged, as he may outgrow it.

The Bagley market will be welcomed at 116 North Washington, as this neighborhood needs a good market; in fact, this street consists of all live wire merchants.

J. B. Laughlin.

One New Jersey farmer has all the business he can handle in selling milk and fighting a combination. The milk combination raised the retail price from eight to ten cents a quart. The farmer believed he could profitably retail milk at eight cents and he opened a route. His business increased so rapidly that he has been compelled to use automobiles instead of the horse-drawn delivery wagons and the combine is losing its customers. The farmer says he is satisfied with his profits and he has no trouble getting rid of his stock of milk.

Unfairness of the Proposed Standard Form.

Chicago, Feb. 13—I hope you will do all you can to knock out the standard form of policy which the various insurance commissioners recommended, as I feel that some one put something over on them when they induced them to recommend such an unfair contract as the one which they endorsed in their convention last year. This policy provides that, after giving notice of the loss, the assured must put the goods in order, must make a complete inventory of the goods totally destroyed and the damaged and undamaged goods showing cost, quality and quantity of each article so damaged, undamaged or destroyed, and the amount of loss and damage claimed thereon.

Naturally, this being a condition of each policy, it must be done for each policy or, at least, for each company on the loss. Then when proofs of loss are made the assured must again furnish as a part of the preliminary proofs of loss another inventory showing the value of each item and the amount of loss thereon, and in case of difference it must be submitted to appraisers, the assured and the company each selecting one, and the two so chosen to select an umpire who shall pass upon the differences only. If they are unable to agree within fifteen days, the assured or the company may go before any court of records in the state and have the court appoint an umpire. Of course, the company might go to the other end of the state from which the loss is located and have an umpire appointed and then the appraisers, after appointment, are to bring in an itemized award showing the value of each article and the amount of loss allowed thereon.

You can understand how impossible it is for the proprietor of a department store or other large stock of goods to comply with any such requirements as this policy has in it. This feature of the policy alone should defeat it, to say nothing of the unfair conditions relating to sole and unconditional ownership and the waiver agreement of the policy.

Thasher Hall.

Owosso Grocers and Bakers Touch Elbows.

Owosso, Feb. 12—A most enthusiastic meeting of grocers and bakers was held at the Wildermuth Hotel on the evening of Feb. 8. The banquet, which was furnished by the bakers of the city, was served in the exceedingly efficient manner so characteristic of Proprietor Stevens and was thoroughly enjoyed by all.

After the banquet, W. A. Seegmiller, Secretary of the Business Men's Association of the City of Push, took the chair and after calling the meeting to order, gave a short talk on the spirit of co-operation which is helping to make the city one to be desired, because of the fact that the business men as a class "push" for the things which make for the progress of any community. As a notable example, he cited the cordial relations existing between the grocers and bakers, resulting in the sale of bread being confined to that made by the five or six bakers doing business in the city, the market for outside bread having been entirely closed.

The chairman called on several of the grocers and bakers present for expressions as to the things necessary to further their mutual interests and thereby help to advance the welfare of Owosso.

J. M. Bothwell, Secretary of the Retail Grocers and General Merchants' Association, was next called on, giving a short talk on some of the influences working an injury to all the retail business generally, but more especially affecting the welfare of the community locally.

The trading stamp and coupons problem was discussed from all standpoints and an expression taken which

was unanimously opposed to all kinds and classes of trading stamps and coupons.

Mr. Bothwell made a strong appeal to all to attend the coming convention at Kalamazoo next week and closed by giving a practical illustration of the losses the grocers were taking by not at all times following the market and getting sufficient profit.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Feb. 14—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, 22@22½c; choice, 21@21½c; old 23@24c.

Eggs—Choice, new laid, 46@47c; fancy hennessy, 48@49; storage candled, 43@44c.

Poultry (live)—Fowls, 20@24c, springs, 20@24c; old cox, 15c; ducks, 20@22; geese, 17@18c; turks, 25@28c.

Dressed Poultry—Turks, per lb., 28@33c; ducks, 20@24c; geese, 16@19c; chicks, 20@26c; fowl, 20@25c.

Potatoes—\$2.40@2.50 per bu.

Rea & Witzig.

Last Word By Wire From Kalamazoo.

Kalamazoo, Feb. 14—Looks like the biggest show in Michigan. Spaces taken nearly up. Convention shaping up nicely. Prospects look like a big attendance. Chartered cars from several towns. Hotel reservations made in advance by notifying me.

L. A. Kline, Manager.

A St. Louis man knows just how to stop all war and he will impart that information for a nickel. That is the price of a pamphlet he has written to tell about his scheme. He would give every enemy soldier, who deserts or gets captured the sum of \$1,000 and a chance to live in peace. That offer would make every soldier of the enemy throw down his arms and rush across the lines. The remainder would be easy. The St. Louisian thinks paying all these deserters \$1,000 is cheaper than carrying on a war. When the Kaiser hears about this plan he may put it in force and capture all the soldiers of the Allies. Then he could rule all Europe.

BUSINESS CHANCES.

Wanted—Young shoe man who understands the business thoroughly and is capable of taking charge of shoe department in department store and can invest \$2,000 as part interest in this department. Can draw salary and half profits. Location in best manufacturing district in Detroit, Michigan. For further information address No. 845, care Michigan Tradesman.

For Sale—Excellent opportunity for some one to buy a well established dry cleaning business centrally located. Owner has been in dry cleaning business twelve years and wishes to retire. Willing to teach buying party all the essentials of the business to continue to run same successfully. Address P. O. Box 173, Muskegon, Michigan.

For Rent

At Gary, Indiana, large store room with alley corner. Room 50x125 feet, good basement, splendid light. Best retail shopping center. An opportunity. (Gary's building permits last month were over \$1,000,000.)

HARRY HALL,
Gary, Ind.