

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 28, 1917

Number 1745

Attention---Retail Merchants

\$3,000 to \$25,000 Cash Furnished You at Once

By selling $\frac{1}{3}$ to $\frac{1}{2}$ of your stock for cash at a profit by one of our 10 day Special Sales. We make a special effort at the very beginning of the sale to dispose of your odds and ends, dead and unsalable merchandise at a good substantial profit, leaving your remaining stock in first class condition after the sale. We can prove to you from our past records that a Special Sale conducted under our management costs you less than one conducted by yourself. You do not pay us one penny for our work until you have sold your merchandise at a profit, and you pay us only a very small commission. What we have done for others we can and will do for you. You place the selling price on all merchandise for sale.

Every Business, Be It Large or Small

MUST OCCASIONALLY RECEIVE THE STIMULATING INFLUENCE OF A SPECIAL SALE PROPERLY HANDLED BY MEN THAT STAND OUT IN THE MERCANTILE AND ADVERTISING FIELD AS PAST MASTERS IN THIS PARTICULAR LINE OF ENDEAVOR. MEN WHOSE ABILITY AND RESPONSIBILITY ARE UNQUESTIONED. THESE ARE THE KIND OF MEN WHO CONDUCT YOUR SALE WHEN YOU ENGAGE OUR SERVICE

Every Merchant Wants to Do More Business

QUESTION YOURSELF NOW AND SEE BY YOUR ANSWER IF YOUR BUSINESS IS WHAT IT OUGHT TO BE. IF YOU ARE DOING AS MUCH BUSINESS AS YOU SHOULD. IF YOUR GRAND TOTAL OF PROFIT IN THE END IS WHAT IT SHOULD BE. IF YOU COULD NOT DO AS MUCH BUSINESS ON A SMALLER STOCK, POSSIBLY BETTER SELECTED AND BY KEEPING NEWER AND FRESHER MERCHANDISE FOR YOUR PATRONS, BY SAVING ALL OF YOUR DISCOUNTS AND NOT PAYING INTEREST ON CAPITAL THAT IS TIED UP IN STOCK THAT IS NOT MOVING. LOOK YOUR SHELVES, COUNTERS AND WARE-ROOM OVER AND SEE IF THERE IS NOT MORE MERCHANDISE THAN YOU SHOULD HAVE ON HAND. THIS DEAD MERCHANDISE HAS BECOME A LIABILITY AND IS EATING UP YOUR PROFITS. WE CAN TURN IT INTO CASH FOR YOU BY ONE OF OUR 10-DAY SALES. AT LEAST IT IS WORTH TRYING AND WILL COST YOU NOTHING UNLESS WE DO.

Your Future Business is Assured. Write These Merchants We Have Conducted Sales For. We Give Here Population and First Day's Cash Sales and Will Give \$1,000 To Anyone If These Figures Are Not Correct.

Merchant	Town	Pop.	1st Days Sales	Merchant	Town	Pop.	1st Days Sales
D. W. Connine & Son	Wexford, Mich.	165	\$1,905.67	Speyers,	Kalamazoo, Mich.	40,000	\$3,874.49
Chas. B. Eddy,	Hart, Mich.	1,555	1,389.00	F. J. Vigor,	Carey, Ohio.	2,225	1,389.16
A. B. Case Co.,	Honor, Mich.	500	1,080.65	The Fair,	Grand Rapids, Mich.	112,571	2,491.40
A. B. Shook & Son,	Coral, Mich.	385	1,122.53	C. F. Schuster & Co.,	Stanwood, Mich.	185	845.00
C. E. Alberts,	Ravenna, Mich.	600	707.72	The Campbell Co.,	Mt. Pleasant, Mich.	4,800	1,133.10
Little Henry,	Muskegon, Mich.	24,062	4,380.92	Foster Bros.,	Port Huron, Mich.	18,863	1,016.26

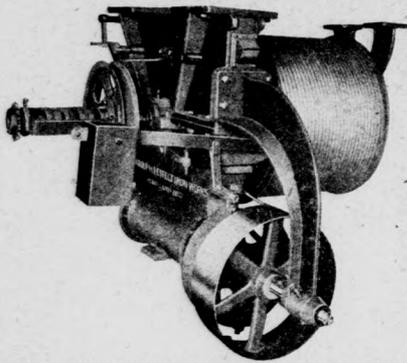
Remember above merchants are still in business and these figures can be verified

Read
Realize
Act Quick
And
Profit
We Conduct
Special
Sales
In
Clothing
Stores,
Department
Stores,
General
Stores,
Furniture
Stores,
Shoe
Stores,
Grocery
Stores,
Hardware
Stores,
And No
Stock
Is Too
Large
Or
Small
For Us
To Handle

Write, Phone or
Wire To-day
For Free Plans
and Information

LYNCH BROTHERS
Special Sales Experts
Offices 44 So. Ionia Ave.
Bell Phone Main 596
Citz. Phone 61366
Grand Rapids, Mich.

Write for
Full Information
It will
Cost You Nothing



Engine of Leitelt Motor Driven Belt Connected Elevator

LEITELT Freight Elevators

Give Most Satisfaction in

**FACTORIES — STORES
WAREHOUSES**

An Electric Power Belt Drive costs little to install and little to operate. Leitelt Elevators are built to last. Repairs are seldom needed. Write or call for particulars.

ADOLPH LEITELT IRON WORKS
213 Erie Street Grand Rapids, Michigan



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.

DUTCH MASTERS SECONDS



Will stimulate your trade

Handled by all jobbers

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

FRANKLIN "SUGAR TALKS" TO GROCERS



"Drive Thy Business Let Not It Drive Thee"

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

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

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

THE FRANKLIN SUGAR REFINING CO., Philadelphia

You Can Buy Flour —
IN

SAXOLIN Paper-Lined Cotton Sanitary Sacks

**DUST PROOF
DIRT PROOF
MOISTURE PROOF
BREAKAGE PROOF**

*The Sack that keeps the
Flour IN and the Dirt OUT*

Ask Your Miller in Your Town

— he can give you his flour in this sack

**Our co-operative advertising plan
makes the flour you sell the best
advertised flour in your community**

For samples and particulars write

THE CLEVELAND-AKRON BAG CO., CLEVELAND

MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 28, 1917

Number 1745

SPECIAL FEATURES.

Page	
2.	Hardware.
3.	Bankruptcy Matters.
4.	News of the Business World.
5.	Grocery and Produce Market.
6.	Moisture in Cheese.
8.	Editorial.
9.	Anti-Discrimination Law.
10.	Financial.
16.	Admit Their Weakness.
17.	The Power of Unity.
18.	Reciprocal Relations.
20.	Sane and Sensible.
22.	Small Town Merchants.
24.	The Model Meat Market.
26.	Woman's World.
28.	Butter, Eggs and Provisions.
30.	Dry Goods.
32.	Class Insurance.
34.	Shoes.
36.	Kalamazoo Mercantile Meeting.
40.	The Commercial Traveler.
42.	Drugs.
43.	Drug Price Current.
44.	Grocery Price Current.
46.	Special Price Current.
47.	Business Wants.

CONTEMPTIBLE CONSPIRACY

Against the Rights of Michigan Policy Holders.

Open Letter to Attorney General Groesbeck.

Miami, Florida, Feb. 20—I am writing you under shadow of a great disappointment.

Your letter and a copy of Senate Bill 95, introduced by Senator Scully, came to me this morning.

I had hoped that the bill prepared by Senators Scully and Person, if this be the measure, of which the press has spoken, would be one for the protection of the public.

I am still hopeful that this is not the measure for which your office is sponsor. Nor can I believe that you have given it your approval.

You have asked me to express my opinion of its provisions and, hastily and somewhat superficially at this time, I will do so.

Section I.

This section provides for the establishment of a rating department in the office of the Commissioner of Insurance. I have examined the act carefully to ascertain what power this department might have. I find that it can do nothing in the fixing of a single rate in the State.

It has no initiatory power in the making of rates. It cannot review and fix any rate upon hearing. It would become merely a tool of the companies to punish some agent or company that might write a risk in the state below the trust schedule.

Section II.

This section is mere verbiage and requires no discussion.

Section III.

This provides, first, that the Commissioner shall have power to determine the adequacy or excessiveness of rates on complaint, etc.

If the rates were to be made by the State, or if every rate made by a bureau were to be approved by the State or by a commission of the

State, as are railroad rates, telephone rates, etc., this provision might have some reason back of it.

The State is interested in the rates charged by these stock companies, first, to protect the assured against weak and insolvent companies, and, second, against extortion.

Adequacy can generally be left to these corporations. They do not require the State to tell them that they must charge more.

They do not need the State as a guardian to make them charge higher rates. They pocket the profits and may be depended upon to sell their insurance at its worth.

This is the first time in the history of our State when a bureau of the State has been proposed to determine whether a great corporation was not selling its commodities at less than they were worth. It looks suspicious from my standpoint.

Suppose this department of the Insurance office, after hearing, finds that some rate in the State, is excessive, what can it do?

The section provides that the Commissioner may suspend such rate, without prejudice to any particular policy or contract.

That sounds fine, but is absolutely valueless to the assured of the State. I have gone over this ground so thoroughly in my two letters of last week that I shall beg you to refer to them.

The act does not permit the Commissioner to fix a new rate which is just in place of the one found to be excessive, nor does it permit him any latitude in the manner of reaching a conclusion. He is bound to follow a line of credits and charges, existing only in the Dean schedule.

Such will be gathered from this and subsequent sections.

This Dean schedule, is absolutely unreliable as a book of rules and measurements. It will be so admitted by the insurance fraternity.

Michigan recognizes standards of measure, but not yet has any thing of this kind been put across.

It would be as sensible to adopt and make compulsory the use of some patent medicine in the State, prohibiting all other remedies.

But even should we presume that the rate could be definitely fixed, there is no power in the Commissioner to change the rate, nor to substitute any rate in place of the one suspended.

Section IV.

This section very generously allows the individual companies to create individual bureaus.

This provision has received the condemnation of all who know anything about insurance bureaus, or at least has found but one expression of opinion.

There can be but one bureau. There never was in any state and never will be. The expense is prohibitive.

As well tell me to compete with the Standard Oil Company by building refineries, etc.

The provision that the bureaus may have common rates, etc., subject to laws against monopoly in the State, is farcical when considered soberly.

By this law, the bureaus are things separate and apart from the companies, and by this section four, the companies are to be considered individually in the matter of rates.

Have you given this section very much thought?

For example, the rate on my office, I consider too high. I must first insure it and pay the exorbitant rate before I can make complaint.

Now, I am interested in getting the rate changed, not so that I may get a dollar back after a long and expensive contest before the Commissioner, and then before the Commission, and then before the courts.

But I want, if successful, to have the bureau change the rate on my office for all the companies that are subscribers to the bureau.

This law, however, says that the companies are only responsible for their own rates. This law makes no provision for hailing into court any bureau, nor any company, except the one writing the insurance.

After I have gone through the procedure made necessary by this bill, I have gained absolutely nothing.

There is not a word in the bill requiring the company to write and carry my insurance at the rate found to be adequate. Nor is there any power conferred upon any state officer or upon the court to determine what an adequate rate would be.

The only power of the Commissioner or the court is to order returned to the complaining policy holder any excessive charge, if such be found, where discrimination has been proven.

It must be observed that this act or this bill, makes bureaus immune from any hearing or review of rates.

No hearing against a company has any effect upon the rates of bureaus, for this bill makes no provision that brings them before the commission.

Section V.

This section brings every company writing insurance in the State, and charging rates in advance, under the terms of the act. There can be no independence, no competition, in the writing of fire insurance in stock companies in the State.

Section VII.

This section permits the bureau to be a resident of any state in the Union. It does not even require it

to have an office in the State, nor in fact to have its principal office in the United States.

It may be a foreign concern, presiding over the destinies of our people, with no responsibility to the laws of Michigan or of any state.

Section VIII.

This section makes absolute the protection of the trust and its bureau against competition.

For no independent company could by any possibility personally inspect every special risk in the State, make a survey of the same in advance and file the same in the office of the Commissioner.

This would involve the expenditure of nearly, if not quite, a million dollars. Every commissioner of insurance in the United States who has spoken upon this feature of the law has affirmed that but one bureau would be possible.

That bureau will either be that of the trust or the bureau created by the State.

If the companies shall be allowed to make initiatory rates through a bureau, they will be extortionate, unless they be corrected and vided by the State; by somebody who has an interest in the assured of the State.

To expect that 500,000 persons carrying insurance in this State must each severally carry his complaint through an impossible channel for a relief that avails nothing when obtained is preposterous. This section bars every competitor.

Section IX.

This section provides for friendly visits of the Insurance Commissioner to the homes of bureaus, if their residences be known. It makes no provision for any supervision, for any change of rates upon a single risk in the State, and for nothing but the filing of answers to letters and data concerning them.

There is not the slightest supervisory control over the bureau by the Commissioner, nor by the Commission, nor by the court. The bill states that the Commissioner has the same power of examination as he would have over insurance companies.

But the power of the Commissioner in the matter of insurance companies is to find about their assets, their reserves and the hundred other requirements, for the security of their policy holders. If the companies are found wanting the power is vested in the Commissioner to proceed against them.

In this fake examination, in these enquiries, there is no power given to the Commissioner to do anything, no matter what conditions be found.

In fact there is nothing to investi-
(Continued on page forty-one.)



Michigan Retail Hardware Association.
 President—James W. Tyre, Detroit.
 Vice-President—Joseph C. Fischer, Ann Arbor.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

The Big Spring Drive Is About to Begin.

Written for the Tradesman.

With the hardware dealer, the "big drive" is an annual event. Even the least progressive merchants feel the impetus of spring weather and, if ever exertions are put forth to secure business, it is when the whole world is "budding out" and everything in nature calls humanity to get into action.

In a few more weeks, spring will be here; and the intervening time should be spent by the hardware dealer in making his final preparations for the big drive.

A great many merchants have their plans laid already. Their prospect lists have been gone over, their salespeople coached and encouraged, their stocks looked to, their advertising campaign mapped out—everything has been done that could be done to ensure good business this spring. The merchant who has not looked to these items should do so now.

During the next few weeks, the preparatory work already done can be carried further, so that, when the first touch of warm weather arrives, the merchant will be ready for it, and in a position to help bring out the spring trade, instead of merely waiting for it to come out.

Yet, however insistent the need for actual preparations, it is worth while to sit down for a few minutes and just simply think about the next few months. There are lots of people, and some of them are merchants, who most of the time just drift along, without trying to set their course for any port.

Are you that kind? Of course not. Then set before you a definite objective for the next few months. Make it a bigger, better business than last spring. Set before your mind the idea of making each day better than the corresponding day of 1916. Go at this year's spring business, not as if it were a mere matter of routine, but a crusade. Get that idea of a bigger, better business definitely fixed in your mind.

You'll find it ever so much easier to plan for a definite goal such as this, and you'll go at the hard work which accompanies every aggressive merchandising campaign in the real conquering spirit.

In the next few months there are, however, particular lines which the hardware dealer can play up to good advantage. For instance, toward the

end of March—or earlier, if the weather is encouraging—housecleaning will be started in practically every household. The annual spring campaign against dirt will open, and it's up to the hardware dealer to provide munitions in ample quantities.

Here the hardware dealer has a double opportunity—to make immediate sales of specific goods, and to interest the women in his store. Where you can kill two birds with a single stone, it is a waste of effort to aim at merely one.

Can you think, in the next week or two, of any new stunts to interest women-folk in your housecleaning lines?

You know, of course, what lines to feature. Among these are curtain stretchers, mops, step ladders, vacuum cleaners—hand and electric—washing machines, scrubbing brushes, carpet sweepers, pails, brooms and brushes—these are only the beginning. Every year, it seems, brings something new to feature and sell, in this department.

Yet, with all these many labor saving devices, it is amazing how poorly equipped most homes are for housecleaning. Women still tackle the stunt with a tack hammer, a scrubbing brush, a pail with a wad of old rag to plug the leak, and a bar of soap. Yet the stores are brimful of modern equipment.

Try this year to hammer into the minds of the women folk the Great Idea in modern housekeeping, that the least laborious and most efficient way of housecleaning is the one way for a woman to employ. Drive home to them in your advertising that it isn't just this, that or the other device you are trying to sell them, but added years of life, and better health, and good looks, and relief from the tired backs and sore, chapped hands of the old time housekeeper.

Most women want modern helps of this sort, but they shrink from the expense. The economic phase of the thing—the phase that concerns the woman personally—has probably never occurred to them. The hardware dealer will do well to play up this phase.

Urge, too, that good business demands a thorough and complete equipment for housekeeping. Perhaps you can compile two or three suggested "housecleaning outfits" sharing the price of the individual articles just a little where an entire outfit is bought.

In this connection, the paint department can be featured. Spring cleaning will reveal a lot of the wear and tear of winter. With the housecleaning lines, therefore, can be shown

stains, enamels, bronze and aluminum paints, wall finishes and kalsomines. When you sell such lines, don't forget to enquire about brushes? Some of these are sure to be needed. Featuring these interior lines in March will be a good lead for exterior paints a little later, when the real outside painting weather is here.

Builder's hardware is another line, and one that pays for a little outside work.

In this connection, many merchants have found it good policy to do some outside work in March, before the real busy season sets in. They find that they can pick up quite a few advance orders. An energetic canvass during March paves the way for a splendid trade in April. One merchant keeps tab, through architects, building permits and in other ways, upon new building in prospect for the spring, and canvasses builders and owners for the builders' hardware contract. Paint often can be worked in advantageously in this connection.

Then athletic organizations can be canvassed for sporting goods, farmers can be seen with regard to fencing orders, and some dealers make it a point to personally see newcomers regardless of whether they are specific business prospects or not.

Every man who comes to your town to live is going to buy some hardware. If he's a dead beat, he'll probably not pay for it; but with this exception you want his business. Most dealers are satisfied to reach such newcomers through newspaper advertising and window display. A

few where they can get names and addresses mail circulars, advertising matter and sometimes personal letters soliciting business.

It might be a good stunt to try wherever possible to meet newcomers personally as early as possible after their arrival.

Of course, the merchant who is an active member of a lodge, church or social organization is bound to meet a share of the newcomers in this way. Still, the merchant who constitutes himself a committee of welcome is not going to lose through putting himself out to help a newcomer feel at home.

March will see a picking up of business in the sporting goods department. Real active sport may not begin until later, but with the first touch of warm weather the young man commences to think of his favorite form of outdoor activity. It pays a retailer to look ahead in these matters, and to be the first to call his rods, guns and sporting paraphernalia to the outdoor enthusiast's attention. A good display the latter part of March won't be wasted.

Incidentally, it's good policy to clean up the store for the spring trade; and this is better done in March than in April. Discolored walls can be made attractive, dirty ceilings improved, silent salesmen polished, woodwork re-varnished, new price tickets prepared, and everything made ready for the brightening up that naturally goes with spring.

William Edward Park.

American Dry Cells

Canned Juice for Ready Use

Made in two types, the American Ignition Dry Cells and American Regular

Furnished in round and square cartons

WE ARE MICHIGAN DISTRIBUTORS

Write us for particulars. We know they will interest you.

Michigan Hardware Company
 Exclusively Wholesale Grand Rapids, Michigan

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Feb. 23—In the matter of the American Auto Supply Co., bankrupt, Grand Rapids, the special meeting for the purpose of selling the assets of this estate was held this day. The offer of the Michigan Tire Company, of this city, of \$1,000 was considered, but it appearing that a higher offer was received from one William Maxwell, of Kalamazoo, of \$1,500, the first bid was rejected and the higher bid of William Maxwell was accepted and an order made directing the trustee to consummate the same.

Feb. 24—In the matter of Charles P. Sherman, bankrupt, Lake City, the first meeting of creditors was held this day. There are no assets in this estate and so no trustee was appointed. The estate will be closed at the expiration of the usual twenty days.

In the matter of LaVerne Turner, bankrupt, Grand Rapids, the first meeting of creditors has been called for March 8.

In the matter of Van LeRoy Simmons, bankrupt, Grand Rapids, the first meeting of creditors has been called for March 12.

In the matter of Henry Van Dommelen, bankrupt, Holland, the final meeting of creditors has been called for March 3, at which meeting the trustee's final report will be considered and passed upon. The report shows total receipts of \$888.50 and disbursements for administration expenses and a first dividend of 10 per cent, \$164.39; and a balance on hand of \$424.11. It also shows certain real estate in Allegan county, for which an offer of \$40 has been received. A final dividend will be declared and ordered paid; the amount of such dividend is not as yet determined.

Feb. 26—In the matter of the Welch-Atkinson Shoe Co., bankrupt, Grand Rapids, an order has been made calling a special meeting of creditors for March 5. A petition has been filed by the Hirth-Krause Co., to have the trustee of this estate removed and a hearing will be had on such petition on the date set for such hearing.

In the matter of Ferdinand C. Heumann, Traverse City, a petition has been filed by creditors praying that said F. G. Heumann, a merchant tailor, be adjudged bankrupt. An order has been made directing said alleged bankrupt to file his schedules and an order has been made appointing Adrian Oole, of Traverse City, as the custodian. The alleged bankrupt is given ten days in which to file said schedules.

St. Joseph, Feb. 12—In the matter of Maurice L. Jones, bankrupt, of Benton Harbor, an order was made calling the final meeting of creditors at the referee's office on Feb. 26 for the purpose of passing upon the trustee's final report and account and also to take action upon the petitions of the only creditors for the purpose of dismissing the proceedings. Creditors were directed to show cause, if any they have why a certificate should not be made by the referee recommending the bankrupt's discharge.

In the matter of Maurice L. Pratt, bankrupt, of Otsego, the trustee filed his final report and account, showing total receipts of \$64.02 and no disbursements, but expenses incurred of \$7.69.

Feb. 13—In the matter of Henry Kephart, Philip Kephart and Kephart & Son, a copartnership, bankrupt of Berrien Springs, the first meeting of creditors was held at St. Joseph and Wilbur Cunningham, of Benton Harbor, elected trustee, his bond being fixed at \$1,000. The bankrupts were sworn and examined by the referee with a reporter and the meeting adjourned for 30 days. The sale of the assets of the bankrupt estate was held at Berrien Springs and Bruno Herman, formerly of Stevensville, purchased the stock of drugs, druggist supplies and sundries for \$2,200, the sale being confirmed by the District Judge.

Feb. 14—In the matter of Charles Rasak, Louis Rasak and Rasak Brothers, a copartnership, bankrupt, of Dowagiac, the trustee filed his final report and account showing no assets over and above the bankrupt's statutory exemptions except \$40 for the purpose of paying the actual administration expenses. The trustee's report of exempted property was confirmed.

Feb. 15—In the matter of Edgar J. Hertel, bankrupt, of Kalamazoo, an order was entered for a special meeting of creditors at the latter place on Feb. 28 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.

In the matter of Lyndon D. Allen, bankrupt, of Kalamazoo, an order was entered by the referee calling the first meeting of creditors at the latter place on Feb. 28 for the purpose of proving claims, the examination of the bankrupt, the election of a trustee and for the transaction of such other business as may properly come before the meeting.

Feb. 16—In the matter of Lucius Baker, bankrupt, of Otsego, an order was made for the first meeting of creditors to be held at Kalamazoo, March 1 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.

In the matter of Myrton W. Nelson, bankrupt, of Kalamazoo, an order was entered calling the first meeting of creditors at the latter place March 1, 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.

Feb. 17—In the matter of Mrs. J. C. Neuman, bankrupt, of Dorr, the trustee filed his first report and account showing total receipts of \$1,020.29. The trustee's report of exempted property was ratified and confirmed. The adjourned first meeting of creditors was held at the referee's office and certain expenses of administration ordered paid. There not being sufficient funds to declare a first dividend, it was determined that no such dividend be declared for the present. The first order of distribution was entered and the meeting adjourned for 30 days.

Gabby Gleaning From Grand Rapids.

Grand Rapids, Feb. 26—Frank Bioassat, proprietor of the Charlevoix and Michigan hotels, in Charlevoix, and originator of the slogan, "The best that Michigan produces," has gained quite a reputation as an amateur theatrical promoter and producer, as well as an "ace high" hotel man. During the past two weeks, while blizzards were raging and trains were blockaded, those fortunate enough to be at the Hotel Charlevoix will never regret the time lost by being unable to make their dates. Upon perceiving that the boys were restless, due to being unable to travel, Frank immediately got busy making life pleasant for everyone. The Charlevoix is well furnished with music, containing two pianos and a Victrola. As music hath charms and soothes the soul, they were set into motion and the deck cleared for action. Town folks were invited to aid and share in the merry-making and the cheerful good time had by all at these informal parties made everyone forget they were cut off from the rest of the world by huge snowdrifts. The wonderful success of the parties gave Frank an idea that some real good talent could be unearthed and he immediately organized an amateur theatrical company and at various times presented a programme which wasn't half bad. These efforts on the part of Mr. Bioassat shows what you may expect, as he is for your comfort first, last and at all times. When in the neighborhood of Charlevoix drop in and give Frank a call. He is always glad to see the boys, as he was formerly one of the gang. In summer remember Frank is back of the Hotel Michigan, the best that Michigan produces.

John J. Berg, representing Pitken & Brooks, of Chicago has removed his office from the Peck building to 508 Ashton building.

David Walton and Everett Steffer, of the Lake City Hardware Co., were down to the auto show, looking 'em over.

R. M. Bielby, hardware dealer and Chalmers agent at Lake City, was a visitor at the auto show.

The Cadillac Plumbing & Heating Co. has moved to new quarters, on South Mitchell street, and now has one of the best equipped plumbing shops in Northern Michigan.

Two tons of coal and sixty-four days until trout season opens.

If in doubt as to what is the best to eat attend Bill Francke's feed at the Pantlind Saturday evening, March 3.

L. V. Pilkington.

Grand Rapids, Feb. 27—Attention is called to the advertisement of the Hotel Geib, of Eaton Rapids, published on the forty-sixth page of this week's edition. Mr. Geib has built up a good business which has been won solely on the basis of the service rendered. He has large plans for the future which he is not yet in a position to announce.

Mrs. J. J. Dooley, who was three weeks ago called to Piqua, Ohio, by the serious illness of her sister, Mrs. Oliver O. Rees, will probably return

home this week. Her sister is now gaining nicely. John J. will be mighty glad to see Mrs. D. at home, as it is lonesome and cold. It would take a great deal to keep the Dooleys away from the annual banquet and good cheer meeting next Saturday evening.

The annual meeting and election of officers of Grand Rapids Council will begin Saturday morning, March 3, at 9 a. m.; also initiation of several candidates. All members are urgently requested to attend this meeting and all visiting members of the order who are in the city are cordially invited to attend.

The spirit of patriotism which prevails among all good Americans was shown last Saturday night at our U. C. T. dancing party, when the prize drawing was pulled off. E. H. Ferris, of Detroit, was the lucky man to draw the large American flag which was given away. It was drawn by ticket No. 13. When the flag was uncurled the orchestra started up with the Star Spangled Banner and Marching Through Georgia and all present formed in line and marched around the hall with Mr. Ferris as leader. Several National songs were played, when our leader of the best orchestra on earth shouted, "Everybody two step," and we all finished the grand finale to the tune of "Turkey in the Straw" and Yankee Doodle. Everybody got a real touch of that patriotic spirit.

Last Friday night forty-one of Frankfort's business and professional men sat down to an elaborate banquet in the beautiful dining room of the Yeazel Hotel. The occasion was designed to extend to Walter Yeazel, the manager, the good wishes of the business men for the high class establishment which he is maintaining in this city. A few months ago fire did considerable damage to the building and furniture, but Mr. Yeazel, almost before the flames had been checked, began working on plans for re-constructing the building. That work is now finished. After a decidedly appetizing banquet had been served Dr. Kline proposed a toast to the Yeazel Hotel and its management. He then called for remarks from about a dozen of the guests, all of whom responded with words of encouragement for Walt. The Yeazel Hotel is on a par with those of many of our most progressive cities the size of Frankfort. Mr. Yeazel is a man of wide experience and his establishment is his pride. The rooms are equipped with the most up-to-date fixtures obtainable and are always kept in the best of condition. In fact every room in the house is attractively decorated, and presents very pleasing appearance. It is but little wonder, therefore, that the traveling friends of Mr. Yeazel are often heard to say, "We always plan to stay over night with Walt. He gives us service, good meals and the best of attention. What more do we want?"

The proprietors of the Brown-Williston Hotel, at Ionia wish to announce to all the boys that, although they have but one hotel in Ionia, now, that they will still put forth the same good efforts that they have in the past to give their patrons the best of service at all times.

Some of the members of the U. C. T. have asked me to kindly have our Secretary-Treasurer, A. F. Rockwell, remove the skull and cross-bones from his sample case and replace it with a crescent and sample case or ask him to face a trial of preferred charges. How about it, Allen?

All members of Grand Rapids Council should attend our annual meeting and use their best efforts to elect officers who will be an honor and a help to the organization.

D. A. Chewing, who represents the Shapleigh Hardware Co. in this territory and is a member of Capitol City Council, of Madison, Wis., has moved his family to Grand Rapids and has expressed his desire and

promised to transfer and affiliate with Grand Rapids Council. Welcome, brother, Come on. We need all the members we can get.

L. Partington succeeds Gerrit Osting as traveling representative for the Corn Products Co. in this territory. Mr. Partington is a native of England, having lived in this country only a few years. He represented the Corn Products Co. two years in Detroit territory prior to removing to Grand Rapids. He has taken up his residence at 416 Henry street.

Art. Borden.

Some Problems Which Confront the Landlord.

Reed City, Feb. 27—When the hotel man acts grumpy, stop and think how you would feel under these conditions:

In the year 1915.

Two days' hotel bill for one man paid for a ton of coal.

Three days' hotel bill for one man paid for 100 pounds of sugar.

The price of one meal bought one bushel of potatoes.

The price of a meal paid for six cans of vegetables.

The profit on a 5 cent cigar would pay for ten sheets of paper and three envelopes.

Three days' hotel bill for one man would buy a barrel of flour.

The price of one meal would buy three pounds of bacon.

One and one-half days' hotel bill for one man would pay for one bushel of beans.

In the year 1917.

Four days' hotel bill for one man pays for a ton of coal.

Four days' hotel bill for one man pays for 100 pounds of sugar.

One day's hotel bill for one man will almost pay for one bushel of potatoes.

The price of a meal in some places will pay for four cans of vegetables.

The profit on a cigar will pay for five sheets of paper and one envelope.

Four days' hotel bill will not pay for a barrel of flour.

The price of a meal will not pay for two pounds of bacon.

What's the use? This could be made a column long, but you wouldn't read it.

When the hotel man smiles, it is not because he is happy, but because he is trying to make you happy.

Subscriber.

In the long-run it will profit to make your advertising the best instead of the biggest thing in your home town paper.

SPRAY MATERIAL

Spray Hose, Poles and Nozzles; 12 quart Galvanized Sap Buckets, Incubators and Brooders, Pumps and Well Supplies, Roofing and Asphalt Shingles, ready for instant shipment at Chicago prices.

Van Dervoort Hardware Co., Lansing, Mich.

THE ALASKA REFRIGERATOR

The Best Built Refrigerator on Earth

MUSKOGON, MICH.

AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

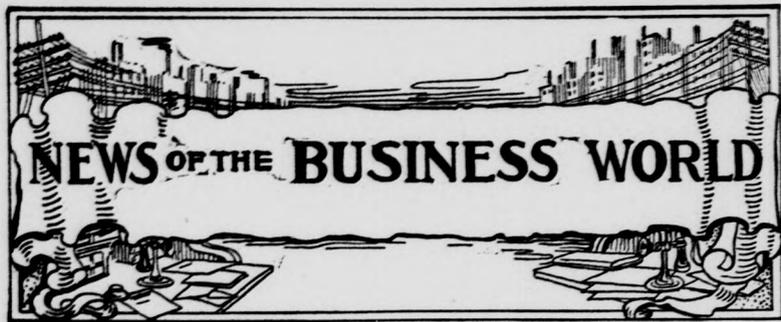
203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

Use Half as Much

Champion Motor Oil

as of other Oil

GRAND RAPIDS OIL CO.



Movements of Merchants.

Detroit—Holcroft & Lane has increased its capital stock from \$5,000 to \$10,000.

Mason—Frank Hoyt has sold his stock of shoes to J. Koblin, who has removed it to Detroit.

Dowagiac—Harley Gwilt has closed out his stock of groceries and purchased a farm near town.

Homer—Albert Howard, recently of Brooklyn, has engaged in the heating and plumbing business.

Sparta—B. H. Putman & Son succeed E. W. Smith & Co. in the dry goods and grocery business.

Detroit—The Schmied-Sisman Co., contractor, has increased its capitalization from \$100,000 to \$280,000.

Cadillac—The capitalization of the Cadillac Produce Co. has been increased from \$50,000 to \$70,000.

Kalamazoo—The Kalamazoo Fruit and Produce Co. has been organized with a capitalization of \$5,000.

Spring Lake—F. J. Bertschy has sold his grocery stock to Slingerland & Spencer, who have taken possession.

Chesaning—The Chesaning Hardware Co. has been organized with an authorized capitalization of \$100,000.

Manton—George M. Brooks, dealer in general merchandise, is closing out his stock and will retire from business.

Bay City—The capital stock of the Bay City Plumbing & Heating Co. Ltd., has been increased from \$2,400 to \$3,100.

Battle Creek—The Toeller-Dowling Co., which conducts a department store, has changed its name to Toeller-Grant Co.

Filion—David Steele has purchased the E. B. Nelson & Co. stock of groceries and will continue the business at the same location.

Birmingham—The Mellen-Wright-Stephens Co., dealer in coal and builders supplies, has increased its capital stock from \$25,000 to \$40,000.

Vicksburg—The Vicksburg Lumber Co. has sold its stock to the Adams Lumber Co., of Kalamazoo, who have removed it to that place.

Vicksburg—C. E. Goff has sold his stock of notions and bazaar goods to William Maxwell, a stock broker of Kalamazoo, who will close it out at special sale.

Sparta—A. A. Johnson & Co. have taken over the Andrus & Burke stock of dry goods and shoes and will consolidate it with their stock of general merchandise.

Lakeview—Meach & White, Inc., has purchased the Moore block and as soon as it can be remodeled, will occupy it with its stock of furniture and hardware.

Monroe—The Radtke Lumber & Sup-

ply Co. has been organized with an authorized capitalization of \$75,000, all of which has been subscribed, and \$7,500 paid in in cash.

Charlotte—Ives & Sylvester have purchased the brick building formerly occupied by a saloon and will remodel it and occupy it with their stock of furniture.

Saginaw—The Yale Motor Sales Co. has engaged in business with an authorized capitalization of \$4,600, of which amount \$2,000 has been subscribed and paid in in cash.

Carson City—Edwin Q. Webster, recently of Belding, has purchased the H. G. Sessions stock of general merchandise and will continue the business at the same location.

Sault Ste. Marie—Samuel Gross has sold his stock of men's furnishing goods to H. W. Kline, of Ludington, who will continue the business at the same location, 519 Ashmun street.

Springport—L. F. Shirkey has purchased the interest of his partner, M. H. Beman, in the hardware stock of Beman & Shirkey and will continue the business under his own name.

Ironwood—The General Construction Co. has been organized with an authorized capital stock of \$10,000, of which amount \$6,400 has been subscribed and \$1,415 paid in in cash.

Detroit—The International Supply Co. has been organized with an authorized capital stock of \$10,000, of which amount \$5,010 has been subscribed and \$1,000 paid in in cash.

Saginaw—Fire damaged the confectionery stock and store fixtures of the Williams Bros. Co., at 126 South Washington avenue, to the extent of about \$7,000 Feb. 26. The loss was covered by insurance.

Nashville—Noah Wenger has sold his meat market, slaughter house and refrigerator plant to Henry Roe, who will continue the business under the management of his son, Vidian. Possession will be taken April 1.

Detroit—The Central Repair Works has been re-incorporated with an authorized capital stock of \$10,000 common and \$5,000 preferred, all of which has been subscribed, \$25 paid in in cash and \$7,475 paid in in property.

Charlotte—The plant of the disbanded Model Packing Co. has been purchased A. E. Schlesman & Son, of Fremont, Ohio, manufacturers and canners of sauer kraut, who will remodel and open the plant early in the fall.

Alma—C. Powell, formerly of McClish & Powell, dealers in general merchandise at Mesick, has purchased the A. H. Anderson grocery stock and will continue the business at the same location, 121 West Superior street.

Coral—J. E. Skeoch has purchased the interest of his partner in the Chapple & Skeoch grain elevator and admitted his sons, William J. and Ambrose, to partnership. After June 1 the business will be continued under the style of J. E. Skeoch & Sons.

Lapeer—Charles B. Rouse, principal creditor of the Riley Brosius bankrupt stock of general merchandise, purchased the fixtures and entire stock at the sale for \$2,400. It was inventoried at \$5,000. Mr. Rouse has not announced what disposition he will make of the stock.

Battle Creek—The Jury-Rowe Co., conducting a chain of twenty-four furniture stores throughout the State, will open a similar store here in the Hoffmaster building as soon as it has been remodeled, which will be about March 15. The store will be under the management of C. E. Williams.

Williamston—Frank P. Van Buren, who conducts a department store and cold storage, has merged the business into a stock company under the style of the Artic-King Storage Co., with an authorized capital stock of \$6,000 common and \$4,000 preferred, of which amounts \$6,000 has been subscribed and paid in in property.

Detroit—The Cut Rate Sample Stores Company of Detroit has been incorporated to operate and maintain stores for ladies and children's wearing apparel and ready-to-wear merchandise with an authorized capital stock of \$1,000, all of which has been subscribed, \$200 paid in in cash and \$800 paid in in property.

Kalamazoo—Plans for opening a co-operative store in which groceries, meats and baked goods will be retailed, will be discussed at a meeting of employees of a number of Kalamazoo factories. The plan is being launched by employees of the Upjohn Co., Kalamazoo Tablet Co., Shakespeare Co. and other local concerns. The project, it is understood, has the backing of a number of influential employers. A downtown site for the store and an experienced manager are already under consideration.

Grandville—Raymond A. Caldwell, who has been engaged in the wholesale and retail meat business for twenty years and the dry goods trade for the past six years, has formed a co-partnership with Peter J. Hoekzema, who has been engaged in the grocery business for the past twelve years. The new firm will probably be known as Caldwell & Hoekzema. Mr. Caldwell will continue the wholesale meat business in his own name. The retail departments will be consolidated in the Caldwell building and will be conducted under the personal management of Mr. Hoekzema.

Manufacturing Matters.

Muskegon—The Edwards Lumber Co. has increased its capital stock from \$24,000 to \$72,000.

Holland—The Veit Manufacturing Co. has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Grace Harbor Lumber Co. has increased its capital stock from \$140,000 to \$300,000.

Detroit—The Federal Motor Truck Co. has increased its capitalization from \$500,000 to \$2,000,000.

Hastings—The Jordan & Steele Manufacturing Co. has increased its capital stock from \$10,000 to \$30,000.

Pontiac—The American Forging & Socket Co. has increased its capitalization from \$200,000 to \$250,000.

Detroit—The Detroit Valve & Fittings Co. has changed its name to Detroit Valve & Fittings and Detroit Brass Works.

Monroe—The River Raisin Paper Co. has taken over the plant of the G. H. Wood Paper Co. and increased its capitalization to \$2,500,000.

Holland—The Komforter Kotton Kompany has increased its capital stock from \$10,000 to \$20,000 and added new machinery which will enable it to double its output.

Manistique—The Ekstrom Lumber Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$17,000 has been subscribed and paid in in property.

Holland—The Steelclad Auto Bow Co. has engaged in business with an authorized capital stock of \$50,000, of which amount \$25,000, has been subscribed and \$24,500 paid in in property.

Detroit—The State Creamery Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed, \$1,250 paid in in cash and \$3,750 paid in in property.

Alma—The Superior Baking Co. has been organized and will erect a two-story brick plant on East Superior street, with a capacity of 5,000 loaves of bread a day, doing a wholesale business only.

Three Rivers—The LaMarche & Averill Co. has been organized to manufacture a bath room cabinet with receptacles for towels and other bath-room accessories and another receptacle for soiled linen.

Detroit—The Campbell Lumber & Export Co., Inc., has been incorporated at 2234 Dime Bank building, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

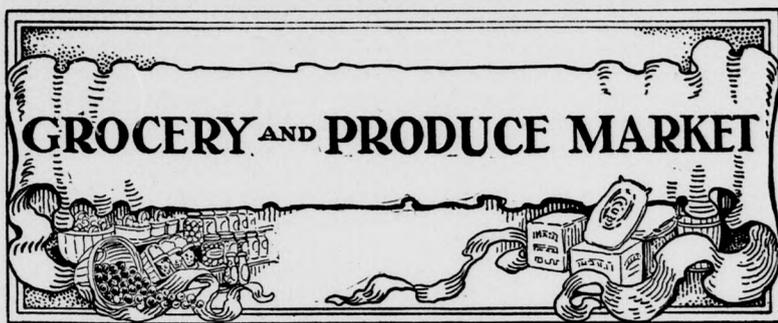
Saginaw—The Keery & Way Lumber & Manufacturing Co. has been organized with an authorized capital stock of \$100,000, all of which has been subscribed, \$3,693.61 paid in in cash and \$96,306.39 paid in in property.

Bay City—The Michigan Dredge Co. has engaged in the manufacture of dredges, general machinery and implements with an authorized capital stock of \$30,000, of which amount \$25,000 has been subscribed and paid in in property.

Detroit—The Detroit-Pitter Fan has engaged in business at 612 U. T. building to manufacture mechanical devices with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—The Delta Block & Supply Co. has been organized to manufacture building supplies and fuel with an authorized capital stock of \$40,000, of which amount \$22,000 has been subscribed and \$11,000 paid in in cash.

Muskegon—E. H. Sheldon & Co. has engaged in the manufacture and sale of industrial and scientific school and factory supplies with an authorized capital stock of \$350,000, of which amount \$300,000 has been subscribed and \$35,000 paid in in cash.



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 3c lower on creamery and 2c lower on dairy and packing stock. The decline is due largely to greater receipts which are now arriving, same having been held at different shipping points on account of congestion of freight. Local dealers hold fancy creamery at 39c and cold storage creamery at 34c. Local dealers pay 28c for No. 1 in jars and 23c for packing stock.

Cabbage—\$10 per 100 lbs.

Carrots—\$2.25 per 100 lbs.

Celery—Home grown is entirely exhausted. Florida, \$4.75 per box of 3 or 4 doz.; California, 85c per bunch.

Cocoanuts—\$6 per sack containing 100 lbs.

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

Eggs—The slump in the market predicted by the Tradesman last week has occurred. Local dealers now pay 31c for fresh, holding case count at 33c and candled at 34c.

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 \$4.25 for choice and \$4.50 for fancy.

Lettuce—14@15c per lb. for hot house leaf; \$4 per bu. for Southern head; \$6 per crate for Iceburg from California.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—75@80c per lb.

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

Onions—Home grown \$12.50 per 100 lb. sack for red or yellow. Spanish range as follows: Small crate, \$4; ½ crate, \$7; large crate (120 lbs.), \$13.50.

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 \$5 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 \$2.50@\$2.75. Local dealers are selling tubers at \$3.

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 \$3.25 per 100 lb. sack.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$2.75 per hamper.

Tangarines—\$5.50 per box for either 106s or 196s.

Tomatoes—\$5 for 6 basket crate, Florida.

Turnips—\$2.25 per 100 lbs.

The Grocery Market.

Sugar—Refined is as uncertain as a week ago, the ruling price on granulated being 7@8c f. o. b. New York. The American is confining sales to local points. Howell and Warner have withdrawn from the market and rumor has it that Arbuckle has done the same. Refiners are at present in a good position, so far as supplies go, the figures showing stocks at the Atlantic ports of 96,000 tons more than a year ago, while meltings have been curtailed by the strikes at the plants in New York and Philadelphia. Should the labor trouble be settled and normal conditions again result, there will be more desire to anticipate the future which may act as a steady influence. The country is short of granulated, as the fancy prices paid by the consumer for sugar to eke out indicates, and would purchase actively were there a possibility of getting quick shipment.

Tea—The market is quiet generally, but prices are firm. The country is inclined to go slow for the present, owing to the sharp advance in prices, but is expected to be a factor later on as supplies are believed to be light. Some suggest that the housewife will be accumulating a stock because of the steadily advancing cost of living, pointing to the tendency in other commodities like sugar which is feeling the effect of the desire to anticipate. Less is heard of the English embargo or the prohibition of imports to the United Kingdom which will not affect the situation here materially. The supplies available before the new crop are practically all here and little more can come forward from the Far East. Hence, the operations of the German raider which sunk a steamer on the

way from Calcutta to London cause less apprehension.

Coffee—The market is even duller than it was last week, and weaker by about ¼c on all grades of Rio and Santos. One reason for this is the decline in the rate of war insurance on shipments from Brazil. This is due to the fact that vessels which have formerly plied between this country and Europe are now refusing to go to Europe and are available for the South American trade. Mild coffees are unchanged for the week but very dull. Java and Mocha grades are unchanged.

Canned Fruit—The country is almost bare of canned fruit with the exception of remainders here and there and the market is almost entirely nominal.

Canned Vegetables—The demand for tomatoes continues active both on the spot and for futures. Prices for the latter ranged from \$1.30@1.35 at recent sales, and some canners are inclined to ask \$1.40, notwithstanding the fact that the British restrictions might be considered a factor. The trade, however, has not considered this phase of the situation very serious, as the exports of tomatoes to Great Britain have not been in sufficient volume in comparison with the entire pack to affect the situation. In other words, with the market advancing in jumps of 5c from day to day, the possibility of checking exports, so far as the future market is concerned, is considered negligible. As to spots, the fact that canners are holding their remaining supplies at such high prices is taken as an indication that there is not enough left of the old pack to be involved in the new British restrictions, so that altogether the effect on prices was not conspicuous. There is also some selling of future corn on the basis of \$1.05@1.07½ for Standard No. 2s, f. o. b. factory; \$1.10@1.20 for fancy, and \$1.05@1.07½ for extra standard, according to the location of the factory. Higher prices are expected for practically all vegetables because of the increased cost of raw materials. It is rumored that prices for tinsplate for the second half of 1917 would be made late in March or early in April, and that they would be more than \$7 a box.

Canned Fish—Considerable interest is manifested in the salmon situation by reason of the notice of the British government of the curtailment of further exports. It was not regarded as a matter of serious moment, so far as the old pack is concerned, for the simple reason that there is, practically speaking, no salmon left. It is estimated that in first hands there are not over 125,000 cases, which could not be considered a factor in the new situation. So far as the new pack is concerned, so many things can happen before there is anything definite known as to the quantity or price that the new order has given no concern. In the meantime, supplies of old salmon in dealers' hands are not regarded as sufficient to meet the needs of the trade and prices continue high with very little offering.

Dried Fruits—A new element has been directed into the dried fruit situ-

ation by the new British restrictions, but so far as any effects are apparent, the subject is treated only in an academic way. It is pointed out that with supplies in this country reduced to a minimum and apparently no more than sufficient to supply normal domestic requirements for the remainder of the crop season, there is little reason to have any fears as to the stability of prices because of any restrictions on exports. What may be the effect on future prices is a matter for the future to determine. Thus far there has been only a cursory interest in futures, with a few of the smaller operators on the Coast trying out the market with prunes, but with none of the big packers showing the slightest disposition to force the market. On the spot there is an increased demand, with smaller sizes going rapidly into consumption. Sizes 80s to 90s and 90s to 100s are held at 8½c and 8¼c, respectively. The Coast market is very firm and stocks are rapidly disappearing. Oregons on the spot are firm, with 30s to 40s offered at 10c in 25-pound boxes, and 40s to 50s at 9¼c. Currants are becoming scarce and stocks of Amalias are almost exhausted. There appears to be considerable difficulty in obtaining any information from Greece owing to the strict censorship. Choice apricots are about exhausted, but there are still some offerings of extra choice and fancy royals at 18c and 18½c in 25-pound boxes.

Cheese—The market is very firm, showing an advance of ½@¾c per pound, due to fair home consumption and very light receipts. Trading has been fairly active and there is no export at present, exporters being unable to obtain any shipping space. Unchanged prices are looked for during the following week.

Provisions—The market on lard is very firm, following an advance of about ¾@1c per pound. The receipts of hogs are very light and the home consumption is good. Lard has reached the highest point so far this year, and the general opinion is that it will continue to rise. All grades of smoked meats are firm, following an advance of from ½@1½c per pound during the past week. Home consumption is good and the supply moderate. Compound lard is firm, following a decline of ¼c per pound. This decline seems unwarranted as all other cottonseed oil products are very firm at present. However, an advance is looked for in the compound market during the following day. Dried beef is firm at unchanged prices, with a good consumptive demand and light receipts. Barreled pork is from \$1.50@2 per barrel higher, due to a very light supply and extreme high prices of live hogs. Canned meats very firm at unchanged prices, with a fair consumptive demand.

Salt Fish—Cod, hake and haddock continue scarce and high in price. Mackerel of all grades are firm but unchanged, small sizes being particularly scarce. The advent of Lent is not expected to make very much difference in the first situation.

MOISTURE IN CHEESE.

Oregon Maker Blames Dairy Schools for Wrong Teaching.

Portland, Oregon, Feb. 15.—A great deal is being said and written lately about fixing a standard of moisture in cheese. Fixing a standard of quality would settle the whole controversy, for so long as every imaginable grade of quality is offered for sale and accepted by dealers, so long will some cheese be over moist and others over dry.

The fact that cheesemaking is an art—far more of an art than science—is too often lost sight of by professional cheesemakers. It is something more than a coincidence that with the rise and progress of so-called scientific rules and methods which began to be introduced some thirty years ago in cheesemaking, the general quality of cheese made after the cheddar process began to decline, both in the United States and in Canada. The tendency to substitute chemical tests and a time schedule for that inner practical knowledge that cannot be described, has resulted in many cases in developing the idea that if the cheesemaker observes certain rules and watches the clock, his cheese must come out right, forgetting the fact that milk is an ever changing, quickly perishable product which is affected by so many conditions of atmosphere, heat, cold, feed, excitement in the cow, bacteria breeding dirt, healthy or unhealthy herds, etc., that no rule can be applied in making cheese on any two days with exactly the same result and cannot take the place of good judgment. Some cheesemakers may be capable of making cheese containing too much moisture, for the purpose of adding to its weight, but a far greater percentage is the result of ignorance in the operator and is evidence that he does not understand the true principle of how to produce a good cheese.

So far as cheese for export is involved it need not be considered here, as a cheese that suits the English buyer is always one that has been properly made, which means, there is neither too much nor too little moisture in the sample. We will leave the matter of fixing a standard for moisture to those who are making cheese for home trade, as it does not interest the English buyer. He fixes his own standard and that conforms to the market for which he buys, and while he is not concerned about what quality will "go" in home markets, he will not accept at any price cheese that does not come up to that standard. He will not go to the trouble of making a chemical test either. Simply drawing a plug across under his nose will be the deciding test, from which no appeal can be taken, and that standard will be found to hover around but not over 35 per cent. of moisture at say six weeks old, mostly below. It is no use offering a cheese containing an excess of moisture, for he is not going to pay the price of good cheese for 5 or 6 per cent. of extra water just for the privilege of paying freight on that much cheese that he hasn't got. For some

reason or other the English buyer wants to sell a pound of cheese for every pound he buys, and knowing that water above a certain amount will not stay in cheese for any length of time at a proper temperature, he refuses to buy any more than that amount. Then if he feels like taking water with his cheese when eating it he is quite satisfied there is just as good water in Old England as in America, and it will cost him nothing; something to be considered when making cheese that is to be offered to an expert judge, instead of to a dealer who has only a hazy idea of any difference between one cheese and another. Judging cheese is an art, as practiced by the English buyer, and no mechanical or chemical test will alter his opinion of a cheese that he finds unsuitable for the market which he is supplying. We might add that an overmoist cheese is never a first-class one. It generally contains too much acid, is "mushy" from being "whey soaked," or else it is too sweet—that is, the curd has not been ripened enough before being salted. In either case the cheese will evaporate more rapidly than if properly made. Then, unless it is sold while young, the sour cheese will soon be dry and sharp flavored, as usual, and the sweet cheese will not have the "body" to keep for any length of time, so in either case the dealer comes in behind if they have to be held.

In this connection I cannot do better than quote what a Wisconsin buyer, J. B. McCready, has to say in the American Cheesemaker for November, 1916. Mr. McCready writes, "I can truthfully say that the quality of Wisconsin cheese is not what it ought to be, nor what it was a few years ago and the principal reason for this can be laid to just one thing—the shortsightedness of some of our cheesemakers in eternally working for yield instead of quality. I believe the trade is waking up to-day to a realization of the fact that Wisconsin is incorporating entirely too much moisture in cheese. The Dairy School is taking the matter up and also the Dairy and Food Department and the Federal Government. This last month we have had several tests made in our warehouse. The cheese were judged for quality by myself and my foreman. Then moisture tests were made and we found the cheese that contained from 36 to 37 per cent. moisture were all our best cheese, but we found cheese some of them testing as much as 40 per cent. moisture. Now, I ask you, why in the name of common sense if a man is paying what he pays for cheese at the retail price, 20 to 25 cents, should he be compelled to pay that amount for water, and mighty poor water at that? A man asked me the other day why the Canadian markets were 18 cents for cheese and ours about 15 cents, and I answered that the English might be short of cheese, but I did not believe that they were short of water. England will pay an extra price for Canadian cheese in preference to ours, because they know they are getting the full value for every pound of cheese they buy." In referring to Wisconsin cheese Mr.

McCready could just as appropriately have mentioned any other state where cheese is made. It is the result of a lack of expert knowledge, rather than the intention to incorporate too much moisture, and as for the dairy schools taking the matter up for correction, the dairy schools are to a very great extent at fault for the present condition of quality which will never be corrected until the cause is no longer taught: viz, starters and ripening milk, which more than all other causes combined are responsible for the poor quality of so much American cheese. It is just as impossible to make a first-class cheese out of even old milk that tastes sweet, or sweet milk to which a lot of loppered milk has been added as a starter, as it is to turn back the North wind with a Japanese fan. If instructors and cheesemakers would only look at a piece of brick cheese of fine quality, and then consider that such a texture can only be obtained from strictly fresh milk, while the body is firm enough to withstand any heat that a cheddar can stand without injury, they should be convinced of the folly of trying to get a fine textured cheese out of ripened milk. Loppered milk, no matter how treated, is simply the result of acid development and when acid has reached the stage in milk that is taught as being required to make cheese, no art of man can produce a fine silky textured cheese from it. Instead of ripening milk, ripen the curd, the batch having been "renneted" or "set," when the milk was sweet as it could be obtained at delivery time, without any starter whatever, unless the milk was known to be gassy, then adding something sour simply has the effect of holding down the yeasty ferment, making a firm or hard cheese, but nothing can make such milk produce a good cheese, so it does not matter much. It is this fad of starters and ripened milk that neutralizes the action or mission of rennet, which is to digest or "break down" the fibrous substance in milk known as casein, and prepare it in a fit condition for food. Cheesemakers call this process "curing" or "ripening," but it is simply a process of digestion which ceases in the cheese unless forestalled by too much acid having developed in the milk, either naturally or artificially by the use of a starter. Of course, ripening the curd, instead of the milk, takes more time, which is the main reason so many have for not doing it. But I hear some one say there are many good cheesemakers who use starters and ripen milk who are making good cheese. True, but, on investigation, it will be found that they use mighty little starter or none most of the time and they do not spend much time ripening either; also it will be found that they can and do make cheese without using a time schedule.

When sour milk or loppered milk is added in large quantities to sweet milk, it is like putting the "mother" of vinegar into sweetened water. It starts in at once to change the sweet water into vinegar. So it is with acid in milk. Before the cheesemaker is aware of it the acid is predominating the rennet. Then, by the time the

curd is ready to mill, it has been lying an hour or two in a puddle of sour whey on the smooth bottom of a tin vat, instead of on racks, and so has become thoroughly whey soaked. It is then run through the mill back into the vat bottom to lie in more sour whey started by milling, consequently the curd is saturated with moisture of the very meanest kind, for it goes on making a sour cheese strong, and then of a sharp "bitey" flavor while still comparatively young. If such a cheese is sold at two to four weeks old it will contain an over supply of moisture in proportion to the temperature at which it was cured, although it would be more proper to say it was past cure when taken from the press. Meantime the maker had probably no thought of making extra weight. I have just described the original trouble in perhaps 80 per cent. of faulty American cheese. The same causes, of course, will give many variations and it has placed the dairy men in cheesemaking sections at a very great disadvantage. It is persistence in such malpractice that is driving former consumers of American cheddar into the habit of asking for brick cheese, the manufacture of which is increasing very fast, although it cannot be successfully made under common factory conditions for it is almost impossible to keep milk over night and expect it to make first-class brick cheese. For this reason dairymen who practically must patronize the factory system should take steps to compel a revision of dairy school instruction. It will mean dollars to them; dollars that have been passing them by for thirty years.

Please understand that I am in full accord with any scientific apparatus or test which is practical for every day use. No amount of art or experience can separate cream from milk just drawn from the cow. The cream separator is scientific and practical. It is an impossibility for art or any application of skill to determine the percentage of fat in milk. The Babcock test is scientific and practical. The fermentation or Wisconsin curd test is an application of knowledge acquired from Nature and is practical. When the optician examines your eyes through his instruments, then picks up a pair of lenses that will correct exactly the defect of sight about which you consulted him, that is science applied. But when the baker peeps under the lid of his trough and touches the dough with his fingers, then finds it ready to mold into loaves, that is art, or the skillful application of knowledge acquired by long experience. Science deals with fixed principles. Art or skill must deal with conditions that are continually changing, as with milk, which may develop as much acid in half an hour to-day as in two hours yesterday, while the cheesemaker is sitting around waiting for the same length of time by his watch. Making cheese by rule or on a time schedule has never been successful and never will be. The cheesemaker who makes the most efficient use of his own five senses and judgment always has been, is now and always will be among the best in what

is a very important profession. When the matter is referred to in the presence of a dairy school teacher he dismisses the subject by saying that the principle of using a starter and ripening milk is right, but that cheesemakers do not understand how to apply it. Then, after thirty years trying, why not teach something they can understand? It is the principle that is wrong.
R. Robinson.

Portland, Oregon, Feb. 16—Since mailing my article on moisture in cheese last evening, I ran across a Wisconsin cheese in a market down town this morning, and as it fully bears out my contention that starters and ripening milk are ruining the cheese trade, I thought it right to send you a line. The cheese is eighteen months old, clean flavor, smooth silky texture; no feeling of mealiness on the tongue more than would be felt in cold fresh butter; no hint of sharpness or of that "bitey" flavor so characteristic in cheese made from old milk or from milk to which a starter has been added, although the cheese shows unmistakable signs of abuse. In fact, a typical cheddar, made from sweet milk and separated from the whey before any acid developed, then mellowed down while matting; just such a cheese as the English buyer is looking for, but has not often met with for several years past. I am quite familiar with Wisconsin, Minnesota and New York cheese, as I meet with them in Seattle, Spokane, Portland and San Francisco, but am sorry to say few of them are in the

class with the one I saw to-day. Good cheese is still being made in Wisconsin, but there should be more of them.
R. Robinson.

Manufacturers Resume Two Per Cent. Discount.

The recent breeze in wholesale grocery circles, caused by the action of a number of manufacturers withdrawing their cash discount terms of 2 per cent. from jobbers, on the ground that the terms were more generally observed in the breach than in the performance, has evidently brought an improvement in the action of the distributors and a willingness on the part of manufacturers to give the trade another chance to "make good."

This has doubtless been largely due to the action of the National and other wholesalers' associations, both in urging manufacturers to restore the discounts and at the same time lecturing their own members on the bad ethics of taking discounts not earned. In the latest issue of the National Wholesale Grocers' Association Bulletin, at least two companies are reported as restoring the 2 per cent.—the Sauquoit Toilet Paper Company of New Hartford, N. Y., and the Will & Baumer Company of Syracuse. Commenting on this, the Bulletin says:

"This Association has repeatedly called to your attention and emphasized in the strongest possible terms that buyers should not attempt to take advantage of a discount for cash unless they pay cash within the time fixed by the seller. To do otherwise

is to violate a clear business agreement. There can be no question that manufacturers will discontinue discounts for cash to all buyers if the latter attempt to withhold the discount for cash, when they do not pay cash within the time fixed."

An even more interesting instance is that of the Purity Oats Co. of Davenport, Ia., which has just announced its willingness to restore the 2 per cent. discount which it withdrew January 1, but strictly on the condition that all remittances reach its office within seven days of the date of invoice. The company, in its letter, recites its adherence to the policy of selling 100 per cent. of its products through strict jobbers, and its policy of allowing a 2 per cent. discount since 1912 down to last month. In announcing a resumption of 2 per cent. discount in seven days, the company says:

"No deviation from any cause will be permitted and all discount remittances reaching us later than seven days after date of invoice will be returned and the full net payment must then be made within thirty days from date.

"No manufacturer can be expected to grant unusual terms or concessions unless these carry with them increased support on the part of the jobber. The arrangement must be mutually profitable in order to continue, and the degree of support, compliance with, or abuse of, our terms will determine whether our plan shall continue in operation after January 1, 1918.

"The Purity Oats Company feels now, as it always has, that the exclusive wholesale jobber occupies a very necessary and important place in the commercial world and that it is distinctly unfair for any manufacturer to expect or demand his support when the manufacturer deliberately goes to the best retail trade and thus places the retailer on the same basis as the jobber in the cost of his goods. It is in defense of a principle, that we believe is right, therefore, that we insist on distributing our entire output through the legitimate wholesale grocer."

Wholesalers' New Members.

The work of recruiting for the National Wholesale Grocers' Association since the last annual meeting in June, 1916, has resulted in adding thirty-eight new members to the roll, while in several states the local officials have undertaken campaigns under the banner of "100 per cent. membership in our State." The new members are located: Three in Arkansas, one in California, one in Connecticut, six in Kentucky, two in Massachusetts, two in Michigan, nine in Minnesota, one in New Jersey, one in New York, one in Ohio, three in Oklahoma, three in Pennsylvania, one in South Dakota, one in Tennessee, one in Virginia, two in Wisconsin.

The real pleasures in life come in doing things for other people, and later enjoying the things your good deeds suggest that they should do for you.



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

Barney says—

Mr. B—, who went up to see the Coffee Department with me one day last week, told me he sold \$1,485 last month, and had \$1,500 of book accounts outstanding the first of the month. I didn't dare say anything because I didn't know whether that was a good showing or not.

Please answer this for me, so I can know what to say next time.

* * * * *

No Barney, that equals a month's sales, and that's too much.

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 28, 1917.

DANGER AHEAD.

The Tradesman has repeatedly reminded its readers that the insuring public is in jeopardy, so far as impending developments at Lansing are concerned.

The insurance combine claims that it has a pledge from Governor Sleeper that he will appoint a puppet of the combine as State Insurance Commissioner. This statement will be confirmed by the appointment of Wm. A. Waite. It will be controverted by the appointment of the people's candidate, John D. Mangum.

The insurance combine claims that it has the cards stacked up against the public through the selection of the Insurance Committees of both the House and Senate and also in the selection of its henchman as Speaker of the House.

The insurance combine has plainly shown its crafty hand in the preparation and presentation to the Legislature, under the authority of the Attorney General, of the new draft of insurance laws purported to have been made by one "Col." Pepper, which is so one-sided and unfair that the insuring public will be completely at the mercy of the monopoly in the event of its enactment by the present Legislature. The draft is aimed particularly at the class mercantile mutual insurance companies it is proposed to organize in this State, similar to the companies which have absorbed so large a proportion of the most desirable mercantile risks in other states. The enactment of this draft into law will render it impossible to proceed with the work of organization unless action is immediately taken to amend the draft or—better still—consign it to the everlasting oblivion such a venal and underhanded measure deserves. The crafty hand of insurance monopolists can be traced in nearly every chapter of the draft. No friend of honest insurance—which the Tradesman construes to mean valid insurance at a fair price—should fail to carefully peruse the masterly analysis of the proposed statute, published elsewhere in this week's paper from the pen of Hon. Milo D. Campbell, who is the only man who ever occupied the position of Insurance Commissioner in Michigan who was not susceptible to the

blandishments of the insurance combine.

The merchants of Michigan have the measure of any member of the present Legislature who votes for this nigger-in-the-woodpile compilation until it has first been so amended as to conform to the ideas of right thinking people by the elimination of every crafty and monopolistic provision fathered by the insurance combine.

THE KALAMAZOO MEETING.

The nineteenth annual convention of the Retail Grocers and General Merchants' Association of Michigan, which was held at Kalamazoo last week, was the most interesting meeting ever held by that organization. It accomplished more work and took action on more important matters affecting the well-being of the retail trade of Michigan than any previous meeting. The entertainment features were ample, but not so much in evidence as to destroy the morale and interfere with the regular work of the convention, as has, unfortunately, been the case at some previous conventions. The place of meeting in the hotel which served as headquarters was a pleasant feature, because it enabled those in attendance to leave their wraps in their rooms, so they had nothing to worry about except to see that the proceedings moved along smoothly and that each one did his part to contribute to that result.

The annual address of the President and the annual report of the Secretary were both replete with excellent suggestions and good advice, which served as ground work for subsequent sessions of the convention. The reports of the committees were not as full and complete as they should have been, considering the serious situations which confront the retailer in many different directions.

The most important subject presented at the convention was the insurance situation, which was handled in a most interesting manner by President Lake and those he selected to expound various phases of the topic. The proposition to organize a mutual fire insurance company under the auspices of the Association was anticipated in advance of the meeting, but no one had the temerity to assume that the suggestion would meet with such hearty recognition as to be adopted by a unanimous vote.

One of the lamentable features of the present day is the growing lack of confidence in the safety and expediency of mail matter entrusted to the Postoffice Department. Up to a few years ago such a thing as a lost letter was a rare occurrence. Now it is an every day affair. Formerly letters went forward to their destination and were delivered immediately. Now mail matter is handled so carelessly by cheap help and inexperienced men that no reliance whatever can be placed on the expediency of the service. There is no more deplorable circumstance connected with business correspondence than in the lowering of the standard of service furnished by the Postoffice Department.

ONE APPROVING VOICE.

Emperor William making one of his characteristic speeches the other day, referred to the attitude of neutral nations, especially as manifested in the practically unanimous protest against and denunciation of the barbarous German submarine warfare. He named only one whose course met with his most august and imperial favor. That was Sweden. His invidious praise was designed, perhaps, to make other neutral nations envious of the object of his approval, for the Kaiser is still pompous, egotistical and vainglorious enough not to understand his moral downfall or to realize he is more a monster to-day than the vigorous, if specutacular and theatric, autocrat of a great empire of three years ago. The ruler who could approve beforehand the sinking of a Lusitania and afterward sanction a holiday for the school children of his realm to celebrate that atrocity and later decorate as a hero the assassin who committed it, is no longer in the judgment of the world a human being with qualities of mercy and humanity. But the German Emperor although he would represent himself as indifferent to the stern moral judgment of the world, writhes under it. What he finds in Sweden's note other than a protest against Germany's course is not disclosed. Unless there was a second and private communication, Sweden sent nothing different than Norway and Denmark. An identic protest was agreed upon by the three Scandinavian governments, and in none of the other protests sent by neutral nations to Germany was there sterner condemnation of Germany's barbarous submarine warfare.

The Kaiser's speech was nothing more than a vain beating against the moral isolation that has been pronounced unanimously against Germany by her little neighbors as well as by distant neutrals. What he professed to see in Sweden's public note and which he implied contained approval of warfare violative of all the rules of man and God, no one else has discovered. But were it actually true, would the judgment of the rest of Christendom be weakened, because Sweden, whose royal court and government have been notoriously pro-German, had dissented? The moral force of the protest of Denmark, Holland and Switzerland is heaviest of all because these little nations at Germany's doorstep dared most by voicing it. They tempted they knew not what fate by condemning illegal and inhuman warfare and arrogant invasion of neutral rights. The Kaiser is at liberty to draw such consolation as he can from Sweden's note if it differs in any respect or degree from the combined judgment of the rest of the world. It is scant comfort at best and no one better understands that than he. The fact that he hears but one voice which he chooses to mistake for or misrepresent as approval, is evidence of self-accusation and of his bitterness at the judgment which he knows is just. Often the complaint is heard from German sources that Germany is

fighting half the world and has the other half morally arrayed against her, as if that were a condemnation of the world and proof of the righteousness of Germany's cause and ambition. Ought not the fact of this mobilization of the military and moral forces of the world against a cause and an ambition fought for with such desperation and by such venomous practices as to call for unanimous denunciation, to suggest to those who bewail Germany's moral isolation that is at fault? Never in recorded history after all it is not the world that has there been such an impressive moral spectacle as that of all the nations of the civilized world outside a conflict, whose neutrality has been unquestioned, brought to unanimous action spontaneously to condemn unsparingly the practices of one of the belligerents. Probably, neither, has there ever been a belligerent so cynical, contemptuous and defiant of moral opinion as Germany shows herself to-day.

THE DIE IS CAST.

The action of the Retail Grocers and General Merchants' Association of Michigan, in unanimously deciding at the annual convention held at Kalamazoo last week, to organize and maintain one or more class mutual fire insurance companies, is a complete answer to the taunts and jeers of the fire insurance combine that the retail merchants would refrain from taking any action which would lessen the exactions of the monopoly which has so long gorged itself with ill-gotten gains at the expense of Michigan merchants. The new organizations will be formed within the next few months and be in a position to afford protection to the members of the Association and those who desire to become members in order to avail themselves of the privilege of saving 25 to 50 per cent, over the present cost of fire insurance. The working out of the best plan of operation is in the hands of the Executive Committee, who can be depended upon to evolve a system of insurance which will be equitable, economical and stable.

Under this arrangement the policy holder will pay the regular board rate, receiving a return dividend at the end of the year representing the difference between the amount he paid and the sum of the losses, expenses and amount added to surplus. This return premium will probably amount to 25 per cent. the first year and gradually increase until it reaches 50 or 60 per cent. per annum.

Having wrecked the German nation and destroyed the good name of the German people forever, the Kaiser seems determined to destroy every other nation on which he can lay his bloody hands, reeking with the murder of millions of innocent people. No such spectacle was ever before presented in this world. How the good Lord has permitted such an arch fiend to continue his work of devastation and wholesale murder is more than some Christian people can understand.

ANTI-DISCRIMINATION LAW.**Valid Reasons Why It Should Be Amended.***

Commercial life to-day is a matter of credit. Therefore, fire insurance becomes absolutely necessary. The success of mercantile, manufacturing and all other business is based upon credit. Financial institutions will not extend loans or credits to merchants, manufacturers or business men unless their stock of goods in transit, under construction or finished, is covered by insurance. You can not borrow money on your real estate unless your buildings are insured and the policy made payable to the money lender whose interest is protected by this method.

Every citizen of the State of Michigan is directly or indirectly interested in the fire insurance business, as the tax falls not only on property owners, but on every one who rents a house or purchases merchandise of any kind or description, for the owners of homes, the manufacturer and the retailer include fire insurance tax in the article you may purchase, whether it be the rent of a house or a manufactured article. This is an indisputable fact and for this reason every citizen has the right to demand a reasonable and fair rate of fire insurance.

The report of the New York Insurance Commission of 1910 says: "The fire loss of this country averages nearly \$250,000,000, and is increasing; this is about \$30,000 an hour or \$500 a minute, year in and year out. To this must be added at least the same additional amount for the maintenance of fire departments, and nearly as much more for the experience of conducting the insurance business; altogether in the neighborhood of \$750,000,000 a year of expenditures, because of destructive fires; that is, fires cost us directly and indirectly, each year, more than the value of the cotton crop, and not only that, but along with this economic loss goes a frightful and horrible loss of life."

It must be evident to you all that no one city is big enough or powerful enough to correct this insurance question and that it is a subject that should have the backing and support of every city and village as well as of the individual holder of fire insurance policies.

The principle involved in an Anti-Discrimination law, if properly safeguarded, would undoubtedly work to the advantage of the insured, because such a principle would be the means of leveling and distributing equitably the burden of insurance cost. Indeed, we must all agree that a law which has for its purpose the leveling and equalizing of the assessing of insurance, according to the hazard and volume of liability assumed, is commendable. We are none of us opposed to a law that will prohibit insurance companies from giving preference to one at the expense of another insurance buyer. But this so-called Anti-Discrimination Law, which went into effect August 24, 1915, instead of working to the advantage of the insured, fails to provide for any regulation or reasonable power by the state,

*Address delivered by Mayor James B. Balch, of Kalamazoo, before the Retail Grocers and General Merchants' Association of Michigan.

but serves only as a protection for the rate agreements of the fire insurance combine companies.

There was no demand for this act except the insurance trust and the Commissioner of Insurance. Ever since this law went into effect it has placed an additional burden upon a large percentage of the buyers of fire insurance in the State, especially the smaller risks, the laboring classes or small house owners, and as long as this law remains in force this class of insured will be obliged to continue to pay an unjust toll amounting to several million dollars per year. There are no selfish motives back of those opposed to this law, notwithstanding the false statements and insinuations of the Commissioner of Insurance. We are only demanding justice and protection when asking the legislature to repeal this special privilege law.

Let us briefly examine the situation confronting us: Under the present legislation, as in the past, that is to say, both before and since the Anti-Discrimination law went into effect, the classifications of cities and villages are in the hands of the National Board of Fire Underwriters, an association of which practically all the representative fire insurance companies in this country are members. It has been in existence fifty-one years and it maintains an actual bureau which has in its employ the greatest insurance experts of this country, and also maintains the Underwriters' Laboratories at Chicago. This Board compiles all kinds of statistics which may be of value to the insurance companies and takes up all the problems which confront the fire insurance companies in their efforts to secure higher rates. The representatives of this Board came to Kalamazoo in 1912 and advocated the expenditure of about \$150,000, no doubt having in view an excuse for lowering the city's classification. (Lowering a city's classification raises its rates).

The lowering of Kalamazoo's classification took place August 27, 1915, three days after this so-called Anti-Discrimination act went into effect. George H. Holt, President of the Policy Holders' Union of Chicago, the expert who made a preliminary survey of our city in 1915, states in his report: "The incentive for such an expenditure offered by the underwriters was not a decrease in the cost of insurance or lowering of rates, but rather the intimation that unless the city would make these improvements the insurance classification would be changed from a class 2 to a class 2½ city, which would result in an increase in the insurance premium rate to the extent of about \$15,000 to \$20,000 (estimated) per annum." An estimate which I consider by far too low.

To quote from his report, Mr. Holt states:

"First, that rates should have been lower and should now be lower without any additional expenditure.

"Second, that premium rates for the past five years have been excessive."

The foregoing evidence should be conclusive proof of the unjustifiable action of the National Board of Fire Underwriters in lowering Kalamazoo's classification and raising its rates.

Upon the farming community it places a rate of 85 cents per one hundred dollars, whereas the Michigan mutuals, through many years of experience, write this class of risks at 25 cents per hundred dollars. Therefore, why shouldn't the mutuals grow and prosper and we should encourage them in every way possible.

Has any city in Michigan ever had a guarantee from the National Board of Fire Underwriters that they would lower rates, providing their recommendations as to betterments of fire protection were adhered to? Is it not plain that their recommendations are purely in their own selfish interests?

The Michigan Inspection Bureau, with headquarters located in Detroit, consists of a manager, inspector and engineer and six district managers or inspectors, located in Jackson, Grand Rapids, Saginaw, Negaunee, Kalamazoo and Traverse City, and these officials are all selected and this department maintained by the insurance companies. It is this Bureau that inspects and makes rates on all property in the State and is a clearing house to the fire insurance combine of the State. Inasmuch as under the present Anti-Discrimination act, Section 5, "Every rating bureau engaged in making rates or estimates for rates for fire insurance on property in this State shall inspect every risk specifically rated by it upon schedule and make a written survey of such risk," it is plain that the expense involved prohibits the formation of other bureaus by companies that might wish to act independently of the Michigan Inspection Bureau.

Possibly you are not aware that the insurance rates are not based upon scientific or accurate data or universal or reliable standards. Perhaps you have had the idea that rates are applied and determined by accurate and scientific methods and that the insurance companies have the exact knowledge as to the amount of premium you should pay for each particular hazard, and you may have been shown by the insurance companies' agents, forms and schedule rate makeups, such as the analytic or Dean schedule, in which they present a formidable array of all sorts of classes and prices which mystify and confuse one.

These schedules are for mere guidance and may be manipulated up or down at the pleasure of the insurance monopoly.

Some indications of the reductions which are possible in insurance cost is afforded by the inter-insurers, New England mutuals and Michigan's local mutuals. In these co-operative organizations every care is taken to effect insurance only on the property of honest owners. This insured property is frequently inspected by representatives of these companies to see that the property is kept in such condition as to reduce the fire hazard to the minimum. The action of such companies is to be lauded, and we predict that sooner or later it will have a big influence in reducing the fire hazards of our commonwealth as well as becoming a factor in lowering premium rates.

Let us now turn to a further examination of the so-called Anti-Discrimination act.

Sections 5-6-7 and 8 of this law assume to provide for the supervision by the Commissioner of Insurance, but no matter how big an advance, nor how great the extortion, the only question for the Commissioner to decide is, does it apply alike to all its victims.

Section II provides that "the Banking Commissioner, the Attorney General and the Commissioner of Insurance of this State shall constitute a commission and upon written complaint or upon its own information that discrimination in rates exist between risks in the application of like charges and credits or which discriminates between risks of essentially the same hazard and having substantially the same degree of protection against fire, the commission may order a hearing for the purpose of determining such questions of discrimination," and "if found discriminatory, it shall have power to order such discrimination removed." In other words, if two risks are identical with a higher and a lower rate this commission has power, should it so desire, to lower the higher rate to the lower, or raise the lower rate to the higher. If the complainant or the defendant in such a case were not satisfied with the decision of the commission, the case may be appealed to the circuit court, and this act provides that it must be the circuit court of Ingham county. Can any of you imagine that the assured with the amount of money involved would go to this expense in view of such doubtful results?

The burden of proof will be on the complainant. If the assured holds that his rate is too high he must prove that the schedule has not been properly applied. This will bring the whole argument up to the schedules. If they are correctly applied nothing can be done. When the assured attempt to prove the schedule is wrong, they will get into very deep water. They do not usually possess the data to prove very much of anything about the schedules of the Michigan Inspection Bureau.

This is the vaunted protection from discrimination that is being advocated by the Commissioner of Insurance, the framer and supporter of this law, and this vain redress is the only jurisdiction vested in the State.

In support of the above statements, I refer to Commissioner Winship's letter of August 20, 1915, in which he states, "As you probably know, this department has no control over fire rates. All it can do is to exercise its good offices. Please do not get in your mind that the insurance department of Michigan has the power to force these rates down. Michigan has never provided the machinery in its insurance department to enable the department to determine what is actually or scientifically a fair rate, and until it does so, it will be entirely improper that the department should guess at what is a fair rate. The department is using all of its persuasive power and all of the arguments that it can produce to induce the companies to give us just as low a rate as possible."

Also quoting from Commissioner Winship's letter of November 2, 1915, "Referring to individual rates, I have to inform you that so long as these rates are not discriminatory, the commission under the present law has no authority."

It is contended by the advocates of this law that this Anti-Discrimination act was favored by the National Convention of Insurance Commissioners, but such claim is very misleading, inasmuch as it does not include the provision for the regulation and the raising and lowering of rates by the Insurance Commissioner. The fundamental importance of the omission can be seen at a glance without any further discussion on my part.

Under this law the power of making of rates and assessing of premiums is in the hands of the insurance monopoly and the Commissioner of Insurance has no power to protect or serve the insured, even if he so desired, and the public will continue to suffer much oppression until this law is repealed, and the burden will, in the meantime, be largely borne by the small buyers of insurance—the laboring class of our State. And I wish here to emphasize the fact that the small householder, the laboring man, has no protection since they usually lack the business sagacity and experience possessed by the larger buyers of insurance who are to a considerable extent placing their insurance outside of the State. Claims to the contrary are deceptive and cannot be substantiated.

The sponsors of this act are also claiming that this same law is operative in other states. Quoting from the Insurance Commissioner's letter of December 22, 1915, he states, referring to the Anti-Discrimination act, "It is a good law, and has been in effect in a number of states for some time." I have been unable to find a single instance where the insurance companies have such arbitrary authority as this law allows. On the other hand, I refer you to the State Fire Insurance Commission law of the State of Texas, which became effective July 1, 1913. Section 6 of this law reads in part as follows: "The State Fire Insurance Commission shall have the sole and exclusive power and authority, and it shall be its duty to prescribe, fix, determine and promulgate the rates of premiums to be charged and collected by fire insurance companies transacting business in this State. As soon as practicable after this act shall take effect, the State fire insurance commission shall begin the work of fixing and determining and promulgating the rates of premiums to be charged and collected by fire insurance companies throughout the State, and the making and adoption of its schedules of such rates."

Secretary Andrews, of the Texas State Fire Insurance Commission, in a communication to me under date of Jan. 28, 1916, makes the following comment on this law: "Under the provisions of the State Fire Insurance Commission law, all fire insurance rates applicable to risks located in this State are made and promulgated by this department."

I wish also to refer you to the Kansas law. Senate Bill No. 538, of 1909, Sec. 3 of this law reads: "When the Superintendent of Insurance shall determine that any rate made by an insurance company in this State is excessive or unreasonably high, or that said rate is not adequate to the safety or soundness of the company granting

the same, he is authorized to direct said company to publish and file a higher or a lower rate, which shall be commensurate with the character of the risk, but in every case the rate shall be reasonable."

It is evident from the foregoing that the Kansas Act places the power of raising or lowering the rates in the hands of the Superintendent of Insurance, while the Texas law provides that the State Fire Insurance Commission shall fix, determine and promulgate the rates of premiums. This commission also has authority to employ inspectors, expert and other assistants as will enable said commission to classify the fire losses of the State, and the causes thereof, for the purpose of reducing the premiums.

Under Michigan's present law, and because of the unreasonable demands of the insurance trust, thousands of our manufacturers and business men are buying their insurance outside the State, in order to escape the injustice of the insurance companies' rates and rulings. By this procedure millions of dollars in premiums and taxes are leaving our State. They are the best risks we have and are needed in the State to equalize the poorer risks and to lower the ratio of fire loss.

It should be stated in passing also that in case of a law-suit the policy holders are forced under our State law to seek redress in courts outside the State. This is one of the most flagrant abuses brought about by unjust legislation.

There was also an act passed by our last legislature known as Act No. 124 P. A. 1915, governing the insurance companies' representatives and agents of the insurance "combine" are bound to the interests of the insurance companies. This oath of office deprives them of the privilege of exercising their rights as free American citizens to run their business as they have in the past or might desire to do in the future. Until they have subscribed to this oath, no license can be granted to them by the department of insurance. We have heard many complaints from the insurance companies' agents who are smarting under the humiliation of the requirements of the law.

Section II of this act reads in part: "Any person violating any of the provisions shall, upon conviction thereof, be punished by a fine of not more than \$100.00 or by imprisonment in the county jail for not more than ninety days or both such fine and imprisonment in the discretion of the court."

It has been the practice of the insurance corporation interests whenever the question of State regulation has arisen to threaten to withdraw from any state attempting such action. Their threats were carried out in Missouri and Kentucky. In the latter State, just prior to the taking effect of the amendment of 1914, all the stock fire insurance companies of other states and countries suspended all agencies and ceased writing new business. This was done by the concerted action of the companies and shows the extent and power of the agreement existing between the members of the monopoly.

Their method also of delaying, hin-

dering and interfering with the Insurance Commissioner's work in Illinois is almost beyond belief. Time forbids me to go into a further discussion of this unwarranted action of the "combine" in Illinois. To those wishing further information on this subject, I refer you to the 1915 report of Insurance Superintendent Potts, of Illinois. The splendid and courageous stand taken by Superintendent Potts in the interests of the assured in exposing and blocking the efforts of the "combine" deserves the praise not only of his own commonwealth, but of the insured in every state in the Union. His works show plainly that he is aware of the responsibilities of his office in protecting the insured against the corrupt methods of the insurance trust and his example might well serve as a model to the Insurance Commissioner of Michigan.

Just legislation in Michigan will be fought and hindered as it has been in other states, but unwarrantable threats and attempts at coercion should not prevent us from enacting a law that will protect the interests of the insured. Any combination of interests that has averaged a gross profit of about 50 per cent. during the past forty-six years on premiums received, will naturally oppose to the utmost such legislation.

The authority of the states in regard to fire insurance legislation has been sustained in an opinion delivered by Justice McKenna of the Supreme Court of the United States, in a case arising in the State of Kansas.

Justice McKenna says in part, "Those regulations exhibit it to be the conception of the lawmaking bodies of the country, without exception that the business of insurance so far affects the public welfare as to invoke and require governmental regulation. A conception so general cannot be without cause. It is oftener the existence of necessity rather than the prescience of it which dictates legislation. And so with the regulations of the business of insurance. They have proceeded step by step, differing in different jurisdictions. If we are brought to a comparison of them in relation to the powers of government, how can it be said that fixing the price of insurance is beyond that power, and the other instances of regulation are not? How can it be said that the right to engage in the business is a natural one when it can be denied to individuals and permitted to corporations? Are not such regulations restraints upon the exercise of the personal right—asserted to be fundamental—of dealing with property freely or engaging in what contracts one may choose and with whom, and upon what terms one may choose?"

"We may venture to observe that the price of insurance is not fixed over the counters of the companies, by what Adam Smith calls the higgling of the market, but formed in the councils of the underwriters, promulgated in schedules of practically controlling constancy which the applicant of insurance is powerless to oppose and which, therefore, has led to the assertion that the business of insurance is of monopolistic character and that it is illusory to speak of a liberty of contract. It is in the alternative presented, of accepting

the rates of the companies or refraining from insurance, business necessity impelling if not compelling it, that we may discover the inducement of the Kansas statute, and the problem presented is whether the legislature could regard it of as much moment to the public that they who seek insurance should no more be constrained by arbitrary terms than they who seek transportation by railroad, steam or street, or by coaches whose itinerary may be only a few city blocks, or who seek the use of grain elevators, or be secured in a night's accommodation at a wayside inn, or in the weight of a 5 cent loaf of bread. We do not say this to belittle such rights or to exaggerate the effect of insurance, but to exhibit the principle which exists in all and brings all under the same governmental power."

Public interests demand relief against present oppressive insurance practices and extortionate premium rates, and under the existing serious condition prevailing in the State of Michigan I see no redress except through the repealing of the present so-called Anti-Discrimination act and the enactment of our Legislature of a law that will protect the interests of the insured.

Senator Burrell Tripp has introduced Senate Bill 81, which, if passed, would repeal the present law and would place the power in the hands of our Insurance Commissioner to raise or lower the rates at his discretion. This bill is not complete enough to cover the situation. With the experience that we have had with the present Commissioner, suffice it to say that it would not be advisable to place such power in the hands of any one man, nor can we leave the classification of cities and villages, or the rate making in the hands of the insurance companies and expect to receive justice.

In closing this address I have the following recommendations to make: That a law be enacted and passed by the Legislature which shall vest the inspection, fixing and maintaining of rates and classifications of cities and villages in the State, through a duly authorized fire insurance commission of not less than three members, thus entirely taking out of the hands of the insurance companies and their agents, the Michigan Inspection Bureau and the National Board of Fire Underwriters, the power of rate making and classification of cities and villages, they being at present the sole arbiters of such regulation.

The fees collected from the insurance companies being transferred from the present Michigan Inspection Bureau to the department created by the State would furnish ample means for maintaining this department in all of its branches.

Moreover, under a State department, many independent insurance companies that now refuse to affiliate with the present bureau would unquestionably take advantage of such an opportunity to operate within the State, a fact that would work greatly to the advantage of the insured.

The law should provide that an appeal from the decision of the commission may be made in any circuit court at the domicile of the complainant or where the risk is located, instead of as at the pres-

ent in the circuit court of Ingham county.

I also recommend that steps be taken to induce the press of the State to institute an educational campaign with reference to just and equitable insurance legislation. Much of our success in this endeavor depends upon the open-mindedness of the press. It is not too much to say that any newspaper that will stand sponsor for the present law has not the interest of the commonwealth at heart nor that of the community which it serves.

The splendid stand taken by E. A. Stowe, editor of the Michigan Tradesman, in his fight against this unfair law, plainly indicates the high character of the paper and its editor. Every buyer of fire insurance in Michigan owes Mr. Stowe an expression of gratitude and appreciation.

The insurance companies seem to have but one desire, i. e., to write at much insurance as possible without paying any attention to the moral hazard.

In the foreign countries the moral hazard is the first matter to be considered, and if given the same consideration in this country, backed by fair laws, there is no question in my mind but what the present rates in Michigan could be reduced at least 50 per cent.

Unless our Legislature passes a law which will protect the rights of the insured, sooner or later there will be an awakening followed by a general demand for State fire insurance.

Our Workmen's Compensation Insurance, in reducing the rate to one-third of the rate charged by the old stock companies before this law went into effect, is evidence of what can be accomplished. In Ohio, where this class of insurance is all written by the State, the rates are considerable lower than in Michigan. The injured employe of Ohio received 46 per cent. more indemnity for like injuries.

State insurance is a question which deserves our careful consideration and the time is at hand when honorable men, discussing such matters in the interest of the great masses of the citizens of this State, will not be classed as anarchists or socialists, but will be recognized as men having the moral courage to fight for freedom and liberty from the bondage of slavery that we are now laboring under, through this insurance monopoly.

Sidelights on Celery City and Environs.

Kalamazoo, Feb. 26—Kalamazoo's second annual pure food show came to a close at the new armory shortly before midnight Saturday, after continuing for a full week as the most successful exhibition of its kind ever staged in Western Michigan. All attendance records for the week were broken Saturday and it is estimated that close to 5,000 people saw the exhibits during the day. The show, according to exhibitors and those in charge of the affair, has had a marked educational effect upon the buying public of Kalamazoo and has been of mutual benefit to the consumer and the manufacturer. The exhibits were larger and more attractive than those of the first annual show and the attendance for the week was more than double that at the 1916 exhibition. The Kalamazoo Grocers and Retail Meat Dealers Association is already planning to put on an even larger show in 1918.

A \$35,000 addition to the National Storage Co.'s building has made that place one of the finest and largest of its kind in Michigan. Eighty thousand square feet of floor space is devoted solely to the storage of automobiles, household goods and valuables.

Things are moving at a lively rate at the plant of the Kalamazoo Malleable Iron Co. Building operations were interrupted during the severe winter months, due to the non-arrival of material, but supplies are now coming in and an effort is being made to overcome the delay.

At least \$65,000 worth of pavement will be laid in Kalamazoo during the coming summer and fall. It is probable that this amount will be increased and may reach the figures of last year, when between \$90,000 and \$100,000 was expended for this purpose.

The Barley Motor Car Co., maker of the Roamer, "America's smartest car," an amply financed and going automobile manufacturing company, has been added to the list of Kalamazoo's industrial concerns. The new industry will move to Kalamazoo immediately and will be in operation by the middle of March. The concern is at present located at Streator, Ill. Orders have already been issued for the immediate shipment of machinery and equipment to this city. Ten or fifteen loaded freight cars are now in transit, while large shipments of parts will be coming in daily from various points. This industry employed about 150 hands at Streator, but the number will be increased to 250 in Kalamazoo. Some forty to fifty skilled employes will leave Streator and make their home in Kalamazoo at once.

C. E. Goff, of Vicksburg, has sold his stock of goods known as the Goff bargain store to William Maxwell. Mr. Goff has been doing business for the past fourteen years, but was obliged to retire from active work because of failing health.

Byers Bros., contractors, have a force of thirty men at work on the big addition to the plant of the Fuller & Sons Manufacturing Co. Excavating is being done now. Material has been ordered and will begin to arrive in a short time. Smith, Hinchman & Grylls, architects, have sent on a superintendent from their Detroit office to be in charge of construction.

The Kalamazoo Sanitary Manufacturing Co. is now engaged in moving a portion of its pottery plant from its North Church street building to its new structure in the Southeastern portion of the city, which is now in process of construction. One of the rooms in the new building is finished and this section of the pottery will be placed therein.

Within a week Kalamazoo may boast of another new shop, which will specialize on high grade and exclusive pattern hats, such as only the best shops in the country feature. This will be known as the Porter hat shop, and will be conducted under the able and skilled management of Miss Mae McGraw, of Detroit. W. S. Cook.

Cincinnati, as is well known, owns a railway—the Cincinnati Southern, 400 miles long and part of the Southern Railway system, tapping one of the agricultural regions on which the city chiefly relies for trade. The municipality has long lacked a good railway station, and it is now proposed that it itself build one which will serve all the lines entering the city. The Administration has gone to Columbus with a plan for a bond issue of \$15,000,000 for the purpose, the property, including terminal tracks, to be leased to the various railways at a rental that in fifty years will pay off the principal and interest of the bonds. Cincinnati would thus about 1970 take the property free, and have a large

annual income from its continued lease. The plan appeals to the independent railways, for the city can market its bonds at a better figure than could the private corporations, and they have agreed to it. It is said that Gov. Cox and the Legislature are also willing to sanction the scheme, and if any legislators remain reluctant, Cincinnati has heretofore shown peculiar expertness in persuading them of the propriety of its object. Only recently it took pains to entertain a large delegation of legislators and their wives, and to make clear just what it hoped to do with the improvement.

"Live and learn" is a good motto, but at the age of 80 some men begin to live and unlearn.

EVEREADY FLASHLIGHTS

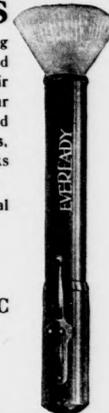
are made in 75 styles, among which your customers are bound to find some that just meet their needs. Vest pocket lights, tubular pocket lights, house lamps, hand search-lights, fountain pen lights, guest candles and flashlight clocks are just a few of the many kinds.

The EVEREADY Line is a real profit maker.

LET US TELL YOU MORE ABOUT IT

C. J. LITSCHER ELECTRIC COMPANY

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



Do You

Need a desk, roll or flat top, new or used—need an office chair, a file or a safe?

Is your old scale on the BUM?

We are able to supply your needs and save you money. We are jobbers for Western Michigan for the Gibson line of grocers' refrigerators. Catalog on application.

Grand Rapids Store Fixture Co.

7 Ionia Ave., N. W.

Grand Rapids, Michigan

The Iron Safe Clause

in Fire Insurance Policies, which is frequently used as a club by unscrupulous insurance adjusters to coerce merchants who have suffered loss by fire to accept less than the face of their policies, has no terrors to the merchant who owns a York fire proof safe.

This safe is carried in stock and sold at factory prices by the Western Michigan representative of the York Safe & Lock Co.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICHIGAN



Too Much Power in Government Hands.

To the usual observer it may seem tiresome and unnecessary to keep hammering at the Federal Reserve Board and proposed banking amendments, but an analysis of the situation will show the subject to be one of initial importance. While the House Banking and Currency Committee has vetoed the most objectionable amendments proposed to the Federal Reserve law, it has given its approval to other features to which grave objections should be raised and there is strong probability that these will be enacted into law unless such a vigorous protest is made that the move will be shown to be unpopular. This is a subject which should interest every man in business, because each and every one will be affected by any action which weakens the banks or opens the door to inflation.

One proposed amendment which should receive strict attention, if not severe condemnation, is that dealing with reserve requirements. The Board recommends an increase in that portion of the reserves of member banks to be kept with Federal Reserve banks. Instead of retaining the clause that the vault reserves shall be fixed at the uniform figure of 5 per cent. for all classes of banks, country banks, banks in reserve cities and in central reserve cities, the committee makes no requirements whatever, leaving optional with the member banks as to what reserve, if any, shall be retained in the vaults. It can be readily seen that the wisdom of this course is doubtful. In effect, the amendment, if enacted would compel member banks to transfer \$300,000,000 or more of their cash to the keeping of reserve banks. In this there seems an element of danger rather than of strength; a concentration of financial power staggering in its possibilities.

As the Financial and Commercial Chronicle some time ago pointed out, where cash is held by member banks themselves, it must always exist in the shape of actual cash, whereas when in the custody of Reserve banks it need not be kept intact, but may be used for making investments, thus placing in the hands of Federal Reserve banks for general use the very foundation of banking security. This would place member banks in the hollow of the hand of the Federal Reserve system, the business judgment of the managers of which is not likely to be one whit better than that of the officers and directors of member banks. In other words, it really makes all member banks mere branches of the Federal Reserve, a situation it would seem the Federal Reserve board is persistently and patiently working to bring about. As an Eastern banker told

the writer, "The more cash that is transferred to the keeping of the Federal Reserve banks, the more cash there will be that is in danger of disappearing. To make this additional \$300,000,000 the basis of new issues of Federal Reserve notes would tend to promote gold exports instead of keeping them in check, and should any of this added cash be used in new investments, as it is certain it will be, the result would be to bring about credit inflation. There should be no breaking down of the reserve wall entirely, and if this is intended it would be wise to let the clearing houses determine the amount of vault reserves to be retained, in addition to the amount transferred to Federal Reserve banks.

If we must have the Federal Reserve system let it remain as intended in the beginning and stop tinkering with the law. The importance of serious consideration of this question by business men and bankers in all localities cannot be too strongly urged. The future prosperity of the country is involved in it.

To expect the composite Sinbad of modern civilization to shake off the old man of the sea—Taxation—would be looking to the impossible, but there is such a thing as so increasing the burden as to crush to earth its bearer. Taxation, local, state and National, is like the poor, always with us, and American citizens are willing contributors to necessary funds. These burdens, however, have reached a point where it is time to call a halt. Creditable intentions in this direction are evident in the announced intention of the present Michigan administration to keep down appropriations and adopt a budget system. Small favors are thankfully received. Living under a dual form of government, with fully 50 per cent. of our population living in cities and towns with their special municipal needs, the array of taxes is astounding, yet in face of this situation the National Government proposes to paralyze business by the imposition of an excise tax on profits over \$5,000 and 8 per cent. on capital. Is it not to the interest of the merchant to use his influence to stop this legislation? Look at it. He is paying a license tax for the privilege of doing business in his local community; then he pays on an average amount of stock a municipal, county and state tax; he pays a stamp tax on certain classes of goods; a tariff or excise tax on goods imported; then a tax on the net income of his business. Is this not enough without a further tax on profits over \$5,000 and 8 per cent. on his capital? This proposed tax is wrong. It violates a fundamental principal of taxation that all taxes shall bear equally on all the people. This would not do so, as it affects excess profits only. It is to be fastened upon

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

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
on Descent and Distribution of Property.

THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

the business of the country and sets a boundary beyond which it is dangerous to go and is a Government rake-off on honest endeavor. By preventing the National increase in capital it will limit production, and as a tax will destroy the very substance upon which it is proposed to feed it. It is clearly class legislation and, as such, repugnant to the letter and spirit of the constitution of the United States. It is economically unsound, because it tends to discourage enterprise and prevents the turning of profits into equipment at a time when this course is both wise and necessary to prepare for the readjustment of industrial conditions which is bound to come after the end of the war.

An interesting amendment to the National banking laws to which but little attention has been paid was enacted into law last September, namely, permitting National banks in places having a population not exceeding 5,000 to act as agent for any fire, life or other insurance company authorized by the authorities of the State in which the bank is located to do business within the State, by soliciting and selling insurance and collecting premiums on policies and to negotiate loans on real estate. Briefly outlined, the regulations for the transaction of this business announced by Comptroller of the Currency Williams are as follows: The bank may receive such compensation for its services as may be agreed upon by the bank and the company represented; the bank is prohibited from assuming or guaranteeing the payments of any premiums or the truth of any statement made by the assured embodied in an application for insurance. Each contract for agency must be approved by the directors of the bank. Then follow regulations as to the way accounts must be kept. With regard to a National bank, in places of not more than 5,000 inhabitants, acting as a real estate broker, the regulations specify that the real estate upon which loans are made must be located within 100 miles of the place where the bank is located; that it shall not guarantee either principal or interest of such loan; if the property covered by the mortgage is a farm, the bank must state in its records whether the dwelling is provided with sanitary arrangements approved by the local board of health.

The larger corporations are now realizing the benefit to be derived from candid publicity. This is in line with the recommendations recently made in the Michigan Tradesman regarding banking publicity. Co-operation with the public will do more for a well managed banking institution than any other line of endeavor. The personal interest taken in the affairs of a depositor is as much of a business getter as the best display advertisement. In other words, the personal element; the human interest attracts favorable attention and begets gratitude. This gratitude ensures a good word for the institution at all seasons. An instance of this recently came to light through a case in which some of the officers of the Michigan Trust Co. were interested. A Swiss, hearing of some Michigan property, wrote the Trust Co. from Switzerland more than a year ago, became satisfied of the desirability of the land, sold his property

and sailed for America. The next heard of him was that he and his family were held up at Ellis Island. Having had faith in the representations made, it seemed but just that everything be done for him and his family that could be done. A representative of the Company was sent on to Washington, where through his efforts, technicalities were overcome and the family was released. The Swiss and wife, with tears of gratitude, expressed their thanks when the representative saw them at Ellis Island. Officials at Washington and New York expressed appreciation of the action of the trust company in going to that trouble for immigrants. The result was that this Swiss has written to his friends at home, extolling the action of the company. It was but an act of justice and yet the personal interest shown in the case is proving an asset. This is but a single illustration and might be multiplied many times. The banker has the opportunity of becoming a power for good in his community. In so doing he is building both a business and a reputation that are indestructible. Many banks are pursuing this policy to their advantage and it should become universal. The application of the golden rule is always successful in business, isolated instances to the contrary notwithstanding. Paul Leake.

A bill has been introduced in Pennsylvania which proposes to abolish all county jails. In their place six sectional buildings with large farming areas will be substituted. The proposition has the backing of the Philadelphia Prison Society and has some features to commend it. The average county jail in this State is not a very elevating and sometimes not a very punitive place. Numerous fellows go there to keep warm and get something to eat, preferring to live that way rather than to work. Sometimes young offenders are sent there and only made worse by the association. Discipline is naturally a little more lax and lenient where some of the inmates are known to their guardians. The Pennsylvania project aims to make the prisoners work and earn something which will contribute to the cost of their maintenance. If there is real work involved in the incarceration, a good many will avoid it very diligently. If the experiment is made in Pennsylvania and works well, it will be a good example for other states to follow.

One of the effects of the activity of German raiders and submarines is to put an end to business in Bermuda, the Bahamas and other winter resorts similarly situated which must be reached by sea. Some of these are English, some French, and Cuba has a government of its own. These have been popular places for tourists who are just now getting away as fast as they can and the hotels are being closed. At present the safest place for Americans is in America, and if hostilities should be commenced in earnest, the interior has manifest advantages over the coast.

Just a little more courage, added to a bit more sand, may not win your fortune, but they'll help to beat the band.



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

LOGAN & BRYAN
STOCKS, BONDS and GRAIN

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

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

Private wires coast to coast
Correspondence solicited

THE
OLD NATIONAL BANK
GRAND RAPIDS, MICH.
177 MONROE AVE.

Complete Banking Service

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

Our 3½ Per Cent SAVINGS CERTIFICATES ARE
A DESIRABLE INVESTMENT

Fourth National Bank
United States Depository

Savings Deposits

Commercial Deposits

3
Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½
Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$580,000

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

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

THE PREFERRED LIFE INSURANCE CO.

Of America offers
OLD LINE INSURANCE AT LOWEST NET COST
What are you worth to your family? Let us protect you for that sum.
THE PREFERRED LIFE INSURANCE CO. of America, Grand Rapids, Mich.

Pickings Picked Up in the Windy City.

Chicago, Feb. 20.—Chicago is now having the battle of its life regarding transportation, the companies wanting a fifty year franchise straight; others want a thirty year franchise with an option of twenty more. The writer thinks the people in the end will decide by a general vote.

One of Chicago's aldermen (known as a socialist) claims the only chance Chicago has to get away from the "pig-pen" and "ash-can" conditions will be when the people elect the socialist party as a whole.

The middle aged men of Chicago are being taken pretty well care of this winter. Over 800 past the age of 40 have been given very good positions. The smallest pay any of them have received has been \$1 a day and some go as high as \$125 a month. The employment agency looking after these men has accompanied a wonderful lot of good for the city.

The Illinois pay-up campaign finished Saturday, February 24. Over 100,000 appeals to all classes of merchants were mailed out over the State with the following suggestion: "I will pay my bills so you can pay yours." This slogan was used by a great number of newspapers throughout the State, being printed in their editorials, and it is understood that thousands of long standing bills were settled.

One of Chicago's failures last week was that of the Little Theater, on Wabash avenue. It has been in existence about two years. It catered to high class art and it seems Chicago people d'd not take to this class as they should have with their pocket-books. The management sought a final resting place in the Federal bankruptcy court.

The Chicago writer has had the pleasure of hearing from our Detroit scribe, Sunny Jim. No matter what is said, it is always a pleasure to hear from him.

One of the changes to take place in the city will be that known as the Old Boston Oyster House, considered Chicago's most popular restaurant. It will be known after the new part of the Morrison Hotel is completed as the Terrace Gardens. This will be one of the finest gardens in this country. It will seat 1,400 people. There will be no pillars of any description to obstruct the view of any of the patrons patronizing this Terrace. There will be a drop of about 18 inches every six feet from the main entrance. At the front of the Gardens will be one of the largest ice skating rinks in the country. This will be used for both ice skating and dancing. In front of this will come the stage for entertaining purposes. It is now the talk of the amusement loving people in Chicago.

One of Chicago's most stubborn strikes is that of the garment workers. This class of people seem to cause more trouble than the average person who goes out on a strike. Two hundred of the girls defied the police and seventy of them were taken to jail Friday, Feb. 23. Something has to be done in this city to stop labor agitation or Chicago is apt to lose some of its most prosperous manufacturing companies.

It is being reported around the city that the Weeghman Restaurant Co. has taken over the lease of two business places on Van Buren street, just West of State street, and will open and remodel what is known as an "au-

tomatic" restaurant. In other words, drop a coin in the slot and get your ham sandwich. Everything will be served automatically. This will be the first one of its kind in the West.

A loss to Michigan, from a boxing standpoint is that of our former light weight champion, Ad. Wolgast. The grippe has made such inroads on the ex-champion's constitution that it is predicted he will never fight again. Michigan people, no doubt, remember him as the "Michigan Wildcat." He is now being taken care of in a private sanitarium in Chicago.

One of Chicago's business men visiting Grand Rapids this week is Theodore Karmesen, popular druggist at the corner of 63rd street and Stony Island avenue. He attended a Masonic "blow out" in Grand Rapids.

One of the biggest drug store deals pulled off in Chicago is that of the Central Drug Co., controlling at this time six stores in Chicago. It has taken over the lease of Blettner's apothecary, 4601 Broadway, corner of Wilson, and will open up May 1 the largest drug store on the North side. This corporation is very popular and enjoys a wonderful business.

D. M. Lord, former President of Lord & Thomas, has sold to Henry R. Kasson, his twelve-room stucco residence on Cornell avenue, 270 feet north of Fifty-fifth street, east front, 100 x 210, subject to \$15,000. The price is said to have been around \$25,000. The buyer will eventually remove the residence and erect an apartment building.

Mrs. Edna B. Fish, wife of Joseph Fish, has conveyed as a gift to the Miriam Club, a home for working girls, the property 4811 Champlain avenue, 100 feet south of Forty-eighth street, west front, 50 x 124. There is a three-story building on the lot, formerly containing six apartments, but it has been converted into a club home containing twenty-six sleeping rooms, parlor, dining rooms, kitchen and serving rooms. Fifty-four young women are housed in the club. The property is valued at around \$30,000.

Frederick Espert, Secretary of the Monarch Refrigerating Company, has purchased from Julia T. Fry the five-story warehouse and land, 100 x 100, Nos. 10 to 18 West Austin avenue, 80 feet west of State street, price withheld. The property is understood to have been held at around \$80,000. The property will be occupied by the company of which the buyer is the Secretary. In part payment Mr. Espert gave the vacant northeast corner Grand boulevard and Forty-ninth street, 115½ x 150, clear, price withheld, and \$10,000 cash.

Joseph B. Moos has conveyed as a gift to his wife, Katherine H. Moos, the five story concrete building and leasehold, 1114 South Wabash avenue, 80 x 145. The land is under lease from William H. Forsythe for 149 years from June 1, 1908, annual ground rental \$8,000. The building was erected by Mr. Moos about five years ago at a cost of \$150,000 and leased to A. R. Barnes & Co., printers. Hool & Goodman, agents for the buildings, have negotiated a renewal of this lease for ten years, net aggregate rental \$180,000, or \$18,000 per annum. The lessees occupy the second, third and fourth floors of the building, containing about 47,000 square feet. The first floor is rented to the J. I. Case Company and the top floor to the Columbia Engraving Company.

The Goodyear Tire and Rubber Co.,

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

THE Fisch-Hine Co.

237-239 Pearl St. (near the bridge) Grand Rapids, Mich.

We Specialize In

Automobile Industrial

Public Utility

SECURITIES

THURMAN-GEISTERT & CO.

formerly ALLEN G. THURMAN & CO.

Michigan Trust Bldg. & G. R. Savings Bank Bldg.

Grand Rapids, Michigan

Citz. 4480

Bell M. 4900-01

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Resources

9 Million Dollars

3½ Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan

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.

Write Us

For information regarding new investments—the best being offered in Michigan at this time.

Something New

all the time, and always good. We safeguard you as far as possible in every case.

Veit Manufacturing Co.

Manufacturer of

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

Holland, Michigan

DEUEL & SAWALL

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

has leased to the Smith Motor Truck Corporation, the six-story building, southeast corner of Sixteenth street and Michigan avenue, 50 x 165, for a term of years at an aggregate rental of \$350,000. This is one of the largest and most attractive buildings in the automobile district. The lessees will occupy the entire structure, using the first floor for salesrooms and the upper floors for executive and service offices, including headquarters of the National sales organization. Provision also will be made on the upper floors for the entertainment of the visiting dealers. The Goodyear Company (for whom this building was erected four years ago) will consolidate all of its Chicago business in its building at 1544 and 1522 Indiana avenue.
Charles W. Reattoir.

Had Enough of Mail Order Houses.

Out in the Old West they took desperate chances; those old boys ran risks in fun that the most reckless insurance company wouldn't take a chance on now if the insured man were locked in jail. That's the recollection that comes to us of the present day, and as we hear the old-timers reminisce it's hard to believe that modern day tricksters have anything on the sharps of the pre-railway days.

But here's Jack Monroe, well-known cattleman on the Blackfoot reservation, in Northern Montana, with a tale of up-to-date trickery that would make the James brothers blush as amateurs. Mr. Monroe has taken chances on every form of pioneer percentage game from tin horn three-card monte to salted mines. And he never kicked until he bucked the mail order house.

"I was up against a game then that put all my former experiences to the blush or shade," he says. Here is his letter written to the m. o. house after receiving his sting:

Messrs. Monkey, Robbersbuck & Co.,
Wholesale Jobbers of Junk Goods,
Minnekogo.

Gentlemen—A bundle of goods came to my address from your old pawn shop, but they resemble the good I ordered about as much as a Chinese opium fiend does the best portraits of our Glorious Saviour. You issue a beautiful catalogue, but a Russian Jew immigrant, with his coat tail cut to ribbons by bayonet thrusts, would blush if asked to write an inventory of the goods you deliver.

I have been up against percentage stud poker when there was three tin horn gamblers standing in with the dealer in the same game. I have paid one dollar a pound for flour in the gold mines in early days. I have bought rat tail whisky in prohibition Canada for five dollars a short quart, and have given an eight-dollar beaver skin for three chaws of Climax plug

in the far Northwest, but still I did not kick.

I have bucked the shell game and have bet good money that I could catch a hole in a coiled strap. I have been help up by road agents and once paid a dollar for a three-minute lunch on the old U. P. railroad.

I once bought a salted prospect from an old benevolent-looking, solemn-talking, fatherly prospector, and when I worked out the salt there was not mineral enough there to take off the curse of perjury—if you swore you had a mineral claim for record.

I have spent a thousand dollars rushing to the opening of a No Man's Land, or Indian reservation, when the 160 acres of land I got would not raise trouble, and still I have smiled, and have not lifted my voice and wailed.

I have traded with tough old piratical sea captains on the shores of Alaska, and once took a load of valuable furs to a Hudson bay post on the headwaters of the McKensie River. I have traded with frontier merchants who would swindle their shadow and have traded with plains Indians when they took my horses on a dark night and I, a few nights after, tried to make the trade even.

In my young and callow days, I have tried industriously to beat a three-card monte sharp at his own game. I have bit at most of the lures set for the smart youth, but when I sent \$5 to your old junk shop and expected to get my money's worth or what I wanted, I was up against a game that put all my former experiences to the blush or shade.

You should be arrested for attempted blackmail when you send your old gaudy catalogue to a respectable man. There is not an old, coffee-cooling, buffalo-hunting, scalp-taking Indian in Montana but what is better qualified to run a legitimate mercantile business than the weak-kneed, soft-brained, idiotic imbecile who runs your establishment.

Hereafter I shall see what I buy even if it is a gold brick or a green goods roll. You are a mercantile Keeley cure.—Montana Trade Journal.

Bank Appreciates the Tradesman.
Traverse City, Feb. 26—We wish to take this opportunity to compliment you upon the several splendid articles that have appeared in your magazine during the past year with regard to Western Michigan. These have proven particularly interesting to us for the reason that we are devoting a great deal of time and energy to bring before the people, not only of our own State, but in neighboring states as well, the splendid opportunities available in our part of the State.
Traverse City State Bank.

Don't use your best friend for a crutch. Go it alone.

WE OFFER
CITIZENS TELEPHONE CO.
6% Stock at \$8 Per Share To Net 7½%

This company shows an excellent earning statement and is continually growing. We advise the purchase of this stock as a safe, profitable investment.

R. E. COLEMAN & CO.
601 G. R. SAVINGS BANK BLDG.
TELEPHONES—Citizens.....7374-8529 Bell.....M 4684

We Are Offering
High Grade Investment

Yielding Over 6¾%

Tax Exempt in Michigan

Write for Circular A-4

HOWE SNOW CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.

Saginaw Valley Trust Company

SAGINAW, MICHIGAN

No. 109 So. Jefferson Ave.

Authorized Capital and Surplus\$250,000.00

THE COMPANY ACTS AS EXECUTOR, ADMINISTRATOR, TRUSTEE, GUARDIAN, DEPOSITARY OF COURT MONEY AND IN OTHER RECOGNIZED TRUST CAPACITIES.

It allows 4 per cent. interest on Certificates of Deposits, and holds, manages and invests money, securities and other property, real and personal, for individuals, estates and corporations. It has the only complete set of ABSTRACT books covering all lands in Saginaw County, and is prepared to make your abstracts promptly.

OFFICERS:

George A. Alderton, President. W. J. Rachow, Secretary.
Wm. J. Orr, Vice-President. Wm. Meissner, Ass't Secretary.
S. E. Symons, Vice-President. Wm. B. Baum, Treasurer.
Charles E. Peckoyer, Manager Abstract Department.

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

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

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

GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

BOTH PHONES 4391

ADMIT THEIR WEAKNESS

By Descending to Ridicule, Abuse and Billingsgate.

In his discussion of fire insurance topics in the columns of the Tradesman and elsewhere, the editor of the Tradesman has always aimed to be fair; to confine himself to facts; to keep on the inside of the line and not cross the threshold of truth to invade the realm of uncertainty, speculation or surmise. In no case has any statement been made which cannot be sustained by irrefutable evidence which would be admissible in any court of competent jurisdiction.

The writer regrets to chronicle the fact that, in no case, has his charges been answered or his enquiries met with direct replies. In every case matter-of-fact requests for information or explanation are met with subterfuge, artful dodging, ridicule and abuse. Some one has said that the only weapon which cannot be answered is ridicule and that ridicule is never resorted to except where argument is lacking. This probably explains why the insurance publications which depend on the board fire insurance companies for support and which necessarily reflect the aims and aspirations of fire insurance officials generally have taken it upon themselves to conduct a campaign of abuse, misrepresentation and billingsgate against the editor of the Tradesman because of the stand he has taken in behalf of the insuring public in Michigan. This sort of thing only goes to show how weak the position of the board insurance officials and official organs is in that they do not undertake to meet the issue in man fashion—as high grade Christian gentlemen would undertake to meet well-meant criticisms having a direct bearing on their business methods—but resort to underhanded means in the accomplishment of their ends. As an illustration of the nefarious methods adopted by the insurance combine, the Tradesman submits herewith a leading editorial from the Insurance Field, of Louisville, Ky., which is a fair sample of the tactics pursued by the insurance monopoly when it finds itself unable to match fact with fact, figure with figure and argument with argument:

"A sucker," says the cynical axiom, "is born every minute and none ever dies," while the corollary is that "one wise man is born every year, but another has to die to make room for him." This is why the bulk of wisdom in the world never grows. But, also, it never decreases. For instance, just as Judge Potts sings his swan song in Illinois and the voice of Col. George H. Holt grows hoarse from the staphylococcus megatheriumicus—enter Stowe, of Michigan, E. A. Stowe, Enoch Arden Stowe or Edwin Adams Stowe, we wot not the exact accuracy of the indicated patronymic; Stowe, solitary, single, significant and sufficient, like Shakespeare, Solon, Socrates or Senegambia, is quite enough for us. We grovel at the big toe of Stowe as the world has curled up at the feet of Gamaliel, looking for wisdom and receiving large gobs of the same.

Mr. St—-but why the Mister, instead of the severe and isolate plain Stowe?—Stowe lives, moves and has his being in Michigan immediately, but Michigan is contained within the larger embrace of "The Michigan Tradesman" (weekly two dollars per year, if paid strictly in advance, otherwise \$3, or \$3.04 in Canada invariably in advance or you don't get it at all). The "Tradesman" sheds

a lambent trade light over everything from muslin underwear and corset covers to curled birch furniture and wholesale drugs. Incidentally and occasionally the prices of onions, potatoes and sugar beets have the searchlight of a perfectly grand and serene mentality turned slowly and solemnly upon them and proceed to wither up. By the Great Living Jingo! we believe it's worth Potts and Holt, both, and so we become gradually resigned to the will of the Lord.

What Stowe knows about fire insurance would make a puddin' for dinner big enough for the average family of five. But what he knows about its practices and enormities in Michigan and about the make-up and moral and mental constitution of the people of Michigan, where these practices and enormities are not only permitted but winked at and rubbed in by damnable conspiracy of bench, bar, legislature, people and other felons, is so great in the measure of its bulk that corners of it stick out of the sidereal universe and scrape against the fabled Arcturus, further off from the world than Uranus and as uncertain as the issue of a submarine campaign.

The simple, plain trouble with fire insurance in Michigan, Stowe says, are the following blemishes, to-wit:

1. Rates too high.
2. Expense account too high.
3. Unfair legislation obtained by corrupt methods and one-sided court decisions.
4. Wilful violation of laws.
5. Invalid policies.
6. Unsatisfactory adjustments and delayed payments.

Enough, God knows, to ruin any state. We should unhesitatingly recommend the setting ajar of the penitentiary gates and driving the rascals in, but for the fact that Stowe's detailed drawings would seem to suggest it would be more practical to build a prison wall around the whole state and hire honest guards from elsewhere to keep 'em right where they live, at hard labor.

The insurance men there, he says out like that, are "corrupt" and "secret wire workers," "swindlers" and criminals; the local agents "servile;" the companies "extortionate;" lawyers employed "resort to bribery and shystering," paid with "money filched from policyholders;" the legislature open to "corruption;" the court's "one-sided, unfair and open to cajolery and winking at subterfuge;" the standard policy, so respected elsewhere, a sinkhole of rottenness there; one firm that had a loss last summer hasn't got its money yet, though, God knows it only wanted what was fair and right. What is infinitely worse than all these—because other people and other businesses are always wrong, as everybody knows—is that the general business men of Michigan, the very honi soit qui mal y pense, and then some of that wolverene empire sit idly by, allow themselves to be wolfed by their own high elect in law, justice and equity and don't say a single damned word, leaving all the hollering to be done unassisted by Stowe. It's a rotten shame. But what can you expect of a State where not a single prospect pleases and every man is vile—except Stowe?

Stowe's remedy—proclaimed on the reverse of the advertising page consecrated to muslin underwear, with a brief guarantee for the cure of the drink habit in (3) days and of the drug habit in time not specified—the remedy is Mutual Insurance.

Thank the Lord for Stowe, his courage, his wisdom, his intense moderation. We can now part from Potts and Holt with greatly modified grief.

The insurance press of the country can indulge in personalities to its heart's content, but it cannot deter the editor of the Tradesman from doing his duty—as he sees it—to the readers of his publication and the business men of Michigan. The fact that the insurance

cohorts descend to abuse and vilification, instead of argument and plain statement, clearly indicates the weakness of their position and their inability to meet the arraignment they have received at the bar of public opinion through the columns of the Tradesman. Such contemptible methods also spur the writer on to repeated and continuous effort in exposing the pitfalls the board insurance men have set for the unwary and the crooked practices they resort to in the accomplishment of their nefarious ends.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 26—The Soo celebrated both Washington's and Burn's birthday Feb. 22. This was the second year of the C. J. Burn's (manager of the Soo Lumber Co.) famous dog races. The races took place in front of the Soo Lumber Co.'s office, where the coast was smooth, scraped and roped off. Extensive preparations were made for the event. There was a large entry of dogs of various classes, teams and singles, also pony races, which drew a crowd of about 5,000 people and was an event that will be long remembered for those fortunate enough to attend. Mr. Burns is entirely responsible for this entertainment and stood the entire expense. The prizes were elaborate and the contest was one of the best ever pulled off at the Soo. Mr. Burns expects to make this a permanent feature hereafter, which will be greatly appreciated by the Sooiters.

The news of the death of F. O. Winslow, traveling salesman, whose home was at Cincinnati, Ohio, who ended his life by shooting himself in his room at the hotel at Menominee Feb. 20, was a shock to the traveling fraternity here. Mr. Winslow was employed by the American Cutlery Co., of Marinette, and was considered by the company as a faithful salesman. Ill health had made him subject to periods of mental depression and despondency. His body was taken to the home of his mother, at Cincinnati. The traveling fraternity extend their sympathy to the mother and the many friends who are left to grieve.

Knut Marion, the well-known meat cutter in the Cameron meat market, has gone to Ann Arbor, where he entered the hospital for medical treatment for stomach trouble.

Edward Stevens, local manager for the National Grocer Co., was a Detroit visitor last week.

A meeting of the farmers in the vicinity of Dafter is to be called in the near future to discuss the proposition of erecting a grist mill at Dafter. Many local farmers are in favor of it and no better place could be found than Dafter for such a mill. With the thrift and enterprise of the farmers, its success is assured.

At a meeting of the Farmers' Club, at Dafter, last week, it was decided that they could regulate prices for butter and eggs at their next meeting. We would suggest, however, that they include meats and groceries as well, as from all accounts they would stand regulating at about one-half the present prices and still be satisfactory to the common people.

We could not help but envy Charles E. Chadsey, Superintendent of the Detroit schools, when he objected to a resolution offered by a member of the Detroit school board, increasing his salary to \$15,000. It is safe to say that he is in a class by himself, as it is the only case on record that we have heard of in this country since the war where anyone has objected to a raise in salary.

B. M. Morris, the Soo's big clothing merchant, left last week for a month's visit with relatives in Jackson and Chicago, where he will rest up as to be in pink condition for the opening spring rush.

The Boston Store, which has been

doing a successful business for the past seven years with Samuel Gross and Mose Meserow as proprietors, has made a change, Samuel Gross having sold his interest to H. W. Kline, of Ludington. Mr. Kline will move to the Soo to take an active part in the management of the store. Mr. Meserow will continue his connection with the store. Mr. Kline comes to the Soo on account of it being a larger field.

J. L. Lipsett, our esteemed citizen, accompanied by his wife, left last week to spend the remainder of the winter in Florida. He has not been enjoying the best of health of late and expects that the change will be beneficial to him.

"It is very, very hard to be healthy, wealthy and wise all at the same time."

The Street Car Co., at Marquette, expects to purchase a modern double truck street car with a capacity of fifty passengers.

E. Turner, one of Queen street's butchers, in the Canadian Soo, has closed his business and accepted a position with the Lake Superior Co.

"Canned meats will be dearer," we read. There is no disunion in the remarks of General Rise O'prices.

W. P. Hossack, the well-known merchant prince of Cedarville, who has not been enjoying the best of health of late, expects to leave soon for Grand Rapids to enter the hospital, where he received much relief last fall.

Charles E. Madison, the well-known lumber operator at St. Ignace, left last week for Rochester, Minn., to consult the Mayo Bros. for stomach trouble.

Lawrence Rinkey has returned to Manistique, where he has resumed his position in the Rosenthal store.

The train service from Mackinac City to Grand Rapids is responsible for the death of Claude Remington, of Reed City, who had been working in the Upper Peninsula, was taken sick last week and started for home. He arrived at Mackinac City to learn that there was but one train a day and that in the morning, so he would be obliged to wait until the following day to continue his journey. While waiting he continued to grow worse, and Saturday morning died while being carried to the train.

While the boys were discussing the topics of the day in Erskine's store, at Allenville, the other night, the question of the large amount of ice George Litchfield is putting up was brought up. One fellow whom the squirrels have been chasing for some time spoke up and said, "I wonder if Litchfield were to die, would he take all the ice with him." This broke up the discussion.

T. E. Libby, of the Saginaw Co., was a business visitor here last week. He states that it was the coldest weather he had encountered during the entire winter.

The movies are the hustling enterprises here now and it was necessary for Charles D. DePaul, the hustling proprietor of the Dreamland, known as the "house of good pictures," to enlarge his present quarters by installing another gallery to keep pace with the demand.

William G. Tapert.

Pins are useful, annoying when they prick and dangerous at times. Pennsylvania's health commissioner warns against the habit of putting pins in the mouth. He says that those who do it may suffer from infection. A pin may have quite a long history and it may go from a diseased mouth to a healthy mouth and carry infection. It may be good luck to pick up a pin, especially when it is pointed toward the picker, but it is unhealthy and insanitary, if not bad luck, to put that pin one's mouth.

THE POWER OF UNITY.

It Is Exemplified in Retail Mercantile Organizations.*

While studying business conditions during the last few years one thing has forced itself on my mind very emphatically, namely, the growing tendency of the times toward concentration, whether it be capital, business or brain; that in order to keep pace with the evolution in business, we would sooner or later be compelled to form a united front in order to meet exigencies as they arise.

While the intellect of the individual has been sharpened and broadened by education and experience, in order to produce the greatest results, it is necessary to combine that intellect with the intellect and experience of others, and in order to measure up to our possibilities, it is necessary that the individual be brought up to the highest standard of attainment. With that individuality well equipped and combined with his fellows it will present a formidable power that no ordinary force can withstand. The successful grocer is a man of more than ordinary intelligence. He, of necessity, must be a master of detail. His profits on single sales are very small, and his sales are very limited. Ten years has seen a marked change in the retail grocer. The next ten will show a more radical change. We are going to have men of more pronounced ability in the business or the entire system will change from the individual system now in vogue to a collective system managed by large corporations. Hence the necessity of a closer alliance.

In order to meet competition as it presents itself to-day, we must study conditions and meet them. The old method was everything in bulk. To-day almost everything is in packages. The old plan was to speculate in futures. The new method is limited buying and a quick turnover. Our business to-day is standardized. Look around your store and you find on your shelves, Campbell's soup, Postum, Washington crisps, cane syrup, Domino sugar, all kinds of pork and beans, jams and jellies, all in containers, and, indeed, nearly 90 per cent. of all our stock is sold in the manufacturer's original package, and the manufacturer assists our selling forces by his trade paper, billboard and magazine advertising.

Future and quantity buying with a string of four or five prices on the quantity is one of the most serious menaces and it has done the retailer infinite harm. The amount of money you will make in a year is regulated almost entirely by the number of times you can turn that dollar. If you only turn that dollar two or three times a year, you won't get very far, but if you can turn it ten or twelve times a year, your business will be a highly profitable one.

Suppose you buy a large quantity of any commodity and believe you have saved 10 to 15 cents per box, your money is tied up and is not earning anything for you. True, the

goods are there. Maybe they will keep. Sometimes they don't. I saw five cases of cherries opened the other day which the grocer had held for a year and a half. Nearly every one was spoiled. He could hardly ask the wholesaler to make them good and his money had laid idle all that time.

The grocers who are making money nowadays are those that buy every day and every week, as their demands require, and keep their stock always fresh, clean, well assorted and get the quick turnover.

Now as to credits! How long can I carry an account before losing the entire profit on the sale? The jobber offers you a discount if you pay your bills in ten days. If you make your collections on the same basis, you are practically selling your goods for cash and working on the jobber's capital. If you credit sixty days, you will have as much on your books as in your stock, and therefore each working dollar will have to earn enough to provide for the dollar that is not working. You can easily see how your profits will shrink.

I have often brought to your attention the seriousness of loss on accounts. Let me warn you again by calling to your attention the fact that the loss of a \$20 account will mean that it will take \$400 of good business to get it back again. There are two main reasons why the retailers lose out through the credit business. One is the fear of the customer and the other the fear of the competitor, both of them are Will-o-the-wisps, and we should forget them both. The demand of business to-day is for new ideas, new methods, new spirit. While I take no stock whatever in slang phrases, yet I can see considerable to commend in "Put on steamulus." "Hit it up." "Go to it and ginger up." It means, think new and constructive work.

The power of man is always in exact proportion to his ability to unite with other men. How necessary it is, then, that the power which comes from unity be used for constructive work and for the welfare of all concerned.

There are too many of us who are inclined to speak of the grocery apologetically, instead of exalting it. You know I am a great optimist. I can see good in everybody and everything and you have no idea what a good time I am having. We are a Nation of optimists. The American can see nothing but success. Business is good because he makes it good.

We will always have with us the fellow who thinks he can go it alone; the fellow who wraps a mantle about himself for fear someone will rub a little of his fancied gold-dust from his person; the fellow who will gather in the good from another's sacrifice and labors and who refuses to lend his influence in any movement for the benefit of the whole. Do you know, men, that such a character is to be pitied? His soul is contracted. The sunlight is shut out. He lives a cheerless, morbid life. The fact that Reilly was digging the hole deeper so that he could put all the dirt back in the same hole means nothing to him.

Nor the merchant who had been traveling and come home to find his valued friend dead, and called on the widow to offer his expressions of sympathy. He said, "I have always been a good friend of your late husband. Is there not something I could have as a memento of him?" She raised to him her velvety brown eyes which a moment ago had been wet with tears and said, "How would I do?"

Constructive plans owe their origin to the interdependence of man upon man. In the past business was conducted primarily as an individual matter, but as business grew and developed, the far seeing business man appreciated the great advantage which would follow a strong, well directed united movement and, as a consequence, we find business men of varying and competing lines meeting now for discussion of their mutual problems and consideration of mutual betterments.

I have heard it said that we Americans are restless. I take that epithet as one of the greatest compliments which can be applied to us. I believe it to be a mighty heritage. This spirit of unrest is the spirit which urges each generation on to greater achievement. America is great because of the spirit of commercial expansion which pervades us all. It is this spirit of unrest which has permeated the officers of this Association and moved them to work and plan for the success of the organization. I trust that this same spirit will move every one of you to support them in their efforts in your behalf.

To accomplish results we must have centralized action. The stoker at the boiler is just as important as the captain on the bridge. The one most obscure may be the one most needed. We can't all be leaders, but we can all fill the niche for which we are best suited.

What we want is initiative—the power to look into the future, to plan and to carry into execution that which to some people would seem ethereal. Initiative is the power to snatch from

the invisible ideas and mold them into things of life.

Intense earnestness is that unforeseen force which impels us on to greater accomplishments, to bigger and better things.

Honesty, capacity and enthusiasm and a persistent desire to work will enable us to surmount every obstacle which may present itself.

The competition of every day business can never be overcome by abusing it and complaining about it, but by intelligent concentration of thought on our own special business.

Every man has originality. It is the developing of that originality which you have in you that will count. If it is not developed you are going to be left behind.

I see determination written on your faces, a desire to grab the bit in your teeth and go to it. That is what brings success in business, and that is why we are going to get it, because we have originality and initiative.

When we leave here we expect to leave determined in a common purpose, loyal to a common idea, with hope in a common cause, enthused and filled with a dynamic force which will spell success in every move we make. By coming together we have received inspiration, viewpoint, vision, clean information, knowledge and outlook, which will make us all more efficient, stronger and better men.

The thought of unity is made vivid when we assemble together, and to this thought of unity we all respond, knowing that in unity of thought there is strength, and in co-operative work there is culmination and result.

Trusting to Nature.

While in town the country merchant thought he might as well call at the fire insurance office and see about insuring his store, stock and household furniture.

"What facilities for extinguishing a fire have you in your village?" the official enquired.

The man pondered for a minute or two.

"There's the rain," he said.



VAN TONGEREN CIGAR CO., Makers
HOLLAND, MICH.

*Paper read at annual convention of the Retail Grocers and General Merchants' Association at Kalamazoo, by John A. Green, of Cleveland.

RECIPROCAL RELATIONS.

Sustained by the Wholesale and Retail Grocer.*

It is a splendid thing for business men to gather in a meeting like this and discuss ways and means for the better conduct of their business. As a jobber, however, I will not attempt to tell you how to run your affairs. Your problems are not vastly different than those of the wholesale grocer and your business in general does not differ greatly except in volume. The wholesale grocer could not exist as such without the retailer and the retailer could not do business without the jobber, so to begin with we are dependent one upon the other. That being true, let us understand each other, for in that perfect understanding there should be a mutual feeling, a sort of brotherly or a fraternal fellowship.

I am glad to see this spirit so strongly manifested by this great body of men. If the jobber is built on proper lines, he will exhibit a great interest in the success of the retailer, for the success of the retailer means the success of the jobber and the retailer's failure means loss to the jobber, so we should work in perfect harmony.

The jobber is fighting more battles for the retailer than he is aware of. The jobbers realize the retailer must have a reasonable profit and to that end the jobber discourages the introduction and sale of 10 cent articles at 95 cents and \$1. also 15 and 25 cent articles at similar high costs. In many cases the jobbers absolutely refuse to buy proprietary brands where, by advertising, an attempt is apparent to force goods on to the retailer on these close margins. The jobber's margin would be the same as usual, but the retailer is the one who would suffer, and here is where the jobber always has the interest of the retailer at heart. Your interests are not overlooked in legislative matters and a constant eye is kept on railroad service and in many other ways the jobber is spending a vast amount of time and money promoting matters of great interest to both retailer and jobber.

A part of the wholesale grocer's work is the assembling of goods from all corners of the earth and to distribute them to the retailers for a further distribution to the final consumer. This sounds like a simple thing, doesn't it? When you consider the vast army of people engaged in this titanic enterprise, realizing that over six billion of dollars is spent annually for provisions, or more than twice that of any other enterprise in this great country of ours, then we begin to realize the vastness of the business in which we are engaged. I know of no business that involves the investment of so great capital and employs so many people as does the wholesale and retail grocery and provision trade. We have invested our capital in the business for the purpose of making more capital or, in other words, for the purpose of not only making a living but a profit large enough so that something can be laid up for a rainy day or use in old age when we will not likely produce much. Then our problem is,

*Paper read by M. R. Carrier, President Michigan Wholesale Grocers' Association at annual convention of the Retail Grocers and General Merchants' Association.

How can I best and easiest conduct my business to get the most out of it?

I would say, first of all, get the best location possible, then join the local association and develop just as fast as you can along co-operative lines. That word "co-operation" is the biggest word today in the English language. Let us broaden out and develop a spirit of good fellowship and feel that the world is big enough for all and wear a smile and a "Hello, Bill," attitude toward our competitors and if we are big enough to do this, we will find it a mighty sight easier to be courteous to our customers, and courtesy is the builder of good will, and good will is the big factor in the building of any trade.

How many retailers follow the custom of sending out some of their clerks in the morning to call on a portion of their trade, soliciting their orders. Did the lady customer ever request your clerk to sit down a half hour or so and wait until she had finished putting her house in order before she proceeded to give him the order for the day? This would be a great waste of time and the chances are your clerk would have time to call on but a few customers if he was treated in that manner.

Time is money and a waste of that time is a waste of money; whether it is a retailer's clerk or a wholesale grocer's traveling salesman. Years ago there were retailers who, upon seeing a traveling salesman enter the door, would immediately get busy cleaning up the counters and shelves, even going down cellar after a basket of potatoes, and do a lot of general fussing before giving a salesman an opportunity to make his business known. This was generally a waste of his own time as well as that of the salesman.

The bigger the business man the more welcome greeting will he extend to any salesman and, whether he does business with him or not, he will turn him away with a feeling in his heart that he has met a real man. He will go away a booster at least, and not a knocker.

I think every man here realizes that the traveling salesman is a sort of a human, with a little of that fellow-feeling in his breast just like you and me. I am sure that the retailer who has mistreated a traveling salesman or delayed him an unreasonable amount of time by having kept him waiting has been called to his just reward and just where he is now, you and I are not supposed to know.

I cannot refrain from referring to the credit system as practiced by most of the retail grocers, as this not only affects your business seriously, but in many cases jeopardizes that of the wholesale grocer.

In the United States last year there were a little over 17,000 business failures, as against 22,000 in 1915, and in nearly every case the handling of credits was one of the reasons. Too much credit and the lack of a real book-keeping cost system. The average retail grocer has a heart built on too large a scale when it comes to the extension of credit, and in many cases before he fully realizes the situation he has more goods charged on his books than he has sitting on his shelves.

The time has come when business generally the world over is being done clos-

er and closer as to time, discounts and credits, and with the great uncertainty which is hanging over us as to future developments in our National affairs, it behooves us as business men to look more carefully after our credits and more carefully after the payment of our bills. The better business men are realizing more and more that they should establish a good banking credit at home and let this establish their credit with their jobbers, and that every bill should be discounted, as this discount itself, is the easiest profit that is made.

The thin margin the wholesale grocer is working on does not justify his acting as a banker for any retailer. If the retailer would be a real merchant, he will follow the markets up or down. Your jobber has learned to follow it up and he is just as quick to follow it down.

Service enters just as largely into your success as it does the jobber's. You demand service of your jobber and you have a right to, and if he serves you satisfactorily he is entitled to considerable consideration. I believe our Michigan jobbers are entitled to the Michigan retailers' business. We are all citizens of this great commonwealth, we are supporting the same University, the same Agricultural College and the same school system in general. We are building the same highways and supporting the same public institutions.

True, you can once in awhile pick up mail order snaps in some far away city, but have you really bought cheaper, after all things are considered? None of us are enthusiastic over this mail order business, are we? I have heard retailers condemn in the most profound and energetic language the mail order houses which seemed to be making more or less headway in their territory, and yet at the same time, when one of our salesmen would call on them, they would immediately haul out the mail order catalogue from some far away wholesale house. Of course, those fellows are not here to-day, for I hardly think they belong to your Association. So fellows, let us stand together for the betterment of our mutual interests. It is this Standing Together System that makes us bigger, broader and better business men.

I believe it is time we Wolverines began to wake up and as business men, stand by Michigan institutions, Michigan labor and Michigan capital. Too long have we sought the cheapest markets

and the cheapest goods to the detriment of our people and our State. Too long have politicians howled from the grandstand at our business men and Big Business in particular. Look at our big railroad corporations to-day. Most of them have experienced so much political regulation as the result of sending some political spell binder to the Legislature or to Congress that many of our great transportation companies have not only lost their credit, but are now in the hands of receivers. Their freight service is lamentably crippled and their passenger service is little better. Let the railroads raise their rates. I believe it will mean better service and service is the great thing the commercial world demands to-day.

And now, gentlemen, while we have been discussing in a brief way the making of dollars, let us not forget that, as proprietors and managers, we have a larger responsibility on our shoulders—the making of men. Looking backward five, ten or twenty years ago, we were all boys and many of us started as delivery boys and clerks and with us as co-laborers at that time were a lot of other young men. What has become of a lot of those lively young fellows who were always up and doing? The story of some of them would not cheer us any at this time. In the veins of every American boy runs the reddest of red and patriotic blood, and many a boy has gone to the bad just because no one seemed to take an interest in him and he has lost courage. A discouraged boy is in a dangerous predicament.

How many of you men know what the real habits are of the young men you are employing? How many of you know where the young fellows spend their evenings and Sundays? How many of you men here have ever tried to help these boys, help them as you would help your own son? The greatest thing we can do, and the greatest pleasure we can get out of life, is to render service, and the greatest service we can render is in the making of men.

The Price of Wisdom.

The truth which another man has won from nature or from life is not our truth until we have lived it. Only that becomes real or helpful to any man which has cost the sweat of his brow, the effort of his brain, or the anguish of his soul. He who would be wise must daily earn his wisdom.

David Starr Jordan.

Pere Marquette Railroad Co.

DUDLEY E. WATERS, PAUL H. KING, Receivers

FACTORY SITES AND Locations for Industrial Enterprises in Michigan

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

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

Address

GEORGE C. CONN,

Freight Traffic Manager,

Detroit, Michigan

Value of Displaying Goods Inside the Store.

Written for the Tradesman.

"Tell people what you have in stock," is a first axiom of modern hardware merchandising. Upon this axiom as a foundation have been built tremendous schemes of profit-making publicity. Modern advertising is merely in the first instance telling people what you have to sell.

But while newspaper advertising, window display, calendars, circulars, store papers and many other forms of advertising are liberally used by modern merchants, there are many stores where, even to-day, the possibilities of the most primitive form of "talking shop" are almost entirely neglected.

The other day a customer went into a hardware store. He came to buy a saw. While looking at the saws shown him, he noticed a display of paring knives on top of the adjacent silent salesman.

"The wife said the other day she wanted a new paring knife," he commented, suddenly. "Are those good ones?"

"They're first class value," returned the salesman, pushing them forward, "Just try that edge. A good edge and a strong blade. They're very cheap at 15 cents."

"I'll take one," said the customer; and went on with his saw transaction. The saw transaction, which brought him to the store in the first place, involved a \$2 sale. The paring knife was only 15 cents. Yet a sale of \$2.15 was rung up where, had the goods not been displayed to catch the customer's eye, only \$2 would have gone into the cash register.

An increase of 7½ per cent. on even some of your ordinary sales is an item not to be despised. Such an increase pays for a little extra care in displaying the goods inside the store.

A good many hardware stores make a fetish of arrangement. The stock is arranged in a certain specific way, and must not be shifted unless some very great advantage to the store system is to be gained thereby. To the customer, such stores present the same appearance, day after day. As goods in stock are sold, goods from reserve stock or new articles of the same kind replace them. Hammers and saws that never seem to change in appearance are shown here; the identical cutlery, to all appearance, of years ago is to be met with in another place; the stove department, the paint department, the sporting goods department vary little in appearance, even from year to year.

This may seem an exaggerated picture, yet I have known hardware stores that gave me—an experienced observer of such things—just that impression of hereditary sameness.

Now, it is a good, sound policy to have the stock systematically arranged. Stoves have their place on the floor, and paints on the shelves, and tools must be kept apart from kitchen utensils or aluminum ware. To jumble everything indistinguishably together would be a mistake; a reversion to the old type of country store where cheese and coal oil and cotton goods were stocked on the same shelf.

There must be underlying system in the arrangements, varied a little, perhaps, according to season; as when, in the springtime, the paint department is brought to the front.

But, subject to the general arrangement, it is a mighty good thing to change your interior display as much as possible.

I recollect a silver polish incident that happened some years ago. Maybe the line wasn't silver polish; but anyway, on a counter was shown a full carton of tins of this polish. The merchant had just taken the top off the box, propped it up on the counter, and left it that way.

Said a clerk one day: "That lot of polish has been there two weeks and has never made a sale. I'm going to break it, to change the luck." He abstracted three tins of polish from the carton, put them away on a shelf, and waited.

Within the twenty-four hours, two more tins were sold. Gradually the carton was cleaned out. Finally the three tins on the shelf were called for. Maybe it was mere coincidence; but I've always thought there was a great deal more. The carton full of tins said to the customer, in effect: "I'm an experiment which nobody is willing to tackle." And the carton with the broken lot of tins said pleasantly: "Three people have thought me worth trying. Won't you try me?"

That's the way goods can be made to talk to the customer.

Interior display is helpful with any line. It is worth while to take thought on what appearance your goods present. For instance, it pays to have your heaters and ranges looking clean and attractive, to keep them dusted and shining bright. Such a display is attractive and enticing. So, too, the showing of hockey skates in winter or fishing tackle later in the year appeals to the young man who takes interest in such things and who may have dropped into the store in quest of something else. Put the goods where folks must see them and see to it that the goods look their best.

But I think that interior display is particularly valuable, and especially likely to make sales where smallwares are concerned. A man may hesitate where a sale runs into dollars, but his pocket can almost always answer the invitation of the 15-cent counter. A dime, or a quarter for that matter, is, with many purchasers, neither here nor there. Show an article which is wanted at home, to which the customer takes a fancy, and if the amount involved is small, the sale will in three or four cases out of five be made right on the spot.

This is one of the basic principles of the 5-10-15 cent store business. The goods are all on display, and practically sell themselves. And the customer who comes for one small article may, in the course of her stay, see half a dozen other things to be bought. For many women, the 10-cent counter is as alluring as an auction sale of household furniture.

The frugal housewife comes to spend 10 cents and remains to blow in a couple of dollars.

The hardware dealer who has felt the competition of such stores, and who wants to attract feminine trade, can meet them on their own ground and adapt their methods to the handling of his far superior stock.

The first essential is to show the goods prominently.

The second is to play up the low priced goods in each department.

The third is to change the displays as often as possible.

There are few departments which do not offer some articles that can be featured at between 5 and 25 cents. Kitchen utensils, cutlery, tools, all can show articles at these prices as leaders to attract attention to the better goods. In the paint department there are some specialties available. In the stove department, accessories, such as stove lifters, ash sifters, etc. suggest themselves. You can put forward something in almost any department of the store to catch the eye of the bargain hunter.

Most merchants will find it advantageous, indeed, to put on a bargain counter or bargain table, showing novelties and small articles similar to those shown in the 5-10-15, cent stores. A long table can be divided into 5, 10, 15, 20 and 25 cent departments. Play up this bargain counter as a regular feature of your store;

mention it in every advertisement you publish: put a bulletin in your window, "Don't miss seeing our bargain table to-day." You'll find it after a while a pulling feature, attracting a class of customers you otherwise might fail to reach.

Right now, after stock-taking, is a good time to start such a department if you haven't one now. Doubtless stock-taking will reveal to you some exceptional values that can be featured in introducing the bargain table to the public. Feature values, (say, a few 50 cent articles at 25 cents) are important and very effective at the start. William Edward Park.

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



Home of the
Pleasing

Dornbos Cigars



"The End of Fire Waste"

COMPLETE APPROVED

Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich.
115 Campau Ave.

Estimates Free

Detroit, Mich.
909 Hammond Bldg.

USE

Citizens Long Distance Service



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

Connection with 750,000 Telephones
IN MICHIGAN
INDIANA AND OHIO

Citizens Telephone Company

SANE AND SENSIBLE

Review of Hardware Situation By Executive Officers.*

I feel that we, of the Michigan Retail Hardware Association, are to be congratulated on being able to hold our 1917 convention in this wonderful, record-breaking city of Detroit; a city that since we last met here in 1912, has doubled its population, and more than tripled its wealth; a city that stands first in the world in the manufacture of automobiles, an industry that is a kin, and in fact has practically revolutionized, our own hardware business.

It has been the custom in years gone by to take up considerable of the time of this first session in "addresses of welcome" by the Mayor or some other prominent city official, and in responses from the Association. Your committee this year, has thought best, owing to the short time we have had heretofore for business discussions to eliminate this part of the programme.

We assume that these little keys, which we have all received, are designed to tell us that we are welcome to the city, and our presence here assures the people of Detroit that we appreciate that welcome.

As your President, I welcome you, to this our twenty-third annual convention and I assure you that you will be glad you have come.

The Programme Committee has prepared for you a splendid entertainment which should prove of interest and profit to every one.

The Exhibit Committee has done its part and has secured a display which can not fail to attract you and induce you to place orders according to your needs.

It hardly seemed possible, when we met a year ago, that at our meeting to-day we would still be obliged to recognize the terrible conflict raging between our sister countries across the water, and our own regrettable nearness to this conflict.

The newspapers and periodicals of the day are so full of war and its effect upon trade that I would not feel justified in attempting a discussion of any length upon it at this time. Nevertheless, aside from our interest from the human side, which cannot but appeal to every thinking, feeling man; the other side, that of the effect upon trade, both now and in the future, is one of the serious problems confronting the hardware merchant to-day.

We know something of what the effect has been.

We who have grown grey in the trade have never witnessed such a revolution in prices as has forced itself upon us during the past two years.

For example: think of the advance in nails alone. You can all remember when nails sold at less than \$1.50 a keg. To-day they cost \$3.25 and are still going up.

The hardware dealer has felt this advance, probably more than any other

*Annual address of Karl S. Judson, President Michigan Retail Hardware Association, at 23d annual convention held at Detroit, February 13.

er line of trade, and when the drop comes, as it surely will, he is the man who must be on the job and not caught napping.

I trust you have kept abreast of the situation thus far, and have increased your selling price in proportion to the advance in purchasing price, for mark you! when the decline comes, you will be forced to drop, regardless of cost or losses.

My best advice to you is, buy only for immediate needs, keep a sharp eye on changing costs and don't be caught with an overstock on hand.

Among the problems which are upon us to-day is the Stevens bill, which is under consideration at



Karl S. Judson

Washington at the present time. You all doubtless know all about the measure. The object of it is to enact a law which will enable the manufacturer to control absolutely the retail selling price, as it attempted at the present time by the Bissell Carpet Sweeper Co., Gillett Razor Co. and others. It is aimed at the great trading monopolies and is intended to remedy unfair competition. The principal argument in favor of it is that it will do away with price cutting and assure to the consumer sterling quality for value received.

The argument against it is that unless the manufacturer can be educated to "live and let live," unless he is willing to establish the selling price at a living profit above the jobbing price, the retailer must be the one to suffer.

I hope this Stevens bill will appeal to some of you as a good subject for the Question Box and come up for discussion later in the session, as it is a live topic and one of vital interest to every retailer to-day.

Since I have mentioned it, let me urge you not to forget the Question Box. It is your part of the programme. We would like to hear from every one of you. This is the only way we can do it. Don't fail to have at least one question ready for the box.

Speaking of the Stevens bill leads me to consider the National Chamber of Commerce, with which we are affiliated through the National Hardware Association, and which I, for one, would be in favor of coming into

closer touch with, by joining as a State Association.

The National Chamber of Commerce has its headquarters in Washington, where it maintains a bureau of information and where it is said by those posted on the subject to have greater influence with the legislative machinery of the country than any other public body. It keeps in close touch with all bills and also the sentiment of the different organizations affiliated with it with regard to these bills. Through our National Association, Michigan now has three votes in this National Chamber of Commerce. Secretary Scott, ex-President Strong and your President have been asked this year to consider and pass judgment on a number of important referendums. We are at liberty to appeal to this body at any time and I am sure we would find it an ever ready source of help and information, and through it our State Association can make itself felt as a National power.

One cent postage, which has been before us for so many years, seems to be nearing realization. Postmaster Burleson has put himself on record as favoring the proposition and in his annual report has promised to recommend one cent postage on drop letters, at least; and we hope will favor a cheaper rate for all first-class mail.

If there was time I would like to tell you something of the National hardware convention that met in Boston last June. I take this opportunity to thank this Association for the privilege I enjoyed of being one

of the delegates to represent you at that convention. The programme was very full and covered many topics of interest to you, which I am unable to touch upon at this time. However, the keynote of every meeting was Efficiency. And although this is coming to be rather a thread-bare topic, still if I have any message to give you to-day it is along the line of Efficiency.

What I mean by Efficiency is not an indefinite, intangible something, that everybody talks about and nobody practices or understands, but a definite "best way" of running a retail hardware business.

First of all I believe in business preparedness. By this I mean a suitable store, a good stock of merchandise, a corps of reliable help, a reputation for honesty and fair dealing and an inexhaustible supply of enthusiasm.

President Deering, of Dowd, says, "The enthusiastic hardware man is an optimist. He believes the hardware business is the best business in the world. He believes the range he is selling is the best range on the market. He even likes the smell of his store and hates to close it up at night."

This business preparedness, plus enthusiasm, is a splendid foundation on which to build up the structure of efficiency.

The framework of this structure must be system. Let me make this point clear: The framework of efficiency is system and a workable system for it must not be one

PINE TREE BRAND Timothy Seed



AN EXTRA
RECLEANED AND
PURE SEED
AT
MODERATE COST

DEALERS
WRITE FOR
SAMPLE, TEST
AND PRICE

The Albert Dickinson Co.
SEED MERCHANTS

Established 1854

CHICAGO

MINNEAPOLIS

framed up by some other hardware merchant, but must be one that has grown up and developed within your own business to suit your own special needs. It must seek to reduce waste to a minimum and to make your investment return a healthy profit.

Salesmanship is too often considered the most important factor in efficiency. Magazines are full of it; books are written on the subject, and it is vital, but selling goods at a sacrifice of profits is like "peace at any price." Absence of profit spells failure. Efficient buying, efficient figuring of costs, efficient marking of prices, must all precede efficient selling and these must be followed up by efficient book-keeping and efficient collecting.

Guesswork along any one of these lines will be sure to weaken the whole structure and in the end to cause disaster.

A well organized working system, then, prepares us for business. What now is the best method of securing the business?

Some years ago, William Judson, of Grand Rapids, then President of the National Wholesale Grocers' Association, in an address before that body, said: "I believe our services to the public are indispensable, but let us not overlook the fact that the measure of our security is the extent of our usefulness."

I was impressed by the statement that our security rests only on our usefulness.

Only so long as we serve the public well for less money, or better for the same money, than they are served by some one else, are we necessary to that public.

Finding fault with conditions as they exist, denouncing mail-order houses, parcel-post or the people who patronize them, will not better our condition or stimulate trade. Better goods and better service—these are the conquering heroes.

You may not be able to compete with the catalogue house always in price, but price is less a determining factor in selling than the method by which the goods are brought to the attention of the customer. You are on the ground. You can show the goods. Do it.

The old fashioned idea that anyone can clerk in a store is out of tune with present day salesmanship.

Meeting competition is largely a question of giving information about your goods, placing them before the people in an attractive manner and assuring them that it is a pleasure to show them.

If we then would attract trade, if we would keep pace with the mighty tide of competition surging around us, it must be through more efficient methods of doing business and of appealing to and serving the public.

We must be alive to changing conditions, we must anticipate public needs and, first and last, let us remember the advice of the Great Teacher who said: "He that would be great among you, let him be your servant," for service is the watchword to success.

Flour Advertising Which Does Not Advertise.

"Give the farmer—and the farmer's wife—intelligent reasons why. The merchant will use these reasons in his sales talk. Next to satisfactory experience with a brand, nothing else sells the goods so well."

These were the words of E. B. Moon, who recently related how a business of \$60,000 a year was done in his store in Lakeville, Indiana, ten miles out of South Bend.

Mr. Moon illustrated with the story of a Nationally advertised flour. He said that a business-like salesman came into the store, and asked whether they sold his flour.

"We do not," said Mr. Moon.

"Why not?" asked the salesman. "You believe in advertised goods."

"Because we have never yet received a call for your flour, in my recollection," said Mr. Moon.

"You must have had," said the salesman. "Everybody in the country knows our flour."

Mr. Moon turned to his father and asked him if he had ever had a call for this flour.

"I have been in business since 1867," said father Moon, "and I do not remember ever having a call for that brand."

"Nevertheless," said Mr. Moon, "the salesman persuaded me that, as a consistent advocate of advertised goods, I ought to handle the brand. So I placed a trial order—some three or four tons in twenty-five and fifty-pound sacks."

"Then I called my salesmen around and told them to sell it. I explained that it had a National reputation—was largely advertised—and ought to go easily. I made a note to look up this flour after five weeks."

"What was my astonishment to find that at the end of that time, only one small sack had been sold. I asked my sales people what was the matter. They said, 'Why, Mr. Moon, we cannot sell this flour. Our trade does not know anything about it.'"

"I told them to bring the next flour customer to me. In a few minutes one came in—a bride, the bright, alert wife of a young farmer. I tried to sell her this flour. She said, 'Yes, I have heard something about that brand. Will it make good pie crust?'"

"I make it a rule that our customers always be told only things for which we can vouch, so I said, 'I don't know—but I will call Mrs. Moon.' My wife has something of a reputation as a cook, and I occasionally cash in on it."

"On the telephone, I asked Mrs. Moon whether this flour would make pie crust, and she said, 'I don't know; I use winter wheat flour for pie crust.' I told the customer, 'I don't know.'"

"Well," said the customer, "will it make good cake?"

"Again I rang Mrs. Moon on the phone, and asked her whether the flour would make cake. 'I don't know,' she said. 'I use only cake flour for our cake.'"

So I was obliged to tell the customer that I did not know whether it would do anything but make bread.

The customer thought she had better take the brand she had always bought.

"This flour interested me. I got out the advertisement to determine, if possible, what the trouble was."

"I found, first of all, that they had a full page in colors in a woman's publication which has about twenty subscribers in all my territory."

"This advertisement showed a picture of the sack of flour with a lovely, smiling cook in a white cap and across the face of the advertisement were the words, 'Eventually, Why Not Now?' Not a word of information about the flour—not enough circulation in my territory to create a demand."

"What we need is intelligent reasons why a flour or a snow shovel is adapted to the requirements of our trade."

The question was asked as to whether the farmer's family is as large a consumer of breakfast foods as the city family. Mr. Moon answered, "Yes."

"Five years ago," he said, "we sold a case of breakfast food a month. Now we sell 200 cases of one brand every six months,—and we carry five brands."

"Crackers are no longer sold out of a barrel. The farmer buys all the package goods. He buys crackers in packages, rice in packages, oats in packages."

"One good customer on the farm is worth two in the city because they eat more."

Mr. Moon is positive that the automobile has done more for the farm-

er's wife than anything else. It enables her to get around—to get out and cover distances that were impossible before the automobile days. It has broadened her vision.

He was asked whether automobiles took people to the big cities to trade—away from the country merchant. Mr. Moon said that the automobile brought trade from South Bend out to Lakeville, while, on the other hand, the farmers with automobiles sell their products in South Bend.

A week of school every year for country merchants is earnestly advocated by Mr. Moon. He thinks the wholesaler should hold these sessions with lectures on the goods displayed before the country merchants, to give them the benefit of the expert selling knowledge which the wholesalers have.

Country merchants should be taught how to keep a perpetual inventory—how to prepare copy for the printer—everything about advertising and selling.

Lived Two Years on Milk.

He is a well-known Grand Havenite, and is very fond of his booze. But he contends that whisky is not necessary, and says that he can get along without it if he has to.

"Why, gentlemen," said he, "I lived for two years on nothing but milk, and I was never better or happier in my life."

"When was that?" asked a friend, in surprise.

"The first two years of my life," was the reply.

Let us help you with your Cheese Business

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

Fall Made Michigan
Soft and Creamy

Fall Made Wisconsin

A good line of
Imported and Domestic Cheese
at reasonable prices

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

SMALL TOWN MERCHANTS.

They Must Successfully Solve Eight Problems.*

The first problem that confronted us when we entered business, whether we started in a new store, with a new stock, or bought out someone else, was the buying, and from that time until now and from now until we turn the key in the door for the last time, buying will be one of the problems we must solve continuously.

Possibly when you entered business you were acquainted with some of the commercial men or, for various other reasons, felt that you should give certain jobbers a share of your business. It may be some of the boys had assisted you in various ways and you were glad to have the opportunity of showing your appreciation. That was all well and good, and let me say right here, above all things, treat the salesman courteously. Whether they are specialty men or the regular boys, they are your friends. Treat them the same as you would like to be treated, providing you were earning your living in the same manner. I don't mean by this that you should give every one an order—that is an impossibility—but assure the boys, whether you buy or not, that the latch string is always out, for you know not how soon you might want to carry their line.

On the other hand, it is much better that you confine your buying to as few houses as possible, say three or four in the grocery line. You will profit greatly by doing it, for it will only be a short time until these wholesalers consider you as one of their regular customers—one whom they can depend on—and they, in turn, think of your interests and are able to assist you in scores of ways. Remember, goods well bought are half sold.

You want to be successful, and upon your success depends greatly the success of the wholesalers.

Our next problem is reaching the public or advertising. This problem naturally follows the buying. We want people to know we are in business and also what lines we are carrying, but the perplexing thing to know is just how much we should expend for this work and in what way. Should it be in bill board posters, picture slides, newspaper advertising, wall racks, calendars, novelties, etc., or should we try them all? That is the problem.

I believe that with a great many of us as retailers advertising is our weak point, while with our competitors (the mail order houses) it is their strong point; in fact, it is the one point by which they gain their business. Remove all of the catalogues and price lists from the homes and how long would the mail order houses stay in business? If it pays them to advertise, how much more will it pay the retailer who is in much closer touch with his trade? Remember, advertising is as full of good points as a pin-cushion and the merchant who does not advertise pays for his competitor's advertising with the business that passes his door.

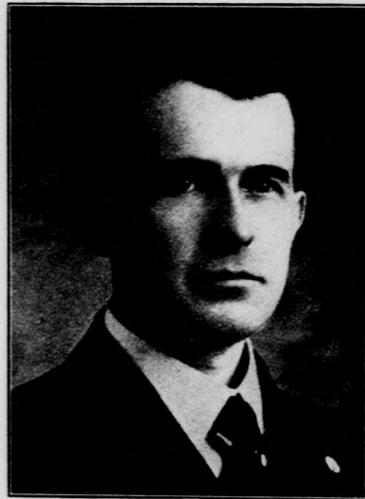
I believe that the coming of the auto-

*Paper read at annual convention Retail Grocers and General Merchants' Association by E. W. Jones, of Cass City.

mobile is going to benefit the retailer greatly, especially in the rural districts, for the farmers are not going to spend their time hunting through the catalogue for goods when they can enjoy a little pleasure ride and reach our stores in a few minutes.

Then be ready, keep a neat, clean, well arranged store. One that people will enjoy entering to buy their pure food groceries. Then give them service. Show them it is a pleasure to wait on them. Always have a pleasant greeting for them and don't forget your hearty, "Good morning," "Good night" and "Thank you." In the last analysis, it is the consumer who is king. His whim makes and unmakes manufacturers, jobbers and retailers. Whoever wins his favor, wins the game and whoever loses it is lost.

Our employes or labor is naturally the



E. W. Jones.

third problem that confronts us. Some one has said "Your clerk is the most valuable asset in your business—he can bring you success or he can bring you failure."

How do you treat your clerks? Simply consider them as fixtures, as part of the machinery of the store, or do you think of them as being human and being entitled to the same privileges that you are? But I hear some of you say, "I can't keep my clerks, they will only work a few days or a few weeks and are gone." My friends, there's a reason and ten chances to one, the reason is yourself. You are going around the store with a frown on. You are constantly nagging or criticising your clerks or else you want a clerk who is worth from \$9 to \$15 per week to work for \$6 to \$9. Go back with me for just a moment—you who were clerks before entering business—and analyze the men for whom you worked. What were the characteristics of the men who helped you to realize that life was worth living, the men who took a personal interest in you, the men who made you feel that being a clerk was in itself grand and noble? How well I remember one spring when I had finished a few months' work with Smith, Bridgman & Co., of Flint, and was going back to the farm to help father, that just before leaving, Charles T. Bridgman, a member of the firm and also President of the Union Trust & Savings Bank, came to me in my department and gave me personally a recom-

mend, at the same time expressing his regrets that I had to leave. Do you think that meant anything to me as a lad just facing life? Ah, it will ever remain as one of my treasures. What are you doing to help your clerks?

One of the greatest problems the retail grocer has to contend with is bad accounts or credits. To be or not to be the grocer who will trust Tom, Dick or Harry, that is the question. How many of use have trusted a person and have taken a promise that he will pay the bill on Saturday night or pay day or the first of the month, and then some time later we came to our senses and found that this person had lost his memory and perhaps that time was in some other town, far, far away. Try and get a line on every credit man. Every town no matter how large or small should have a credit rating system of some description and I personally want to recommend the system our own State organization is furnishing through our efficient Secretary, J. M. Bothwell.

If you will pardon personal references, I wish to say that in our own town, Mr. Bothwell placed thirty of these books, which gives the rating on at least 2,500 people. When a person comes in for credit, look him up and if you find him rated A, C or R, meaning No. 1, collectable or fair pay, you can afford to take a chance, but if you find that he is rated V, X or O, meaning slow pay, hard to collect or demand cash, you better watch out. Some one says, "But what will I do if his name doesn't appear in the book?" Then you should question him carefully. Get his name, number in family, where employed, place he lived before coming to your town and, above all, of whom he formerly bought his groceries. If he looks like a good risk, give him a trial, but also have an understanding and know when you may expect your pay. The next step is to write to the man with whom he has traded and get his former standing.

In connection with credits comes the collection end of it. Use a triplicate system and recheck your accounts daily. Keep your finger on the pulse of your account register. Send monthly statements to avoid any misunderstanding arising relative to amount of accounts. Watch the slow ones and periodically make it a business to round these up. Don't think that when you go to collect a bill that the only thing you should take is cash. Get grain, vegetables, poultry, etc., all of which have a cash value.

Leaks are another problem, the little things which so often help to sink the ship of business. How many of us would tolerate an oil tank or a molasses barrel which had a small hole in it or a cash register through which we would occasionally lose a dime or quarter? Yet we are tolerating so many little leaks that in the aggregate we are losing much more than these would amount to. How many of you check up every bill of goods as they arrive, weigh every thing that is bought by the pound and count everything that is bought by the dozen or case, or do you take it for granted that these people with whom you are dealing never make a mistake? Many and many a time I have found

shortages and often I have found more goods than were billed, and right here, boys, let me say when that occurs, don't for one moment say, "Well, that is where I got the start of them." Report it at once and show them that you are doing business in an honest and upright manner and do not want anything for which you do not pay. I can only touch briefly some of the other leaks. See that your invoices are figured correctly and footings properly totaled. I once found an error of about \$16 in one invoice, which would have been lost had I not checked it through.

Possibly you are spending too much for lights or some of your clerks may be wasting twine and wrapping paper. Is there a careless person in your store, yourself included, who occasionally forgets to charge something sold on credit? In anyone careless about giving over weight or about making change? Do you save your waste paper? If goods are lost in transit or breakage occurs, do you file claim against the railroad company for same? When business is quiet, do you have your clerks get ready for the rush or are you simply letting their time leak away? These are only a few of the leaks, but go home resolving that you will put a stop to as many as you have. Remember, the profit from loss is experience.

Then there is the problem of expenses and rising costs, the problem which seems to stagger us at times and we grope around trying to find something to grasp, something tangible, some real profit that we may cling to until prices again return to normal and our old ship rights herself and starts for the haven of peace and prosperity. A great many people believe that the retailer is simply coining money during this high price period, but I know that with a great many of us our percentage of profit has been cut from one-third to one-half during the last two years. We have been anxious to protect the consumer as much as possible and have not kept pace with the rising costs. Find out exactly what each item of expense amounts to, your help, rent, insurance, lights, fuel, etc., include everything, so you may know exactly what your overhead expense is and then endeavor to get your just percentage of profit.

And now comes the problem that I believe is the hardest of any to solve—mail order and outside competition. It isn't the business that our local competitors are doing that we want, but we do feel that we are entitled to at least a share of that large volume which is passing to the mail order houses, soap clubs and interstate tea and coffee concerns. You are all, undoubtedly, aware of the way in which these concerns are going after business, confident that they will soon have the retailer's hide stretched on the fence, and if we don't awake to the situation at once, that may be the case. But some of you are saying, "Don't say anything about them, for when you do you are simply boosting them." Listen, do you think if an enemy invaded our country that the word would be passed around to keep quiet and not say anything, for fear of helping the invader? I think not. Would we not find ourselves powerless if we awoke and found that such were the

conditions? And such will be our condition in business if we do not awake, fall in line and co-operate. My friends, I am not knocking any of these concerns—am not blaming them for doing all the business they can—but I am blaming some of the manufacturers for not protecting the wholesale and retail trade as they should and some of our wholesalers need censuring for not having co-operated with the retailer in a better manner and we as retailers need to be criticized severely for having been asleep on the job when we should have been on the firing line; and the consumer, we are sorry that he feels so ashamed, so embarrassed when he finds out that we know he is sending away for his goods.

Are you all familiar with the manner in which these tea and coffee concerns are pushing for business, how the first time they enter a home, they leave a fine premium and all you have to do is to buy 60 pounds of coffee or the equivalent in tea, spices, soaps, extracts, etc.?

The Chicago Daily Tribune of Jan. 18, 1917, stated that the Jewel Tea Co.'s sales for the four weeks in December ending Dec. 30 were \$1,161,502 and that their sales for the year were \$12,441,321, an increase of 56.98 per cent. and some of these concerns already are planning on soliciting the farmer trade with auto trucks, thereby reaping further benefits. One thing, however, I wish to say—I appreciate greatly the action taken by the Corn Products Co. in displaying posters with an illustration of an even balanced scale, on one beam being three pound packages starch with notation, "Cash in advance by mail," on the other beam being a five pound package of argo starch with the notation, "At your grocers." This is the kind of advertising that pays—the kind that should be backed by the wholesaler and carried out by the retailer. We all need each other from the manufacturer to the consumer, so let us all co-operate, so that we all may live and let live.

The successful solving of these problems of practical buying, advertising, labor, credits, leaks, expenses, rising costs, mail order and outside competition by service and system means success.

Frank C. Letts, President of the National Grocer Co., said, "If a man hasn't confidence in himself, nobody else will have confidence in him." If fortune's wheel doesn't turn to suit you, put your shoulder to it and give it another whirl. Even a great mistake in life is only an episode—never a whole life. If you've made a mistake in business, it is no reason why you shouldn't begin again.

No merchant finds success in life nor ever will until he sells goods that won't come back. Be a man whose word is worth a hundred cents on the dollar and your reputation will be as good as gold. Be an optimist, look on the right side, give personal attention to your work, stay on the job.

A Close Observer.

Sarah, the little daughter of a clergyman, was asked if her papa ever preached the same sermon twice. After considering a moment, she answered: "Yes, I think he does, but I think he hollers in different places."

THE WORD CONCURRENT.

It Has Never Been Legally Construed in Michigan.

The Michigan Supreme Court has never undertaken to define the word "concurrent," which probably accounts for the fact that fire insurance agents construe the word one way and fire insurance adjusters place an entirely different construction thereon. It has been passed on, however, by the New Jersey Supreme Court. The case of the New Jersey Rubber Co. vs. Commercial Union Assurance Co., 64 N. J., L. 580, was an action on a policy of insurance against fire issued by the defendant. Plaintiff recovered judgment which was affirmed on error in the Supreme Court and from there was appealed to the Court of Errors and Appeals for final review.

Opinion by Dixon, Judge—two defences were interposed—one resting on the terms of the policy, the other resting on an agreement made before the policy was issued:

"The policy was issued August 1, 1897, and according to its terms insured the plaintiff against loss by fire happening during the succeeding year to a building, the machinery in that building, and in another building, and the stock in four buildings, making in all seven items, to each of which a specified sum was allotted. The policy provided that the insuring company should not be liable for a greater proportion of any loss on the described property than the amount thereby insured should bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property. Another provision was to the effect that the entire policy, unless otherwise provided by agreement endorsed thereon, or added thereto, should be void, if the insured then had or thereafter should procure any other contract of insurance, valid or not, on property covered in whole or in part by the policy; but a rider was annexed stating that other concurrent insurance was permitted without notice until requested.

"The plaintiff's evidence at the trial showed that on the day of the date of this policy the plaintiff had procured several other policies similar to this one, but covering only some of the items embraced in the policy. Thereupon the defendant contended that the express permission of "concurrent insurance" was applicable only in case the other insurance covered all the items in the defendant's policy, and consequently the defendant's obligation was avoided by breach of the provision against other insurance than such as was expressly allowed. On this ground a nonsuit was prayed, but refused, and an exception sealed.

"We think the permission attached to the policy was not so narrow as the defendant claims. Concurrent insurance is that which to any extent insures the same interest against the same casualty, at the same time as the primary insurance, on such terms that the insurers would bear proportionately the loss happening within the provisions of both policies. It is this last quality—of sharing propor-

tionately in the loss—that distinguishes concurrent insurance from mere double insurance.

"The permission of concurrent insurance, in contrast with a requirement thereof, gives the insurer an option as to the time when he will procure other insurance, the length of its duration and the property it shall cover, provided it shall proportionately aid the primary insurer in bearing whatever loss may occur within the range of their common operation.

"As the other insurance effected by the plaintiff was of this nature, it came within the express permission of the defendant's policy, and therefore the motion to nonsuit was properly denied.

"The second defence is of more substantial character.

"The uncontradicted evidence showed that in the negotiations for insurance by the defendant it was agreed between the plaintiff and the defendant that the latter should issue its policy to the amount of \$25,000, distributed among the several items of property, and that the plaintiff should procure from other insurers policies on the same property to the amount of \$75,000 at least, which should be concurrent and proportionate with the policy of the defendant. The true intent of this agreement was that, simultaneously with the complete execution of the defendant's contract, the plaintiff would procure other insurance, of such a character as would limit the defendant's responsibility on its policy to one-fourth of the loss happening on any item of the property insured. The distinction between a requirement and a permission of concurrent insurance is here clearly presented. It turns, not upon any variation in the meaning of the words 'concurrent insurance,' but upon the

absence of any option in the insured with respect to the scope and duration of the insurance. Concurrent insurance required by an insurer must, where there is no qualifying provision, run with the primary insurance for all the time and over all the objects covered by the latter. In the present case the insurance required was to be not only concurrent, but for a definite amount and proportionate—that is, the amount was to be distributed among the various items of property insured, in the same proportion as was the amount of the defendant's policy."

The Iowa Superior Court has also undertaken to define this word in the case of Washburn-Halligan Coffee Co. vs. Merchants' Brick Mutual Fire Insurance Co., 110 Ia., 423, as follows:

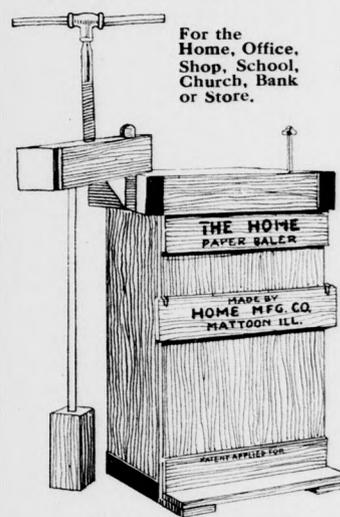
"The term 'concurrent insurance' in a fire policy permitting concurrent insurance should not be construed to require the later policy to exactly concur in covering all the property, otherwise it should be held that that must also cover all the time. The term includes policies running with the policy in question and sharing its risk and includes not only those covering a part of the risk in question, but all of it and more. The definitions of the lexicographers warrant such a conclusion. Take that of Webster: concurrent: acting in conjunction; agreeing in the same act; contributing to the same event or effect; co-operating; accompanying; conjoined; associated; concomitant; joint and equal; existing together and operating on the same objects."

Father's Definition.

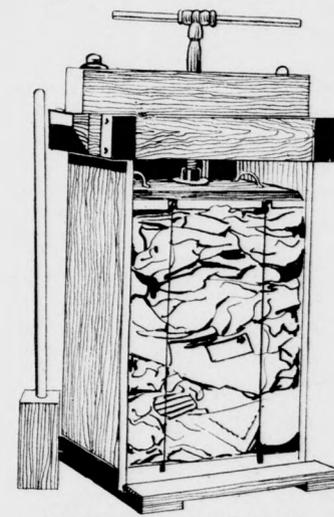
"Pa, what's a running account?"

"It's an open account in a dry goods store, my son, which keeps your mother running downtown all the time to buy things."

The "Home Paper Baler"



Big open top. Easy to fill.



Wider at front. Easy to unload.

Price Only \$7 00

Terms, 2% 10 days, net 30. If not rated, \$6.75 cash with order. Size 18x24, 3 feet high. Weight, 85 lbs. Bale, 14x18x24. Weight, 45 to 90 lbs. Here is a REAL PAPER BALER, at a price heretofore unheard of. It is honestly built, well put together, and will give good service and satisfaction. The screw type of baler having the most powerful leverage known, and least liable to get out of order. FREE: Wire for 10 bales, and tamper with each Baler. Write for pamphlet, or send order direct to

HOME MFG. CO., MATTOON, ILL.

MODEL MEAT MARKET.

Methods By Which It Can Be Made to Pay.*

Some time ago President Lake and Secretary Bothwell, on visiting Lansing, dropped into my store and asked me to read a paper at this convention on Making a Meat Market Pay.

Now any one who has had experience in selling meats in the past year or so will agree with me that it is a very delicate subject to treat, and from present indications the coming year will be a year the like of which none of us have ever seen.

The last thirty days have seen an unprecedented rise in the cost of meat products, ranging from 15 to 50 per cent., and it is not so much the present cost of products as the question of getting the goods that confronts the dealer of to-day. How many of us here to-day ever experienced the trouble of having our orders cut from 50 to 75 per cent. at this time of year, the time of year when meats should be most plentiful? It has been one of the troubles of our trade to have our orders cut during the summer months when farmers are busy harvesting their crops and cannot take the time to deliver live stock to shipping points, but at this time of year, never before in the history of the meat business, at least not in my experience, and I have been in this business for the past sixteen years. My father, who is engaged in the business with me and had been in the same business sixteen years before my entry into this business, stated to me at one of our nightly conferences at the close of business a few days ago, "I have never seen the time in my life, previous to the last year or so, when I could not go out into the country and buy meats to run us one whole year. Now you can ride over the same territory for miles and not buy one single beef or pig fit for dressing, and if the present is an indication of the business conditions for the summer months, I am going to retire, because it is too much for me."

The success of your business depends upon having the goods when your customers call for them. You place your orders with your salesman the first of the week for shipment to be delivered Thursday or Friday for Saturday trade, and as the days roll by you, of course, expect to receive your shipments in full, not having been notified to the contrary. Then, when your shipment arrives, you find you have been cut from 50 to 75 per cent. and the next day is Saturday and only enough meat to last a few hours; then, after having your orders cut nearly every week you figure that if you double your orders possibly you will get enough, after being cut, to supply your trade; then, about the time warm weather comes on, you have adjusted yourself to these conditions, when suddenly your orders are filled in full and you have double the amount of fresh meats you need, and to get rid of an oversupply you call some of your friends to help you out, and you find them in the same predicament—an oversupply and no possible way of getting rid of it without an awful loss. This, gentlemen, is

*Paper read at annual convention Retail Grocers and General Merchants' Association at Kalamazoo by John Affeldt, Jr., of Lansing.

only one of the many problems of the meat dealer of to-day.

Since this topic has been assigned to me I have given to it my most careful consideration, because this being a new topic in our convention I know our President and officers who are responsible for the success of this convention are as anxious as myself to make this subject beneficial to the members who are gathered here to-day.

I noticed by the Trade a few days ago that I would treat this topic from the time the stock left the farmer's hands until it reached the home of the consumer. We do not dress our own meats, therefore, I will confine myself to the retail trade only.

I believe our first problem and the one most vital to the success of our business is careful buying. This subject has been very carefully and most successfully treated by my friend, Mr. Cusick.

Next comes price fixing. There are countless numbers of merchants who fix their price from the invoice price as the actual cost of the product. This I believe is the dealer's first loss. You should add to this one-half to one cent per pound, for shrinkage and the paper in which it is wrapped and weighed before billing to the buyer. To this the dealer should add his cost of doing business and the proper percentage of profit for himself to show a profit at the end of the year.

While we are on the subject of prices and invoices, I believe every merchant should demand a duplicate of his order and check carefully with his invoices.

While it is true all invoices are checked before leaving the house, it is very easy for the one who has final checking to make an error, because he has possibly hundreds to check every day. I find this one item in the course of twelve months means quite a saving to the merchants and one worthy of consideration.

I wonder if all of you merchants gathered here to day demand a duplicate of your order when giving same to your salesman. You should guard your duplicates as carefully as the money in your cash register. Supposing you had no duplicate of your order and upon receipt of invoice, goods were marked 1/2@1 cent per pound higher, which I have had sometimes happen. What redress would you have in this case? Absolutely none. You would be compelled to pay the invoice price, which on several hundred pounds of meat would be quite a sum.

I do not wish to convey the impression that the salesman or the house from which you buy is taking an unfair advantage of you. Not for one moment. But I have found in my own business that prices are changing so frequently that the salesman may quote you a price without consulting his list or, as sometimes happens, he may receive his price list a day late and then again you may be quoted a price on fresh products and possibly frozen products will be substituted. In either case if you have demanded and saved your duplicate, which should be pinned to invoice in case of error, you would have no trouble in adjusting same with the salesman on the occasion of his next call.

Refrigerators and refrigeration are

also very essential to the success of a meat market. Great care should be exercised in selecting a cooler, because it is a fixture without which you cannot engage in the meat trade. There are several items of importance in selecting your refrigerator. First, how large a one do you need for your business and how much ice will it use? Next, how many walls does it contain and how are they packed? It is well to remember that the cheap cooler is always the most expensive in the long run. How often we see or hear of a meat dealer who buys a particular kind of refrigerator because it is a little cheaper than a competitor's and after one summer's trial is compelled to either buy a new and better one or install an ice machine. In either case it means the expenditure of several hundreds of dollars which could have been eliminated in the first place by careful investigation. A poor refrigerator will cause more loss in trimming meats than a poor meat cutter and we sure have a lot of them in the meat business.

You should at all times or as near as possible keep your cooler well filled with ice to get best results; also it is good policy to keep ice the year around and keep all of your meats, if possible, in the cooler to eliminate shrinkage. Meats kept inside will save enough in shrinkage to pay for the ice consumed, besides it saves trimming, and remember every pound that goes into the trimming box means a loss of 5@20c per pound, because if sold over the counter you will sell it for from 15@30c or more per pound, depending upon the particular cut of meat. If it goes into the trim-

ming box it will bring you only 3@10c per pound and sometimes less.

You should know about how much meat you will need for your trade and buy accordingly. If you have an oversupply, it means carrying it over possibly another week, and every day after a certain period means just that much more trimmings or the loss of from 1@2c per ounce. The success of your business depends upon saving every ounce.

Every meat market should be thoroughly equipped to make its own sausage and render its own lard and tallow. There are bigger profits in this department than in the front shop where meats are cut and sold over the counter. To make this possible it is very necessary to have an expert sausage maker who can make all kinds of sausages and who will not be wasteful. A poor sausage maker is like the old saying, "An extravagant wife can shovel more out of the back door with a teaspoon than the husband can shovel in the front door with a scoop shovel." The best and most economical sausage makers are those who have learned the trade in the old country. Since the war such men are very scarce and greatly in demand and, consequently, can demand their own salary.

Homemade sausages are always in demand and are made much better and for less money, if properly made, than those made in the packing house, therefore command a better price than shipped sausages. Place your homemade sausage and a packer's sausage alongside of each other on your counter, and tell your customer one is homemade and

White House



Coffee and Teas



Both

Are Making History;

Are Winning Friends;

Are Selling Fast;

Are Suiing Everybody;

Are Without an Equal;

Distributed at Wholesale by
JUDSON GROCER CO.
 GRAND RAPIDS, MICH.

the other a packer's product. I dare say the home product will out sell the other by 50 per cent. Therefore, I say, make your own sausage and do not forget to tell your trade that they are home-made.

It is good policy for the proprietor to learn how to make sausage and keep in close touch with this department. Because every sausage maker you hire has a different way of making sausage and by working with them all, you will soon learn which is the better and more economical way, which will stand you in very handy should you not be able to fill a vacancy in this department at short notice.

Did it ever occur to you to take a standing rib, a rump, or, in fact, anything that is boned and sold boneless, weight it to get your cost, bone same, and see how much this operation will cost you? Also weigh a beef round or loin, cut it up and see whether or not you are making a profit on it at the prices you are getting for it to-day? If not, I dare say you will be very much surprised after this test. We have at home dealers who to-day are paying 14 and 15 cents per pound for beef round and selling steaks from it at 20 cents per pound. It cannot be done, gentlemen. They would not do it if they were to get the actual cost of it, instead of guessing at it, as they surely must be doing.

If you have two meat cutters, give each one a pork loin, which you have weighed, and ask them to cut them up. After this is done weigh each one and see how much it cost each clerk to cut the loin. I have tried it and found it to cost from $\frac{1}{2}$ @ $1\frac{1}{2}$ c per pound, because one cut his chops nice and even, and the other cut his rough and uneven, and had to trim them to make them salable; and yet if you have not gone through this test, and someone were to ask you how much it would cost you to cut up a loin, you would take your oath that it would cost nothing more than your time.

Another illustration. A few days ago I cut up two hams, each weighing thirteen pounds. I started slicing one straight across, as I have seen them sliced in the majority of markets, and I got from this ham, nine center cuts at 35c per pound or \$3.15; fifteen poorer cuts at 30c per pound or \$4.45 and a ham bone weighing three pounds or 45c, making a total of \$3.45. Then I started slicing the other ham parallel with the rump bone, which is the proper way of slicing hams and from this I got fifteen center cuts of ham at 35c per pound or \$5.25 and nine poorer cuts at 30c per pound or \$2.70, making a total of \$7.95; a saving of 47c on the ham. While this is not a big saving on the single ham, think what it would mean if you were cutting a barrel of hams a week or every two weeks. Furthermore, one ham gave me nine center cuts, and the other gave me fifteen—a difference of six center cuts. Now, you all know that center cuts of ham sell more readily than end cuts, therefore, you not only save 47c on a ham, but you can increase the sale of your ham 20 per cent. or better, because you are getting more and better cuts. That, gentlemen, is what

your trade wants and is willing to pay for.

Did you ever step into a grocery store which handles a small line of smoked meats and see on their counters from six to eight small pieces of bacon weighing from six to eight ounces each, just because the clerks do not know and probably have never been told how to eliminate this tremendous waste? Instead of starting at both ends and getting rid of end pieces first, they cut a strip of bacon in two and start selling from the middle, with the result of having left over two end pieces, which accumulates very fast unless they are sold at a greatly reduced price, and most any kind of bacon to-day is worth 2 cents or more per ounce.

One of the first things a merchant should do, is to become acquainted with his trade, that he may address them by their name. You, no doubt, have been in stores where, as you step in, the proprietor and clerks will say, "Good morning, Mr. White, what will you have this morning?" Surely it makes you think you are welcome there and they take an interest in your wants and if you find what you want, you cannot help doing all your trading there and telling all your friends about it. I do not mean to be familiar with them by calling them by their first name, because if you do, the first thing you know you will be asked to extend credit, which you will give against your better judgment. Then you should learn to know their wants. This is very essential. A large percentage of the meat business is done by phone and delivery and you must give your customers as good a cut of meat when she phones as when she calls personally.

You should give particular attention to children. Make them feel at home in your market. Learn to know who they are, so that you can give them the same cut of meat you would give their mothers or fathers. There is nothing that pleases a mother more than sending her children to your store with the simple instructions of bringing home a slice of steak, or a pot roast for dinner, knowing that she can trust the butcher to send just the right cut and the right amount. I believe, gentlemen, this to be a better means of publicity than newspaper advertising.

The complaint most common among customers against the meat dealers is when sending for or buying a pound or two of meats, the dealer will cut a pound and a half or three pounds instead; while the customer may not say anything to the dealer at the time he will notice, if he is at all observing, that after a few such operations his customer will be trading with one of his competitors. Therefore, when a customer calls for a pound he should try to give as near a pound as it is possible.

You should be as careful about wrapping meats as you are in weighing them. Many times I have seen customers in our place with several parcels they have purchased in other stores and ask to have them tied together or rewrapped, because some clerk was careless in wrapping them. Orders which are delivered should be wrapped exceedingly well, so they may arrive at their destination in good condition. It is also advisable to

know where your customers live and the order in which your deliveryman leaves their orders. The ones which are left last should be more carefully wrapped that they will arrive in as good condition as the ones left first. It is just as bad to skimp on paper as it is to use too much.

To obtain best results it is very necessary to keep your tools well sharpened. To do this they should be ground once a week, or not less than twice in three weeks. Tools neglected for two weeks will get very dull and are then hard to grind. A good meat cutter will waste as much with dull tools as a poor cutter will with sharp ones.

One of our best tools—in fact, one without which we cannot cut meats, and yet the one most detrimental to our business, if used improperly—is the cleaver. Many customers are displeased and perhaps lost when their meats are badly chopped and splintered. Therefore, your meat cutter should be taught to use the saw as much as possible, and the cleaver only when absolutely necessary. A common cause of complaint among dealers is inefficient and dissatisfied help. To get good help you must expect to pay good wages. And to keep them satisfied you should remember that they are human and cannot be expected to work over time every day, also Sunday, and then come on the job early next morning and give you proper service. You should have a definite time for them to start working in the morning and leave at night, and adhere to this rule as much as possible. I do not believe in reproving a clerk for his faults before customers. If you do

they will naturally defend themselves, which will lead to words, and possible the dismissal of a good clerk. They should be asked to remain a few minutes after the other clerks leave. Then you can talk to them in private and tell them of their faults and help them to remedy them with far better results. Remember to make their surroundings pleasant. In other words, treat them as you would like to be treated.

Do not forget to look after your credit accounts. This is absolutely necessary to your success. I will not dwell upon this subject, because it is one subject of discussion in meetings of all organizations.

As I stated before, there are so many details to look after in the meat market that it would be utterly impossible for me to tell all in the time allowed me. For this reason I have endeavored to give you just a few facts which I have found beneficial in my own business.

There is one more detail which I failed to mention which is just as important as some above mentioned, that is, at all times keep your market clean and in good condition, it is the first thing a customer will notice on entering your store.

Motives All Right.

Judge—You weren't satisfied to eat a dinner at the complainant's restaurant without paying for it, but you went off with his forks and spoons besides.

Prisoner—I know, yer honor, but I took them from honest motives. I wanted to pawn them to raise money to pay him for the dinner.



High Food Value Low Cost

Our advertising is making it still easier for you to sell Shredded Wheat, because we are telling people about its low price and high food value, and urging them to eat it more frequently instead of depending so much on eggs and meat.

Food prices in general are so high that this advertising is bound to increase your sales of

Shredded Wheat

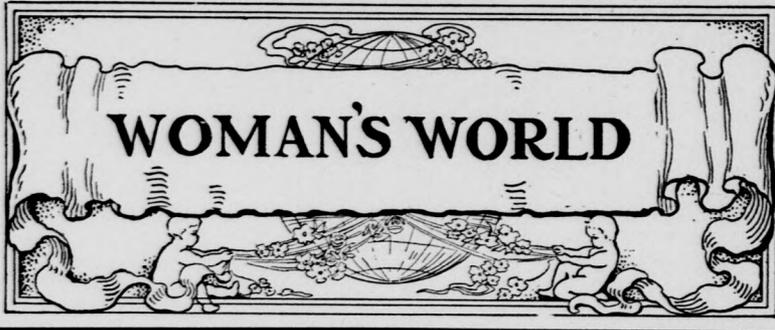
especially if you co-operate with us by talking to your customers about it.

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



The Shredded Wheat Company
Niagara Falls, N. Y.





Why the Working Girl Shuns Our Kitchens.

Written for the Tradesman.

The servant problem has taken on new dignity. At the suggestion of Mr. Caminetti, Commissioner of Immigration, it is being investigated by the Federal Department of Labor. Since the problem is one of Nation-wide concern, the investigation will be followed with interest.

It may be noted here that many families are solving the problem for themselves by doing without any servant. The average income hardly permits hiring a maid. But a system of rather light housekeeping may be adopted. By the use of canned and baked goods and other ready-prepared foods, meals can be gotten up easily and quickly. At small expense the clothes may be sent to the wet wash laundry. Perhaps a vacuum cleaner lessens the labors of sweeping day. Possibly Sunday dinner is taken at some cafe or restaurant. In such ways the housewife, particularly if she has only three or four to do for and lives in a simple way, is able to manage quite nicely without a maid.

Obviously, however, such methods would not be found satisfactory in households of ample means. There are many such, each of which desires to keep at least one good servant. And the really good servant is hard to find. There are, all told, great numbers of women who want help and are willing to pay well for it, but who must either go without or put up with that which is very unsatisfactory.

The supply of competent maids never is equal to the demand. This presents a strange contrast to conditions in other lines of work. In some occupations the demand for women workers never is equal to the supply. In consequence, there are many girls who either can not get steady employment in these callings, or who work for pay too low to be called a living wage.

How to induce the girls who need employment to work and to work acceptably and well for the housewives who need helpers—this is the servant problem. Although it can be stated thus briefly, it is neither simple nor easy.

No one can have failed to observe that girls and women have a strong repugnance to domestic service. As matters now stand, no girl becomes a housemaid from choice. It is only the girl who must make her own living and who can not get into some occupation more to her liking, who enters the servant ranks. The housemaid is such from necessity alone. She would prefer to be working in some store or factory.

So long as this feeling is general, servants will be scarce and their work as a rule, barely endurable—the housewife is in no position to demand efficiency.

From the housewife's point of view, the prevailing aversion to the job she has to offer is without good reason. Indeed, it is very easy for her to talk up the positive advantages of housework as an occupation. No long and expensive preparation is required. A dozen expert housekeepers are ready to take any neat, bright, willing girl and teach her their craft, paying wages during the process of tuition. The skillful maid can take her pick of easy places. She can work in clean, wholesome, sanitary surroundings, and have a room all to herself. The work is safe morally—she is not subjected to the perils and temptations which beset girls in the overcrowded, underpaid callings. Besides, she is under the oversight and protection of her employer, who, very likely, is a good Christian woman and feels a personal interest in her.

Then look at the clear money the girl can make! She is paid four, five, six, seven, or maybe eight dollars a week, and everything found. No outlay for food or room rent or laundry bills or street car fare. Only simple, inexpensive clothing is required. No extra expenses of any kind. A maid of a thrifty turn can dress herself presentably and lay up the greater part of her earnings. Her savings, put in the bank at 3½ per cent. interest, would total a tidy sum in twenty years, a sum considerably larger, you may be sure, than the amount a stenographer or store worker is likely to lay up in the same length of time.

In the main these arguments are perfectly true. Housework really has these strong points of advantage. The trouble is that these features are such as appeal to the shrewd, experienced, middle-aged mind, to the mind of the person of the employing class, and not to the mind of the working girl.

The girl's idea of the fine fruits of labor may be summed up in the words—clothes and a good time. Usually she is perfectly innocent in her desires, but she wants life and the things, intangible as well as tangible, that seem to her to make life worth living. She will choose the kind of work that, according to her processes of reasoning, will best supply these. She does not picture herself as continuing in a dreary monotony of toil as a servant for a long term of years, frugally putting a large part of each week's earnings in the bank. Very likely she dreams of an early marriage. The clear money argument carries little weight with her.

If she can live at home she will take almost any other job in preference to becoming a servant, if only the other job will keep her in wearing apparel and spending money and allow her to pay what is deemed her share into the family purse. If her father is able to pay the grocery and meat bills and let her board at home without making this contribution, then an even lower wage may answer her requirements.

Seemingly blind to the advantages of domestic service, the girls have keen eyes for all its disadvantages and drawbacks. They well know that in some homes the work is hard and heavy. They have not failed to note that there are women who are disagreeable as bosses—inconsiderate and cross, or unreasonably exacting and fussy.

However, such things as these are not what is keeping working girls out of the kitchen. The vocation of the trained nurse involves much hard labor, yet it is not shunned on that account. Harsh and unfeeling managers are not unknown in stores and factories.

The real obstacles to entering domestic service are two in number. One of these, which is complex in character, may be termed the conditions under which the work is done—the long hours, the very early and very late working hours, the almost total lack of opportunity for social life and recreation, and the hampering of freedom and independence from living in the home of the employer and

Dandelion Vegetable Butter Color

A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States.

Manufactured by Wells & Richardson Co. Burlington, Vt.

McCray Sanitary Refrigerators

will increase your sales and your profits by keeping your perishable goods fresh and salable at all times. Write today for Catalog and "Easy Payment Plan."

No. 70 for Grocers—No. 92 for Residences—No. 62 for Meat Markets—No. 51 for Hotels and Institutions.

McCray Refrigerator Company
744 Lake Street
Kendallville, Indiana
Agencies in all Principal Cities

Hartnett Flower Shop

Cut Flowers—Floral Decorations
Funeral Wreaths and Sprays

72 N. IONIA, Just North Monroe
Both Phones Grand Rapids, Mich.



It's Pure That's Sure

Piper Ice Cream Co.
Kalamazoo, Mich.



They Like It

That is one very good and sufficient reason for

MAPLEINE

You can order it of your jobber or

Louis Hilfer Co.
1503 Peoples Life Bldg.
Chicago, Ill.

CRESCENT MFG. CO.
Seattle, Wash.

Bread is the Best Food

It is the easiest food to digest.

It is the most nourishing and, with all its good qualities, it is the most economical food.

Increase your sales of bread.

Fleischmann's Yeast

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

Sell Bread Made With

FLEISCHMANN'S YEAST

American Sugar Refining Company

More and Better Customers

Clean-cut, fair, quick service is a certain trade builder. What better, quicker, fairer service can be found than the immediate sale of a bright, clean package of Domino Granulated Sugar?

No time lost in weighing and wrapping—no waste. Guaranteed correct weight, convenient and quick to sell.

Combine these points with the unequalled high quality of Domino Granulated Sugar and you see why the Domino Line is a trade builder. It always pleases every buyer. It reflects the good service of your store because it is the best.

American Sugar Refining Company

The Most Complete Line of Sugar in the World



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

THE FOOD COST ISSUE.

Public Unrest Is Too Genuine to Be Swept Aside.

New York, Feb. 19.—The present public clamor against food cost of living is not of the making of a day. It is the semi-climax of accumulated complaint gathered during the past number of years.

The great European catastrophe, directly and indirectly, has been responsible for bringing the situation to an acute stage.

The phenomenon of present day fantastic food prices is a phenomenon which has assumed such proportions as to constitute one of the most serious of the many problems with which the people of the United States are confronted. Prices to the consumer are out of all proportion to the productive cost. Is it the revelry of the psychology of prosperity after a sustained period of business depression? It is the inexorable law of supply and demand? Is it gambling? Is it the distance that separates the consumer from the producer? Is it suggestive advertising? Is it the extra cost for the convenience of modern day retail merchandising? Is it less production? Increased consumption? Is it lack of advanced distributing facilities? Is it the fault of the habits of the consumer? Is it exportation abroad? Is it all of these? Your answer would be of interest.

We are all guilty of neglectful treatment of the food supply situation of this country, producer, distributor, consumer. The prices of the things we eat and drink, while always of serious import, have reached that point in our economic development, when those most affected, and that means about 70 per cent. of our National population, will demand drastic measures of relief. The call is sounding through the country now. In the great cities the cry is loudest. In New York it is almost a howl.

The public, for the want of a better target, clamor against the wholesale and retail distributing trade—it is nearest. The latter passes the blame on to the producer—the manufacturer—the transporter—the law of supply and demand. The public is incredulous. The public judges by comparison; it is the only way the public can judge. The public sums up the case in this fashion: "I have twenty-five dollars a week income, I have a wife and four children. I can adjust the family outgo for rent, clothes, shoes, amusements, education, etc. We must eat to live and I cannot adjust the expense for foodstuffs. We must have meat, flour, vegetables, fruits, sugar and the other staple commodities. My standard of living is the American standard. I will not lower it. Something must be done by the powers that be to help me and my family or I will know the reason why."

"True, I am not a producer of foodstuffs. I am too well settled in my trade to become one. It's too late

now to change everything. I have made plans for my family. I cannot change. Years gone by, things were lower. If my wages are increased, up goes food prices. It's all right to talk economy, diet, substitutes, but I am a hard-working man and need good food and plenty of it. I am not going to make freaks of my children, either. They want substantial meals. They are going to have them, too, if I have to go into debt for it. That is what I am doing. Many of us are buying less food. Prosperity may mean more National wealth, a still higher standard of living for some, more luxuries and comforts. Yes, I am employed; it's better, of course, than hard times. What good does it do me. Nearly everybody is money-hungry in this country. I work every day for mine, but what have I got to show for it? Nowadays I spend 50 per cent. of my salary for food; we have meat only three times a week at that; we used to have it three times a day. Some people say too much meat is not good for you; that may be so for the fellows with easy jobs. I work, and work hard, and it takes a lot of good and strong fuel to keep this human engine going right. What am I going to do about it? Well, we will see."

I have not overdrawn the picture—it is an average one. Ask any man of the millions of this type, and find out for yourself why the mutterings under the surface of our National life against high prices are growing louder and angrier. The public, in their eagerness for curative measures, will follow any trail that promises lower prices. This is particularly true of New York City. Let a constructive remedy be proposed, it is hailed with delight; let an attack be made on a specific interest, it is applauded; boycott a commodity, the public joins in—it's a sport; suggest a plausible plan costing millions, spend it, demands the public; old laws are inadequate to reach the culprits, new and harsher laws, cries the public; legislation, legislation, legislation, is welcomed as the cure-all; law is enacted. Before its enforcement the public feels relieved; all of which tends to convince you that leaders of public opinion in such matters lead only because they are led by public demands.

Are they leading the public wisely? If not, how should public opinion be formed and how should it be led? Along what ways? The leaders in the food trade owe a duty to the community. There are men in the trade who should shoulder the responsibility of counseling with the consumer. There is need for improvement in production, transportation and distribution of food commodities. Prominent merchants acknowledge that. They are recorded in favor of improvements. What has been done to crystallize their views, based upon knowledge and experience, into action? Should not the first step in the improvement, for instance of local distribution of foodstuffs, come from the food trade? Is that not the logical and natural source for the initiative? Then why leave it to daily newspaper publicity, to office holders, politicians, legislators and the purchasing good public? It is not so in the great European capitals. It is without example in many of the Western

and Southern states and cities. It was not so in the old days in this city. If new piers were needed, the trade demanded them first. If better depots, the convenience of the receiver was counted.

With the geographical expansion of the city, the growth into a city of a daily population of 6,000,000, the complex life of our people, the store upon store of our retail food merchant, the increasing dependency for our foodstuffs from far distant points; has the wholesaler in food products kept pace in the past thirty years with the new problems, or is he too confounded by their magnitude? Is he content to permit of present conditions, to remain undisturbed, or will he be awakened to the modern needs of a great community, a kingdom in itself only when those needs are attended to by those who pay the price for the shortcomings of the system—or, rather, lack of system?

The law of supply and demand has



Coleman
 (Brand)
 Terpeneless
LEMON
 and
 Pure High Grade
VANILLA
 EXTRACTS
 Made only by
FOOTE & JENKS
 Jackson, Mich.

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

The Vinkemulder Company
 Jobbers and Shippers of
 Everything in
Fruits and Produce
 Grand Rapids, Mich.

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

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

Rea & Witzig
 PRODUCE COMMISSION MERCHANTS
 104-106 West Market St. Buffalo, N. Y.
 Established 1873
 Live Poultry in excellent demand at market prices. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.
 Fancy creamery butter and good dairy selling at full quotations. Common plenty and dull.
 Send for our weekly price current or wire for special quotations.
 Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

its place, to be sure, in the world of trade, most essentially in the food trade, and commodity prices are governed in part thereby. The reasonable profit is a fixture; the abnormal profit a trade sin. What, however, are some of the parasitic conditions arising between the producer and the consumer that should be removed? The men in the trade know. These conditions have aroused their ire, that is all. It's arousing the ire and more, now, of the public, and sweeping changes are promised.

The wholesaler is in some measure an intimate of the producer. At least his business keeps him in constant touch with the producing market. Is not the producer enjoying his new found prosperity? It is but natural. With that prosperity, and all signs point to its continuance for him, there will result the concomitant desire for greater independence, more organization, legislature protection, more direct dealing with the retail distributor through agencies laid down on lines similar to those many wholesalers now follow. It is the new phase of producer, selling and distributing. The movement is no longer an experiment. As it develops it grows. Its growth will embrace a wider field than contemplated by the most radical.

The food gateway to this great food consuming city is narrow, it is handily controlled; while lively competition prevails, how much greater and keener will it be with wider entrance? Competition is the life of trade, it regulates prices, the consumer benefits. Competition oftentimes is ruinous. The fittest survive. There would be no suspicion of manipulation of supply or prices. The wholesale food market would be as an open book. Are not the people entitled to it? Is not such a new system for this city better than absolute control and regulation by Government? The temper of the public is rising, the Nation, although at peace, finds itself in the throes of a situation that may lead to steps grave and injurious to legitimate business.

To appreciate the feeling of the average consumer, a glance into the annals of trade prices in the past generation will reveal the cause of their dissatisfaction. The average food cost of living as measured by twenty-five representative food commodities at wholesale, advanced in net value in the year 1916 39 per cent. During the period from 1890 to 1902 fluctuating prices produced gradual upward tendencies. From 1902 to 1916 the rise in food prices at wholesale and retail has been steady and certain. The persistency of increased prices has gone unchecked, the ultimate consumer paying the price.

During all this period sporadic attempts have been made to apply remedies through legislation. Public and private monies have been spent to investigate conditions. Various fundamental and artificial causes have been assigned. The time for investigation has passed; the hour for action to bring partial relief is at hand. Unless constructive measures are found to go to the heart of the trouble, there is likely to come a period of agitation fomenting into extreme methods.

Other trades are gravely interested in food prices. Increasing outgo of the average income for the necessities of life prevent or curtail buying of other commodities. It threatens the whole commercial structure.

Prosperity is now being prominently capitalized in more ways than one—at least, it is being so exploited as to make the average man feel that he is part of it. He asks himself, if the National wealth is so great, in what quantitative proportion has it been added to him? The answer invariably discloses the negligible.

The man of wealth may commit errors of judgment as to the elasticity of the opportunities for continuous money earning power—the small in-

come man, never; his limits he knows to be fixed and certain. His daily thought-habit is how far will that income suffice for to-morrow's needs.

Joseph Hartigan,
Weight and Measure Commissioner
of New York City.

Activities in Michigan Cities.
Written for the Tradesman.

Grant S. Bennett has resigned as Secretary of the Battle Creek Chamber of Commerce and goes to Kalamazoo to take the management of the Kalamazoo County Good Roads Association. He was at the head of the Calhoun Good Roads Association, which was successful in its campaign for a bond issue of \$800,000 and Kalamazoo county is undertaking a bond issue of a million dollars for better highways.

The Hillsdale Chamber of Commerce will hold its annual banquet March 1 and in connection with same all local manufacturers will co-operate in making an exhibit of Hillsdale-made goods.

The Civic League of Bay City has officially endorsed the plan of a garbage plant for that city, with an organized system of collection and disposal.

Farmers living near Vermontville will co-operate in building and operating a grain elevator at the railroad station there. The Fuller timber mill site has been purchased and an elevator with 17,000 bushels capacity will be erected.

The village of Otsego will vote at the next election on the plan of adopting the commission-manager form of government, also on a bond issue of \$20,000 for street paving, provided the recommendations of the Commercial Club are adopted by the village council.

The Briny Inn fire loss at Manistee is likely to result in a shake-up in the city fire department. It is claimed by citizens that when big buildings catch fire there the department usually manages to save the lot.

After four years of effort, the Muskegon Chamber of Commerce has secured better service on the Big Rapids branch of the Pere Marquette, connections now being made between the night train South of Muskegon on the White Cloud division and the train South on the main line from Traverse City to Grand Rapids.

The Michigan G. A. R. Encampment will be held in Battle Creek June 13-15 and is expected to draw over 2,000 people.
Almond Griffen.

Stand Pat on Prices.

In this day of high prices it is wise to discuss buying as an investment rather than an expense. In plainer English, it is good salesmanship to inform the customer what he can make out of his purchases rather than argue as to the price he must pay.

We all know prices are high, but to some high prices are a benefit and to no one more than the farmer. He is usually inclined to kick, and if he does, kindly but firmly inform him as to the situation. He is getting \$1.88 for wheat, 18½ cents for cotton, \$1.03 for corn, \$2 for potatoes and other things in proportion. This naturally makes for high prices all 'round, and so he must pay in like proportion for what he buys.

Don't be mealy-mouthed about the situation. You have to pay more for

what you buy, therefore you should get more for what you sell. Put on a price in keeping with the investment and stand pat, they'll have to come to you or do without.

But in meeting the situation it is advisable to talk about prospects of high prices for farming products, getting ready to take advantage of a good future market rather than what you are selling and its high price. Convince him he needs what you have to sell in order to raise another crop of high priced products and you've made the sale.

Misery may love company, but company never cares for misery.

**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.

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

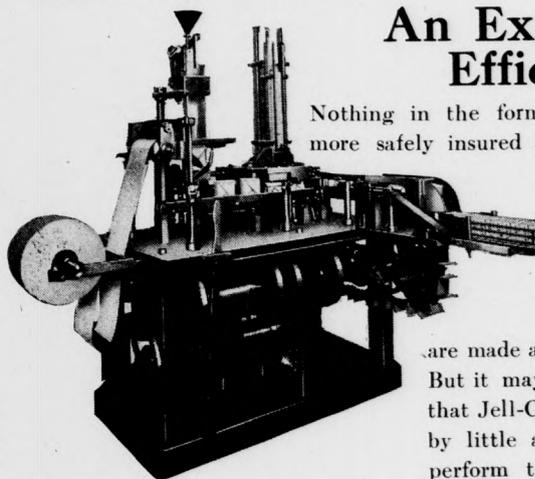
Correspondence solicited
Wm. Alden Smith Bldg. Grand Rapids, Michigan



Mr. Flour Merchant:
You can own and control your flour trade. Make each clerk a "salesman" instead of an "order taker."
Write us to-day for exclusive sale proposition covering your market for

**Purity Patent
Flour**

We mill strictly choice Michigan wheat, properly blended, to produce a satisfactory all purpose family flour.
GRAND RAPIDS GRAIN & MILLING CO.,
Grand Rapids, Michigan



**An Example of
Efficiency**

Nothing in the form of "package goods" is more safely insured against deterioration than Jell-O is.

Every grocer knows a great deal about Jell-O, of course; how good the desserts are that are made of Jell-O, how easily they are made and how popular they are. But it may not be generally known that Jell-O is put into the packages by little automatic machines which perform the whole operation, from

making the waxed-paper bag and putting the

JELL-O

into it, to closing and sealing the carton containing it. And while it is inserting the filled bag in the carton it includes with it a beautiful little folder full of Jell-O recipes. The entire operation from start to finish is performed in two seconds.

There are eighteen of these wonderful machines in the Jell-O factory, and they have a capacity of more than one million packages of Jell-O every four days.

Talk about efficiency! Any package put up by any one of these machines may be thrown into water and left there for days without producing a trace of dampness in the contents, which are always clean and sweet.

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





American Cotton Products Finer Than Ever Before.

The export trade in cottons, staples and heavier ones are much better of late with presentable orders from Russia, Greece, South America and Scandinavia. The finer grades are not ordered as freely for export. Cuban and Porto Rico orders are especially good. Suiting, drills and staple gingham are among the best fabrics for export. The Eastern countries want sheetings, but deliveries are slow. Our exports in wool, cotton and silk fabrics in 1916 were \$101,366,995 over 1914. Last year we used 14,750,000 bales of cotton and before the war the consumption of cotton used to run 200,000 to 300,000 bales. Cotton yarn prices remain firm, although many persons believe them to be too high. It is evident that converters do not possess large reserve stocks, as their deliveries are too slow.

Western jobbers claim a fine business and are now arranging for future trade, being already out for what is coming to them in another year's business. The Western business, during the past three years, has been very satisfactory. The general market demands variety, a higher grade all around of fabrics and settled prices. Finished goods need a steady delivery as customers continue to buy cottons until June to make up for the summer; unless new goods appear shoppers lose interest in a cotton department or any other, for variety is the keynote of success nowadays. There is a rumor in the trade that Henry Ford has made a contract with the Amoskeag Manufacturing Co. for all their cotton waste during 1917.

The cotton fabrics of the season include a variety, containing all extremes, from heavy skirting to the sheerest organdy and voile. White, plain and fancy, colors from African to the dainty flesh and ciel tints and designs large and small, in stripes, bouquets, single flowers, dots, geometrical figures; especially circles containing a figure, plaids, checks, embroidered and printed borders, also beaded and soutached borders and motifs; all such fabrics are to be found among the new goods and many more.

The domestic mills have done wonderfully well; this being such an opportunity for the domestic manufacturer he has eagerly taken care to fill it with credit to his mill and himself. In prices the cottons run easily to \$3 a yard and with a large variety at what shoppers call "popular-priced goods;" there are fabrics up to \$12 a yard, but they are not commonly

seen in a general variety. The sport cottons of heavier weight are responsible for the call for heavy fabrics and Rodier has also sent over very smart heavy cottons.

Excellent examples of Persian printing are now seen and some of it has been put on ordinary sheeting for trimming, etc. Colors are freely used and the bold patterns give the opportunity of wonderful combinations. For heavy skirtings the sport materials are of such weaves as Oxford, gabardine, piques, basket weaves, fancy cord and flat stripes and many variations, introducing plaids and checks.

Voiles continue as the leading fabric, and when made with artificial silk are remarkably handsome. Marquisette is also among the favored weaves, but voile remains the leader. There are many cotton and tussah fabrics that will be found at both the silk and cotton departments; plain and printed effects obtain in these. Cotton grenadines or gauzes will be noticed for lingerie dresses and waists of the transparent order. Cotton crepes, in pastel colors, will be worn and there are also very silky crepes with snowflake finish, also cotton crepes with stripes of artificial silk, coin spots or dots, etc.

Garment manufacturers are busy with delightful frocks of white or pastel tinted, beige, rose, Copen, gray, wisteria, flesh, ocean green, etc. Such frocks are trimmed with Venise or filet lace, hand embroidery, lightly done, in silk and beads and ribbon as a sash if not more.

Blouses of voile, organdy, handkerchief linen, bastiste, etc., cause the sale of many short lengths of these goods as well as of the fancy sheer fabrics, showing stripes or plaids in open work, dots and stripes of odd and complicated weaving. As a late novelty voiles and batistes will be shown later in the season with allover and small tapestry figures that are printed in the real tapestry colors that always remind one of Persian ideas.

Combinations of woven and printed designs are quite prominent. Chinese, Japanese and Persian ideas obtain, and black lines are used in relief. A mercerized voile is in big plaids and smaller checks in such brilliant colors as Spanish gold, vermilion and emerald. Delicate "Queen's" gray voile is to be worn as a frilled frock with a rose ribbon sash. There is a French voile at one of the department stores with the Mosaic tiling in blocks. Borders of ribbon bands confine a center of dots of different colors forming blocks. Black and gray voiles, having a sil-

very look, are considered very smart.

A well-known buyer lately said, "This is the first season that you can not tell an American cotton from a foreign one," and this explains why the selections of cottons at the openings are unusually charming. One voile has blue-birds, hopping from bough to bough, on a lavender tinted foundation. Scroll designs of flowers are outlined in black.

The gingham shown now are not prettier than they have been in years, but now they are back in favor so they are smart in big plaids, the popular check and stripes, in dainty shades and also of brilliant colors, enabling them to be numbered among the sport fabrics.

An exceptional voile, in pastel shades, has narrow white lines, with a half-inch white stripe every five inches with a floral shadow pattern done in black outline; a white voile is bordered with large balls on blue and yellow and joined by bars of the same. Another white has fruit balls in Copen cotton embroidery with

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

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

Bell Phone 860 Citiz. Phone 2713

Lynch Bros.

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

Eagle Cordonnet



P. F. C.
Crochet
Cotton

The best made,
for all purposes

Ask Your Jobber



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

UNILATERITE MASTIC

THE IDEAL FLOOR COVERING

Sanitary, water-proof, quiet, dustless, seamless. For offices, hospitals, schools, homes. Ask for sample.

FRANK L. DYKEMA & CO.
201 Shepard Bldg. Grand Rapids, Michigan

Headquarters For Crochet Cottons

Crochet Cotton is the biggest selling item in the notion department. Our stock is complete with the following brands:

Coats Mercerized Crochet
O. N. T. Mercerized Crochet
R. M. C. Mercerized Crochet
Silkine Mercerized Crochet
Peri-Lusta Crochet P. F. C. Eagle Crochet
R. M. C. Pearle Crochet Cotton
Sansilk Crochet Cotton
Blue Bird Crochet Cotton

WE CAN MAKE PROMPT DELIVERIES

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Exclusively Wholesale

Grand Rapids, Michigan

yellow leaves. Citron ground has rings of dark greenish blue. Persian borders in red and gold are prevailing. Ball designs stand alone and are interwoven.

Skirtings are of every kind of a design from piques in plain white to smart heavy-twilled goods with odd figures of queer colors or stripes nearly bright enough to shame King Sol. Skirtings will sell and Rodier has sent some wonderful colors and combinations of sport goods. There is a heavy poplin here, mercerized, with woven colored stripes that will be used for trimming sport garments of wool or form the garment. Jobbers expect the call for skirtings to continue with them until June. There are very conservative lines of skirtings, but the modest violet in skirts is a rare garment, for the quietest of women have been won over to the sport skirt if nothing else of this character. Mercerized Oxford is taken by the cutting trade freely. One in check and plaid construction comes in such colors as blue, khaki and black on white and green, red and black on white, all bright.—Dry Goods.

Be in a Position to Prove Your Loss.

If a fire wiped out your store to-night could you prove your loss?

Do you keep a set of up-to-date books showing exactly or even approximately what merchandise you have in stock, the invoiced cost of it, what is owed to you, what you paid for your fixtures, etc?

Do you keep these books in a fire-proof safe at night or in a desk where they are likely to go up in flames and make it impossible for you to offer proof of loss?

Unless you exercise the same care in looking after your books that you do after other things, often less essential to your welfare, a fire may mean an irretrievable disaster to you. Take no chances.

An insurance adjuster of long standing offers the following advice:

For the purpose of a loss adjustment on your stock of merchandise, accounts under the following heads should be systematically kept:

Merchandise—To which is charged all goods received into the store at invoice price, and to which is credited all goods leaving the store at selling prices.

Merchandise Purchase Accounts—Kept with each firm from whom goods are bought, to which should be credited the amount of each invoice of goods received, and on which all payments on accounts of such merchandise, discounts and goods returned should be debited.

Customers' Credit Sales Accounts—Comprising accounts opened with each customer to which are debited all goods sold on credits, and to which all payments on account of goods and returned goods are credited.

Cash Sales—The amount of each day's cash sales should be kept in some form, preferably in the cash book. The total of each week's or month's sales only need be posted to the merchandise account in the ledger, if desired, but the detail should be kept for reference somewhere.

Freight and Drayage—Separate account should be kept of these items in the ledger.

Consigned Merchandise Account—If any consigned merchandise is received this fact must appear in the ledger. The ordinary insurance policy does not cover these goods, unless it specifically mentions the fact.

For this reason it is necessary to keep the transactions in connection with consigned goods separate. This should extend to the cash and credit sales, commissions, and every part of the business connected with this end of the business. Separate books should be kept for this very purpose.

Any adjuster will tell you that the greatest trouble he meets with in effecting settlements with merchants for fire losses is on account of the lamentable fact that few merchants keep proper books of account.

Property insured in one store is not insured if it is moved to another. If it is insured as located on the ground floor and it is in a loft, or upper story of a building, it is not insured. You cannot even move it next door without voiding the insurance, unless you get the consent of the companies who issue it.

Look after these details now. Then when a fire comes you will face no trouble. But don't wait until the fire breaks out before thinking of them.

Liquor and Cigarettes.

The total revenue on beer and whisky collected by the Government in 1916, according to returns compiled by the Treasury Department, was \$252,708,935, as compared with \$233,712,934 in 1915.

While the returns show a large increase in the revenue from the tax on whisky the fact is partially accounted for, officials say, by the more general collection of the tax which in former years has been escaped by extensive frauds. The amount thus saved to the Government is estimated at about \$24,000,000.

No account is taken of the quantity of spirits consumed in the manufacture of war munitions for shipment to the warring countries abroad, probably amounting to very considerably more than the quantity upon which the revenue tax was collected last year by the more effective means employed. But the increased revenue from cigarettes is something to marvel at, especially in view of the suggestion that it results largely from the growth of the cigarette smoking habit among the women of this country.

Many millions of cigarettes, it is said, were manufactured in this country and other millions imported for feminine users during the past year, the grand total of paper-wrapped cigarettes upon which the Government levied a tax reaching the enormous figure of more than twenty-five billion, three billion more than in any previous year.—San Antonio Express.

Economy.

Hocus—Does your wife ever have any spasms of economy?

Pocus—Well, she's always talking about how much car fare we could save if we only had an automobile.



BE PREPARED

For Coming April Showers

We carry a complete line of various styles in Raincoats.

Misses'—Ladies'—Boys' and Men's from \$2.50 to \$9.00.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids :: Michigan

Safety First in Buying

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

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

Butler Brothers

Exclusive Wholesalers of General Merchandise

New York Chicago

St. Louis Minneapolis

Dallas

Ha-Ka-Rac

Knit Goods

The Complete Line That Will Help You Boost Your Knit Goods Business

WE MAKE this assertion, not because of our enthusiasm over our products, but because time has proven to our customers and to us that "Ha-Ka-Rac" Knit Goods meet every requirement of service, style and price.

For over twenty years our knit gloves and mittens have been leaders in their field. And the same care is exercised in the making of our other knit products—the sweater coats, caps and knit goods novelties.

Be sure and not place your order for these goods until our representative calls on you

Perry Glove & Mitten Co.

Perry, Michigan

CLASS INSURANCE.

Why It Is Adapted to Use of Merchants.*

With four men on the programme to discuss the subject of fire insurance—President Lake, Chairman Primeau, Mayor Balch and myself—I was somewhat in doubt as to what particular branch of the topic I could best discourse upon. President Lake, when appealed to for definite information as to what was expected of me, generously informed me I could jump into the breach as a free lance, so here goes.

The only kind of fire insurance we require in this world is insurance which insures. This involves the existence of five conditions, as follows:

1. Complete coverage of all property which would be damaged or destroyed in the event of fire.
2. Policy forms and riders written in plain Anglo-Saxon words which are readily understood by the ordinary business man. No term to be tolerated which requires the services of a lawyer or resort to the courts to define.
3. A reasonable rate for the service rendered.
4. Prompt and honorable adjustment of the loss in the event of fire.
5. Immediate payment of the indemnity agreed upon without quibble, controversy or litigation.

These five conditions are all any reasonable man could expect. To ask more would be asking for too much. To accept less would be to accept less than the policy holder is entitled to.

Is the average retailer able to secure satisfactory service under existing conditions which prevail among the board insurance companies? Emphatically no. In what respects? Let me tell you:

1. The riders used by the board companies are full of inconsistencies, incongruities and contradictions. The goods or property insured are seldom properly covered. In three-fourths of the cases the policies are invalid through the omission of the words, "Other Insurance Permitted," or the introduction of the word concurrent when the policies are not concurrent. In thousands of cases you will find insurance on signs and awnings on the inside of the building.

2. The paragraph regarding co-insurance is frequently couched in such technical language that it would require the services of a lawyer or the decision of a court to determine its exact meaning.

3. The cost of insurance is too high. Any business which absorbs 40 per cent. of its total receipts for expenses and pays back to the policy holder only 50 per cent. in the shape of indemnity is not conducted on right principles.

4. Adjustment of losses under the present bureau system is a misnomer. Instead of undertaking to determine the loss by honorable methods, the adjuster begins by picking flaws in the policies—policies uttered by the companies through their own agents on their own forms—with a view to confusing the merchant and convincing him that he was not properly protected. He is informed that his policies are invalid because they are not concurrent, because

he has violated the iron safe clause, because an initial in his name is written incorrectly, etc. If the merchant is a man of authority in the community these subterfuges are seldom resorted to, but if he is a man of small means or if the fire has seriously impaired his resources, he is subjected to deception, fraud, indignity, abuse and browbeating methods to induce him to accept less than he is justly entitled to.

5. When the loss is finally adjusted, it is like pulling teeth to get the money. In a recent case at Grattan the fire occurred July 5, the loss was not adjusted until Dec. 4 and the money was not paid over until Feb. 6. Seven months elapsed between the date of the fire and the date of payment and in the meantime lawyers had to be employed and paid. The State Insurance Commissioner had to be appealed to, hundreds of letters had to be written and the bungling adjuster lost his job. Finally, the companies paid the loss in full under what they termed, "newspaper coercion."

Is there a remedy for these deplorable conditions? There surely must be. be-

people they are supposed to serve can be properly scourged and prepared for the future state.

Conceding, then, that reform from within is out of the question, and that reform from without may require fifty years to accomplish, what course is open to the merchants of this generation to secure immunity from the tyranny and oppression of the board insurance companies? To me the answer to this question is as plain as the nose on my face. It is not an answer which came to me suddenly or without careful and prayerful consideration. For many years I was a director of the Grand Rapids Fire Insurance Co.—subsequently merged into the National Fire Insurance Co. In those days I was led to believe that mutual insurance was good enough for farmers, but not sufficiently reliable for merchants and business men who carry heavy lines. I have never ceased to regard assessment insurance as unadapted to mercantile conditions, but the class companies which have come into existence in large numbers during the past dozen years appear to me to meet every

hundreds of Michigan hardware dealers are insured, has returned 50 per cent. dividends every year for the past nine years and in the meantime has built up a surplus of \$600,000, invested in bonds. The druggists, shoe dealers, lumber dealers, grist mills, elevator men and others are protected by similar organizations. The furniture, dry goods, clothing, grocery and meat trades are not represented by class organizations, as in my opinion, they should be.

As a rule, the losses in class companies average about 30 per cent., as compared with 50 per cent. in the board companies.

The expenses average about 10 per cent., as compared with 40 per cent. in the board companies.

This leaves 10 per cent. profit in each case, and a 50 per cent. refund in the case of the class companies.

In urging the five trades not now represented by class companies to create and maintain such organizations with as little delay as possible, I believe I am giving them valid advice in keeping with a lifetime of service devoted to the retail trade. All I can reasonably ask is that you proceed with due caution and conservatism in building up a chain of companies which will enable you to throw off the fetters of one of the greatest monopolies and most contemptible conspiracies which ever cursed a free people.

Pending the organization of your own companies, which I should be pleased to see you authorize at this meeting of your Association, you should be careful to keep well covered in the companies now carrying your insurance and secure all reasonable concessions possible. My recommendation under this head is as follows:

1. Don't accept a policy in which the word "concurrent" appears anywhere on the rider.

2. Don't tolerate the "joker" which has been introduced in thousands of Michigan policies, although its use subjects every agent using it to prosecution.

3. Don't take anything for granted when you accept a policy from the hands of the agent. Above all things insist that the agent attach an agreement to the rider that in the event of a loss under the policy the adjustment of the damage will not be referred to an adjustment bureau, but be attended to by the local or State agent.

4. Don't sign a non-waiver agreement in the event of fire. It has no authority in law or equity and is the creation of crafty and unscrupulous adjusters to secure an unfair advantage over the insured.

5. Don't fail to keep complete and minute inventory of everything you wish covered by your policies and a detailed record of purchases and daily sales in a fire proof safe. Both the inventory and record of purchases should be written in ink in well bound books. If you have room in the safe, keep the original invoices also.

6. Don't deal with the representative of an adjustment bureau under any circumstances. Insist on settling your loss with the local agent, the State agent or the company direct.

Genius is seldom mistaken for common sense.

Concurrent No Longer Current

Resolution unanimously adopted at annual convention of the Retail Grocers and General Merchants' Association at Kalamazoo, Feb. 22, 1917:

Whereas—The word **CONCURRENT** on insurance riders is not necessary to conform to any law or court decision; and

Whereas—It is maintained solely to annoy and embarrass the insured in the event of a loss by fire; therefore

Resolved—That we refuse to accept any policy bearing this obnoxious word of uncertain meaning and fearful portent in the eyes of the insurance adjuster.

cause no business can be conducted in the manner the board insurance companies are managed and not suffer in prestige and in business. Personally and editorially, I have endeavored to make the managers see that they are exacting too heavy a toll for the kind of service they give in return; I have brought to bear every argument in the category of argumentative reasoning; I have appealed to these men personally and in their official capacities; but I finally concluded that I was up against a stone wall—that I might as well talk down a well as to expect to accomplish any reasonable result by appealing to the fairness, business sagacity and acumen of the average board fire insurance company manager. He is so strongly entrenched in his ill-gotten gains, his legislation obtained by corrupt practices, his court decisions secured by unfair methods and his pockets bulging with stock in the adjustment bureau which has been given to him outright to secure the adjustment of his losses by unfair means and criminal methods that he laughs to scorn any one who has the temerity to tell him that he is sitting on a safety valve and that the pressure from below may become so strong as to send him to Kingdom Come, providing that locality has any department where men who ride rough shod over the

requirement of the merchant for safe insurance at a saving of from 25 to 75 per cent. over the board rate.

Right here let me give you a couple of comparisons to think about:

One-third of the insurance of Michigan is carried in mutual companies at a cost of \$1,500,000; two-thirds is carried in stock companies at a cost of \$15,000,000. If the mutual insurance in force in this State was placed in board companies, it would cost the policy holders \$7,500,000, instead of \$1,500,000. Is \$6,000,000—equivalent to 400 per cent.—worth saving?

The average cost of \$100 insurance in board companies in Michigan is \$1.04¾. The cost of \$100 insurance in Michigan in mutual companies is 16 cents.

Under existing laws class fire insurance companies can be organized anywhere in Michigan by ten or more responsible persons. The character of the men must be approved by the Insurance Commission and the companies must secure applications for \$100,000 insurance before they can begin to do business. They should collect the full board rate on every policy written, returning a percentage of the premium to the policyholder on the termination of the policy. The hardware trade has a dozen or more of such companies throughout the country. One of them, in which

*Paper read by E. A. Stowe at annual convention Retail Grocers and General Merchants' Association, at Kalamazoo, Feb. 22, 1917.



THE WAUKESHA SPRING WATER COMPANY

WAUKESHA, WIS., U. S. A.

America's Royal Table Beverages



PARK'S ORIGINAL AUTOMOBILE CARTON

Noted for Superior Excellence of Quality

INVITES THE INVESTORS OF AMERICA

To Join with Them in One of the Most Profitable Businesses Ever Presented to the Public

Letter From the President

Gentlemen:

It is hardly necessary for us to formally introduce ourselves to the people of America. We are one of America's Institutions.

Waukesha Springs, Waukesha Water and Waukesha Beverages—chief among the list being the famous Waukesha Ginger Ale—are so widely known and have been in such general use at home, abroad and down in our sister Republics to the South, that we have only to mention Waukesha anywhere in the civilized world, and at once the name is recognized and receives honorable mention from the one who hears it spoken.

Prohibition Has Won Its Fight

Every State in the Union is about to enforce prohibition. Already a large number of states have abolished the liquor traffic. It is generally admitted that America will soon be entirely dry. WE ARE FACE TO FACE WITH THE PROPOSITION OF PROVIDING A TEMPERANCE NATION WITH TEMPERANCE BEVERAGES.

Naturally we must prepare to meet this new order of things and be ready to respond to the calls which already are coming to us in steadily increasing numbers from the dry territory for the far-famed Waukesha Ginger Ale, and other bottled beverages, as well as the waters from the Celebrated Waukesha and Silurian Springs. These are acknowledged to be the finest table waters in the world—and rightly so.

Park's Famous Waukesha Products

It is not necessary for us to dwell at any great length upon the virtues of Park's Waukesha Spring Water products—PARK'S WAUKESHA GINGER ALE, Sarsaparilla, Root Beer, Club Soda and Spring Water. These have a world-wide reputation for excellence.

Looking Forward.

What we must do now is to provide the sinews of war—the facilities to care for this great increase which is ours for the asking. A new plant, with the most improved machinery and equipment must be built at once—not a day is to be lost.

This year we should be in Working Order to supply the increased demand for Waukesha beverages, a demand already greater than we can supply, and which will assume proportions from now on that should place this company in a position where it can dominate the beverage business of the world. The foundation has been well laid.

We invite you to join us in completing the work which has been so well started, and go forward with us to success.

THE WAUKESHA SPRING WATER COMPANY.
Louis M. Park, President.

A Direct Appeal to the Investing Public

When the question of the expansion of this company's business was first proposed the directors gave careful consideration to the best plan to follow in offering its stock to the public. The decision was unanimously reached to go direct with it to the people—to deal direct, and not follow the usual methods. We had a good name—had developed a good business and under ordinary conditions of the trade would have combined to make substantial gains each year.

This is the First Offer of this Stock
It May Never Be Offered Again

WAUKESHA SPRING WATER COMPANY

Louis M. Park, President Plant and Springs: Waukesha, Wisconsin, U. S. A.

DISTRIBUTING HOUSES: Waukesha, Chicago, Philadelphia, Pittsburgh, Los Angeles, Louisville, Minneapolis, St. Paul, Detroit, Cincinnati, Kansas City, New York, San Francisco, New Orleans, Memphis.

**Special Offering of Stock by
The Waukesha Spring Water Company**

Incorporated Under the Laws of Wisconsin

\$100,000 7% Cumulative Preferred; par value \$10 per Share
with a bonus of Common Stock—par value \$5 per Share.
Fully Paid—Non Assessable—No Bonds.

We offer, subject to prior reservation and advance in price, the unsold part of an allotment of 10,000 shares amounting to \$100,000.00 par value, of the 7% Preferred Cumulative Stock if, when, and as issued, of the Waukesha Spring Water Company with a bonus of One (1) share of Common with each Two (2) shares of 7% Preferred Cumulative Stock, when fully paid for as per our terms of sale.

On account of the wide acquaintance enjoyed by the President of this company, and the popularity of the Waukesha Spring Water Company, and the Park's Waukesha and Silurian Spring Water products, we expect a large over-subscription of this allotment of stock, which carries with it the added attraction of a Common Stock bonus, as set forth in the table herewith.

If the business of the company, under the new policy of expansion, reaches the proportions we anticipate, this Common Stock will be an exceptionally valuable holding.

We advise an immediate response by those interested, either by all cash subscription or by the easy payment plan.

We Need a Greater Plant

We must build a new plant. This plant must be equipped with the most improved machinery. We will employ more people—and to do this we must have money. And so we have come to you direct, and will ask you to join us in this work of expansion.

Not a day is to be lost. This will be a great year for us.

We own our Springs—We show a plan of the new building, which we propose to build. We own 13 acres right in the heart of the beautiful city of Waukesha. All railroad and interurban trains stop directly in front of our present plant. A pretty park is laid out in which are situated our two springs. The Waukesha and The Silurian. This is the favorite playground of the city.

Water from the Silurian Spring is shipped in our own cars for distribution in the large cities of the country after bottling.

You will be amazed to know that an overflow of nearly 200,000 gallons of the waters from these springs are carried away every day and lost. We must conserve this water. Every gallon should be turned into money. A Capable Man at the Helm.

Louis M. Park, President of the Waukesha Spring Water Company is perhaps the best known beverage man in the world.

For over twenty years Mr. Park has been engaged in manufacturing and marketing high grade food products, spring waters and beverages. He enjoys an international reputation for originating goods of high quality and for designing packages and containers having a distinct originality and individuality.

These are factors which in themselves have proved valuable aids in the sale of his products. In recent years he has been actively engaged in the development of the business of this company and has built up a splendid organization through distributing houses located in all the principal cities of this country and Canada.

He has prepared the way for his company to expand and grow to great proportions. He is the right man to guide the future destinies of this company. With an enviable record among business men everywhere, forceful and aggressive in his business dealings, he will lead the Waukesha Spring Water Company to success when his present plans for increasing the capacity of the plants are carried out as they will be under his capable direction.

Bear In Mind

That the Waukesha Spring Water Company is nationally known. Opportunities to join in such a business are exceedingly rare—and when our story is read, as it will be in all parts of this country, the response will be immediate.

The special allotment of 10,000 shares with common stock bonus should be taken in a few days.

And in order that you, who may be reading our story, may not be disappointed, we advise your sending in your subscription to-day with remittance to cover.

This is a going business. It has always been successful. It deserves to take its place among the great business enterprises of America, which it will when we carry out our well defined plans to put it up where it rightfully belongs—which we propose to do with due dispatch.

NOTE: This business is one that is not affected, nor will it be affected by "wars or rumors of wars."

The facts are that the beverage business in America has greatly increased since the beginning of the European war. Imports of foreign waters and beverages have practically ceased.

WRITE US TO-DAY.

Address all communications and make all checks, drafts, money orders or express orders to the order of the Waukesha Spring Water Company.

How To Buy Stock

- \$20.00 buys 2 shares of 7% Preferred Stock and 1 share of Common Stock.
- \$40.00 buys 4 shares of 7% Preferred Stock and 2 shares of Common Stock.
- \$60.00 buys 6 shares of 7% Preferred Stock and 3 shares of Common Stock.
- \$80.00 buys 8 shares of 7% Preferred Stock and 4 shares of Common Stock.
- \$100.00 buys 10 shares of 7% Preferred Stock and 5 shares of Common Stock.

Other amounts in proportion.

Easy Payment Plan Without Interest

- \$4.00 cash and \$4 a month for 4 months buys 2 7% Preferred Shares and 1 share of Common Stock.
- \$8.00 cash and \$8 a month for 4 months buys 4 7% Preferred Shares and 2 shares of Common Stock.
- \$12.00 cash and \$12 a month for 4 months buys 6 7% Preferred Shares and 3 shares of Common Stock.
- \$16.00 cash and \$16 a month for 4 months buys 8 7% Preferred Shares and 4 shares of Common Stock.
- \$20.00 cash and \$20 a month for 4 months buys 10 7% Preferred Shares and 5 shares of Common Stock.

Other amounts in proportion.

PURCHASE COUPON

This Coupon Secures Stock

Write to-day and enclose this coupon to—
WAUKESHA SPRING WATER COMPANY,
WAUKESHA, WISCONSIN.

Gentlemen: You may enter my subscription for shares of the 7% Preferred Cumulative Stock. With each two shares bought and paid for I am to receive one share of Common Stock, without cost to me, as a premium.

I desire to purchase on the following terms:
\$. cash and \$. per month for months.

Upon completion of payments mail shares to me at the address given below:

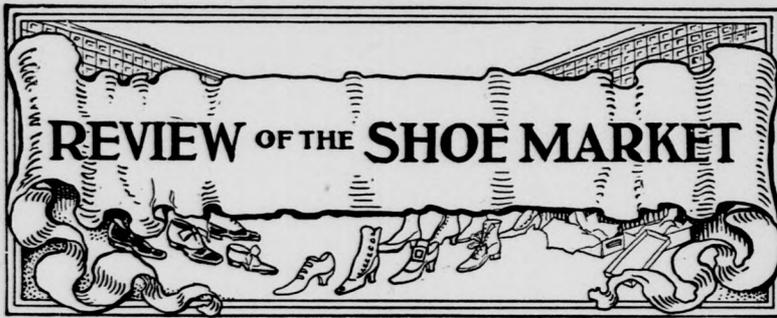
Name

Address

City or Town

State

Note: If you are not ready to purchase, write us for further information.



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

Mistakes Frequently Made By Shoe Dealers.

Written for the Tradesman.

At the very outset the writer should say that he does not propose to give an exhaustive list of the mistakes frequently made by retail shoe dealers. The task he assumes is far less pretentious. He merely desires to call attention to a few of the more common ones.

First among them should be mentioned the mistake of buying straight runs instead of sizes. Study the size-sheets of the shoe dealer who is floundering on the rocks of bankruptcy and you will observe this: in the middle they are all gone, or practically so, but on the ends they are there. Too many leathers and lasts; too much variety of style; not enough stock to fit customers in the sort of shoes customers are most likely to want. It's the same old, old story—a shot-to-pieces stock. And it all harks back to injudicious buying.

Poor stock arrangement, poor displays and mused-over, pawed-over, soiled shoes,—all of which produces a depressing, run-down-at-the-heel, losing-out impression. And nobody wants to be identified with a losing proposition. Nobody wants to shop with a failure. People do not like to give the price of a new pair of shoes for a pair of soiled shoes. Often this is the fault of clerks. A woman comes in and tries on half a dozen pairs of fine shoes—some of them glazed kid in colors. In a hurry to clean up, the clerk throws them back in their cartons any old way—unbuttoned, wrinkled, with finger-prints and smudges. By and by some other woman comes in and the same shoes are shown. And this woman sees the finger-prints, wrinkles and soiled places, and she doesn't relish the idea of trying on a pair of shoes that some other woman tried on and turned down. And this woman doesn't buy. Can you blame her, really? Mistake of merchandising—and a serious one. How much better it would have been to button that shoe up neatly and remove the finger-print, smudge or soiled spot with a little cleansing preparation! The dealer and his clerks ought to have a bottle of it handy at all times. A little gasoline and a soft piece of clean cloth will do the work in the absence of something better. After the shoes are thoroughly cleaned so that the most particular patron could never suspect that any one had ever tried them on, they should be put back neatly in the carton. It

is a shame the way shoe stocks are abused by careless handling, and the amount of loss sustained from this cause alone must run into large figures. A careless clerk can lose his boss more money in this way in a single day than he can make for him in a week.

Another mistake—and one that isn't generally recognized as such—is in making too much profit on shoes that can't carry it. Take, for example a glazed kid shoe, a patent leather shoe, and a staple shoe on conservative lines. Now these shoes may cost the dealer the same; but it does follow that they should be marked to sell at the same price. A good rule is to mark shoes according to the service that may reasonably be expected of them. A gunmetal shoe carries more service than a patent leather shoe of the same last and grade, and can, therefore, stand a higher profit. In so-called smart lasts, and materials such as colored fabrics or kid—in fine, in all kinds of fashionable or stylish footwear—you make (and should) charge for style. And, of course, on footwear of this kind there is a proportionate profit.

Another mistake—one to which the young, inexperienced dealer is especially liable—is that of selling one pair and buying two pairs to take its place. That's over-buying, untempered optimism, boundless and uncurbed enthusiasm. It proceeds from false reasoning. Because A has come in to-day and bought a pair of shoes, therefore B and C will come in to-morrow and call for a couple of pairs. That doesn't follow. B and C may be out of town to-morrow, or they may decide to have their old shoes half-soled and re-heeled.

Failing to clean up as one goes. This is a common mistake. So common, in fact, it has been termed a necessary evil which could only be partially atoned for by the semi-annual clearance sale. But now that the price of leather has gone so high, and shoes of the grade of these leftovers could not be had for anything like the original asking price, let alone the reduced sale price, clearance sales are becoming increasing unpopular with shoe dealers. They seem so much like burning up money. But, of course, the longer this stuff is kept on the shelves, the less valuable it becomes. Sooner or later it must be sold. Make it sooner. Clean up as you go. Either size up or clean up, don't hang fire. Don't dilly-dally.

Lack of a definite policy, failure to keep records, a slipshod, hit-or-miss (generally miss) merchandising policy, will account for many a retail shoe

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.

Satisfied Customers Are Co-partners



They remain so as long as their purchases from you are profitable to them.

It is sound business policy to purchase Rouge Rex Shoes for your working men's trade.

They are profitable for you, they are profitable for your customers.

Rouge Rex Shoes are our own manufacture and our own tannage of leather, sole and upper.

Mail orders promptly taken care of.

HIRTH-KRAUSE COMPANY

Hide to Shoe
 Tanners and Shoe Manufacturers

Grand Rapids, Michigan

dealer's going by the board. They don't plan their business ahead. They don't analyze their business with a view to discovering weak points. They don't plan a systematic logical, cumulative advertising programme. They don't study the local field with a view to discovering new sources of trade; and then considering the most scientific method of opening up and developing these new sources. They do not try to break previous sales records—in fact, as above intimated, they don't keep such records. The business just runs along, allegedly.

Failure to grasp the principles and realize the importance of constructive, business-building salesmanship. Somebody expressed a fine truth when he said, An institution is the lengthened shadow of a man. Back of the business is the man. The salesmanship of a shoe store rises no higher than somebody's ideals are of what salesmanship is, or ought to be. That somebody is the store owner or proprietor. Does he himself realize what constructive salesmanship is? Does he not merely sell shoes, but sell them right? And is he personally interested in training and developing his salesforce so that they too can sell shoes in this way? If so, you have the foundations of a successful business; if not, the business is going to fail, or at least fail to go forward as it otherwise might. And all this on the assumption that the location is right, the advertising good, the window displays inviting, and the demands of a shoe-wearing constituency sufficient in volume to sustain a going business.

Last of all the items that I shall enumerate at present, a most common merchandising mistake, and one that is by no means confined to retail shoe dealers: namely, the continuation of old-fashioned, passe, out-grown business methods. Conditions in the shoe industry are changing rapidly and radically. Methods that got on fairly well ten years ago, or even five years ago, will not succeed to-day. The retail shoe dealer who would keep abreast of the times must read and study his trade papers. He should know what the manufacturers are doing, and the big retail shoe concerns of the big cities. More and more, as the leather market continues high, materials other than leather will be used in the manufacture of shoes. The dealer must keep informed on this highly interesting subject. He should know the strength and weakness, the legitimate use and the liability to abuse, of these non-leather materials. And this brings in a lot of new problems. Will such and such a sole leather substitute wear as well, or better, than leather? Is such and such a fabric strong and durable for toppings, and even **vamps**? Are the colors fast? Is it impervious to atmospheric conditions, as the manufacturers claim? How can a country store-keeper acquire exact information on these, and many kindred topics, unless he takes one or two good trade papers, and reads them carefully? A single idea in a single trade-journal article is frequently worth to a dealer many times the

cost of the paper for a whole year. It may suggest a line of selling talk that will mean dollars to him, or it may point out some practical way of rounding up trade that will revolutionize his business. Cid McKay.

The Ten Commandments of Salesmanship.

1. Be Agreeable. Other things being equal, I go to the store where the clerks try to please me. I buy clothing, typewriters, and automobiles of the man who acts as though he likes me. Exert yourself to make a pleasing impression on me, please. I appreciate it. Hence, dress well. Untidy clothes mean you don't care what I think of your appearance. But don't dress too well. That gives you an air of showing off. Dress just right. If you don't know how, find out. Cultivate a pleasing voice. Learn to converse entertainingly. Cut out all mannerisms. Give me the impression of a gentleman; honest, square, anxious to please, and good-natured.

2. Know Your Goods. Don't let there be any question I can ask you relative to the manufacture, history, distribution, or uses of what you have to sell that you cannot answer. If you're selling typewriters, know all about all the kinds. If you're selling coffee, find out all about where all sorts of coffee come from, and all the points about them. But in your spare time making of yourself an encyclopedia of information about your goods.

3. Don't Argue. Go with me in your talk, not against me. Lead, don't oppose. Don't show me where I am wrong. Dodge a square issue, and show me wherein you are right. Suggest. Don't antagonize. Argument as a rule results in irritation, not conviction.

4. Make Things Plain. Don't use any words I don't understand. You can explain the most complicated matter to a washerwoman if you know your subject perfectly and practice using simple language. Don't air your technical knowledge and try to impress me. I want to be flattered, not awed.

5. Tell the Truth. Don't lie, or exaggerate, or mislead, or conceal. Let me feel that you are sincere, and mean every word you say, and that every statement you make is of par value. If you represent goods that need lying about, directly or indirectly, quit. There are plenty of articles that are straight and all right. Sell them.

6. Be Dependable. Even in small things create the impression that whatever you promise is as much to be depended upon as your signed note. If you make an appointment at 3 p. m. Tuesday, be there at 2:45, or telegraph. If I order goods of a certain grade, let them be found to be exactly of that grade when I receive them.

7. Remember Names and Faces. If you have not a natural gift for this, acquire it. Get a little book and set down every day the names of those you have met, with their characteristics. Practice this until you become expert. No man likes to be forgotten or to have you ask his name.

8. Don't Be Egotistic. Eliminate the pronoun "I" as much as possible from your vocabulary. Talk about me, not yourself. Don't tickle yourself, tickle me; I'm the one you want to win.

9. Think Success. Success begins in the mind. Why think 50 cents when it is just as easy to think \$50? Tell success stories, not incidents of failure and hard luck. Radiate prosperity. Feel prosperous. It's catching. Keep your chin up.

10. Be Human. The reason you are hired to sell goods is that you are a human being. Otherwise your employer would have sent a catalogue. So be a human being, likeable, engaging, full of human electricity. For I patronize as a rule the salesman I like. Frank Crane.

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

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



Cut this out and mail to
Michigan Shoe Dealers' Mutual Fire Insurance Co.
 Home Office, Fremont, Mich.
OUR RESPONSIBILITY over \$1,400,000 ORGANIZED in 1912
 Date.....1917
hereby make application for \$.....on stock of boots, shoes, rubbers and findings, and rubber, leather and composition goods usually kept for sale in a wholesale, retail, or jobbing shoe store, or such goods if carried in general store. \$.....on shoe store machinery, furniture and fixtures, to commence from.....
 Our present board rate per thousand is.....in your Company to be 25% less, and 5% additional discount if paid in thirty days from date of policy; All while contained in the.....story..... building, situated at street No.....Lot.....Block.....City or town of.....State of Michigan.
 (Sign here).....
 All losses promptly adjusted by our Secretary or Special Agent.

PRESTIGE
in your Men's Shoe Department means
a whole lot to your business
Bertsch Shoes for Men
carry with them that PRESTIGE that will bring customers to your store.
If the HEAD of the house is a satisfied customer you are pretty sure to get the business of the rest of the family.
Men in every walk of life know and believe in the BERTSCH SHOE.
The STYLE and SERVICE GIVING QUALITIES of the BERTSCH SHOE have made permanent friends for the line.
You should RECOMMEND and SELL the BERTSCH SHOE to your trade because it WILL give BETTER SERVICE and BETTER SATISFACTION than any other similar line offered you today.
It will add much to the PRESTIGE of your store.
THEY WEAR LIKE IRON

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

TWO FULL DAYS.

Concluding Sessions of the Kalamazoo Mercantile Meeting.

On the re-assembling of the annual convention of the Retail Grocers and General Merchants Association, at Kalamazoo, Wednesday morning, Feb. 21, the Committee on Rules and Order submitted its report as follows:

We recommend as a committee that we adopt Roberts' rules of order to govern the proceedings of this convention.

We recommend that out of courtesy to ladies who attend, our President and non-smokers, that we do not smoke during convention sessions;

We recommend that the meetings be called to order at the time printed on the programme and all delegates make an extra effort to be in the convention hall at the opening of the sessions;

We further recommend that all nominations of officers be made from the floor;

We also recommend that all nominating speeches and discussions be limited to ten minutes;

We further recommend that the President use his own judgment as to the said rules of order, so as to give the broadest latitude to all matters brought before the convention.

The report was adopted.

"Careful Buying" was the subject of an address by W. J. Cusick, of Detroit, "In these days, when the cost of living is so high," said the speaker, "it is up to the retail grocer to pay especial attention to his buying, so as to be able to give his customers the best possible grade of goods at the lowest possible price. He discouraged overstocking, particularly on anything except staple lines. Don't take advantage of a special deal unless you have a demand for the goods. Keep plenty of capital available for swinging your business. Don't keep pulling money out for other investments if by doing so you handicap yourself in buying and in taking discounts. The jobber wouldn't be human if he did not give first attention on special deals to the customers who pay their bills promptly. The tendency is to get closer to cash. We must cut out all long time credit accounts. Be loyal to your jobber. Don't make unjust or unreasonable claims upon him. He is always willing to adjust errors. If the retailers stand together and study the problems which now confront them there is still a great field of possibilities open to the grocer to make money."

On motion a telegram was ordered sent to Fred Mason, congratulating him upon his election to the Presidency of the Shredded Wheat Co.

John Affeldt, Jr., of Lansing, then read a most practical paper on the subject, "Making a Meat Market Pay," which is published verbatim elsewhere in this week's paper.

There was a brief discussion of points brought out by Mr. Affeldt such as sausage making, pure food inspection, etc.

E. W. Jones, of Cass City, spoke on "The Problems of the Small Town Merchant," which is published on another page.

W. M. Milham, of Kalamazoo, spoke on credits and explained minutely the details of the reporting bureau operated in his city. "The retailer who cannot afford a credit man in his store

must depend upon some agency like this," said the speaker, "to keep him from trusting his goods to people with whose responsibility he is not familiar. There are two classes of poor pay customers, the dead-beat and the man who can't live within his income. The merchant must protect himself against both of these. He will be doing a favor to the latter class if he refuses him credit. Many dead-beats become such because merchants allow them to accumulate bills which they later find it impossible to pay. Make a man pay his account when it is due and he will continue trading with you. Let his bill run and he will quit you and transfer his trade elsewhere. If a credit rating system saves you one bad account, it has paid for itself. Use it religiously. It is the best insurance a merchant can buy."

Wednesday Afternoon.

In opening the meeting, President Lake took occasion to recommend that every delegate subscribe to the Michigan Tradesman or Detroit Trade. Both these publications, he said, are doing a great work in behalf of the retailer and should be read by every up-to-date merchant.

"Overhead Expense" was the subject of an interesting address by Geo. P. Wigginton, of Kalamazoo. "The time has come," said the speaker, "when every business can must have some accurate system for determining his cost of doing business. He cannot properly mark his selling prices without it. It isn't necessary to install an intricate system for a small business, but there must be some reliable means adopted of acquiring this necessary information. Inventory should be taken at cost. Bills should all be paid by check except small items which should be paid from petty cash account. Disbursements should be distributed in different columns of the cash book, so that certain items may be charged against the cost of goods and others against overhead." The speaker lauded the work of Harvard University in compiling statistics in regard to the retail business. He urged merchants to co-operate in this work when called upon. The information given will be kept in strict confidence.

Secretary Bothwell then gave a talk with blackboard illustrations, showing the necessity of figuring costs and profits. Many times goods are unknowingly sold at a loss, because the merchant does not understand his cost of doing business.

M. R. Carrier, of Lansing, President of the Michigan Wholesale Grocers' Association, spoke on "The Relations of the Wholesaler and Retailer," which is published elsewhere.

Brief addresses were made by Richard Prendergast, of the Worden Grocer Co., Grand Rapids, and Adrian Oole, of the National Grocer Co., Traverse City, elaborating upon the way in which the wholesaler and retailer are interdependent in their relations. The success or failure of either class is bound to be immediately reflected in the business of the other.

Wednesday Evening.

A vast amount of business made necessary an evening session and

there was a good crowd present when the Question Box was taken up under the direction of Charles Christensen, of Saginaw. The discussions under this heading were upon a variety of subjects and directly to the point.

Frank S. Campbell of Detroit, then spoke on "Truthful Advertising." He believes all advertising is good, but that a lot of money is wasted by merchants who don't study the subject and find out what is best for their respective stores. If you use newspapers, don't neglect your copy. Make your advertisement read just like you talk to a customer in describing your goods. Don't exaggerate. People get so they will discount what you say. Use appetizing descriptions in your circulars. Make best possible use of your store windows. Discourage special sales. They are like the cocktail taken to whet the appetite. Gradually it takes more sales to stimulate extra business and your trade gets to expecting some special deal or special price all the time. People want good, reliable merchandise at a fair price. Look at the positive, not the negative, side of things. Talk cheerfully and optimistically in your advertising.

John A. Green, of Cleveland, formerly Secretary of the National Association of Retail Grocers, then delivered an able address on the Power of Unity, which is published elsewhere in this week's paper.

John C. Ketchum, Master of the State Grange, spoke on "A Greater Michigan," the keynote of which was the necessity for closer relations between all the different classes of a community and of the commonwealth. He reminded the delegates that farmers have very serious troubles of their own and merchants should co-operate where possible in helping to solve them. Each community needs team work on the part of all factors of the community. Prejudices must be eliminated, personal likes and religious differences forgotten and the merchant must take a keen interest in the affairs of the farmer. A town that is good enough to live in is good enough to boost for. If things aren't going right in your town, don't complain. Maybe the fault is yours. Boost for better schools, better roads, better homes. Quit singing about M. O. houses. It sounds too much like complaining. Also it advertises your competitor. Develop a market for your farmers' produce. Help him get more for his stuff. Remember you are not superior to the farmer. He is your equal. Always treat him as such. Get so you call him by his first name and remember a man whose name is Jim doesn't want to be called Fred.

Meeting then adjourned until Thursday.

Thursday Morning.

At the opening of the Thursday morning session telegrams were read from Fred Mason, acknowledging the Association's congratulations upon his election to the Presidency of the Shredded Wheat Company and from the American Fair Trade League, extending greetings. William McMorris, chairman of the

Committee on Constitution and By-Laws, reported that the Committee deemed it advisable to have the by-laws entirely revised and felt that it would be policy to have this done during the coming year and a report submitted at the next convention. The report was adopted.

The Committee on Resolutions then submitted the following recommendations:

Resolved—That hereafter our fiscal year be, and the same is hereby established, beginning Feb. 16, 1917, and ending the following Feb. 15 each and every year consecutively thereafter.

Carried.

Resolved—That the State Secretary be instructed to pay, \$100 to the Secretary of the National Retail Grocers' Association as Michigan's per capita tax annually, thus doing away in future of associations paying direct.

Carried.

Resolved—That the Executive Board and officers be paid the actual expenses of attending the meeting of the convention, as well as all other meetings of the Board.

Lost.

Resolved—That we, the Retail Grocers and General Merchants' Association of the State of Michigan, assembled in convention, request His Excellency, the Governor, and the Legislature of our State, to so amend the State pure food laws that they may conform to the National pure food laws, the present condition causing considerable annoyance and friction on the rulings to the disadvantage of retail merchants; and be it further

Resolved—That a copy of this resolution be spread on the minutes and forwarded to His Excellency, the Governor.

Carried.

Resolved—That the constitution be so amended that the chair shall have power to appoint a nominating committee of five members for the purpose of selecting nominees to be elected.

This was amended so that delegates may still have the privilege of nominating other candidates from the floor of the convention. Adopted as amended.

Resolved—That our pure food show



Farm Machinery And Garden Tools

"BRYAN" Plows, Disk Harrows, Land Rollers, Pulverizers, Harrows, Seeders, Corn Planters, Potato Planters, Weeders, Cultivators, Sprayers, Bolster Springs, Wagon Sets, Plow Sets, Buggy Shafts and Poles, Scrapers, "Money-Maker" Silage Cutters and Hay Balers, etc.

Our New Catalog is now in the hands of the printers, and will be mailed free to all who may ask for it.

Brown & Sehler Co.

Home of Sunbeam Goods

Grand Rapids

Michigan

held each year at State conventions shall be brought under our Association control, and that we use every honorable means to make it of great value to manufacturers, jobbers, the public and our members.

This was amended so that State and local associations will share equally in the profit and loss and in that form it was adopted.

Resolved—That this Association go on record as pledging its support to the Pure Food and Dairy Department of our State.

Resolved—That we extend a vote of thanks to the Detroit Trade, Michigan Tradesman, Kalamazoo Association and to all who have helped to make this convention an overwhelming success.

E. A. Stowe, of Grand Rapids, delivered an address on the subject of insurance, which is published elsewhere in this week's paper. Mr. Stowe also offered the following resolutions, which were unanimously adopted:

Whereas—The word concurrent on insurance riders is not necessary to conform to any law or court decision; and

Whereas—It is maintained solely to annoy and embarrass the insured in the event of a loss by fire; therefore

Resolved—That we refuse to accept any policy bearing this obnoxious word of uncertain meaning and fearful portent in the eyes of the insurance adjuster.

Whereas—The office of Insurance Commissioner has nearly always been held by a representative of the insurance companies; and

Whereas—No merchant has ever been permitted to administer the duties of this important adjunct of the public service; and

Whereas—One of the candidates for that office has been actively engaged in the mercantile business at Marquette for over twenty years; therefore

Resolved—That we endorse the candidacy of John D. Mangum for appointment by Governor Sleeper and request our members to do all they can to further his appointment.

Resolved—That we commend the courage and watchfulness of Senator Tripp in protecting and defending the interests of the retail merchant in the Legislature and bespeak for him the cordial co-operation of our members.

A vote of thanks was extended Mr. Stowe for his comprehensive address, which was ordered printed in the two Michigan trade papers.

Mayor J. B. Balch, of Kalamazoo, then read a paper on the Anti-Discrimination law, which is published elsewhere in this edition of the Tradesman.

J. H. Primeau, of Bay City, on behalf of the Insurance Committee, submitted the following report:

After careful investigation during a full year the Committee has arrived at the following conclusions:

That the Association take immediate steps to organize an insurance company, and that a Commission, known as the Fire Insurance Commission, consisting of ten members be appointed by the Executive Board of the Association.

We, the Insurance Committee, up to the present time, have insurance subscribed to the amount of \$50,000.

After examination of the records of

the Retail Grocers and other mutual insurance companies of Ohio and Pennsylvania, we find that the Ohio Company is saving to their members 25 per cent. and the Pennsylvania, 47 per cent., the Minnesota Hardware Mutual Company a saving of 50 per cent.

On motion this report was adopted and referred to the Executive Committee for immediate action.

A telegram of greeting was read from President Shaefer, of the National Association of Retail Grocers, after which the meeting adjourned until 1 o'clock.

Thursday Afternoon.

A telegram was read from Guy W. Rouse, of Grand Rapids, extending best wishes for success.

Sol Westerfeld, of Chicago, First Vice-President of the National Association of Retail Grocers, then addressed the convention on "The High Cost of Living."

The speaker criticized those in authority who have failed to take any practical steps to conserve the food supply of this country. He felt the situation was becoming a serious one and will grow worse if food products are permitted to continue being exported to foreign countries. He felt that the daily papers had on the whole been fair to the retailer and urged merchants to talk candidly to their local editors and take the latter into their confidence on all matters pertaining to the continued advance in the wholesale price of merchandise.

"People with an inelastic income are having difficulty," said the speaker, "in making both ends meet, with grocery prices where they are to-day. It is our duty to exert every influence calculated to keep prices as low as possible."

In order to economize the time of the convention, a resolution was adopted referring the following items of business to the Board of Directors: Action on the Stevens bill; membership in the National Chamber of Commerce; membership in the American Fare Trade League; action on Manufacturers' coupons and trading stamps; granting local associations the use of the State Association, in the conduct of local enterprises.

The Credentials Committee then submitted its report, showing the following Associations and individual members in good standing represented at the convention:

Association Delegates.	
Ann Arbor	10
Battle Creek	20
Bay City	11
Big Rapids	2
Bellaire	5
Cadillac	5
Cass City	2
Central Lake	3
Detroit	22
Flint	4
Fremont	3
Harbor Springs	10
Jackson	25
Kalamazoo	33
Lake City	2
Lansing	15
Manistee	3
Muskegon	4
Petoskey	3
Pt. Huron	5
Saginaw	7

Sault Ste. Marie	5
Tecumseh	1
Three Rivers	3
Ulby	2
Watervliet	3
Vicksburg	1
Traverse City	1
White Cloud	3
Wilmot	2
Monroe	2
Merrill	2
Concord	2

Individual Members.

Chas. A. Harper, Marshall.
J. C. McDerby, Nashville.
Will Huyck, Wakelee.
Geo. C. Muentemes, Pigeon.
E. L. Sellick, Manitou Beach.
D. L. Davis, Ypsilanti.
E. E. Hudson, Belding.
E. DeBeer, Chicago.
Paul Haserodt, Cleveland.
Alfred E. Curtin, Edmore.
W. H. West, Cherry Hill.
Mihlethaler Co., Ltd., Harbor Beach.
H. D. Post, Menominee.
C. E. McMillan, Martin.
Chas. Haley, Coleman.
F. Windsor, Canton.
D. M. Graham, Caro.
Fred Taylor, Yale.
J. F. Tatman, Clare.
J. A. Erickson, Muskegon.
J. W. Walsh, Detroit.
Andrew McNally, Chicago.
J. B. Crouse, Kalamazoo.
H. R. Pickett, Grand Rapids.
L. N. Johnson, Jackson.
J. W. Young, Muskegon.
L. J. Firzloff, Manistee.
Thomas D. Callahan, Chicago.
B. Greeson, Detroit.

On motion, the report was adopted and the Secretary was instructed to write to associations now in arrears requesting them to pay up within thirty days.

William McMorris, on behalf of the Board of Directors, then submitted the following report:

In relation to the establishment of a Mutual Fire Insurance Company, we have given this matter careful attention and believe the plan to be feasible, if properly officered and handled by men whom we believe to be careful in their own business and who have been successful.

We recommend the appointment of the following Commissioners: The President, the First Vice-President, the Second Vice-President, the Secretary, the Treasurer and five members of the Board of Directors; they to immediately take the proper steps to organize such a mutual fire insurance company.

On motion this report was adopted.

Fred L. Woodworth, State Dairy and Food Commissioner, then spoke on the subject, "Our Pure Food Department."

The speaker expressed a conscientious desire to co-operate with the retail grocers in administering the food laws of the State. He believed that the department and the retail grocer have a mutual interest and was sure that proper inspection of food products and the places where they are sold should be welcomed by the retailer.

In the matter of inspecting scales, the speaker felt that the merchant has also a vital interest. Only a small percentage of the scales inspected, are

found to be incorrect and of these 75 per cent. are giving the customer the advantage. The Commissioner promised to see that men are employed for this work who have some knowledge of mechanics, so that they can make small adjustments and thus save dealers trouble and annoyance.

Where the food laws are violated, it is the aim of the department to place the blame as close to the source of supply as possible. A manufacturer or wholesaler in Michigan will be held accountable when goods are wrong, but when such goods are purchased from outside the State, the dealer must be held responsible and his protection rests in securing a guarantee from the manufacturer or jobber that they stand back of the goods in case of trouble.

"Our men" said the speaker, "will be taught to consider that the grocer is honest, and they will cause you as little inconvenience as possible. Prosecutions will be taken only as a last resort."

The Commissioner invited grocers to communicate with the department for information in regard to foods, labels, scales, etc., and promised to reply promptly to all such communications.

On motion, a rising vote of thanks was extended to the Commissioner for his broad minded fairness towards the grocery trade.

TAKING INVENTORY

Ask about our way
BARLOW BROS. Grand Rapids, Mich.

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

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

Neal Institute

Under New Management

534 Wealthy St., S. E.

The (3) Day Cure for
DRINK HABIT

Drug Habit Cured

All treatments given under a
Positive Guarantee

At Your Home or at
Our Institute

Grand Rapids, Michigan

Perry Miller City Phone 5572
Manager Bell M 1692

The matter of raising money to defray the expenses of John L. Loell, in connection with securing an amendment to the garnishment law at the last session of the Legislature, brought forth some liberal contributions and resulted in some spirited bidding, for the honor of heading the list of donations. Chairman Cusick, of the Detroit delegation, raised their bid twice, and succeeded in heading the list with a pledge of \$75. Lansing, Grand Rapids, Cadillac, Kalamazoo, Battle Creek, Bay City, Ann Arbor, Saginaw, West Branch, Merrill and Tecumseh, each contributed liberally to the cause.

On motion, it was decided to bar anything of an advertising nature from business sessions at future conventions.

The nominations and election of officers was then proceeded with and the following men were elected for the ensuing year:

President—John A. Lake, Petoskey.

First Vice-President—William J. Cusick, Detroit.

Second Vice-President—E. W. Jones, Cass City.

Treasurer—Chas. W. Grobe, Flint.

Board of Directors—Martin J. Maloney, Detroit; William McMorris, Bay City; L. Seager, Cadillac; M. C. Bowditch, Lansing; Chas. Wellman, Port-Huron.

Invitations were received from Saginaw and Ann Arbor to hold the next convention in these cities. A ballot was held and Ann Arbor won out.

Mr. Westerfeld extended an urgent invitation to all Michigan grocers to attend the National Convention in Toledo, in May.

A vote of thanks was extended to the Insurance Committee, after which the meeting adjourned.

Banquet Thursday Evening.

Some five hundred delegates, local grocers, their clerks and ladies participated in a most delightful banquet in the K. P. hall, as guests of the Retail Grocers and Meat Dealers' Association of Kalamazoo.

William L. Brownell, whose reputation as a toastmaster is well known throughout the State of Michigan, presided, which in itself constituted a guarantee that the post prandial programme would prove most interesting.

Lee M. Hutchins, of Grand Rapids, was the principal speaker of the evening and his response on "The Twentieth Century Business Man" was a masterpiece of oratory. Mr. Hutchins enlarged upon the necessity for concentration of one's efforts upon his business and said that if this country ever goes broke, it will not be for lack of money, but for lack of good trained men.

President John A. Lake, of Petoskey, presented an able impromptu address, reviewing the work of the association movement in Michigan and the progress which has been made in this connection. He believed that the present is a critical time in the affairs of the grocery trade, but had confidence in the character and ability of those engaged in this line to solve the perplexing problems which now confront them. He considered the occupation of a grocer a most honorable one and stated that the organization work is not selfish in its aims, but, if successful, is beneficial to the merchant

and to the consumer alike. Better food laws are being encouraged and anything which would lower the standard of the grocery business is frowned upon. Mr. Lake, importuned the delegates to put in the practice upon their return home the good ideas which they had heard at the convention and thanked the members of the Association for the co-operation given him in the past.

Bradley Towne, Secretary of the Kalamazoo Chamber of Commerce, spoke interestingly on the duties of the business man to the civic organizations in his community.

Clarence A. Day, of Detroit, when called upon, spoke briefly and congratulated the Kalamazoo Association upon the hospitality which had been shown to the delegates and the efforts put forth by the members of the organization and the committees whose careful planning had made this the most interesting and profitable convention ever held by the State Association.

Following the banquet, the delegates visited the food show, and later were guests of the Kalamazoo Association at the Majestic Theater.

Live Notes From a Live Town.

Owosso, Feb. 26—Guy Lillie has purchased the stock of groceries known as the Miller Grocery Co., of Niles Wiggins and has taken possession. Guy is a young man of good business ability and has been the main Guy at the Miller grocery for several years. He is well known and has a large acquaintance in the city with the outlook for a prosperous business, who now opens up with one of the best grocery stocks in Owosso with the biblical motto of "Consider the Lillies."

We read an enquiry the other day, "What's become of the old fashioned man who used to drive a swell body cutter?" He's still with us and we met up with him last week. Having occasion to drive ten miles through snowdrifts, we were furnished a brown pony and from somewhere in the attic they pulled out from the cobwebs the real vintage of a regular old style narrow scoop, swell body cutter which would tip over the easiest and quickest of any perambulator that it was ever our misfortune to stride. When the boy drove it around, we climbed in with some misgivings and asked if the horse was gentle. We were told he was. We possibly might have discovered this particular trait of the horse later and saved that part of the conversation. We tried to lean back, but as there is nothing to lean back on in a swell body we sat on the front edge of the seat and tried to lean forward, but as that gooseneck of a dash board was in the way, we were obliged to assume a sort of a perpendicular poise and said, "Git up." In turning the first corner to get out of town we tipped over and fell out and the horse stopped while we placed the conveyance in an upright position and climbed aboard. In fact, the horse stopped every time we tipped over and quite a number of times when we didn't and looked around to see if we were not going to. We were two hours going nine miles and tipped over six times. There was no room for our feet and none for a grip and the only real convenience we discovered about the vehicle was that it was handy to fall out of. When we reached our destination we drove in on a barn floor and I asked the man in attendance to feed the horse on the barn floor and run the cutter into a narrow stall where it couldn't tip over. Like most liverymen who like to run their own barn, he didn't do it. When we went out to hitch up we found the cutter on its

side. It had tipped over on the barn floor when no one was near it.

J. D. Gilileo, of Pompeii, has sold his stock of drugs, paints and wall paper to S. F. Foster, who has taken possession and will continue the business under the name of Foster & Co. Thirty-three years ago this spring Mr. Gilileo opened a small store in what was then the new town of North Star. The writer had the pleasure of calling on him the first week he started and sold him a bill of candy, cigars and tobacco. It has been my good fortune to continue doing business with Uncle Joe ever since and I have never left his place without an order. Mr. Gilileo is of the old school, thoroughly honest, ever polite to all, regardless of weather, and a man whom we have ever found a good friend. It is with great reluctance that we shake hands with him to-day when our trail divides.

De Hart Bros., of Vernon, have sold their transfer and grocery wagon and will discontinue that part of the business.

Honest Groceryman.

If by any possibility the United States should go to war one of the consequences would be a more or less vigorous censorship on the news. It can be safely set down, however, that it would be by no means as severe as that which has prevailed in Europe. In Germany the newspapers are not permitted to say their souls are their own and are required to tell the people whatever the government directs. In England the plan has been to keep much of the military news out of print and it has occasioned a great deal of criticism and fault finding. Forecasts of things to happen may be very properly kept secret, but if a ship is sunk or a city bombarded by aeroplanes there is no reason why that fact should not be stated and

the details published. In the event of war, of course, there would be censorship, but in all probability it would be sensible.

Some men make fools of themselves by doing the fool things they are asked to do.

This country is becoming so rich that it smells of gasoline.

Johnson Paint Company

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

USED AUTOS

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

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

Little Glimpses Into Your Telephone—No. 1

The Mouthpiece



SCIENCE and the experience of years have combined to determine the size and shape and the material used in the Bell telephone mouthpiece.

This part of the telephone is designed to gather the sound waves of the voice, and will do this when the lips of the person speaking are about half an inch from, and directly in front of it.

When speech is directed to the mouthpiece at an angle, or from a distance of from six inches to a foot away, the person at the other end of the line cannot hear your voice distinctly.

The best results will be obtained, when telephoning, by speaking close to the transmitter, and in a clear, not-too-loud tone of voice.

Michigan State Telephone Company

We Offer You the Opportunity to Buy Stock in
The Abbott Corporation

Manufacturers of
Abbott Detroit Automobiles

CAPITALIZATION

Preferred Stock	- - - -	\$ 250,000.00
Common Stock	- - - -	1,000,000.00

Par Value of Shares, \$10.00

No Bonds or Mortgage

THE GUARDIAN SAVINGS & TRUST COMPANY, CLEVELAND
 Registrar and Transfer Agent

In order to get the full benefit of the name, **ABBOTT**, at the time of increase of capital stock, we changed the name of

CONSOLIDATED CAR CO. to ABBOTT CORPORATION

Statement of President—"By increasing the capital stock from \$500,000 to \$1,250,000 we will be in a position to take advantage of every opportunity that is presented, and, with every stockholder doing his part, we will grow by leaps and bounds."

A STRONG FINANCIAL STATEMENT

Financial Statement of the Company as of August 31st, 1916, adjusted to reflect the completion of the present financing, shows NET TANGIBLE ASSETS, exclusive of patents and good will, of \$989,163.41.

Extracts from letter of Mr. Morgan, President of the Abbott Corporation, is summarized as follows:

LARGER FACTORY

The Company has purchased a six-acre tract on E. 152nd Street on the Nickel Plate Switch and will remove their entire plant, offices, etc., to Cleveland as soon as building is completed. The building now under construction will have about 75,000 ft. of floor space, which will care for a production of about 8,000 cars per annum. The land purchased is of sufficient size to permit the erection of two more buildings of equal size to the one under construction, when conditions warrant.

CARS WELL AND FAVORABLY KNOWN—OVER ONE-HALF MILLION SPENT ON ADVERTISING

The Abbott-Detroit automobile has been on the market since 1909 and has always enjoyed the reputation of being a substantially built car. Over a half million dollars has been spent in advertising the name "Abbott" and the car is known from coast to coast.

SEVEN UP-TO-DATE MODELS ARE BUILT

The output at the present time, which will be continued with some slight refinements in bodies, during 1917, includes the seven passenger touring car, four passenger Cloverleaf Roadster, four passenger enclosed Motor Coach, three passenger Cabriolet, five passenger convertible Sedan and two passenger Speedster, each mounted on the same chassis. Six cylinder Continental motor, Remy ignition, Grant-Lees transmission, and other standard parts.

FOUR THOUSAND CARS, PROFIT OVER \$500,000—GOOD DIVIDENDS

The production for 1916 is entirely sold and contracts are now being made for a minimum production in 1917 of Four Thousand cars. Operating in one plant designed for efficiency and economy on this production, the Company should make a net profit in excess of One Hundred and Twenty-Five Dollars (\$125.00) per car.

SERVICE DEPARTMENT PROFITABLE

The parts business on old cars amount to about One Hundred Thousand Dollars per annum and returns a net profit of about Forty Thousand Dollars per annum, which alone is more than twice the Preferred dividend charges.

TANGIBLE ASSETS

The largest part of the assets will always be liquid as a very small portion is invested in permanent machinery and plant equipment. The major portion of capital is used in purchasing various parts such as motors, axles, rims, springs, frames, bodies, transmissions, tires, etc., in sufficient quantities as to obtain lowest possible prices and prevent delays in assembling. It is planned to maintain a sixty days' supply of the larger parts at all times.

DEALERS ESTABLISHED FOR LARGE PRODUCTION

The car is handled by well financed distributors in New York, Boston, Philadelphia, Buffalo, Detroit, Toledo, Chicago, Denver, Seattle, Los Angeles and San Francisco, as well as a number of small cities. It has been impossible to supply these distributors with sufficient cars for their requirements so that no effort has been made to increase the list of distributors. Cleveland has been selected as the future home of the Company primarily, because of its labor and superb shipping facilities as compared with Detroit. And, because the major portion of the larger parts which comprise the Abbott car are secured in Cleveland. This includes frames, rims, axles, transmissions, batteries, springs and some bodies.

HAYNES & HUFFMAN
 INVESTMENT BANKERS

Telephone Cherry 2901

750 Penobscot Building, Detroit, Michigan

Personnel of the

Abbott Corporation

Mr. Guy W. Morgan, President, has been in the automobile business actively during the past fifteen years. The first years of his experience were with the Ford Motor Co., which organization he left to join the organization of the Mitchell-Lewis Motor Car Co., which has been recently changed to the Mitchell Motors Co. Mr. Morgan served in various capacities with this organization until, at the time of his leaving, he was Vice-President and General Purchasing Agent, which connection he recently severed to become President and General Manager of the Abbott Corporation.

Mr. M. J. Hammers, Vice-President, has been actively connected with the manufacturers of the Abbott-Detroit car since 1909 in capacity of Engineer and Designer, which position he now holds. Mr. Hammers enjoys the distinction of being the first Engineer to equip an automobile with electric lights and the first car thus equipped was an Abbott.

Mr. F. C. Hull, Second Vice-President, devotes his entire time to the Abbott Corporation as Asst. Gen. Manager and Asst. Purchasing Agent.

Mr. R. P. Hull, Treasurer, is President of the Hull Umbrella Co., Toledo, O.

Mr. Amos W. Gardiner, Secretary, now resides in Detroit and devotes his entire time in looking after the office details of the Abbott Corporation.

Mr. Douglas Gardiner, as Sales Manager, has kept the company production oversold, which is evidence that this is in very capable hands under his direction.

Mr. Woodworth, Superintendent and Production Man, has held similar positions with the Dort, King and Buick Companies over a period of thirteen years. He severed a connection with the General Motors Company as Superintendent and Production Man to come to the Abbott Corporation in June of this year.

Messrs. Hills and Van Derveer of Cleveland, will henceforth act as General Counsel for the Company. Mr. J. H. Van Derveer is a Director.

From inquiries made in banking circles and otherwise, it is evident that all the above mentioned are of unquestioned integrity and they have made a success of everything they have so far attempted.

Date.....

Haynes & Huffman,
 750 Penobscot Bldg., Detroit.
 Gentlemen:

Please furnish me free particulars regarding stock in Abbott Corporation.

Name

City

State



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

Boomlets From Bay City.

Bay City, Feb. 26—James Pelton, who conducts a hardware and implement business at Bentley, had the misfortune to have his home destroyed by fire last Monday. The origin of the fire is unknown, but it is thought to have been caused by a defective chimney.

Touff Bros., Bentley, who have been engaged in general merchandise trade for several years, are closing out their stock, preparatory to retiring from business.

Frank J. Little, general merchant at Bentley, left last week for a trip to Colorado, where he has business interests.

Dr. Roy O. Woodruff, former Mayor and ex-Congressman, arrived home from New York and Washington Thursday and announced that he had decided to run for the office of Mayor at the coming primary. With Alderman Mundy, Dr. Woodruff and Alderman Tomlinson in the race, a spirited campaign can be expected.

Frank Vanderbilt, of Quanicasee, whose hotel property was destroyed by fire two weeks ago, has announced that he will rebuild as soon as possible. His loss was \$15,000, with only \$4,000 insurance.

The new sawmill being built by the Solomon-Cowley-Hayes Co. at Oscoda, is nearing completion, and is expected to be in operation soon. This will be the only mill between Bay City and Alpena. It will have a capacity of 100,000 feet, running day and night.

The Bay City Auto Body Co., one of Bay City's new industries, has recently purchased the old skewer plant, located in the South end of the city on the P. M. Railroad, and will move to its new quarters in a few days. The site is 150 x 300 feet, with main building 100 x 125 feet and warehouse 60 x 60 feet.

The Au Sable River, famous for its great trout fishing, is to be improved the coming summer by the planting of three new species of fish. They are the land-locked salmon, the Chinook salmon and the Rocky Mountain whitefish. The land-locked is a native of Northern Canada streams and is said to be one of the gamiest fish known. The fish will be planted by the Michigan Fish Commission.

James C. McCabe, Secretary of the Board of Commerce, thinks that the men who harm a town are:

1. Those who "knock" strangers and who "knock" the town to strangers.
2. Those who show no hospitality to any one.
3. Those who hate to see others succeed.

4. Those who distrust public spirited men.

5. Those who oppose every enterprise which does not appear to benefit themselves.

6. Those who oppose every movement which does not originate with themselves.

Which class do you belong to?

W. T. Ballamy.

Jaunty Jottings From Jolly Jackson.

Jackson, Feb. 26—Jackson has secured another industry. This time it is the Redden Truck Co. This concern controls all the basic patents for truck makers and will employ about 1,000 men, it is claimed, at once. This concern is closely identified with the Briscoe corporation and Mr. Briscoe was largely responsible for bringing it to Jackson.

Many of our grocers attended the State convention, held last week at Kalamazoo. They report a very profitable meeting and it is evident they went with the determination of receiving help in adopting more efficient business methods. It is claimed the matter of credits was carefully considered. L. Leinbach and F. A. Dwelle were the regular delegates and remained throughout the entire meeting. Jackson grocers were loyal to the State Association by closing their stores all day Wednesday and about seventy attended.

R. G. Hinkley, the West Main street baker, has purchased a block on South Blackstone street and, after making extensive repairs, expects to move his business to this new location.

F. L. Hopkins, the Mechanic street grocer, is enjoying a 'good business these days. He just unloaded a car of F. W. Stock & Sons flour, which he says will surely keep moving.

Now that the weather is warmer, coal is more plentiful. You can always get stuff when you need it least.

We are wondering which of the Tradesman's correspondents will announce the first robin?

M. Heuman, Grand Secretary, says he expects to attend the annual meeting of Grand Rapids Council Saturday, March 3. He will accompany Grand Counselor Moutier, of Detroit.

Jackson Council is making preparations for a big meeting and banquet for Saturday, March 10. It is expected many of the Grand officers will be present at that time.

G. A. Van Orsdale, the East Main street grocer, was confined to his home part of last week on account of sickness.

Doc Young says that he has sold more International trucks so far this year than he sold during the whole of 1916. You know Doc always sells stuff every year, so this must mean something.

Judging from the number of new automobiles which are being drawn through Jackson these days, it would seem that times are good in general and that 1917 will be another banner year. Spurgeon.

Wasted and Badly Distributed Food.

One reason for the high cost of living is waste. This includes the waste of food on the farms, because the farmer is unable to market it for enough to pay the cost of transportation and selling. Waste in transit be-

cause of the lack of proper grading and packing and standardizing of the product as it leaves the farm. Waste in the city due to the delay in delivery because of the practice of passing the food from one dealer to another in speculation; and waste due to the total destruction in compliance with the law by the city inspectors in condemning whole packages of food, particularly fruits and vegetables, and in some cases eggs, when only a small fraction of the article itself is damaged and the balance might well be preserved.

Generally inefficient and extravagant methods of distribution are still another factor in the high cost of food in the city. Agents or drummers go to the country to solicit the shipments for a particular dealer. He has heavy expense and usually a good salary. This comes out of the food. The produce is largely shipped in small lots at double the freight rates of carload shipments. When it reaches the city the commission dealer often buys it for his own account, or for the account of some company in which he is interested. As a trustee of the producer he deals with himself. It then goes through the hands of several wholesalers and jobbers, frequently as many as seven in all, before it reaches the retailer. With it all is a duplication of cartage charges, first from the dock to the commission dealer, and then from one to another of the wholesalers and jobbers who speculate in it. When the housewife buys her daily supply she pays her portion of the accumulated cost of wastes, commissions, extravagance and profits.

This system of sale and resale and speculation is encouraged, abetted and maintained by a system of credits extending all the way from the commission dealer through to the retailer. Losses are frequent and sometimes heavy. The loser is obliged to cover himself for these losses, and the producer and consumer bear the burden of the losses because the losing dealer is in a position to shift the burden upon them.—American Review of Reviews.

King George a Good Democrat.

King George of England has mainly German blood in his veins, but that doesn't seem to bother the English very much. A writer in London Opinion is very sure that King George is in a very real sense of the word a good democrat. He is the very opposite of the Kaiser in his perception of the change in modern sentiment towards kingship. He has never departed by a hair's-breadth from the constitutional doctrine of kingship. If anything, he has erred on the side of modesty, reticence and self-abnegation. He has pushed simplicity to its extremest point. If the British empire were a republic it could not possibly elect a president with a character more austere, more unselfish or more averse from posturing in the limelight. The court of King George and Queen Mary is every whit as simple and as pure as the household of any republican president that ever breathed. The White Court of Britain need not fear comparison with the White House at Washington."

Hotel Geib For Sale

I offer for sale the furniture and fixtures of Hotel Geib. Immediate possession given and a good trade. Satisfactory patronage.

L. F. GEIB,
Eaton Rapids.

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
MUSKIEGON, MICHIGAN

Beach's Restaurant

Frank M. Beach, Prop.

41 No. Ionia Ave.

Twenty-two years in the restaurant business at 61 Pearl street.

Good Food—Good Service
Right Prices



CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor

One Day Laundry Service

Send your linen by parcel post

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



Don't Despise the Drinking Man—Help Him

Don't kick a man because he is drunk. Help him. Surely every man is worth saving. Drop us a line and let us tell you how we can aid him. Address The Keeley Institute, 733-35 Ottawa Ave., N. W., Grand Rapids, Mich.

LIVINGSTON HOTEL AND CAFE

Cor. Fulton and Division
Grand Rapids

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.

CONTEMPTIBLE CONSPIRACY.

(Continued from page one.)

gate, if the limitations of this bill be observed.

Section X.

This section pretends to give to the people a reasonable rate and one non-discriminatory.

But the Section provides no way to secure the same. Nor does the bill in any of its provisions. It is sounding brass and there to deceive.

It is mere fatherly advice. As well make a law that the Standard Oil Company should not charge excessive prices for gasoline and provide no means of enforcing the commandment.

There is not a line in the entire bill which gives the Commissioner or any other department of the State the power to correct any rate or class of rates, because the same may be excessive or unreasonable.

Insofar as discrimination is concerned, the matter has been discussed so thoroughly during the last year or two, it would seem that further amplification would be unnecessary.

But a little review may not be amiss.

If any person in his property shall feel that his insurance is too high, he may appeal to the Commissioner for relief. The Commissioner will at once notify him as he has done hundreds of times in the last two years, that high rates are not within the province of the Commissioner to review; that if the person wants relief from discrimination, he must first hunt up a risk insured by the same company as his own; find out what the insurance rate is on the risk; show that it is the same kind of risk, after applying a system of credits and charges to it, and that the risk of the complaining policy holder is charged a higher rate than the other fellow. Any one possessed with a penny-weight of brains can see that this process could never be employed.

This law has been in operation for two years in several states, in various forms, but with this provision.

Not a case has been tried under this provision, nor could there be. It was not intended there should be.

How am I to find out just what other insurance has been placed by the company insuring me?

How can I know the rate paid by another risk, without any of the files of the company in my possession?

Must I go to the ends of the earth, asking every person I meet, in what one of the 300 companies he is writing his insurance?

Must I, if perchance I find persons insuring in the same company as I do, investigate and quiz them upon the rate they pay upon their property? What right have I to intrude myself into the private matters of other people?

Supposing I be fortunate enough to find risks, and the rate paid by others in the same company against which I am complaining, then how am I to complete my complaint by showing that my risk and the one used for comparison shows discrimination?

Let us remember that no two risks are alike. For example, there are more than 1,200 measurements to be applied under the Dean schedule to a risk to determine its rate. There are no two men who can apply this schedule to a risk, without conference, and reach the same conclusion. This schedule takes any basis to start from which it pleases. That is a matter of pure caprice, and is left to the bureau, without any right reserved to the State to regulate.

Before I can make a complaint to the Commissioner or to the Commission, I must have this expert service by some of the few men capable of

applying this system of charges and credits to risks.

If, after this preliminary trouble and expense, I shall find that my rate is higher than the rate of the other fellow, and that the bureau has put me in the same class as the other fellow, I can make my complaint to the Commissioner or to the Commission and a day will be set for hearing.

It will not be at all probable that a risk can be found in the State which has been put in the same class as my own, that can be compared.

But my troubles have just begun. I have reviewed the procedure somewhat in Sections II and IV, showing the foolishness of such an appeal, even though a case with which to compare can be found.

When the comparison of towns and cities be considered, the difficulty is insurmountable.

It would not be possible to make the same, nor could a hearing ever be launched under the restrictions in the bill. It ought to be a sufficient answer to the bill to say, and defy contradiction, that never has there been an attempt to obtain any benefit to the insured in this or any state under this scheme of the trust.

It is beyond the realm of possibility. Again, suppose some city or village conceives itself discriminated against through the classification given it by the bureau; presume that it will be foolish enough to attempt to get relief under this law; that it will spend thousands of dollars to prove that its thousands of risks are individually entitled to the same rate as the towns selected for comparison, and in the end get an order to that effect.

Such a conclusion is not possible, however.

If such should be done, there would be nothing accomplished. The companies are each severally and individually responsible under this act. The bureaus are not responsible, nor are they amenable. If such a hearing should ever take place and the city or town complaining should succeed in its contention, it would avail nothing.

By the payment of \$200 the damage would be compensated. Undoubtedly, the time occupied would cover more than the life of the average policies in the city or town.

The companies, through their bureau, would immediately change the class of the city with which comparison was made or would cancel the insurance in the town that received the benefit of the final order.

They would yet be left with all sorts of doorways to escape.

There is not the slightest restrictive feature in this bill against the companies forming this combine and operating through this bureau.

Sections XI and XII.

These sections are practically the same as in the law of 1915. They confer no real power upon the officers named as a Commission, nor do they give to the court any virile power.

These officers of State have been named as a Commission because the men occupying these responsible positions are generally men of character and standing in the State.

Because the people of the State will believe that if such men compose a board having in trust their affairs they will be safely guarded. That ought to be true.

It would be true, if this Commission were given any power to act under the law creating the Commission.

But the trust which seeks the title of these eminent gentlemen to conjure with, so surrounds them with limitations that they cannot render to the insured of the State the slightest service.

The law merely permits them to sit in a case, if one could be prepared by the insured, and say:

"We find the rate in this case discriminatory and we order you to remove it. We cannot tell you how

much it is too high, we cannot require you to continue your insurance upon the risk at a lower rate, we cannot reach the bureau to which your company belongs, and order the bureau to correct this rate for all the companies, we shall not require you to pay this complainant any of his costs in this proceeding, for the law will not permit us to do so. Now we shall expect you to cancel this risk, after this order is made and give back to the complainant the pro rata portion of his premium unexpired. Of course, you will not carry this risk any longer. This order does not affect any other company, nor its rate made by the bureau upon this or any other property. If the complainant wants to insure this property in any other company, he will have to pay the same rate you charged him and appeal again if he can find another risk to compare with (as explained in discussion of Section X), etc."

This is not overdrawn. This is the inevitable result of such a law. It was drawn and proposed for this specific result. The combine is seeking to use the honorable names composing this Commission for the most corrupt and damnable extortion of the public ever undertaken through the channels of law.

If the law were to leave this Commission with power to investigate the fairness or unreasonableness of rates in general; if it were to allow them to reach their conclusion by any evidence they might deem of weight and relevant; if it were empowered to compel companies to abide their orders; to continue insurance at a lower rate, if such should be ordered; if it made of this board anything but a sounding board for the trust, it would have some reason for existence.

It is there only to do the bidding of the combine. It is used only for that purpose. It has been used in Michigan and every state where this so-called Anti-discrimination law is in force merely to punish any agent or company that would offer the people a lower rate than that fixed by the bureau.

Section XIII.

If the Commissioner of Insurance, acting after the Commission has ordered, shall so determine, a company must pay not to exceed \$200 for refusal to obey an order of the Commission or of the court, and its right to do business in the State will be suspended until that be done.

What a farce to place before a Legislature of thinking men! What the people want after reviews, etc., is something wholesome and reforming.

These companies are taking many millions of dollars every year from the people of this State wrongfully. What is the payment of a couple of hundred dollars perhaps once or twice a year by the combine!

The law does not require the lowering of the rate by one of these companies. The payment of the small fine for refusal pays the entire penalty and they may go on until another case has been made and carried through the channel provided by the act.

No, there is no remedy for the insured of the State in the bill and I will give any man \$100 if he will point to a single case where the insured of this or any other state has found relief from an extortionate rate under this or a like law.

There is a provision at the close of this section stating that any action of the Commissioner may be reviewed by any court of general jurisdiction in the State.

What action? The Insurance Commissioner is not given any power to change a rate in the State, either because excessive or discriminatory.

What action could he take for the benefit of the assured that they would want reviewed? This provision is

inserted because the trust feared that some Commissioner might be appointed some time who would try to protect the insured of the State and the combine wants the right to go before some friendly court any where in the State and obtain a mandamus to prevent the Insurance Commissioner from protecting the insured. They are not willing to trust the Circuit Court of Ingham county, to which all other matters have been referred in this bill.

In the appeals provided hereinbefore, the court can do no harm because circumscribed in his power.

In this provision at the end of this section any act under this law can be reviewed by the companies anywhere in the State.

Section XIV.

"This chapter shall not apply to any fire insurance companies charging an advance premium, nor to companies organized and doing business under Chapter IV of this act."

There are hundreds of millions of insurance carried in this State that would be barred by this kind of law.

At present, the most successful mutual companies of the country are those who collect insurance in advance, and refund to the insured through dividends at the end of the year.

Practically all the farmers' mutuals, or at least the most prosperous and best managed ones, charge advance rates, and make advance assessments for the payment of losses. This always provides them with money on hand to pay current losses.

This also makes solvent and reliable mutual companies.

This applies as well to foreign as to domestic companies.

This section, taken in connection with Chapter IV, would play havoc with all, or most of our farmers' mutuals, with our mercantile and manufacturing companies, which are now writing millions of dollars of hardware, dry goods, flouring mills, etc.

The same old scheme is on to force the insurance of the country all back into the stock combine.

A little examination of this section and the provisions of Chapter IV will convince the reader of the purpose of this provision.

Chapter IV.

I have had no time to carefully examine this chapter except to discover the purpose for which it is proposed.

Section 2. Why limit each company to a specific line of insurance? Many of our mutual companies, the very best in the country, charging an advance rate, making them perfectly good, having a surplus on hand, that make them as safe as any stock company, now write several kinds of risks. Manufacturing companies (insurance) writing factories, and the residences adjoining.

Mercantile insurance companies, writing the stores, stock of goods and the residences of their owners, etc.

The New England mutuals, as safe and sound as the everlasting hills, are writing hundreds of millions in Michigan. What are we to do with them under this law?

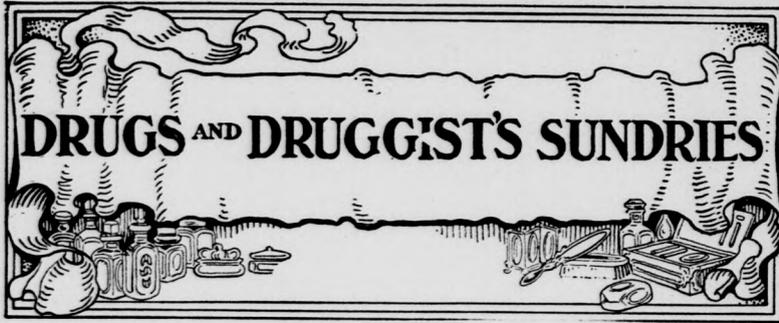
The foregoing review has been very hurried and is most incomplete in that it covers but few of the objections to this chapter of the insurance laws of the State.

I am positive that you, friend Groesbeck, have had no part in preparing this instrument of torture for the State of Michigan.

I do not know how well the combine have fertilized the ground for the success of this measure.

If the Legislature were in a state of mind where argument and reason could be used in the consideration of the bill, there would be nothing to fear. I hope it may prove so.

Certainly, if you, in your official position, could take the matter in (Continued on page forty-eight)



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—Chemistry Building, University of Michigan, Ann Arbor, June 19, 20, 21, 1917.

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.

Piracy Frowned Upon.

We are pleased to note that by a recent decision of Judge Baldwin in the Circuit Court of Cook county, Illinois, a merchant by reason of spending money and effort in advertising his business under a corporate name, with satisfactory results to himself is to be protected in his rights from infringement of his name by a new comer in the field.

What constitutes good will is the personal connection together with the circumstances, whether of habit or otherwise, which tend to make customers regular purchasers at a particular store. It is clearly this factor which constitutes the difference between new business which has no good-will attached to it and one that has acquired a good-will partly through age, much more through the energy and integrity of its owner. The store which possesses good-will is one that is frequented by the buying public. A new store, without good-will, may be merely a place containing goods; it possesses no established trade, and the receipts may never equal the expenses.

The suit referred to above was that of the Economical Drug Company of Chicago against one Paul Unger to enjoin him from using the name of "The Twelfth Street Economical Drug Company" in connection with his drug business. Testimony as brought out by the complainant showed that for a number of years past, his drug business because of extensive advertising, good service, etc., had become identified in the minds of the people of Chicago as "The Economical Drug Company" or "The Economical Drug Store," and that the defendant by using the word "Economical" in the title of his store had deceived the public and caused great annoyance and loss of business to the complainant.

The judge in giving his decision said that he had reached the conclusion that the complainant is en-

titled to injunctive relief. In reaching that conclusion he did not find it necessary to hold that the complainant could appropriate the word "Economical" in such a manner as to prevent its use, under any conditions, by anyone else, nor that the defendant has been guilty of actual fraud in respect to the matter. It is sufficient, however, that the similarity in names is so marked as to confuse the public with respect to the identity of the business of the defendant. The injunction prayed for was therefore granted.

Flash Lights.

This is an excellent time of year to push the sale of flash lights. The dark days of winter make for an increased use of these handy little lights. Going in closets, up and down stairs, fixing the furnace fire, making evening calls, looking at the clock in the night, in fact new uses are continually being found.

They will be found an especially good thing to make a special display of after the holiday season. In fact there are on the market flash lights designed especially for gifts, prizes, etc. These are finished in ivory and gold and are beautiful in appearance so that they will not be out of keeping on the dresser in the guest room or on the library table.

Lights can be had with a name plate of gold on the side of the case large enough for a monogram or inscription, thus greatly adding to their value.

The sale of flash lights, like the sale of cameras, leads to further sales, that of batteries, bulbs, etc.

One of these lights, of some sort, will soon be considered a necessity in every home and you will find it a profitable line to push.—Northwestern Druggist.

An Intentional Mistake.

A shrewd merchant once determined to find out how many people were reading his advertisement and circulars. He therefore connected a historical event with his advertisement and purposely mixed the dates and happening of this historical event. His advertisement began: "When George Washington wrote the Declaration of Independence in 1774 and it was signed in New York City on July 4 of this year, the people of the United States," etc. The letters, telephone calls and personal calls he received correcting his incorrect statements indicated to him that the people were following his advertisements. The idea with some alteration can be used in different advertising plans.

To the Retail Druggists of the State.

Jackson, Feb. 27—Along the latter part of November of last year, we sent out through the courtesy of Charles S. Koon, Secretary of the State Board of Pharmacy, some slips which read as follows: "Opportunity is knocking at your door. This little card is the medium through which the pulse of Michigan pharmacy greets you. It bids you welcome to join an Association which has only your welfare as a reason for existence."

The amount of money in the drug store tills and the progress of pharmacy throughout the State depend on this organization.

Join the Michigan State Pharmaceutical Association and help still further better conditions.

It is the alma mater of pharmacy in Michigan.

In South Dakota and Minnesota every registered pharmacist must help support the State Association. No such legal obligation exists in Michigan, hence the moral reason is even all the greater.

On the opposite side of the card was a blank membership application. Up to the present time I have received something like 100 of these cards filled out and signed; also the \$2 which pays the dues as well as membership for the year. However, this is a very small and rather poor showing when we stop and consider the number of registered pharmacists there are in Michigan. So, my brother, you had better get busy right now and look up that little card which you have laid away in some corner of your desk, sign it and send it along with your check for \$2 to me and I will do the rest. You cannot afford to put this off another day. The very foundation upon which pharmacy is builded in Michigan depends upon this Association for its life. Space will not permit me to enumerate the many benefits which have come to

the retail druggists of this State through the efforts of this Association and I want to say to you, Mr. Retail Druggist, that the benefits are going to be so much greater in the future than they have been in the past that there can be no comparison. So get busy and send in that membership application to-day, for if you neglect this matter you are going to be sorry.

This Association is fast becoming a mighty factor when it comes to legislation affecting the drug trade and every time a pharmacist hands in his \$2 and becomes a member it simply adds to the strength of the organization. Who will be the next lucky man to send in his money?

Come on, brothers, let's have 1,200 members by the time our next convention opens June 19.

F. J. Wheaton, Sec'y.

A Link of Friendship.

Store service is a big factor in making regular patrons. One of the ideas which warms any man's or woman's heart toward a store is to receive "An Umbrella Card." This card should read: "Dear Customer: We want our store to be of service to you, therefore we are sending you this card, which will entitle you to the loan of an umbrella. A deposit of 50 cents can be made, which will be refunded on return of the umbrella." Serviceable umbrellas can be purchased at a comparatively low price in quantities of a dozen or more. Guard against a too heavy demand by confining this accommodation to those who are patrons of your store. Cards can be printed on ticket board by any printer.

Farming is a lot of fun—unless you have to do it to make a living by it.

The Criterion Line Wall Paper Paints Window Shades

We handle good merchandise—
 the kind your customers demand.

Our prompt service
 gives satisfaction

THERE IS ONLY
 ONE BEST

HEYSTEK & CANFIELD CO.
 GRAND RAPIDS, MICH.

Absolutely Pure

The unequalled purity of PIPER'S DELICIOUS ICE CREAM makes it justly popular with discriminating dealers and public alike.

It contains no adulterants of any nature whatsoever. No saccharine substances of any kind are introduced. We do not find it necessary to use artificial coloring matter of any kind; and the flavorings employed—such as Vanilla, Chocolate and the like—are the best and most expensive money can buy.

Consequently your customers get nothing in the plain flavors except the pure, rich country cream with the natural creamy tint. And where colors appear, they are the natural result of the native oils or juices of the various nuts and fruits employed.

Furthermore, the scientifically careful freezing of PIPER'S CREAM serves a double purpose. For, in addition to producing the smoothest, richest cream, the skillful freezing adds to the flavor. As a consequence, each step in the process brings out a little more fully the dainty taste of the genuine nuts and fruits, a result which cannot be artificially duplicated.

Because of these facts, you will find PIPER'S cream one of the most enduring business builders you can possibly employ. A trial shipment will fully convince you. Order today.



Claude G. Piper
Wholesale Distributor
Both Phones 2388
No. 286 Bridge St., N. W.
Grand Rapids, Mich.

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

WHOLESALE DRUG PRICE CURRENT

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

Acids	Boric (Powd.) .. 17@ 25	Boric (Xtal) .. 17@ 25	Carbolic .. 67@ 71	Citric .. 96@ 100	Muriatic .. 2 1/4 @ 3	Nitric .. 8@ 15	Oxalic .. 65@ 75	Sulphuric .. 2 1/4 @ 3	Tartaric .. 96@ 100
Ammonia	Water, 26 deg. .. 8 @ 12	Water, 18 deg. .. 5 1/4 @ 9	Water, 14 deg. .. 4 1/4 @ 8	Carbonate .. 14 @ 16	Chloride .. 25 @ 35				
Balsams	Copaiba .. 1 25@ 1 50	Fir (Canada) .. 1 25@ 1 50	Fir (Oregon) .. 40@ 50	Peru .. 4 25@ 4 60	Tolu .. 60@ 80				
Barks	Cassia (ordinary) 25@ 30	Cassia (Salgon) 90@ 100	Elm (powd. 35c) 30@ 35	Sassafras (pow. 35c) 30@ 30	Soap Cut (powd.) 35c .. 23@ 25				
Berries	Cubeb .. 80 @ 85	Fish .. 15 @ 20	Juniper .. 8 1/2 @ 15	Prickly Ash .. @ 30					
Extracts	Licorice .. 38@ 40	Licorice powdered 70@ 75							
Flowers	Arnica .. 1 75@ 2 00	Chamomile (Ger.) 90@ 95	Chamomile (Rom) 80@ 85						
Gums	Arnica .. 1 50@ 1 60	Acacia, 2nd .. 45@ 50	Acacia, 3rd .. 45@ 50	Acacia, Sorts .. 25@ 30	Acacia, powdered 40@ 50	Aloes (Barb. Pow) 30@ 40	Aloes (Cape Pow) 20@ 25	Aloes (Soc. Pow.) 40@ 50	Asafoetida .. 1 00@ 1 10
Asafoetida, Powd.	Pure .. 1 15@ 1 25	U. S. P. Powd. 1 30@ 1 45	Camphor .. 1 04@ 1 07	Guaiac .. 45@ 50	Guaiac, powdered @ 60	Kino .. 70@ 75	Kino, powdered .. 75@ 80	Myrrh .. @ 40	Myrrh, powdered @ 50
Opium, powd. 24 00@ 24 20	Opium, gran. 26 50@ 26 70	Shellac .. 50@ 60	Shellac, Bleached 55@ 65	Tragacanth .. 2 50@ 3 00	Tragacanth powder 2 25	Turpentine .. 10@ 15			
Insecticides	Arsenic .. 15@ 20	Blue Vitriol, bbl. .. @ 16	Blue Vitriol, less 17@ 25	Bordeaux Mix Dry 14@ 20	Hellebore, White powdered .. 35@ 40	Insect Powder .. 30@ 50	Lead, Arsenate .. 10@ 30	Lime and Sulphur Solution, gal. .. 15@ 25	Paris Green .. 37 1/2 @ 43
Ice Cream	Piper Ice Cream Co., Kalamazoo .. @ 75	Bulk Vanilla .. @ 80	Bulk Fancy .. @ 25	Brick Vanilla .. @ 30					
Leaves	Buchu .. 1 75@ 1 85	Buchu, powdered 1 85@ 2 00	Sage, bulk .. 67@ 70	Sage, 1/2 loose .. 72@ 78	Sage, powdered .. 55@ 60	Senna, Alex .. 70@ 75	Senna, Tinn. .. 40@ 45	Senna, Tinn. pow. 50@ 55	Uva Ursi .. 18@ 20
Oils	Almonds, Bitter, true .. 15 00@ 16 00	Almonds, Bitter, artificial .. 7 75@ 8 00	Almonds, Sweet, true .. 1 25@ 1 50	Almonds, Sweet, imitation .. 65@ 75	Amber, crude .. 1 75@ 2 00	Amber, rectified 2 50@ 2 75	Anise .. 2 00@ 2 25	Bergamont .. 8 00@ 8 25	Cajuput .. 1 35@ 1 60
Almonds, Sweet, imitation 65@ 75	Amber, crude 1 75@ 2 00	Amber, rectified 2 50@ 2 75	Anise .. 2 00@ 2 25	Bergamont .. 8 00@ 8 25	Cajuput .. 1 35@ 1 60	Cassia .. 2 50@ 2 70	Castor .. 2 40@ 2 50	Cedar Leaf .. 1 25@ 1 40	Citronella .. 90@ 1 20
Cloves .. 2 00@ 2 20	Cocunut .. 27 1/2 @ 35	Cod Liver .. 4 75@ 5 00	Cotton Seed .. 1 35@ 1 45	Croton .. 1 50@ 1 80					
Cubeb .. 80 @ 85	Eigeron .. 1 75@ 2 00	Eucalyptus .. 1 25@ 1 35	Hemlock, pure .. @ 100	Juniper Berries 20 00@ 20 20	Juniper Wood .. 2 75@ 3 00	Lard, extra .. 1 00@ 1 10	Lard, No. 1 .. 95@ 1 05	Lavender Flow. 5 50@ 5 75	Lavender, Gar'n 1 25@ 1 40
Lemon .. 2 00@ 2 25	Linseed, boiled bbl. @ 97	Linseed, bld less 1 02@ 1 07	Linseed, raw, bbl. @ 96	Linseed, rw, less 1 01@ 1 06	Mustard, true, oz. @ 20	Mustard, artifil oz. @ 25	Neatsfoot .. 1 00@ 1 10	Olive, pure .. 2 50@ 3 50	Olive, Malaga, yellow .. 1 85@ 2 15
Olive, Malaga, green .. 1 85@ 2 15	Orange, Sweet .. 4 00@ 4 20	Origanum, pure .. @ 20	Origanum, com'l @ 75	Pennyroyal .. 2 25@ 2 50	Peppermint .. 3 25@ 3 50	Rose, pure .. 18 00@ 20 00	Rosemary Flows 1 50@ 1 75	Sandalwood, E. I. .. 13 50@ 13 75	Sassafras, true 1 25@ 1 45
Sassafras, artifil 50@ 60	Spearment .. 2 75@ 3 00	Sperm .. 1 15@ 1 25	Tansy .. 3 50@ 3 75	Tar, USP .. 30@ 40	Turpentine, bbls. @ 59	Turpentine, less 67@ 72	Wintergreen, tr. 5 50@ 5 75	Wintergreen, sweet birch .. 4 00@ 4 25	Wintergreen, art. 1 35@ 1 60
Wintergreen, wormseed .. 5 50@ 5 75	Wintergreen, wormwood .. 3 75@ 4 00								
Potassium	Bicarbonate .. 1 90@ 2 00	Bichromate .. 55@ 60	Bromide .. 1 80@ 2 00	Carbonate .. 1 60@ 1 75	powdered .. 60@ 65	Chlorate, gran'r .. 95@ 100	Chlorate, xtal or powd. .. 90@ 95	Cyanide .. @ 20	Iodide .. 3 50@ 3 60
Permanganate @ 50	Prussiate, yellow @ 1 50	Prussiate, red @ 3 50	Sulphate .. @ 1 10						
Roots	Alkanet .. 1 25@ 1 30	Blood, powdered 20@ 25	Calamus .. 50@ 55	Elecampane, pd. 15@ 20	Gentian, pd. 30@ 35	Ginger, African, powdered .. 20@ 25	Ginger, Jamaica .. 30@ 35	Ginger, Jamaica, powdered .. 30@ 35	Goldenseal pow. 7 50@ 7 70
Ipecac, powd. 3 25@ 3 50	Licorice .. 35@ 40	Licorice, pd. 28@ 35	Orris, powdered 30@ 35	Poke, powdered 20@ 25	Rhubarb .. 75@ 100	Rhubarb, pd. 75@ 125	Rosinweed, pd. 25@ 30	Sarsaparilla, Hond. ground .. 75@ 80	Sarsaparilla Mexican, ground .. 30@ 35
Squills .. 35@ 40	Squills, powdered 45@ 65	Tumeric, pd. 13@ 20	Valerian, pd. @ 1 00						
Seeds	Anise .. 35@ 40	Anise, powdered .. 40@ 45	Bird, ls .. @ 10	Canary .. 8@ 12	Caraway .. 85@ 90	Cardamon .. 1 80@ 2 00	Celery (Powd. 40) 30@ 35	Coriander .. 20@ 30	Dill .. 25@ 30
Fennel .. @ 75	Flax .. 7 1/2 @ 13	Flax, ground 7 1/2 @ 13	Foenugreek pow. 15@ 20	Hemp .. 8@ 12	Lobelia .. 40@ 50	Mustard, yellow 19@ 25	Mustard, black 19@ 25	Mustard, powd. 22@ 25	Poppy .. @ 75
Quince .. @ 1 25	Rape .. 10@ 15	Sabadilla .. @ 35	Sabadilla, pd. 35@ 45	Sunflower .. 7@ 10	Worm American @ 25	Worm Levant .. 1 00@ 1 10			
Tinctures	Aconite .. @ 95	Aloes .. @ 75	Arnica .. @ 1 45	Asafoetida .. @ 1 35	Belladonna .. @ 1 65	Benzoin .. @ 1 10	Benzoin Compo'd .. @ 1 60	Buchu .. @ 1 50	Cantharides .. @ 3 00
Capsicum .. @ 1 20	Cardamon .. @ 1 50	Cardamon, Comp. @ 1 05	Catechu .. @ 75	Cinchona .. @ 1 65	Colchicum .. @ 1 05	Cubeb .. @ 1 45	Digitalis .. @ 80	Gentian .. @ 90	Ginger .. @ 1 20
Guaiac .. @ 1 10	Guaiac, Ammon. @ 1 00	Iodine .. @ 2 00	Iodine, Colorless @ 1 00	Ipecac .. @ 75	Iron, clo. .. @ 90	Kine .. @ 1 00	Myrrh .. @ 1 10	Nux Vomica .. @ 95	Opium .. @ 4 50
Opium, Camph. @ 1 05	Opium, Deodorz'd @ 4 50	Rhubarb .. @ 84							
Paints	Lead, red dry .. 10 @ 10 1/2	Lead, white dry 10 @ 10 1/2	Lead, white oil 10 @ 10 1/2	Ochre, yellow bbl. 1 @ 1 1/4	Ochre, yellow less 2 @ 5	Putty .. 2 1/4 @ 5	Red Venet'n bbl. 1 1/4 @ 4	Red Venet'n less 1 1/4 @ 5	Vermillion, Amer. 25@ 30
Whiting bbl. .. @ 1 75	Whiting .. 2 1/4 @ 5	L. H. P. Prepd. 1 90@ 2 00							
Miscellaneous	Acetanalid .. 68@ 75	Alum .. 9@ 12	Alum, powdered and ground .. 11@ 15	Bismuth, Subnitrate .. 3 60@ 3 70	Borax xtal or powdered .. 10@ 15	Cantharides po 2 00@ 6 00	Calomel .. 2 17@ 2 25	Capsicum .. 30@ 35	Carmine .. 6 50@ 7 00
Cassia Buds .. @ 40	Cloves .. 30@ 35	Chalk Prepared .. 6@ 8 1/2	Chalk Precipitated .. @ 1 50	Chloroform .. 75@ 83	Chloral Hydrate 1 92@ 2 12	Cocaine .. 5 95@ 6 15	Cocoa Butter .. 60@ 70	Corks, list, less 70% .. @ 2	Copperas, bbls. .. @ 7
Copperas, less 2 1/2 @ 7	Copperas, pd. .. 4 @ 10	Corrosive Sublim. 1 98@ 2 05	Cream Tartar .. 56@ 60	Cuttlebone .. 45@ 50	Dextrine .. 7@ 10	Dover's Powder .. @ 3 00	Emery, all Nos. 6@ 10	Emery, powdered 5@ 8	Epsom Salts, bbls. @ 3 1/4
Epsom Salts, less 3% @ 7	Ergot .. 1 25@ 1 50	Ergot, powdered 2 75@ 3 00	Flake White .. 15@ 20	Formaldehyde lb. 15@ 20	Gelatine .. 1 10@ 1 15	Glassware, full cs. 75%	Glassware, less 70% .. @ 1 1/4	Glauber Salts bbl. @ 1 1/4	Glauber Salts less 2% @ 7
Glue, brown .. 18@ 25	Glue, brown grd. 20@ 25	Glue, white .. 20@ 28	Glue, white grd. 20@ 30	Glycerine .. 62@ 75	Hops .. 45@ 60	Hops .. 45@ 60	Iodine .. 4 50@ 4 60	Iodoform .. 5 90@ 6 00	Lead Acetate .. 20@ 25
Lycopodium .. 1 75@ 2 00	Mace .. 85@ 90	Mace, powdered 95@ 100	Menthol .. 4 75@ 5 00	Morphine .. 11 35@ 12 00	Nux Vomica .. 20@ 25	Nux Vomica, pow. @ 20	Pepper, black pow. @ 35	Pepper, white .. @ 40	Pitch, Burgundy .. @ 15
Quassia .. 12@ 15	Quinine .. 85@ 100	Rochelle Salts .. 45@ 50	Saccharine oz. .. @ 1 80	Salt Peter .. 42@ 45	Seidlitz Mixture .. 40@ 45	Soap, green .. 20@ 25	Soap, mott castile 12@ 15	Soap, white castile case .. @ 8 50	Soap, white castile less, per bar .. @ 90
Soda Ash .. 4 1/2 @ 10	Soda Bicarbonate 2 1/2 @ 6	Soda, Sal .. 2@ 5	Spirits Camphor @ 75	Sulphur roll .. 2 1/4 @ 7	Sulphur Subl. .. 3@ 7	Tamarinds .. 15@ 20	Tartar Emetic .. @ 80	Turpentine Ven. 50@ 50	Vanilla Ex. pure 1 00@ 1 50
Witch Hazel .. 70@ 1 05	Zinc Sulphate .. 10@ 15								

Interstate Soap Concerns to Test State Laws.

Whether local and State statutes and ordinances can interfere with the operations of out-of-the-State concerns in a given district—one of the grounds on which manufacturers of premium goods have been claiming that the proposed anti-coupon laws would play into the hands of outside concerns as against within-State manufacturers and dealers—is likely to be tested in the near future in the Middle West. At least two cases are in the public mind tending to bring a legal decision from the courts on the subject.

A decision just handed down by the Kentucky Supreme Court, in which the Larkin Co. was the defendant, indicates the futility of State legislation directed at concerns doing business from one State to another. The Kentucky statute, which was declared invalid in its operation against a foreign corporation, ordered such concerns to designate the location of its office in the State and the name of an agent thereof upon whom service could be served. The Larkin Co. failed to do this and was fined \$500. The Larkin Co. appealed from the decision of this court to the State Supreme Court and in the latter's decision the law was declared ineffective.

The Jewel Tea Co. has notified the mayor, chief of police, city attorney, police judge and the city counselor of Sedalia, Mo., that it has applied to Federal Judge A. S. Van Valkenburgh, at Kansas City, for a permanent injunction enjoining the above named city officials from interfering in any way with the company, its agents or employes in carrying on business in Sedalia. The action resulted from the arrest and subsequent fining of the Jewel Tea Co. agent at Sedalia for refusing to pay a vehicle tax of \$10 a year.

Robert M. Hale, Sedalia agent for the Jewel Tea Co. was arrested for failure to pay the vehicle tax as required by law and was fined the maximum under the ordinance, \$100. He immediately appealed to the Circuit Court and was released on bond. Undoubtedly the Jewel Tea Co. proposes to make this a test case of ordinances in the various towns which impose a vehicle tax on foreign concerns, such as coffee peddlers, who use some kind of vehicle in delivering the goods they sell to the housewives.

Greatly Disappointed Over the Present Insurance Bill.

Miami, Florida, Feb. 24—I am writing you, because I do not know to whom a letter will reach, with better and more comprehensive understanding of the situation than yourself.

I fear the cards are stacked against the assured more effectually than ever before. I was hopeful that the bill heralded as having been prepared in the Attorney General's office would be one to safeguard the assured in the matter of rates.

It is, however, as much worse, if such be possible, than the original Anti-discrimination bill, as that was worse than the law before existing.

I am very sure that neither Attorney General Groesbeck, nor his predecessor in office, Judge Fellows, have

either of them been parties to this monstrosity.

The very thing that was announced to redeem it from the criticism made of the former law of 1915 is another farce.

It was pretended that the power would be lodged with the Commissioner to review rates, if discriminatory or excessive, and correct them.

The power actually given by the bill is nominal only. I hope you will take time to read the criticism I have made of the bill and which I have sent to Attorney General Groesbeck.

He asked me for this opinion and I have forwarded it to him. I have no reason to doubt his earnest desire to get a wholesome law, as yet.

I am waiting his reply, but in the mean time, I want you to know the situation. This bill should not become a law without protest. I shall be home about March 20.

If there be any facts about the bill or what would be its effect in operation, I shall be glad to offer any assistance within my power.

I hope the appointment of Mr. Mangum to the office of Commissioner would spell reform in that office; but with such a law as this bill would give the State he would have no power.

I hope I am not becoming pessimistic in my fear that the power of the combine and its methods of corrupting the public fountains are almost beyond reform.

When we recall that every insurance man and agent in the State was advised to work for and support the present Governor at the primary, because he was known to be all right and that such letter of advice came from insurance quarters; when we recall that the present Speaker of the House was the one who introduced and fathered the present Anti-discrimination law in 1915; when we see that members of the insurance committees, Scully and Person, are the ones now introducing this measure and that it is announced that it was prepared in the office of the Attorney General of the State, I must confess that it makes the way seem dark.

There is not the faintest reason for such a law on earth except to surrender the rights of the people of Michigan to this merciless trust.

I know fully what it means to me and that it has caused me to be looked upon by those who have not studied the matter as a blatant demagogue.

They have bought and controlled newspapers, not only in Michigan, but in other states.

This is the most lamentable feature of the entire situation. We must depend upon the press for every reform and for every defence against oppression in a free government, and when that becomes corrupt, there is faint hope.

I do not believe that has extended far as yet, but is easily traced by those familiar with conditions.

Milo D. Campbell.

The financial and economic position of the United States is wonderfully strong at the present time and is well fortified to withstand the shocks of possible international complications. We are passing through trying times, but the people, for the most part, have kept their heads. The rest of the world is indebted to the United States for an amount which breaks all precedent. The country has been engaged for some time past in putting its house in order, and we now have the new Federal Reserve system to look to for assistance in case of need. All this leads us to believe that even if we were so unfortunate as to be plunged into the vortex of the European war our financial position would still remain secure. The mer-

cantile position of our country is sound. The number of commercial failures for January amounted to only 1,535 as against over 2,000 in the same month of 1916, and it is considerably below the January record for any recent year. The completed figures lately given out at Washington touching our foreign trade show that exports of manufactures ready for consumption last year were \$2,625,686,208 against \$1,315,105,552 in 1915. This showing is highly important as it means that this country has shipped abroad a record-breaking production of American skilled labor. The movement is still in progress and if it is not checked by the developments in the German situation, the chances are that it will reach new high levels this year.

Coincident with the announcement, four weeks ago, of the formal severance of diplomatic relations with Germany offers came with spontaneity from every section of this country tendering to the Federal Government exclusive use and complete control of scores of industrial plants, both large and small, available for the manufacture and development of commodities whose output would be essential in placing us upon an effective war-footing. While the Government as yet—owing to the uncertainty which at the moment beclouds everything—has failed to avail itself of such tenders, there can be no doubt that much gratification has been felt in official circles in Washington because of the realization that not only

are domestic industrials numerous and efficient, but that many of them are the possessors of such gigantic plants and extensive interests that they can vie with the world in producing munitions and other necessities of war. These are the "trusts"—those artificial entities of corporate growth which during the past twenty-five years have developed and expanded until now they are regarded as practically essential to meet the requirements of modern financial and commercial life. In view, then, of this situation and the manner in which such properties have been placed at the disposal of the Government, there is much food for thought in the attitude now assumed by it towards several of these great corporations whose continued existence is practically dependent upon the outcome of litigation at present before the Supreme Court of the United States.

The wholesale department of the Grand Rapids Association of Commerce will hold a second Retail Merchants' Congress at the Pantlind Hotel June 5, 6 and 7. It is intended to cut out the high brows and college professors this time and confine the speakers' list to practical men who will talk from actual experience and not from hearsay, supposition or speculation.

Rice—There is a better demand for rice locally, reflecting the situation in other foodstuffs, and prices are firm. In the South the mills are advancing cleaned, as they are compelled to pay full values for rough to the planter.

GROCERY PRICE CURRENT

CRACKERS		Cracknels	25	Superba	12
National Biscuit Company Brands		Crumpets	15	Tokens	16
In-er-Seal Trade Mark Package Goods		Cream Fingers	18	Trilby Creams	18
Per doz.		Crystal Jumbles	14	Vanilla Wafers	25
Baronet Biscuit	1 00	Dinner Pail Mixed	15	Butter	
Cameo Biscuit	1 50	Extra Wine Biscuit	14	Boxes	
Cheese Sandwich	1 00	Fig Cakes Asstd.	15	N B C, Square	10
Chocolate Wafers	1 00	Fig Newtons	16	N B C, Round	10
Fig Newton	1 00	Firestone Peanut Jumb	13	Soda	
Five O'Clock Tea Bct	1 00	Fluted Coconut Bar	15	N B C Soda Crackers	10
Ginger Snaps NBC	1 00	Frosted Creams	12	Premium Sodas	12
Graham Crackers	1 00	Frosted Raisin Sqs.	14	Saratoga Flakes	16
Lemon Snaps	50	Fruited Ovals	12	Oyster	
Oysterettes	50	Full Moon	13	Dandy, Oysters	10
Peanut Sandwich	1 00	Ginger Drops	16	N B C Oysters Square	10
Pretzeens	50	Graham Crackers	12	Specialties	
Royal Toast	1 00	Ginger Snaps Round	11	Nabisco (10 cent tins)	1 00
Social Tea Biscuit	1 00	Golden Rod Sandwich	18	Nabisco (No. 204 Tin)	2 25
Saltine Biscuit	1 00	Hippodrome Bar	15	Lorna Doone	1 00
Saratoga Flakes	1 50	Honey Block Cakes	17	Anola	1 00
Soda Crackers, NBC	1 00	Honey Cakes, NBC	15	Anola (202 Tin)	1 65
Soda Crackers Prem.	1 00	Iced	15	Lotus, Small Tins	1 00
Tokens	1 00	Honey Fingers Asst.	16	Lotus, Small Cans	1 65
Uneeda Biscuit	50	Household Cooks, Iced	14	Lotus, Large Cans	3 25
Uneeda Jinjer Wayfer	1 00	Imperial	12	Above quotations of National Biscuit Co., subject to change without notice.	
Vanilla Wafers	1 00	Jubilee Mixed	15	FLAVORING EXTRACTS	
Zu Zu Ginger Snaps	50	Kaiser Jumbles, Iced	15	Jennings D C Brand Pure Vanilla	
Zwieback	1 00	Lady Fingers Sponge	35	No. 1, 7/8 oz.	90
Other Package Goods		Leap Year Jumbles	25	No. 2, 1 1/4 oz.	1 25
Barnum's Animals	50	Lemon Biscuit Square	12	No. 4, 2 1/4 oz.	2 25
Soda Crackers NBC	50	Lemon Cakes	15	No. 3, 2 1/4 oz. Taper	2 00
Family Size Package	2 50	Lemon Gems	15	2 oz. Flat	2 00
Bulk Goods		Lemon Wafers	20	Terpeneless Pure Lemon	
Cans and boxes		Lemon Thin	20	No. 1, 7/8 oz. Panel ..	75
Animals	13	Lorna Doone	20	No. 2, 1 1/4 oz. Panel	1 13
Atlantics, Asstd.	16	Luxury Biscuit	18	No. 4, 2 1/4 oz. Panel	2 00
Avena Fruit Cakes	15	Macaroon Jumbles	25	No. 3, 2 1/4 oz. Taper	1 75
Arrowroot Biscuit	18	Mandalay	14	2 oz. Flat	1 75
Bonnie Doon Cookies	22	Mary Ann	12	BLUING	
Bouquet Wafers	15	Marshmallow Pecans	22	Jennings'	
Brighton	18	Molasses Fruit Cookies	14	Condensed Pearl Bluing	
Canto Cakes	12	Iced	14	Small, 3 doz. box	1 95
Cartwheels, Plain	13	Oatmeal Crackers	12	Large, 2 doz. box	2 40
Cartwheels, Iced	13	Orange Gems	12	McLaughlin's XXXX	
Cecelia Biscuit	20	Penny Assorted	15	McLaughlin's XXXX	
Cheese Tid Bits	20	Picnic Mixed	16	package coffee is sold to	
Chocolate Bar (cans)	20	Pineapple Cakes	18	retailers only. Mail all or-	
Chocolate Drops	20	Priscilla Cake	14	ders direct to W. F. Mc-	
Circle Cookies	15	Raisin Cookies	10	Laughlin & Co., Chicago.	
Cocoanut Taffy Bar	16	Raisin Gems	15		
Cocoanut Macaroons	25	Royal Toast	12		
Choc. Honey Fingers	20	Reveres Asstd.	20		
Coffee Cakes, Iced	15	Richwood	20		
Copia Cakes	14	Rittenhouse Biscuit ..	18		

The Spring Number of "OUR DRUMMER"

catalogue---the book of plain, net guaranteed prices---is ready for mailing. We believe the prices named in this issue represent a more substantial saving over ruling market rates than those named in any previous issue. Our stocks are at such a mark of fullness that we are convinced we can come nearer filling orders 100 per cent complete than any other jobber in the country. To know this Spring catalogue well is to know the world's best selection of sure selling merchandise. If your copy does not arrive promptly, let us know.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK

CHICAGO

ST. LOUIS

MINNEAPOLIS

DALLAS

SPECIAL PRICE CURRENT

12

13

14

15

16

17

Smoking

Table listing various smoking items like All Leaf, BB, Badger, Banner, Belwood, Big Chief, Bull Durham, etc. with prices.

Table listing various tobacco and cigar items like Stag, Soldier Boy, Sweet Lotus, Sweet Rose, etc. with prices.

Table listing various cigar brands like Peter Dornbos, Johnson Cigar Co., etc. with prices.

Table listing various twine items like Cotton, Hemp, Flax, etc. with prices.

Table listing various vinegar items like White Wine, Oakland Vinegar, etc. with prices.

Table listing various wicking items like No. 0, No. 1, No. 2, No. 3 with prices.

Table listing various woodenware items like Bushels, Baskets with prices.

Table listing various wrapping paper items like Fibre Manila, Kraft, Wax Butter, etc. with prices.

Table listing various butter plates and wire end items with prices.

Table listing various churns and clothes pins items with prices.

Table listing various egg crates and faucets items with prices.

Table listing various mop sticks and pails items with prices.

Table listing various traps and toothpicks items with prices.

Table listing various tubs and washboards items with prices.

Table listing various wood bowls items with prices.

Table listing window cleaners with prices.

Table listing yeast cake items with prices.

Table listing axle grease items with prices.

Table listing baking powder items with prices.

Table listing salt items with prices.

Table listing Morton's Salt items with prices.

Table listing Royal soap items with prices.

Table listing Fitzpatrick Brothers' Soap Chips items with prices.

COFFEE



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



Pan-Fired Japan
Basket-Fired Japan
Formosa
Mixed

Table listing various coffee and tea items with prices.

Table listing various soap compounds items with prices.

Table listing various washing powders items with prices.

Table listing various naphtha items with prices.

Table listing various queen anne items with prices.

Table listing various oak leaf items with prices.

Advertisement for Kitchen Kleenzer soap, featuring an image of the product and text: 'The Only Five Cent Cleanser', 'Economic Coupon Books', '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.

WANTED — Stocks of Merchandise Shoes, Clothing, Dry Goods, Etc.

If you want to retire from business get in touch with us. If you want to conduct a sale write or wire for terms. We can close you out complete.

UNITED SALES CO.

6 E. Main St. Battle Creek, Mich.

For Sale—Seven drawer cash register, floor cabinet, cost \$470; will sell \$250. Good as new. Hawley Merchandise Co., Bluefield, West Virginia. 869

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 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 as to business done. Investigate if interested. Rate \$2.50. Miller House, Carson City, Mich. 831

For Sale—An up-to-date hardware and the only tin shop in town or within twenty miles distance. Will inventory about \$5,000, or will sell tin shop, tools and stock. Cheap rent. The best location in Michigan. Address No. 868, care Michigan Tradesman. 868

Money Maker—Location for candy kitchen and ice cream parlor in live town; brick building; modern; centrally located; no opposition. T. E. Donovan, 1021 Kilburn, Tomah, Wisconsin. 847

For Sale—Prosperous restaurant in a live railroad town. Established twelve years. Write for terms. Ed. Sweet, Jr., Darien, Wisconsin. 850

For Sale—Dry goods stock in good condition. Will invoice about \$4,600. Great opportunity for any one looking for a location. Will sell 75 cents on dollar. Address Box 114, Shepherd, Mich. 851

For Sale—Grocery and meat market. Want to retire from the retail business. Modern fixtures, central location. All cash trade. About \$7,000 worth of business during January. Will rent building. Are you looking for a good established business, write at once. Address No. 852, care Tradesman. 852

Mr. Merchant—We have conducted stock reducing and closing out sales for the largest firms in Michigan. Write us for terms and open dates. Wholesale house references furnished. Saranac Sales Co., Beulah, Michigan. 866

For Sale—Good flour and feed mill, water power and 22 acres land. Price \$9,000. For terms write H. S. Preston, Hartland, Michigan. 867

For Sale—520-acre Ranch. Stock and grain. 80 acres under cultivation, five miles woven wire fence. Good soil, good crops, good grazing, well watered, two miles from two railroads. Good ranch buildings, good roads, telephones and R. F. D. Abundance game and fish. Trout streams and lakes close by. Good reasons for selling. \$17.50 per acre buys it all. W. J. Cooper, Mt. Pleasant, Mich. 853

Drug Store For Sale—Opposite Court House, Muskegon. Established twenty-five years. Address Hazeltine & Perkins Drug Co., Grand Rapids. 854

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

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

Wanted—Clean business gentleman willing to invest \$1,000 with services at good salary and commission, 10 per cent. returns guaranteed on investment for 1917. May pay 25 per cent. This is your chance to get in on the inside of a manufacturing business which promises to be one of Kansas City's greatest enterprises. It's your most promising opportunity. Write Akers National Stove & Mfg Co., 2509 E. 15th St., Kansas City, Missouri. Reference. 855

For Sale—New 220 account American Credit Register. Used one year. Will sell for one-half of first cost. I. C. Grill Hubbardston, Michigan. 858

For Sale—Iron safe, interior 13 x 19 x 26 inches. Will sell at a bargain. Write E. L. Wellman, 217 Murray Bldg., Grand Rapids. 870

Bakery For Sale—At Cartersville, Mo., 4,000 to 5,000 loaves per week. Established business. Best mining town in Missouri. Population about 7,000. Will bear investigation. F. S. Johnson, Box 73, Cartersville, Missouri. 871

For Sale—Lumber and coal yard in a thriving town in Southern Michigan. Address No. 873, care Michigan Tradesman. 873

For Sale—No. 3 Landis harness sewing machine in first-class running order. Address R. C. Hartman, Argenta, Ill. 872

Restaurant—You can buy for \$12,000, two metropolitan restaurants that are making \$6,000 net profit a year; owner's health requires change. The price asked is actual investment. In what else can you make 50 per cent. in an established business? Will sell one or both. Full investigation requested. Address Williams, care Michigan Tradesman. 874

For Sale—Large hotel, general store, dancing hall, dining, sitting, bedrooms, kitchen, barns, sheds and other out-buildings; land with orchard, natural gas; on improved state roads, 20 miles east of Buffalo. All in good condition. Bargain for immediate sale. F. D. & K. Schworm, R. F. D., Crittenden, N. Y. 875

Drug Store—Clean stock, fine fixtures, good soda fountain and a nice business; good lease, brick building. If you want to know all about it, write to A. E. Claus, 1729 17th Ave., Moline, Illinois. 877

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. 876

For Sale—A good business. On account of poor health I am offering for sale a good established grocery business in a live manufacturing town. Stock and fixtures invoice about \$2,000. For particulars write T, care Michigan Tradesman. 878

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, 433-23 W. Jackson Blvd., Chicago. 800

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. 730

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. 646

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

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

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

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 271, Muskegon, Michigan. 846

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

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

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

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,
44 So. Ionia Ave.,
Grand Rapids, Mich.

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

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

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

Cash Buyers of clothing, shoes, dry goods and furnishings. Parts or entire stocks. H. Price, 194 Forrest Ave. East, Detroit. 678

General Merchandise Auctioneer—Ten years success closing out and reducing stocks. Reference any reliable merchant in Cadillac. Address W. E. Brown, Cadillac, Michigan. 530

For Sale—Firmly established, nice, clean stock of groceries, hardware, paints, auto supplies and sporting goods situated in the best business town in Northern Michigan. Business established eighteen years. Reason for selling—wish to retire. Only those who mean business need reply. Stock will inventory \$19,000. Can be reduced. Address No. 712, care Tradesman. 712

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

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

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

SITUATIONS WANTED.

Window Trimmer and experienced salesman wishes position in small city. State particulars in first letter. Address No. 848, care Tradesman. 848

Wanted—A position by an experienced clerk, in grocery or hardware store, who is a Christian man, 47 years of age. John Graybill, Clarksburg, Illinois. 862

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

CONTEMPTIBLE CONSPIRACY.

(Concluded from page forty-one) hand, and stand for a just law for the insured of the State, it would drive the gang of corruptionists into their holes.

I would be greatly pleased to know who has been responsible for this bill. I cannot believe that Attorney General Fellows knowingly permitted his office to prepare the bill.

The newspapers stated that it was done in his office. That may have been, but I doubt his knowledge of the contents, for I have too great faith in his sympathy with fair play.

I am not a crank in this matter. I am fighting for a square deal, and I shall continue to fight as long as I can find any sort of forum for an expression.

I want no glory out of it. I know that the State of Michigan is suffering a loss of millions to this trust of foreign corporations, every year.

It is merely a fight with bribery and corruption upon one side and an unorganized public on the other.

The corruptionists do not meet the question with argument, they manipulate the government and do it successfully. So far they do it in covered trenches.

I am pleading with you, personally, to take up this fight for the people of Michigan now.

Two years will mean a loss of many millions to them. I have had no time to more than glance at many other provisions of the bill.

The Standard policy is full of injustice as proposed. It is even worse than the one we now have.

I could hardly believe the companies themselves would undertake to relieve themselves from liability, as this form of policy would do.

There would not be one policy in ten in force in the State, after six months lapse from the time issued.

Technicalities would avoid most policies, unless the courts should come to the rescue as they did under the law now in force.

It is evident that most of the influence has been exerted by the fire insurance combine in the preparation of this measure. There is not a restrictive feature in the bill that can affect any company of the combine, or give it inconvenience.

The insured of Michigan may be obliged to bide their time, but the day will come, when their wrath will find expression. It may not be this year, or next, but they cannot be fooled forever.

Will you not look over this somewhat extended but rather incoherent analysis of the bill (Chapter IV.) and tell me your opinion of the same.

I would be pleased to learn your attitude upon the measure, before I say anything to others, who might be willing to appear before committees.

This measure should not go without protest, even though the track be well greased for its passage.

I believe the members and others who father it, should be made acquainted with its real character and be made responsible for its enactment.

I believe this to be a wonderful opportunity for a great service to the State and one that would be appreciated and reciprocated.

Milo D. Campbell.

Manufacturing Matters.

Detroit—The Mar-Berg-Mercantile Co. has engaged in the manufacture and retailing of general merchandise with an authorized capital stock of \$50,000, of which amount \$27,000 has been subscribed, \$6,000 paid in cash and \$21,000 paid in in property.

Benton Harbor—The local factory of the Randall-Landfield Cigar Co., of Chicago, claims to employ the largest cigarmaker in the world. She

is Miss Ray Rexel, 18 years old, who weighs 457 pounds and was once a feature with a carnival company. Miss Rexel claims that the seven members of her family weigh 3,150 pounds.

Lansing—H. E. Bradner, who has managed the Auto Body Co. since its organization in 1901, and who has been a member of the board of directors continuously, has been advanced to the company's Presidency, the action being taken to fill the vacancy on the board left by the death of Lawrence Price. Fred C. Ruch has been advanced from the position of Assistant Secretary to Secretary. The personnel of the board remains practically the same. The Auto Body Co., the third largest auto body making concern, is the oldest in the country. It started business in 1901 with fifteen men and 3,600 feet of floor space. To-day it gives employment to 1,200 persons and has ten acres of floor space, with plans for additions.

Late Banking Information.

Bessemer—The Peoples State Bank has increased its capital stock from \$25,000 to \$35,000.

South Haven—Dr. O. M. Vaughn, President of the Citizens' State Bank, was stricken with apoplexy Saturday at his office in the Bank. He was removed to his home, where he is still unconscious.

Albion—The old vault of the defunct Albion National Bank, in F. J. Graves' shoe store, the former location of the Bank is being removed and will be shipped to a firm in Toledo, which purchased the metal in it from Mr. Graves. The vault is constructed of railroad rails and was so solidly built of iron and brick that it would have taken several charges of dynamite for its "cracking" by safe-breakers. It will take the several workmen engaged in its removal several days to take it down and get the iron out of it.

News and Gossip From Sagacious Saginaw.

Saginaw, Feb. 26—Committees for the annual pure food show of the Saginaw Grocers' Association to be held at the Auditorium April 23 to 28, have begun active work and the preparations for the event are well under way. The main details will be settled at a meeting of the Association to be held Tuesday evening at which the committee in charge will confer with the entire membership of the organization. The committee in charge of the event is composed of R. Christensen, Otto Rohde, Louis Schwemer, F. W. Perry, Louise Stierle, C. H. Kretchmer, Louis Yuncker, W. S. Meader, Jason Clark.

W. W. Cronk, who moved to Saginaw from Olivet last year, has resigned his position with the Cudahy Bros. Co. and has secured one with Wilson & Co. as city salesman in Saginaw with a nice increase in salary.

Sunny Jim Burned Out.

The Tradesman is in receipt of a letter from James M. Goldstein, its versatile Detroit correspondent, stating that his pretty home, was completely gutted by fire Saturday afternoon. Every reader of the Tradesman will sympathize with the Goldstein family in their adversity.

Cats, unlike politicians, give voice to the most decided utterances while on the fence in the dark.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Feb. 28—Creamery butter, extras, 42c; first 38@40c; common, 36@37c; dairy, common to choice, 28@35c; poor to common, all kinds, 25@28c.

Cheese—No. 1 new, 24c; choice, 25@25½c; old 24@25c.

Eggs—Choice, new laid, 42@43c, fancy henery, 44@45c.

Poultry (live)—Fowls, 22@25c, springs, 20@25c; old cox, 15@16c; ducks, 22@24c.

Dressed Poultry—Turks, per lb., 28@33c; ducks, 22@25c; geese, 16@19c; chicks, 22@26c; fowl, 22@25c.

Beans—Medium, \$7.50@7.75; pea, \$7.50@7.75; Red Kidney, \$7.75@8.00; White Kidney, \$8.00@8.25; Marrow, \$7.75@8.00.

Potatoes—\$3.25@3.35 per bu.
Rea & Witzig.

That the United States should be suffering from a potato shortage is due to a kind of unpreparedness that might without great difficulty be remedied. Potatoes yield six times as many bushels to the acre as wheat and in less time. In warm climates where "intensive-extensive" agriculture is possible, men can raise 150 bushels of potatoes to the acre and then plant the ground in corn and cow-peas. It is true that seed-cutting, provision of fertilizer, and precautions against insects and blight involve much labor, but it is not the labor question which prevents the United States from doubling its present average annual potato production. It is the fact that the demand for potatoes is very fluctuating, and that the price varies between 10 cents and \$1.50 or more a bushel in different years, or between actual loss and a large profit. It is believed that if a price of a cent a pound could be assured year in and year out, the farmers might be willing to grow several times as many potatoes as now, and could do so without appreciably diminishing production in other lines. It is also believed that if a potato-flour industry could be established in this country, as it has been in Germany, with provision also for certain other potato products, that price might be guaranteed. Any surplus of potatoes could be readily converted into flour, starch, alcohol or fodder.

Jefferson protested in his old age against a tendency to exalt the fathers at the expense of existing political leaders. He knew the men of the older generation, he said; they were much like the men of 1820, but without the governmental experience which Americans by 1820 had accumulated. Yet still on February 12 or February 22 Americans exhibit that fit reverence for great men which Carlyle found "the one fixed point in modern revolutionary history." Moreover, they fly to the utterances of the great for corroboration of opinions on situations, events, and creeds which vary as widely as opinion can in a "bottomless revolutionary time." Washington's Farewell Address was stretched last Thursday until it cracked. It was made to cover the beliefs of those who wanted to keep out of entangling alliances even to the extent of abandoning American rights abroad, and of those who wanted to resent insults abroad by rushing into entangling alliances. It pointed a

few excellent speeches and every variety of bad ones. It is a comfort to think that most of the doctrinaires had completely forgotten the Address by February 23.

The American Institute of Weights and Measures is a new organization, which was formed in New York City recently for the purpose of counteracting efforts to have the metric system of weights and measures adopted for American industry and commerce. The organizers assert that the adoption of the metric system would result in confusion, as the new and the old systems would be used. They are going to fight the metric system and are going to open offices and carry on an aggressive campaign.

Irving Talbot will soon engage in the drug business in the Sweet block on Pipestone street, at Benton Harbor. The Hazeltine & Perkins Drug Co. has the order for the complete stock, including the fixtures.

Claude Lawton has so far recovered from his recent illness from scarlet fever that he is now able to get down town occasionally. His first trip to the center of our metropolis was made last Saturday.

Being polite to customers doesn't mean you should "slop over." Overdoing a thing is nearly as bad as neglecting to do it.

BUSINESS CHANCES.

For Sale—Hardware and implement stock, or will consider farm up to \$3,000. Stock and fixtures will invoice about \$5,800. Located in small but good village in southern half of Michigan. Address No. 880, care Tradesman. 880

For Sale—Cash grocery invoicing \$2,500 to \$3,000. Sales last year \$22,000. One of the best towns of 5,000 in Central Michigan. Particulars, address Opportunity No. 1, care Tradesman. 881

Side Line Salesman—Calling on hardware, implement, electric and department stores. Can earn an attractive commission selling a complete line of washing and wringing machines. Give territory covered and lines now handled. The Easiest Way Mfg. Co., Sandusky, Ohio. 882

For Sale—Grocery and bakery doing business last year of \$54,000. Best business in good town of 4,000. Two railroads. Stock, fixtures and bakery equipment about \$9,000. A good live business growing every year. Will stand close investigation. Address D. B., care Tradesman. 883

Wanted—Capable dry-goods salesman and stock-keeper who can do buying if necessary. No. 886, care Tradesman. 886

For Sale—80 acres in Gladwin county, Michigan, worth \$1,000. Would trade for 1917 car, Dodge preferred. Address Box 363, Macksville, Kansas. 884

For Sale—A good paying jewelry store, invoice \$3,000. A snap. Address Box 363, Macksville, Kansas. 885

An Exceptional Opportunity. If you want to locate in a good, up-to-date city—for rent, store room 24 x 165 feet, full basement, all modern conveniences, two fronts on paved streets. Best location in Watertown, South Dakota. \$125 per month. A. C. Gilnuth, Watertown, South Dakota. 879

Dry Goods Store Wanted

Two dry goods merchants have recently retired from business at Ludington, leaving an excellent opening for at least one good merchant. Fine location on main business street available.