

MICHIGAN TRADESMAN

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, APRIL 4, 1917

Number 1750

SEE IT THROUGH

When you have a thing to do,
See it through!

Leave not half the work undone,
When a thing is well begun,
Don't to something other run---
See it through!

When you have a thing to do,
See it through!

Begin at once the task to-day;
Don't put off---the coward's way;
There is failure in delay---
See it through!

When you have a thing to do,
See it through!

Though perhaps it may seem hard,
Who can read Dame Fortune's card?
Success by easy things is marred---
See it through!

Pere Marquette Railroad Co.

DUDLEY E. WATERS, PAUL H. KING, Receivers

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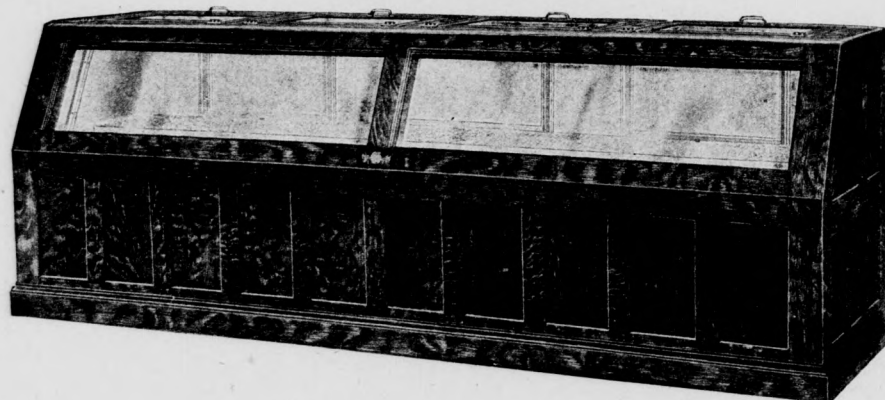
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The Pure Foods House
GRAND RAPIDS, MICHIGAN

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MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, APRIL 4, 1917

Number 1750

SPECIAL FEATURES.

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TRADING STAMP SCAMPS.

As indicative of the bitterness which has characterized the fighting regarding the enactment of anti-trading stamp laws, especially in the Middle Western states comes a report that in Colorado an effort was made to steal the draft of the law after it had been engrossed, to prevent its being signed by the Governor. It will be recalled that a similar attempt was made in Arkansas and resulted in the arrest, indictment and expulsion of two state senators on charges of having accepted bribes from the trading stamp interests. The engrossed copy of the bill disappeared for several hours on the last day of the session before final passage, and also had disappeared on the day of second reading. Upon diligent search it was found in both cases.

Lobbyists against the bill had been active for several weeks on behalf of interests affected by the bill, and it is rumored that attempts were made to steal the bill; in fact, it has been stated that a forged receipt had been discovered. The circumstances connected with these disappearances have led to the report that the bill was stolen to prevent its final passage, but absolute evidence of this is not obtainable at the present time.

When Senator Hattenbach discovered that the bill had disappeared on the last day before the final passage, he took steps to have another engrossed bill made at the last moment in accordance with the law, lest the bill might not show up. It is claimed that as a result of these preparations the bill mysteriously made its reappearance just in time for final passage.

The Speaker pro tem. of the House of Representatives took possession of the draft when it passed on third reading and from that time on was closely guarded by him in the House, and then by Senator Hattenbach in the Senate, until it finally was enrolled and placed in the hands of the Governor for his signature.

This law eliminates trading stamps, coupons, premiums, prizes and gift schemes of every nature from Colorado. When the bill came up for third

reading in the House of Representatives an amendment was offered to exempt saving schemes, but was overwhelmingly defeated. An amendment had also been prepared which would have exempted manufacturers' coupons. This amendment, however, was never offered.

The State Horticultural Commissioner of California reports that the various counties advise him of a remarkable increase in acreage planted in fruit trees and vines recently in California. Top notch prices and large orders for many of the varieties of fruits have served to stimulate and increase the interest, and more acreage is being devoted to this line here than ever before. Madera county planted nearly 85,000 trees during February, exclusive of several hundred thousand cuttings, the largest part of which consisted of peaches, apricots and figs. Yolo county planted over 72,000 trees, with almonds in the lead. Practically all fruits were included. San Luis Obispo county planted over 65,000 trees in February, almonds holding first place. Kings county reports over 100,000 trees and plants put out in February, with apricots ranking first, prunes and peaches following, respectively. Yuba county put in over 385,000 trees, vines and plants, with prunes leading as to variety. Proportionately large gains in acreages are reported from many other counties.

Disease germs, those living poisons which get into the body and multiplying there produce such diseases as typhoid fever, dysentery, etc., come from the bodies of persons and only from the bodies of persons. They do not live long outside the body and do not originate spontaneously in nature. Some few diseases are communicated from animals and man, but for the most part the germs which get into drinking water and produce disease come only from the bodies of human beings. If we keep the waste products from the bodies of human beings and of animals from our water supplies, we keep the water also free from disease germs.

Germany appears to be following the old rule—women and children first. That is, they are the first to be allowed to starve.

It is a truth as old as it is odd that man is not happy with the woman he loves until he has become cheerfully indifferent to her.

The Kaiser evidently wants to be able to brag that it took the whole world to lick him.

A thousand deaths were preferable to the living death of the jealous man.

NEW POST-PAID ENVELOPE.

A new No. 8 amber-colored envelope bearing a 5-cent stamp will be issued shortly. The United States Post Office Department plans to issue this in response to the requests of exporters and others carrying on correspondence with foreign countries who have found the No. 3 and No. 5 stamped envelopes (respectively 3 $\frac{3}{8}$ by 5 $\frac{7}{8}$ and 3 $\frac{1}{2}$ by 6 5-16 inches) already issued so great a convenience that an appeal was made for one of larger size. The No. 8 envelope is 4 $\frac{1}{8}$ by 9 $\frac{1}{2}$ inches, high cut, and will be furnished either plain or with return card printed in the corner. The plain envelopes will cost \$52.28 per thousand and may be obtained in any quantity; the printed envelopes will cost \$52.72 per thousand and will be supplied only in lots of 500 or multiples thereof.

The movement leading to the issuance of the new 5-cent envelope was started by the foreign-trade department of the Cleveland Chamber of Commerce, the co-operating office of the Bureau of Foreign and Domestic Commerce in that city. The compliance of the Post Office Department with its request is another step in the campaign to eliminate short-paid postage. Many plans to overcome this have been put forward from time to time, ranging from separate boxes for foreign mail to the use of distinctive styles and colors of stationery, all designed to fix the attention of the clerk having the stamping of the mail under his charge. The use of an envelope already stamped with the proper postage has proved a most effective check against the sending of letters to foreign countries short paid.

The new envelope will be made of amber-colored paper, to match the No. 3 and No. 5 five-cent envelopes already issued. All three may be obtained in pure white if desired, but the use of a distinctive color for foreign mail has received the endorsement of some of America's most important manufacturing and exporting interests, and the chief call will probably be for the colored envelope.

TREASON TO THE REPUBLIC.

It is perfectly natural that American citizens of German birth or descent should have sympathized with their old fatherland in the present war. But now that the United States, for just and sufficient reasons, recognizes that a state of war exists between ourselves and Germany, all true American citizens of German blood will surely be loyal to the country to which they have pledged their faith and in which their lives and fortunes, as well as their sacred honor, are bound up. It is for us, citi-

zens of these United States who are not of German blood, to recognize the loyalty of our brother-citizens who are of that descent. We should further realize that their heartstrings may be quivering with pain, and show them comradeship and delicate consideration. The Allies have had the sympathies of every true American and every friend of civilization and humanity from the beginning of the war, and have them still; and it is out of the very warmth of those sympathies that we feel called upon at the present moment to extend the heartiest fellowship and faith toward those brother-citizens of German blood who now see very clearly that any further effort on their part to further the cause of the Kaiser, either in thought, word or deed, makes them guilty of treason to the Republic.

To live beyond one's income, to spend more than one earns, is an easy temptation for a young man to fall into. Once the habit is acquired it is hard to break. Make it a rule to pay cash for every thing you buy or do not buy it. When I am asked about a young man's credit by a credit agency, when I know he has no business to ask for credit, I find it hard to be patient. Wear the old coat a while longer and have the shoes half-soled again; but don't go into debt. Watch the bargain sale and you will be surprised what you can save in the course of a year, and dress well.

The wealth of the United States is estimated at \$187,739,071,090, that of Great Britain and Ireland \$85,000,000,000, Canada \$7,000,000,000 and India \$15,000,000,000 making the total for the British Empire, including possessions for which figures are not given here, \$130,000,000,000. Germany is third, with a total of \$80,000,000,000; France, \$50,000,000,000; Russia, \$40,000,000,000; Austria-Hungary, \$25,000,000,000; Italy, \$20,000,000,000; Belgium, \$9,000,000,000; Spain, \$5,400,000,000; Netherlands, \$5,000,000,000; Switzerland, \$4,000,000,000; Portugal, \$2,500,000,000.

When nature sets out to make the model man she finds that the best materials and perfect workmanship are prime essentials to the undertaking.

Every man would soon become wealthy if he could liquidate his financial obligations by paying compliments.

When an author's books are popular enough for paper covers he can afford to cover himself with broadcloth.

He is richest who has the goodliest store of happy memories.

RETAIL CREDITS.

How They Can Be Most Effectively Handled.

Written for the Tradesman.

Ninety per cent. of the business of this country is done on credit. Its application to the retail field is almost universal. To the public it is a decided convenience and from the standpoint of the merchant it has many advantages.

It serves to bind customers to the store and to induce them to concentrate their buying. It means more liberal purchasing and, in most cases, less discrimination with regard to price.

Retail credit has come into disrepute because of the fact that it has not been adequately controlled. An investigation in a certain town recently illustrates conditions which obtain almost generally.

Thirty per cent. of the retail distribution of this town is handled on credit. Of the number enjoying this privilege 50 per cent. met their bills promptly at maturity, 15 per cent. paid at a somewhat later date, 15 per cent. paid only after a personal call, 10 per cent. did not pay until they were forced to do so, and approximately 10 per cent. of the charge accounts were a total loss.

Searching for reasons, the investigators found that three factors were largely responsible.

1. Merchants were too easy in the extension of credit.
2. They lacked facts with which to control their credit business.
3. There was a woeful lack of co-operation among merchants and many petty jealousies that led to credit abuses.

One of the investigators cited a particular instance where the merchant knew everybody and was the kind of good fellow who would say to Bill Jones, "That's all right, Bill, if you can't pay it when it is due, I know you are good for it and we will fix it up some way." This man handled a very large credit business and, so long as the community depended upon his store almost solely, his collections kept up fairly well.

However, a cash store opened and he was surprised and chagrined to notice many who had large accounts on his books transfer their patronage to the new store. In his own words: "I did not realize I was rendering the public a service, but felt that everytime a customer asked me to charge some item he was doing me a favor. I was so anxious to sell that I often took unnecessary risks rather than have the customer go across the street and get trusted in another store. I was, as a matter of fact, a banker for my community, and while I was paying interest on borrowed capital, I was afraid my patrons would be offended if I charged them interest on my accounts. I did not realize how much it cost me to carry these accounts and made no provision for it in marking the profits on my goods. I had considered that the only possible cost might be one-half of 1 per cent. a month interest—had entirely overlooked the fact that money tied up in this way was money lost through

wasted opportunities. In other words, I was obliged to forego discounting my bills which should have made me 50 per cent. more net profit. Again, there was a loss approximating 1 per cent. of my sales because of accounts that were never paid. What was probably the greatest difficulty, however, was the fact that I could not collect from an obdurate customer without becoming disagreeable, and in my efforts to get together sufficient money with which to pay my bills, I drove from the store many who, while slow, were sure pay. Besides, I figured my assets wrong and never awakened until my volume of patronage became so limited that I was in danger of failing."

Someone has said that a retailer fails somewhere every ten minutes because of unwise credits. While the number of failures rated from other causes has decreased, the percentage for this reason has increased. The greatest cause of trouble is, doubtless, due to a laxness in granting credit. Too often the retailer is awed by the presence of the customer into letting his goods leave the store without a definite understanding as to when they must be paid for and without a detailed investigation of the customer's ability to pay.

If the average individual came to the store to borrow money ample safeguards would be thrown out, but for some reason many merchants are lax with regard to merchandise which represents money. As to the preliminary investigation before granting credit, it would be well to determine the character of the applicant to find out whether he is honest and if he has a reputation for paying his bills. In making these enquiries it is suggested that the retailer ask two or three other tradesmen for the reason that many will pay their grocer so as to be able to obtain food supplies and fail to pay for commodities less necessary.

It is well to determine if the applicant has ever had an account with you before or if his relatives have had accounts, and how you were treated by them. Yet something else is necessary, for honesty alone will not pay debts. Many a man would like to discharge his obligations, but through lack of care of his own finances has become so deeply involved that he puts off the time of settlement as much as possible. So, in addition to character, we want to know something about his available capital.

Does he own his own home?
Does he own a farm?
How much does he owe others?
What are his earnings?
Is his job steady?
Has he been successful in past business ventures?

These and other questions should be asked, for what may be a good credit risk to-day might be a poor one six weeks hence. If he is a newcomer in the town very little difficulty will be experienced in finding out from the merchants in the town whence he came regarding his credit standing. The tax records may, upon investigation, give a little better understanding of his financial condition. The newspapers should be watched for

notices of real estate transfers, mortgages given or anything which may decrease his assets.

Many cities have arranged for co-operative credit bureaus for the exchange of information. These have shown remarkable results in towns where they have been employed, one city reporting that its credit losses have shrunk to one-tenth of 1 per cent. of its sales. Another that its losses have decreased 60 per cent. in one year.

Such bureaus exercise collection functions as well and altogether are generally considered most practical and profitable for firms co-operating.

When all of the information available has been secured, it is well to fix a credit limit on each customer which should be closely observed. It is comparatively easy for any buyer to exceed this limit and, when he does so, the matter should be tactfully called to his attention.

The merchant should keep constantly before him the fact that no profits are made until collections are made. He should not be so anxious to sell as to take unwarranted risks. He should be prompt in making collections, because lack of promptness shows a disregard of the matter which will doubtless be taken advantage of by the customer.

The usual method of collection is to send a statement when the account is due. This is probably the best first step, and while it is weak, may well be so. Until we know otherwise, we will assume that the customer is going to pay and the statement comes to him merely in the form of a reminder. Following up this usual method, many concerns employ stereotyped form letters, often signed with a rubber stamp. These have very little effect on the negligent customer, especially on the one who is inclined to disregard his obligations, for people of this character have grown callous to cut-and-dried collection methods. Altogether too much dependence has been placed on the postage stamp in the average collection campaign. Sometimes, following these form letters, accounts are turned over to a lawyer to collect and he does collect the easy ones and passes the others back.

A personal call is most effective in making collections. It is so easy for the customer to put the collector off when the request is made over the telephone or by letter, and yet so difficult when they are face to face. A regrettable fact about personal calls is that there is an opportunity for disagreement and hard feeling, and a good collector needs to be a man of such tact that he will be able to get the money and still retain the customer. However, in cases where the customer has shown a desire to beat the store out of the amount due, he is not a desirable customer, and the money should be gotten at any cost. It will not do for the merchant to have the reputation of being an "easy mark" and a few examples in this way will have a splendid effect on the entire community.

It would be well to make this personal call when, to the best of your knowledge, the one to be collected

from ought to be able to pay, as, for instance, after he has received his salary. Many merchants report that when all efforts directed toward the debtor have proved of no avail, taking the matter up with other members of his family has proved effective. In all such collections we should assume that the customer intends to pay and we should try to help him arrange for such payments.

Often it will be advisable to call on him at his home, as a call at his place of business may affect his position and make him less able to pay. Sometimes one who cannot pay his account will very readily consent to giving a note, and I would suggest that such notes bear interest. Some merchants find it possible to get this note when the account is opened. This plan has much to recommend it. When a man is asking for credit his estimate of necessary purchase is usually lower and his credit limit can be agreed upon. However, it will not be possible to collect on all those who are indebted to you, and a mailing list must in many cases be resorted to.

When you write collection letters, realize their importance. You are not merely trying to collect the amount but the customer's future patronage is also at stake. Make them personal, even to signing them yourself with pen and ink. If you know the customer well, include personal allusions. To show him that you still want his patronage, it might be well to include in your letter mention of something you have for sale. Write according to what you know regarding his ability to pay, and if you do not know him personally, have his account in sight when you write his letter, so that it may more nearly fit conditions. Remember he is going to pay and that it is up to you to show him why he ought to pay now. Arguments regarding your need of money to pay your own bills are not most effective because of the fact that we are all essentially selfish. Try to look at the problem from his standpoint and reason out for him why he ought to pay immediately. Make it easy for him to do so without writing a letter. Possibly it may be well in many cases to enclose a stamped, addressed envelope for his remittance. In any event, try to remove any obstacle that will interfere with quick settlement.

Merchants' credit bureaus afford an effective means of handling such matters. Each merchant has a sign in his store stating that he is a member of this bureau. Many dead-beats are warned off by this sign. Credit information is available quickly by telephone and what might be unprofitable accounts are not opened. The public comes to know that each one of them is given a rating, so that when a merchant writes a customer that he must send a report of overdue accounts to the credit bureau and requires a statement to ward off such a contingency, the customer is more than liable to respond.

Further effort along the same lines can be made by the secretary of the bureau, with the thought that he dislikes to publish the information and will be glad if the matter might be cleared up. In some cases all means

of this nature fail, and it is then necessary that unusual methods be adopted.

One collector for a credit bureau drives a yellow wagon. To have this wagon stop in front of your home would mean that you would lose social caste. Another merchant sends a statement of account, purposely wrong, and has found that customers frequently come in and tell him of his mistake. Still another merchant gave his young son, who was attending school, a number of hard accounts to collect. The boy, meeting with a rebuff on his first visit, felt afraid to go again and for that reason took with him a number of his companions. The crowd grew, with the result that it soon became of such proportions that the customer in desperation paid his account.

Another merchant writes across the bottom of his statements, "It this you or is it a mistake?" Another in granting credit gives aluminum coins redeemable in trade and takes the customer's note for the amount. He reports that in the past ten years on a business averaging \$20,000 a year he has lost but \$196.

Whether what has been suggested will meet your requirements or not is for you to decide. In the main, more care in granting credits and the stating of definite due dates would mean a considerable decrease in credit losses. Then a careful watching of the accounts to see that they are given prompt attention would mean better collections. Co-operation between merchants will, as in any other forms

of co-operation, add materially to the effectiveness of any plan and permit more thorough analysis of the individual than any one store can well afford.

Credit business is desirable only when controlled. It can be so controlled if the merchant has before him every day the total amounts of his outstanding accounts and specific information regarding those which are due and past due. J. W. Fisk.

Flint Retailers Prepare to Form a Bureau.

Flint, April 3—That the retail merchants of the city are ready and willing to co-operate with the Board of Commerce and desire to have a retail division of that body was shown by the enthusiastic interest taken at a "get-together" meeting at Dryden hall. It is said by many to have been the largest meeting of merchants ever held in Flint.

A buffet supper was served and a general social hour enjoyed, after which the chairman, Charles H. Miller, introduced several prominent merchants of the city. George W. Hubbard, who has been in business longest and is the oldest merchant on Saginaw street, was introduced. Mr. Hubbard's advice to the younger merchants was "to leave their stores oftener and interest themselves in the affairs and development of the city, the church, etc., which must be developed if business develops." Mr. Hubbard believes that if the merchants of a city help more to develop the city, they will thereby develop and increase their business. "Never speak disrespectfully of your competitor," says Mr. Hubbard. "Speak handsomely of him, or do not speak at all."

Max Fischgrund, the youngest Saginaw street merchant, was then introduced and spoke briefly. Charles

W. Grobe, Secretary of the Retail Grocers' Association, spoke of the value of co-operation.

The principal speaker of the evening was Frank H. Young of New York, Secretary of National Dry Goods Association of America, and one of the best known authorities on the subject of retailing in America.

"The merchant of to-day is not the merchant of yesterday," said Mr. Young. "The merchant of yesterday did nothing but buy and sell goods. To-day the merchant makes a study of all the various phases of the business; he studies how to give service; he takes an interest in the affairs of the city, and seeks in every way possible to assist in its growth and development, for by so doing he is building up a larger business."

"Organized co-operation is the secret of success in building any large business," said Mr. Young. "Without organized co-operation, no great success can be attained nor great development be done. The merchant must become as a unit for the development of all."

Mr. Young urged the merchants to co-operate with the Board of Commerce in forming a retail division of that body. He believed, he said, that the co-operation of the merchants with the officials of the city will result in great things for all. "A bureau of retail affairs," he said, "should be formed in every city. It can properly take care of all legislative matters; can conduct a school of salesmanship for the training of clerks and thus save the merchant the loss that is the result of training clerks in his store." He suggested also that a system of co-operative delivery could be operated by that bureau. "If the merchant will do his part," Mr. Young believes, "such a bureau will result in a bigger, better and busier Flint."

Mr. Young's address was not without the spirit of patriotism. He paused in the course of his address

to insist that first of all the merchants of the country should be Americans. Those who were not naturalized "should at once place their allegiance to the flag which Washington and Lincoln have preserved for America."

Following Mr. Young, Daniel A. Reed addressed the merchants telling of the success that had followed the organization of merchants' bureaus in other cities and said that he desired to see the merchants of Flint organize and co-operate with the Board of Commerce in the development of the retail business as well as all business in the city.

Cards were distributed among the merchants and they were asked to state whether or not they favored the organization of a bureau of merchants. Over 90 per cent. favored such an organization. Committees from the various branches of the retail business conferred with Mr. Young later and made definite plans for the organization.

A fake farmer has been swindling Kalamazoo housewives. He calls and offers to supply them with potatoes at \$1.50 a bushel, and at that price generally secures an order. After leaving the house he returns, saying he has found a diamond ring on the sidewalk and as a farmer has no use for diamonds he will give it to lady if she pays him something for it. Where this has been done the ring is found to be like those purchased for a dime. Potatoes are in the diamond class, but honest farmers do not combine the two in their business.

What is there so excellent as the spectacle of an old man who believes in his fellowmen?

THE RICH

golden color that makes butter so easy to sell is the result of using Dandelion Brand Butter Color.

Make sure of your sales by making *sure* that the color used in the butter you buy is

Dandelion Brand Butter Color



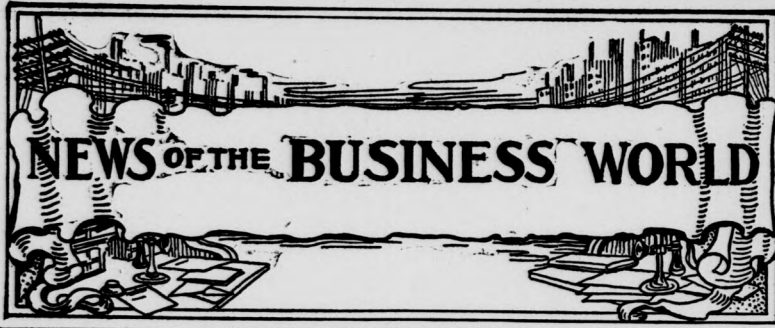
We guarantee that Dandelion Brand Butter Color is PURELY VEGETABLE and that it meets the FULL REQUIREMENTS OF ALL FOOD LAWS, STATE AND NATIONAL.

WELLS & RICHARDSON CO.
BURLINGTON, VERMONT
And 200 Mountain St., Montreal, Canada



Dandelion Brand Butter Color

The color with  the Golden shade



Movements of Merchants.

Brant—A. L. Bennett will open a grocery store about April 14.

Pullman—Miss Wilma Miller has engaged in the millinery business.

Lansing—The Zaber Cigar Co. has put in a new guarantee soda fountain.

Harrisburg—Claude Fryback will open a general store about the middle of May.

Reese—Watson Baker succeeds Andrew Sigelkow in the grocery and bakery business.

Ludington—Frank A. Jensen has closed his meat market and will retire from business.

Jackson—L. B. Crowley, shoe dealer, has opened a branch store at 108 North Elm avenue.

Fountain—W. W. Boughner succeeds E. D. Manchester in the coal and wood business.

Jeffery—Lyman J. Clark has sold his grocery stock to Glenn Witman, who has taken possession.

Detroit—The Magic Leather Treatment Co. has increased its capital stock from \$1,000 to \$3,000.

Northport—Fredrickson & Co. succeed Fredrickson & Rogers in the grocery and meat business.

Merrill—C. Coughlin succeeds E. J. McCartney in the ownership of and management of the creamery.

Wayne—George Gerbstadt will erect a store building which he will occupy with a bakery early in July.

Battle Creek—Miss Ethel Westerman succeeds Miss Blanche Weed in the millinery business in the Arcade.

Coleman—G. Grise has purchased the Methner meat stock and will continue the business at the same location.

Otsego—Weldon Smith, of Allegan, has resumed management of the bakery which he recently sold to B. F. Jackson.

Lexington—G. A. Preston has closed his bakery and removed to Pontiac, where he has secured a position in a flour mill.

Carson City—J. R. Combs & Co. have closed out their stock of harness and harness accessories and will retire from business.

Owosso—Thomas A. Monks & Son have purchased the Herbert Hawcroft grocery stock and will consolidate it with their own.

Manistique—William Mueller is erecting a modern store building which he will occupy with his bakery about the middle of June.

Coopersville—Frank Ingalls, manager of the Hub Clothing Co. store for the past two years, has purchased an interest in the stock and the business will be continued under the same style.

Gooding—C. J. Purdy has purchased the hardware and implement stock of C. J. Kraft and will continue the business at the same location.

Allegan—W. H. Fouch has opened a new drug store here. He will continue his drug store at Fennville under the management of R. H. Theil.

Constantine—The Constantine Co-operative Buying & Selling Association has been incorporated with an authorized capital stock of \$10,000.

Ovid—William Generke is installing a soda fountain in his bakery and confectionery store and will also open an ice cream parlor in connection.

Jackson—Earl Tripp has purchased the stock and store fixtures of Cornell & Co., grocers at 404 Rockwell street, taking immediate possession.

Augusta—George Fay will soon commence the erection of a modern store building which he will occupy with his stock of groceries and bakery.

Kalamazoo—Vernon R. McFee has leased the building adjoining his men's furnishing goods store on West Main street and will enlarge his stock.

Grass Lake—Thieves entered the meat market of Fred J. Rohrer March 30 and carried away considerable stock and the contents of the cash register.

Benton Harbor—The Benton Harbor Utilities Co. has changed its name to the American Utilities Co. and changed its postoffice to St. Joseph, Michigan.

Kalamazoo—Miss Mae Tackaberry, milliner, will open a branch store at 1322 Portage street April 7 under the style of the South Side Tackaberry Hat Shop.

Cedar Springs—John DeGroat has purchased the tinning, electrical and plumbing business of Furner & Marvin and will continue it under his own name.

Schoolcraft—C. C. Smith has sold his cigar stock and billiard parlor to Hurley Rice, of Kent City, who will open a barber shop in connection with the business.

Kalamazoo—B. M. Barber has opened a grocery store at 1328 Portage street. Mr. Barber was formerly engaged in the same line of trade at Battle Creek.

Redfield—Ben Akin has sold his stock of general merchandise and store building to Earl M. Probst, recently of Cassopolis, who will continue the business.

Saginaw—Herbert C. Luchs, dealer in men's furnishing goods at 414 Genesee avenue, has sold his stock and store fixtures to Paul Marienthal, who has taken possession.

Morrice—W. A. Conley has sold his store building, stock of general merchandise and real estate to Edward Fineis, recently of Portland who will take immediate possession.

Lansing—Otis Jones has sold his drug stock to Alfred Kraft, formerly owner of the Kraft Drug Co., Grand Rapids. Mr. Jones will engage in business at Miami, Florida.

Jackson—The French Drug Co. has been incorporated with an authorized capitalization of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in property.

Gobleville—Phillip Bush has sold his interest in the dry goods and clothing stock of the Frank Co. to Frank Friedman. The business will be continued under the same style.

Holland—Albert Bekker is erecting a store building at the corner of Eighteenth street and Columbia avenue, which he will occupy with a stock of confectionery about June 1.

Allegan—Wilford Beery has sold his interest in the grocery stock of Beery, Akom & Goodman, to his partners and the business will be continued under the style of Akom & Goodman.

Carson City—The Carson City Produce Co. has been organized with an authorized capital stock of \$8,500, all of which has been subscribed \$3,000 paid in in cash and \$5,500 paid in in property.

Detroit—The McCarthy Motor Sales Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$2,500 paid in in cash and \$7,500 paid in in property.

Jamestown—The Jamestown Co-operative Elevator Co. has been incorporated with an authorized capital stock of \$13,000, of which amount \$7,500 has been subscribed and \$6,500 paid in in cash.

Three Rivers—T. G. Wallace, resident manager of the William M. McAllister Co. dry goods store, has purchased an interest in the stock. The McAllister Co. conducts a chain of twenty-six stores.

Saginaw—Beach & Davis, dealers in clothing and men's furnishing goods, have leased the building adjoining their store and will occupy it with a stock of young men's clothing and furnishings.

Detroit—The Wallace Brown Co. has engaged in the general merchandise business with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and \$10,000 paid in in cash.

Gladwin—William Birdsall, dealer in sewing machines, pianos, music and agricultural implements, has sold his implement stock to W. E. Woodward and will devote his entire attention to his other business.

Flint—George W. Hubbard has merged his general hardware business into a stock company under the style of the Geo. W. Hubbard Hardware Co., with an authorized capital stock of \$250,000, all of which has been subscribed, \$2,000 paid in in cash and \$248,000 paid in in property. The stockholders are G. W. Hubbard, J. E. Rayno, M. J. White, Ellis Faint, T. A. Mossop, W. N. Hubbard and E.

A. Hall. Officers have not been elected as yet.

Ypsilanti—O. A. Hankinson has sold an interest in his plumbing and heating apparatus to Lee Hankinson and R. G. Wiard and the business will be continued under the style of O. A. Hankinson & Co.

Battle Creek—The Willey Vulcanizing Machine Co. has been incorporated with an authorized capital stock of \$20,000, of which \$13,660 has been subscribed, \$20 paid in in cash and \$13,640 paid in in property.

Detroit—The McKinnon Plumbing & Heating Co. has been organized with an authorized capital stock of \$2,000, of which amount \$1,000 has been subscribed, \$100 paid in in cash and \$400 paid in in property.

Marshall—The Farmers' Co-operative Elevator Association has been organized with a capitalization of \$40,000, \$15,000 of which has been subscribed. The company will erect a modern elevator for its use.

Portland—Packard & Rader, stock buyers and dealers in agricultural implements, have dissolved partnership and the business will be continued by Delmer A. Packard, who has taken over the interest of his partner.

Hastings—Joseph D. Riede has sold his interest in the dry goods and grocery stock of Weickgenant & Riede to R. H. Loppenthien and the business will be continued under the style of Weickgenant & Loppenthien.

Detroit—The C. W. Hanes Co. has been incorporated to carry on a general electrical contracting and construction business with an authorized capital stock of \$10,000, all of which has been subscribed and \$2,300 paid in in cash.

Harbor Springs—William Corey has sold his interest in the mill and general stock of merchandise of Stewart & Corey, at Five Mile Creek, to Charles Bassett and the business will be continued under the style of Stewart & Bassett.

Manufacturing Matters.

Detroit—The Beach-Cross Body Co. has increased its capitalization from \$6,000 to \$30,000.

Lansing—The Capitol Electric Supply Co. has increased its capital stock from \$50,000 to \$100,000.

Owosso—The C. A. Conner Ice Cream Co. has decreased its capital stock from \$25,000 to \$17,100.

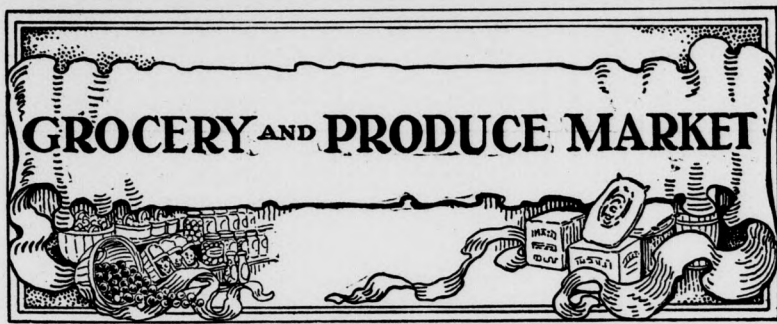
Iron Mountain—The Athens Mining Co. has increased its capital stock from \$1,000,000 to \$1,500,000.

Detroit—The Tessmer Machine & Tool Co. has increased its capital stock from \$20,000 to \$50,000.

Hancock—The Houghton County Gas & Coke Co. has changed its name to Michigan Gas & Electric Co.

Battle Creek—The Brownlee Park Gravel & Material Co. has increased its capitalization from \$15,000 to \$100,000.

Eaton Rapids—The Big Rock Knitting Co. has added the manufacture of gloves to its industry, sixty knitting machines having been installed for that purpose. The entire output has been contracted for by A. Krolik & Co., of Detroit.



Review of the Grand Rapids Produce Market.

Apples—Spys, \$6 per bbl.; Baldwins, \$5.50@5.75 per bbl.

Asparagus—\$1.75 per doz. bunches.

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

Beets—85c per doz. bunches for new.

Brussel's Sprouts—20c per qt.

Butter—The market is very firm at an advance of 1@2c per pound. Receipts of fresh creamery are extremely light and storage stocks have become much reduced within the last few days. The present high prices are probable for a week or ten days, as the receipts of fresh-made creamery are not likely to increase soon. There is a good home demand. Local dealers hold fancy creamery at 42c and cold storage creamery at 35c. Local dealers pay 30c for No. 1 in jars, 28c for jars and 24c for packing stock.

Cabbage—\$8 per 100 lbs.

Carrots—\$2.25 per 100 lbs.

Cauliflower—\$2 per doz.

Celery—Home grown is entirely exhausted. Florida, \$4.75 per box of 3 or 4 doz.; California, 75@1 per bunch.

Cocoanuts—\$6 per sack containing 100 lbs.

Eggs—The market is firm at an advance of about 2c for the week, due to the extremely light receipts and the continued heavy demand. High prices are looked for until Easter at least, as the demand is usually above normal at this season. Local dealers now pay 30c for fresh, holding case count at 31c and candled at 32c.

Figs—Package, \$1.25 per box; layers, \$1.75 per 10 lb. box.

Grape Fruit—\$4@4.50 per box for Florida.

Green Onions—Shalotts, 85c per doz. bunches; 25c per doz. bunches for Illinois.

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—18c per lb. for hot house leaf; \$2.50 per hamper for Southern head; \$4.75 per crate for Iceberg from California.

Maple Sugar—30c per lb. for pure.

Maple Syrup—\$1.50 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 \$9 per 100 lb. sack for red and \$10 for yellow.

Spanish range as follows: Small crate, \$3; ½ crate, \$5; large crate, (140 lbs.) \$9.

Oranges—California Navals, \$3.50@3.85.

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 command 1 per basket.

Pop Corn—\$2 per bu. for ear, 5½@6c per lb. for shelled.

Potatoes—The market is a little easier. Local dealers hold at \$2.70 per bu.

Poultry—Local dealers pay as follows, live weight: old fowls, light, 21@22c; heavy (6 lbs.) 24@25c; springs, 23@24c; turkeys, 22@25c; geese, 18@19c; ducks, 23@24c. Dressed fowls average 3c above these quotations.

Radishes—35c per doz. bunches for small.

Rhubarb—75c for 5 lb. bunch.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$3 per hamper.

Tomatoes—\$5.75 for 6 basket crate, Florida.

Turnips—\$2.25 per 100 lbs.

The Grocery Market.

Sugar—The market is strong on the basis of 8c for New York granulated and 7.90c for Michigan granulated, New York basis. It is now estimated that the Cuban crop will be 20 per cent. short of the original estimate. In the opinion of the Tradesman the country has entered upon an era of higher values in sugar—the price of granulated in New York may go to 9c, possibly to 10c, and may even reach 11c. The Tradesman believes that no grocer can make any mistake in stocking sugar on the basis of the present market.

Tea—The market is a waiting affair, with a moderate business transacted at full prices. There is a lull for the time being, as might be expected after the sharp advance and active buying, which filled the gaps as well as checking the speculative enquiry. Higher quotations naturally make for dullness, but in view of the light stocks in warehouse it is felt that further improvement may be witnessed. India-Ceylons are still the feature, with supplies light and arrivals delayed. Attention is centered on parcels on the way, the spot holdings being firm at practically 39c for the inside, with some sellers quoting over 40c. The difficulty in getting shipping room from the Far East makes the Colombo auctions of less importance, although some prices are said

to be comparatively low there. The entrance of the country into war will stimulate the duty talk, but it is pointed out that stocks in the country are so light that few in the trade will get any benefit from such a tax.

Coffee—The market shows no change for the week. While prices are no better than they were, they are certainly no worse. The market for all grades of Brazils might be called steady and quiet. Milds are unchanged and in light demand. No decisive change in the coffee market will come until there is some decisive change in the war situation.

Canned Fruit—This market remains firm, both as to spot and futures, but there is no great degree of activity at this time. Apples are showing some indication of firmness, demand light. Spot canned goods are unchanged. Supply is still small and the demand light. Most packers have named prices of 1917 California canned goods. A fair example is the quotation of \$1.75, in a large way, f. o. b. coast on extra standard lemon cling peaches. Last year the market opened at \$1.35, but a considerable quantity was sold as low as \$1.20. There is some demand at the high opening prices. Small Eastern staple canned goods show no change, with small supplies and very high prices.

Canned Vegetables—Despite all the straining of the Southern contingent, it is still a difficult matter to get future tomatoes up to \$1.40, and if canners won't sell them for less they are being allowed to keep them for the present. Latest reports indicate that there is more or less of a deadlock and that there are no sales being made just now of standard No. 3s. No. 2s range from \$1.05 to \$1.10 and No. 10s from \$4.20 to \$4.25. The feeling in the trade here is that the market has got too much steam on and that there is no justification as yet for any excitement or anything resembling a runaway market. The same is true of corn and peas and in fact all other vegetables. In the meantime spot prices are advancing as a result of a good demand and light offerings.

Canned Fish—The question of salmon supplies for the remainder of the current season has come into prominence with increased emphasis within the past few days. At least one large concern has been accumulating all the offerings possible and now claims to be in control of the situation throughout the country. Attempts to assemble any large quantity for export have proved futile outside of the holdings of this one concern. The sale of 10,000 cases of chums, which was pending about on the basis of \$1.50, has failed of consummation and the salmon was thereupon withdrawn from the market, as were all other kinds, the owner saying he would not sell any salmon under \$2 except small jobbing lots to regular customers. It is declared that salmon will be off the market before the next pack is available except for such lots as jobbers and retailers now own. This view is not shared generally by the trade, for it is said that there are enough scattering lots to

make a good sized total. Furthermore, the chinook season is now at hand and any attempt to corner the market may be foiled by the arrival of new pack, which would naturally be rushed under such circumstances. Furthermore, conservative members of the trade are more inclined to take into account the temper of the public in regard to high prices and the evidence they have given on more than one occasion of a disposition to boycott any article of food which appeared to be forced to extravagant levels through artificial means.

Dried Fruits—With the time growing short in which to complete their organization, the managers of the new Prune Association are bending every effort toward that end. They are in a position where they must sign up at least 500 acres a day from now on, but at last accounts they were not averaging that amount. The independent packers assert that the remaining growers are not satisfied with the prospects offered by the Association in the face of the better prices they are able to obtain from the independents. Coast advices are to the effect that the big outsiders are selling at least five cars a day of future prunes at prices ranging from 6@6½c basis. The Association managers declare that this is merely an effort to pull the wool over the eyes of the unsigned growers, as there is no justification for such prices at this time of the year, and boldly charge that the outside packers are not acting in good faith. The reply is that there is no occasion for the organization of a Growers' Association this year, as there are no such conditions prevailing as brought the Raisin Association into being, for the growers are doing better than they have ever done before and without the aid of an Association. The California Peach Association has added ½c to the price, but even at that peaches are cheap. Apricots are unchanged. Raisins are very dull. Seeded raisins are not selling at exorbitant prices, but are quiet. Other dried fruits are unchanged.

Cereals—With corn grits selling above \$3 per bushel instead of half that as before the war, the high cost of living has struck the breakfast food industry and corn flakes have been forced into an advance. The Kellogg Toasted Corn Flake Co. has advanced its goods 50c a case to wholesalers, making the price \$3 instead of \$2.50, which it has been since the company started. This forces it into the 12c class. The Postum Cereal Co. has also, advanced Post Toasties 15c a case. It is understood that in anticipation of the advance the trade has been very active for several days past.

Rice—The market is reported excited in the South, mills getting asking prices from the domestic and export trade for the moderate offerings. Owing to the fact that the local market is below spot parity business here with the South is checked, but there is a good movement of the supplies here at higher prices.

Nothing is easier to bear than the troubles of your neighbors.

Gabby Gleanings From Grand Rapids.

Grand Rapids, April 2—The dance given by the members of Grand Rapids Council last Saturday evening was marked by its usual pep and brilliancy. Two kinds of punch were served, one by the Kelly Ice Cream Co. and the other by Sherman Tuller and his band of braves; and Sherm sure did put the punch into that music. Every one present pronounced it a great success and those who were not there missed a rare treat. One noticeable feature about the party was the absence of the older and fatter recruits and the presence of a number of younger and leaner members and their friends. This, we think, is accounted for by the fact that the weather is getting warmer and those with excess baggage and more advanced years do not have as much pep as they did earlier in the season. We don't know, but we are inclined to believe these few remarks will bring everybody out next time. The next party and the last one of the season will be given Saturday evening, April 14. Special features will be staged, among them being the giving away of a large United States flag and staff. Special music and refreshments, etc., and all eligibles who do not consider themselves too corpulent or too old should be present.

Mrs. Alice Hanifin, of Kenosha, Wisc., who has been visiting her son and daughter, Mr. and Mrs. Ferry Hanifin, 410 Fairview avenue, for the past three weeks, left Monday for Owosso for a short visit with another son, Fred, a member of Owosso Council.

The memorial exercises given by the officers of Grand Rapids Council last Sunday afternoon were very impressive and well rendered. The officers all had their parts well committed, some referring to their notes but once or twice and others not at all, which, when we consider that each had two or three pages to commit and, furthermore, that this is the first time a ceremony of this nature was ever given in Grand Rapids Council, is very commendable. Homer Bradfield made the eulogistic address, which was a masterly one in every particular. As each name of the four deceased members was read from the roll call by the Secretary, little Dorothy Borden took a lily, handed her by John Hondorp, the oldest Past Senior Counselor present in point of service, and placed it in a vase at the right of the Senior Counselor's station. According to custom and the manual, only the names of those members deceased during the past year were read which were George H. Seymour, Robert Ruth, Howard P. Damon and Barton D. Hunting.

If three or four members of the Council would send the Tradesman two or three items each week, we could keep our letter alive until Senior Counselor MacMillan can appoint a regular scribe. The writer is willing to do his part, but as we are not the regular scribe and only helping out temporarily, we think we ought to have a little boost from other members and make a showing in Gabby Gleanings.

James Murray has been confined to his bed, 1335 Sigsbee street, for a week or so and would, we know, welcome his many friends if they will call and see him. He is getting better, however, but at this writing is still in bed.

The Popcorn King spent Sunday in Northern Michigan.

We understand that, although we have no regular officer to enforce the provisions of the Henry law relative to hotels, if you find this law violated you may make complaint to the prosecuting attorney of the county in which the hotel is located and he will enforce it for you. In this connection we would suggest that the Dalton Hotel, Jackson, put up individual towels all the time and clean out their

lavatory wash bowls. It wouldn't be a bad idea, so far as the guests are concerned, if they would get the habit of paging their hotel, too, when guests are called. We don't suppose, however, they will ever stop playing favorites. Outside of these and a few other defects the Dalton is a pretty good place for stags.

From what we can learn of the facts, we believe the action of the Prosecuting Attorney and Sheriff at Cheboygan in the case of Mr. G. A. Morris, of this city, was a flagrant violation of common decency and fairness and we are in favor of bringing this case before the next meeting of our Council and passing resolutions stamping our disapproval of this shameful and ruthless discrimination against the traveling fraternity. To be discriminated against by the hotels and made to pay 50 per cent. more for the same service rendered to others is bad enough, but to be detained half a day, haled into court and fined \$5 and \$9.21 costs because a landlord cannot change a \$10 bill is contemptible. The prosecutor and sheriff would not have thought of treating a fellow townsman of Cheboygan in this way, nor would they wish to be so treated themselves. It is a good idea for some officials to acquaint themselves with the Golden Rule.

Next meeting of the Council Saturday evening, April 7. Are you coming? We are going to try out our new Senior Counselor.

Please don't forget the dancing party Saturday, April 14.

Did you vote?

Should you go by John D. Martin's home this week you will not find any flag on it, but there is a good reason. Last June he placed two out and they have remained there until the other day when he had them taken down because they were all torn to pieces. However, he has another larger one ordered and John doesn't want you to think he is inconsistent.

The Legislature of 1917 is now drawing to a close and absolutely nothing has been done by the Legislative Committee of the Grand Council, U. C. T., to render the so-called Henry law effective. Worse yet, no effort has been made in that direction. The Committee whose duty it is to undertake work of this character has not lifted a finger, so far as the Tradesman can learn, to secure an amendment to the Henry law which would make it workable. When the defect was discovered in the present law, it was assumed that concerted effort would be made to remedy the defect at the present session of the Legislature. U. C. T. members all over the State stood ready to cooperate in the work, but through the apathy of the chairman of the Legislative Committee, no opportunity for work has been afforded. Perhaps the gentleman who has permitted this opportunity to slip through his fingers can present a valid explanation for his lack of action at the Bay City meeting of the Grand Council.

"I wish to commend the Tradesman for the manner in which it is going after the hotels and boarding houses which make easy marks of traveling salesmen," remarked a grocery salesman Saturday. "It makes my blood boil to be held up and compelled to pay 65 cents for a dinner which my seatmate at the table gets for 35 cents—because he happens to be a clerk, or chauffeur or farmer. Nine times out of ten he eats twice as much as I do and when he pays his bill the landlord gives him a cigar, which he never thinks of offering a grocery salesman, although he is not averse to accepting a cigar from the salesman, because he knows it is better than anything he has in stock."

If the traveling men of Michigan would like to see a man who was an honored member of their profession for twenty years elevated to the office of State Insurance Commissioner,

they would do well to indicate their pleasure in such a consummation by writing a letter to Governor Sleeper at once, supporting the candidacy of John D. Mangum, who would wrest the office from the evil practices which have prevailed in that department for many years and give the people what they pay for and what they are entitled to—an administration which would be fair to all and not subservient to the combine which has a big wad and deals out boodle with a generous hand to its favorites and henchmen.

There is in the employ of a certain wealthy avenue salesman an Irish cook who has managed to break nearly every variety of article the household contains. The mistress' patience reached its limit recently when she discovered that the cook had broken the thermometer that hung in the dining-room. "Well, well," sighed the lady of the house, in a resigned way, "you've managed to break even the thermometer, haven't you?" Whereupon, in a tone equally resigned, the cook said: "Yis, mum; and now we'll have to take the weather just as it comes, won't we?"

Harold J. King, of Manistee, has secured a position as traveling salesman for the Burroughs Adding Machine Co. He will cover territory in Southwestern Michigan, making his headquarters in Grand Rapids.

Allen F. Rockwell.

Boomlets From Bay City.

Bay City, April 2—S. J. O'Keefe succeeds A. Hansen in the retail hardware business at Standish.

Harry E. Fitch, who has just been appointed manager of the Michigan State Telephone Co., in this city, to succeed M. L. Saunders, is a Bay City product and has been in the employ of the company for twenty-five years, having worked his way up from messenger boy. Mr. Saunders will go to Jackson April 1 as manager of the telephone system in that city.

John J. Pope, of this city, who has covered territory on the D. & M. Railroad, North of Bay City, the past two years, for Lee & Cady, Saginaw, has resigned his position to take effect April 1 and has accepted a position with the Cornwell Company, Saginaw. Peter Smeader, of Alpena, formerly engaged in the retail grocery business, succeeds Mr. Pope.

Yawger & Pearsall, general merchants doing business at Hale, have dissolved partnership. Mr. Pearsall who retires, will engage in the real estate and cattle business.

James Naylor, of South Branch, who recently sold his stock of drugs and groceries to H. P. Spencer, of Maltby, has purchased from W. E. Rather, of Alma, his stock of general merchandise and will take possession April 1.

Ernest Good, of Gladwin, has bought from Martin Jadel, of Hockady, his stock of general merchandise. Mr. Jadel will continue the business until May 1, when Mr. Good will take possession. W. T. Ballamy.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, April 4—Creamery butter, extras, 42@43c; first 40@41c, common, 37@39c; dairy, common to choice, 28@38c; poor to common, all kinds, 25@28c.

Cheese—No. 1 new, 25@25½c; choice 24½@25c; old 25@27c.

Eggs—Choice, new laid, 32@32½c; fancy hennery, 33@34c; duck, 35@38c.

Poultry (live)—Fowls, 23@27c; springs, 23@27c; old cox, 16@18c; ducks, 23@25c.

Dressed Poultry—Chicks, 22@26c; fowl, 20@24c.

Beans—Medium, \$7.75; pea, \$7.75; Red Kidney, \$7.75; White Kidney, \$8.00@8.25; Marrow, \$8.00@8.50.

Potatoes—\$2.50@2.60 per bu.

Rea & Witzig.

Activities in Michigan Cities.

Written for the Tradesman.

Work has begun in the reconstruction of the old Dunham House, at Manistee, into the new Hotel Chip-pewa, which is to replace the Briny Inn.

The Allegan Steel Process Co., a new industry at Allegan, has started manufacturing operations.

Owosso used oil on its streets last season and will extend the system this year, sprinkling 133 blocks regularly with oil. It will be paid for on the basis of foot frontage and will be cheaper than water, it is claimed.

The Pere Marquette Railroad has started work on a new \$6,000 freight depot at Holland.

A contest in the building of bird houses is on at Battle Creek under the auspices of the City Improvement Committee of the Chamber of Commerce. The builders must be under 17 years old and the material for houses must not cost over 50 cents each. Manual training teachers are co-operating in the movement.

Battle Creek has plans ready for a public comfort station at McCamly park.

Saginaw has been getting bids on material for streets and sewers and finds an increase of nearly 70 per cent. in sewer pipe and more than 20 per cent. in Portland cement over last year's figures.

Portland has bought four traffic posts for its downtown streets. They are of cast iron and illuminated at night by 8 x 12 ruby globes.

Plainwell will have a new canning factory this season, operated by Dwight and Herman Harwood.

The Sears & Nichols canning factory, at Pentwater, is being enlarged and this year will take care of 1,200 acres of peas, also three times the amount of sweet corn acreage which has ever been contracted for before.

Alma has outgrown its water and sewerage systems, its street improvements and sidewalks, and especially its housing facilities. Officials of the Republic Motor Truck Co. say that further expansion of its plant is out of the question without these improvements. It is pointed out that houses must be built and rented or sold at reasonable prices.

The editor of the Holland Daily Sentinel, who is also a member of the fire board of that city, has been telling tales out of school. He says that "one of the fire horses is going lame and another has the heaves, while still two more are altogether too fat for speed." He says that the city for the past three years has been discussing plans for motor-driven fire apparatus to replace the antiquated horse-drawn variety, but without results. Meantime the lives of 12,000 people and property worth \$10,000,000 are at risk. While the losses were low there last year, he says that it was a fool's luck.

South Haven has purchased a motor-driven fire truck.

Almond Griffen.

If your store is untidy your goods will look untidy, and you will find that none but untidy customers will be satisfied to buy them.

Sidelights on Celery City and Environs.

Kalamazoo, April 2—At a special meeting of the Kalamazoo Retail Grocers and Meat Dealers Association held Monday evening, March 26, Sam Poelstra, of the firm Poelstra & Broekema, was elected President for the ensuing year; J. E. Pease, First Vice-President; G. B. H. Hall, Treasurer, and W. M. Milham, Secretary. A committee of grocers from Galesburg attended the meeting and extended the Kalamazoo dealers an invitation to join them at the Home Coming celebration to be held this summer. After the business of the meeting had been done, refreshments were served, buffet style. Grover Hall did the joggling of the coffee pot, which resulted in C. Luyendyk getting a shower of hot coffee down one of his trouser legs, but with no great damage done to the trousers.

Application has been made to the Secretary of State at Lansing for permission to change the name of the Comstock Pump Co. to the Kalamazoo Pump Co. As soon as this is granted, application for an increase of the capital stock to \$25,000 will be made. Offices of the company, which for some time has been in Comstock, have been moved to Kalamazoo and temporary quarters taken in the Armstrong & Velej plant, 114 South Edwards street. The company is the manufacturer of the De Vel pump and since its organization has had a steady growth. At the present time it is incorporated for about \$12,000, but increased demand for its product has compelled it to seek larger quarters. Officers of the new company will be the same as under the old name. C. H. Barnes, of Comstock, is President; John H. Notley, also of Comstock, Vice-President, and Willard Sparks, of Kalamazoo, Secretary and Treasurer.

The Reed Manufacturing Co. is progressing steadily and along sane and

sensible lines in the establishment of its tractor business. This concern has leased the building just north of the Star Brass Works and has 12,000 square feet of floor space available for this new branch of its business.

The Limousine Top Co. is preparing for an active summer's campaign. Considerable additional wood-working machinery has been installed to date and more will be added in the next few days. All this equipment is motor driven. The concern will add to its present line a new sedan top, which is meeting with favor and will result in a large additional business. The popular limousine tops are greatly in demand by some of the best-known automobile makers in America. The Franklin Motor Car Co., Mitchell Motor Car Co., Liberty Motor Car Co., and Haynes Motor Car Co. are among the concerns that are regular patrons of the Kalamazoo concern.

The immense plant of the Kalamazoo Sanitary Manufacturing Co. is now completely roofed over and work is progressing rapidly in placing the foundations for the two great baking kilns which are to be installed as part of the equipment. The plaster of paris moulds for the bowl, tanks and tank covers are now being made, preparatory for use in the kilns. A considerable force of men are engaged in this work alone. As soon as the new kilns are built and the surplus material removed, the next steps will be to lay a cement floor 520 x 207 feet in extent covering the entire interior space.

The McIntyre Motor Co., capital \$50,000, organized for the manufacture of a new type of piston valve motor invented by W. H. McIntyre, of Toledo, will soon be added to the list of Kalamazoo's active industries. Plans to bring the institution to this city have been closed up and the meeting for the formal election of officers and directors will be held in a few days.

The big paper mill of the Riverview Coated Paper Co. is entirely enclosed and the work of installing the machinery will begin in a week or ten days. Practically all the beaters and washers have been received and much of the 156 inch Fourdrinier machine, manufactured by Pusey & Jones, is also on hand.

Frank Flaitz has begun work on the new addition to the plant of the Kalamazoo Loose Leaf Binder Co. Men are now engaged placing heavy timbers on the interior for the support of the three additional stories. The building is to be of the factory construction type.

G. P. Worden succeeds A. H. Upson in the grocery business at 524 Oak street. Mr. Worden is making a few interior alterations, enlarging his store room.

B. M. Barber has opened a cash grocery at 1328 Portage street. He moved here from Battle Creek.

John Rozankovich, of 1221 Fourth street, has recently added a ford car to his equipment for delivery.

The Kalamazoo Bread Co. has completed the second addition to its plant, which give it one of the finest bakeries in the State. Last year this company baked and sold 5,000,000 loaves of bread and expect to increase its business this year 20 per cent.

B. C. Pennock, of Delton, has been succeeded by Mr. Simpson, of Mendon. W. S. Cook.

Food Value of Corn.

Detroit, April 2—I have recently made an exhaustive investigation of the comparative food value of the products of white corn, and the results show these products to be so much more economical than many of the foods commonly used that I believe it would interest your readers to see the comparison, if you can consistently publish it.

The food value of one pound of

corn meal, grits or hominy, costing 3 cents, is equal to the food value of any of the following commonly used foods:

- 1 pound of wheat flour, costing 6 cents
- 1 pound of rice, costing 9 cents
- 1½ pounds of cheese, costing 60 cents
- 2¾ pounds of round steak, cost. 80 cents
- 2 dozen eggs, costing 60 cents
- ½ peck of potatoes, costing 35 cents
- 6 pints of milk, costing 30 cents

National prosperity has made us prodigal of our resources and wasteful of our substance, particularly in the matter of food, for which we have been paying more than is commensurate with food values, and I believe it behooves Americans to-day to consider the real nutritive value of the food which they purchase and to know the merits of white corn products, which I believe to be the cheapest nourishing food which the housewife can buy on the market to-day.

The South knows and appreciates the value of white corn for table use, why not the North, the East and the West? A. W. Smith.

Smoking Fresh Water Fish.

In 1915 the United States Bureau of Fisheries at Fairport, Mich., began experimenting with the smoking of fresh water fish. These experiments have yielded interesting results. The bowfin, or grindle, which has been regarded as practically worthless, has been found to yield a good product, when properly smoked, with excellent texture and flavor. Further experiments are being made to obtain a product of improved appearance and quality. The bowfin is abundant in the Great Lakes and in sluggish waters from Minnesota and New York to Florida and Texas. By this means another food product has been added to the general supply.



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

Barney says—

I saw one of my neighbors the other day get some goods from a mail order house in Chicago.

By Golly, I can't understand why every man in Michigan isn't interested in buying goods at home and developing our own community.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

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F. A. STOWE, Editor.

April 4, 1917.

PAYING THE PENALTY.

As predicted in the Tradesman last week, the codified version of the insurance laws, prepared by the State Insurance Commissioner, Major Pepper and the fire insurance combine, passed the Senate by a substantial vote, only three Senators voting against it—Messrs. Tripp, Scott and Hanley. Some needed amendments, which had been accepted by the Committee, were forced out on the final hearing by the insurance combine and its willing co-worker, the present Insurance Commissioner. It is now before the House, where similar action will undoubtedly be taken, because Speaker Rice is the acknowledged champion of the insurance combine, which boastfully asserts that the Speaker stacked up the Insurance Committee of the House in conformity with its wishes and that the combined influence of the Speaker and Committee will enable the board insurance lobby to put over anything in the House which it aims to accomplish.

The manner in which this legislation and other legislation of a similar character in behalf of the so-called vested interests is railroaded through shows very plainly why the people have no part in the making of laws which have to do with the government and control of corporations. In this matter the insurance lobbyists began putting their plans into execution more than two years ago. They first secured the enactment of the so-called Anti-Discrimination law through the connivance of the Insurance Commissioner and Representative Rice, who was rewarded for his activity in behalf of the combine by being made Speaker of the House at this session of the Legislature. They then proceeded to secure the enactment of a law providing for the codification of all the insurance laws on the statute books of Michigan. This enactment carried with it an appropriation of \$5,000, which was promptly absorbed by an employe of the Attorney General's office. The crafty hand of the insurance lobbyists is in evidence all through the draft prepared for presentation to the present Legislature and the manner in which the Insurance Committee in the Senate stood guard over the measure and

refused to permit it to be amended so as to give the people any show at all in their dealings with board insurance companies discloses very plainly why they were placed on the Insurance Committee and that they served their masters with a fidelity that could be expected under the circumstances. The rights of the people and the interests of the insuring public received no consideration whatever.

Who is to blame for this condition?

The people who permit themselves to be misrepresented and betrayed and befuddled by electing lawyers and insurance agents and grafters to serve as their lawmakers. Just so long as the people permit themselves to be officially represented in the Legislature by self-seekers and persons who are anxious and willing to be used as cat's paws in the exploitation of selfish interests, so long will the people be compelled to suffer for their own carelessness and thoughtlessness.

Now that the rights of the people have been ignored by the Legislature, there is all the more reason why the office of State Insurance Commissioner should be held by a man who will deal fairly with the insuring public, neither unduly favoring the purchaser of insurance, nor permitting himself to be made the servile tool of the combine. There is only one candidate in the field who measures up to this standard—John D. Mangum, of Marquette—who has acquitted himself well as traveling salesman, clothing merchant, Mayor and Postmaster of Marquette and Chairman of the State Central Republican Committee. In every avenue of life he has discharged the duties devolving upon him with credit to himself and with satisfaction to his associates and constituents.

What more can be said of any man?

A cruel person—probably a practical joker—caused anguish in the hearts of many young women in and around Greater New York by spreading a rumor that the marriage license office would be closed, as young men were expected to enlist in Uncle Sam's service instead of enlisting in the matrimonial army. The telephone at the city clerk's office in the metropolis was so busy for two or three days that the operator feels like a soldier who has spent a week in the trenches.

The wise man is he who does not attempt to run an automobile or a motorcycle until he knows how to stop the machine. If a New Yorker had been wise he would have been sure about the stopping part of motorcycles before he undertook to run one of them. He started out on a new motorcycle and traveled because he could not stop until he collided with a wagon and went down a flight of steps into a shop.

The man that is generally understood to be a respecter of his word enjoys a larger measure of society's confidence than does the notoriously untruthful man that is known to practice all the other virtues.

WILL HE STAY PUT?

Deacon Ellis has again met his Waterloo.

He ran for Congress and his opponent hardly knew that Ellis was in the field.

He ran for Governor and his campaign was a joke.

He ran for Mayor for a sixth time and went down in disastrous defeat.

Now he runs for Commissioner at Large against a man who stands for something in the community and marshals to his assistance all the elements of unrest, the saloon, the union, the liquor selling clubs and the men who have no aim in life except to foment trouble and sow the seeds of discontent and disaster. There was a time when this sort of a campaign enabled Ellis to win in the clash of votes, but—thank God!—the reign of the demagogue in this community is ended. It is no longer possible for a shrewd and wily politician to play fast and loose with every interest, pretend to be good god and good devil to meet surrounding circumstances, attend church with a long face and a sanctimonious air Sunday morning and spend the afternoon and evening in the resorts of evil men and be elected to the highest office of the Second City in the State. Strange as it may seem, the remarkable change in sentiment is due almost wholly to the career of Ellis himself, because his conduct has become so questionable and his methods so utterly reprehensible that they have nauseated the people and produced a reaction which has found expression in four successive defeats at the polls. Let us hope that the apostle of unrest and inaccuracy of statement may now find the oblivion to which his career of disturbance and unaccomplishment entitles him!

Ellis has been one of the worst obstacles Grand Rapids has had to contend with. He precipitated the great furniture strike in 1911, which cost the city five million dollars in loss of profits and involved the furniture workers in misery and loss which can never be computed in dollars and cents.

LOGIC OF TRADING STAMP.

So rapidly are public ideals along the line of restraint of trade developing in recent years that hardly anything should startle the observer. Nevertheless, there is much of value and interest in the communication of Mr. Clarke, an eminent patent attorney, in another column of this week's issue of the Tradesman; not to say much that is surprising. It is perhaps the most radical suggestion as to the questionable influence of trading stamps on business that has been advanced for a long time.

Nor is Mr. Clarke's logic merely applicable to trading stamps; it would seem to apply with greater or less force to any other form of "entanglement" in trade; any practice whereby a seller undertakes to bind the buyer to him through conditions introduced into one transaction which will compel or strongly influence another subsequent sale. Of course any buyer

who thus binds himself may be lacking in judgment, but it is startling as a bit of paternalism to suggest that the law should step in and remove all pitfalls from his path. If the anti-trust laws actually do aim at such protection, it would be well to have some court decree on that point.

If that be good law, how far shall it apply? Shall preferential prices to regular customers be banned? Is the commutation ticket on a railroad, which binds the use of the same railroad for a month instead of a single ride, a violation because the first ride at the commutation rate "entangles" the rider in his future rides? Is a price conditioned on the purchase of a given amount in a year such an "entanglement"? Some of the coffee and tea peddlars give a premium conditioned on the purchase of a given amount of goods and provide for working out the value of the premium and if Mr. Clarke's point is well taken, independent (?) retailers might find something of value in his hint.

THE GERMAN RETREAT.

If there were any doubt regarding the success of the German retreat, viewed simply as an operation in itself, it is removed by the statement of British captures during the month of March which more than covers the main German retirement that began about March 12. Less than 1,300 German prisoners for the whole British front for the whole of March means only a few hundred prisoners picked up in the actual pursuit. This testifies to extraordinary skill in German preparation and execution, and possibly reflects on the resourcefulness of the British; but there is not the slightest reason for crediting it all to the genius of Hindenburg, as the fashion is now. We need only recall the other great German retreat in France, the one after the battle of the Marne, to see that the present exhibition represents no more than the average high skill of German leadership. In that retreat the Germans fell back along a front of about 120 miles to an average depth of forty miles. Up to date the Germans retiring before the British have gone back on a front of less than forty miles to an average depth of perhaps seven miles. Their loss in prisoners in the Marne retreat was about 10,000 men, which is very much the ratio to-day. And the retreat from the Marne was carried out after a defeat and in haste as against months of preparation preceding the present backward movement.

Harvard University has accepted the gift of \$20,000 a year for three years from the National Canners' Association for an investigation of food poisoning, with special reference to canned foods, specifying in the acceptance that "the gift was received with the understanding that the investigation would be conducted and its results published with full academic freedom."

He who shortens his own life by excess is hardly less a murderer than he who drives into your heart a knife.

PASSING OF THE JITNEY.

The belief prevails among street railway officials that the operation of the jitney will soon be a thing of the past. This conviction is not based on prejudice, but on purely sound economic reasoning. The jitney sprang up overnight like a mushroom and charmed the public into the belief that it was a utility, because at its first presentation it was simply an attraction, and people rode in it only for the novelty of it. Now, as the novelty has worn off, it seems only a question of time when their operation will not be considered by the street railway companies. That they are cutting only slightly into the earnings of the street railways is shown by the financial statements of the companies operating in the territory where the jitneys were running.

The origin of this form of transportation dates back to September, 1914, when, following the business depression of the winter and early summer of 1914, many mechanics, finding it difficult to get employment in their respective trades, hit upon this plan of making a livelihood. It was first introduced in California, and spread like a prairie fire throughout the West and South. The industry increased very rapidly shortly after its introduction, then fell off and again picked up, and, according to a recent compilation, the auto-carriers are now being operated in about 175 cities and towns.

The exact number of jitneys operating in these places has never been computed, but it is known that the number now in operation is far below the "peak." The statement has been made by many that the falling off was due mainly to pressure brought upon the operators by street car interests, but this does not seem to be the case when the facts are known. It is true, however, that 71 per cent. of the towns in which the jitneys operate have regulating ordinances, but these were passed not for the purpose of eliminating the jitneys, but for the purpose of protecting the public.

When one takes into consideration the cost of operating a jitney, one will soon find that it cannot operate economically. The high cost of gasoline and other accessories has done more to reduce operations than has the passing of ordinances.

Jitneys are operating in 175 towns, and of these 124, or 71 per cent., have regulating ordinances. Of the fifty-one places without ordinances fifteen have them under consideration. A recent analysis covering ordinances passed in 103 cities in thirty-five states and four cities in two Canadian provinces shows that ordinances in ninety-four cities require the payment of a license fee ranging from \$1 to \$250, according to the seating capacity of the bus, and in eighty-six towns requirements call for the filling of a bond ranging from \$2,000 to \$20,000 to ensure payment of claims, personal injuries, judgments, and other obligations.

For those desiring to enter the transportation business in the State of New York, which includes bus operation, it is necessary to obtain a

franchise from the municipality as well as a certificate of convenience and necessity from the Public Service Commission. When the Commission has conducted hearings, studies, etc., and feels that the proposed service would be necessary, or afford convenience, the certificate is only granted covering a short period of years. It specifies, as applying to New Rochelle, N. Y., that 3 per cent. of the gross receipts be paid to the city, and requires that bond shall be given to ensure payment of all obligations. In New York City, the Fifth Avenue Coach Co. is required to pay 5 per cent. of the gross earnings to the city.

In a city not far distant from Grand Rapids, where the regulations of the jitney have been very loose, considerable controversy has arisen through the levying of a 5 per cent. tax on gross receipts. In that city the jitneys were permitted to come and go as they wished, consequently most of them only ran during the rush hours. The only regulation passed besides

the city limits on its lines. It was shown at the hearing that jitney competition in Los Angeles had reduced earnings of the electric railway from \$30,000 to \$40,000 a month, and the use of private automobiles also has still further cut into the revenues. The Commission decided that, in view of these and other factors resulting in losses to the company, the city had no right to ask for any rate reductions, and that, under present circumstances, the company cannot be expected to make improvements in its service or to lower its rates.

The price concessions granted by the copper companies to the Government, and the concessions expected soon to be granted by the steel concerns, may prove to be more important than was at first estimated. The 45,500,000 pounds of the metal at first stipulated in the arrangement of the copper interests with the Government is only 2 per cent. of the country's annual refining capacity. But this was a minimum amount. It

NOTHING TO WORRY ABOUT.

(Out of forty-seven staples it has been found that three—petroleum, prunes and timothy hay—haven't advanced in price in the last year.)

Supposing potatoes do soar out of sight
And onions are costly and few:
While meat is so high that you hardly can buy
Enough once a week for a stew.
Though carrots and cabbages, parsnips and peas
Are sailing aloft like balloons,
You can stand the wolf off with triumphant scoff
By filling yourself full of prunes.
And even if prunes, taken three times a day,
In time on your palate may pall
(As they're likely to do in a fortnight or two),
You don't need eat them at all.
Pick up the papers and turn to the page
Of market quotations to-day,
And you'll see at a glance there has been no advance
In the price of nice timothy hay.
Of course you may weary of hay before long
(Some people don't like it a bit),
But don't tear you hair in a burst of despair,
For you still can keep healthy and fit.
Cut out all the meat and the vegetable chow,
And when you get ready to sup
Just fill up your mug from the kerosene jug—
Petroleum hasn't gone up!

the 5 per cent. tax was to the effect that jitneys should be marked so as to distinguish them from private cars. Consequently as the regulations were very lax, there was a rush of non-residents to operate jitneys, and in all almost seventy-five were operating on a one-mile haul.

At the end of the month when the statements of income were supposed to be filed, and the payment of the 5 per cent. was due, the city received from these seventy-five cars only about \$260. This being a supposed 5 per cent., it can be figured out that the monthly receipts would have been \$5,200, or about \$70 a month to which the operator must charge living expenses, gasoline, upkeep, etc. Following this showing of dishonesty on the part of the operators the city is now discussing more rigid means of regulating the buses.

The California Railroad Commission recently refused the petition of the city of Los Angeles for an order to force the Pacific Electric Railway Co. to make a straight 5-cent fare to

is now being intimated in the financial community that the Government will not only negotiate its direct purchases at this reduced price, but that when it orders from munition and other concerns it will buy their raw materials for them at the reduced prices. As for the manner in which the munition and other war supply contracts will be drawn up, it is believed that these will be treated as the shipbuilding companies were: a net profit of no less and no more than 10 per cent. will be guaranteed on all gross business. This would in most cases reduce the rate of profits; but as it would substitute certain for speculative profits, it is believed that some companies would welcome it.

The billboard which has been a law unto itself and has waxed into a mighty institution known euphoniouly among its friends as "outdoor advertising," has come to book. After happening upon unexpected discoveries that billboards accumulate combustibles that have been known

to take fire, gather to themselves insanitary and offensive odds and ends, and even afford seclusion for crime, the Supreme Court has decided that Chicago may prohibit them in residential blocks where one-half the buildings on each side of the street are used exclusively as homes and owners of half the frontage have not assented in writing. Thus, the court avoided the necessity of facing the billboard squarely—an evasive attitude the courts have stoutly maintained ever since. In ancient times, they said they would protect the ear and the nose from offensive assaults but not the eye.

The new bridge which St. Louis has just opened across the Mississippi, so long uncompleted, has proved of a benefit which must make the city regret that various obstacles were so long permitted to delay it. In the first seven weeks more than 100,000 vehicles and nearly 200,000 pedestrians passed over it. Had these all paid the old tolls, the cost would have been at the rate of \$300,000 a year. It will shortly seem almost incredible that the Missouri metropolis and the second city in Illinois—East St. Louis has now a population of nearly a hundred thousand—were left without free foot and wagon connection until the first months of 1917. Upon the mines of Southern Illinois St. Louis depends for much of her coal, and upon Illinois farms and gardens for much of her food.

The name German-American is now taboo in every part of the civilized world. Banks, mercantile establishments and hotels bearing the hyphenated cognomen are discarding it as rapidly as possible, because the German government has made the name German disreputable and abhorrent for all time to come. Anything bearing the name German is an object of aspersion, distrust and condemnation, because the word now stands for everything deceitful, underhanded, vile and wretched in the estimation of every right thinking man in the universe.

Chicago's Chief of Detectives told thirty-seven new members of the plainclothes squad the other day that they were expected to use their eyes all the while when outside the privacy of their own apartments. The Chief saw some of his detectives reading newspapers on the car and he told them they should have been watching to see if there were any "dips" picking purses. Hereafter Chicago's detectives will have to wait until they reach their own firesides before they read the news.

A Detroit husband came home from his work and found his flat virtually empty. His wife had departed and with her had gone trunk, clothing, bed, chairs, stove and talking machine. The husband said he wouldn't care if she had left the talking machine, for he could listen to it and be contented. When asked if he didn't want his wife back he said: "No, just my talking machine; I don't want the other." He preferred a talking machine he could shut off.



Increased Demand For White and Colored Embroideries.

Palm beach introduced the early lingerie gown which, it is hoped, caught the traditional "early worm" in the shape of all womenkind. If the lingerie gowns will remain steadfastly "in" for a season, they will greatly help embroideries to be where they should be—among the best selling goods of the season. This gown may be of organdy or voile, and its interest lies in the border and embroidered parts which show white or colored, lilac, turquoise, rose, gray or beige cotton; white wool embroidery is used on white or flesh cotton voile, and outlined with black or white beads, and the gowns are selling too. This is not the old-fashioned embroidery, but it sells and any embroidery on a frock is pointing to future business, so must be catered to. Sport voiles continue to interest buyers.

The domestic embroideries have wonderfully improved in designs and execution and this season exquisite specimens are organdies, voiles and batistes, only ornamented with embroidery or skillfully combined with lace. White and colored work are selling, the shades including the dainty pastels and more striking colors. Set medallions of lace look well with the other work, filet being a strong favorite. Bands of organdy embroidery trim the Russian or simple blouse, the chemise dress and more elaborate garments. White linen frocks are trimmed with panel in front, cuffs and sailor collar of applique embroidery.

Less than two years ago, the San Francisco stores and women took up the embroidery sent from the Philippines which has beautifully done on very poorly shaped garments, made in a very primitive style. As domestic manufacturers took charge of the work, the garments became improved and now give satisfaction, being shaped after American patterns. The embroidery is beautifully done and very reasonable in price. This season it appears on all of the different articles of lingerie and blouses.

Manufacturers in the departments of Puyde-Dome and the Haute-Loire, France, have formed an association for the purpose of reviving hand work in laces, embroideries and kindred work. This kind of work has been done in this neighborhood for years, and lately has become greatly disorganized until this new association has been invoked. The offices of the association are at Brassac-les-Mines in Puy-de-Dome.

Exquisite embroidery in metal, silk or cotton, white or colored, is seen

on white net in shaped pieces as a bolero, panel, robe with border, plastron, etc., cotton or silk net, or tulle. Entire gowns, flounces for a gown, shaped pieces of net are used with silk or transparent fabrics. Last month one of New York's prominent retailers made an elaborate showing of embroidered effects, using five show windows on the Avenue and spreading out in the store. There are unmade robes embroidered on voile in sport colors at \$14.75 and upward. The work is also combined with real filet lace. There are many novelties in embroidered batiste, organdy and chiffon voile. Organdy is considered a little more choice as an embroidered robe than voile, probably because not as durable.

At Nice, this early spring, one expects to see dresses that will be repeated in New York, and at the summer resorts, consequently, we may expect skirts of striped foulard with V's front and back worn with a "slip-over" blouse of Georgette, white or high colors as coral, pumpkin-yellow, etc., embroidered in white or colored silk floss. Such a dress has been worn for five o'clock tea at the French health resorts.

At "The Village," in old "Greenwich Village," the smocks created there are of cotton crepe in unusual colors, peacock, brick red, jade, beige, dull gold. These are hand embroidered in wool, using white or colors; a smock of brique has a beige collar and cuffs embroidered in violet, coral, gold and jade. "The more bizarre the colors the more dainty the smock." Some of the cotton crepes are exceptionally picturesque.

Flouncings show filet, val and carrickmacross patterns in pale pastel or white; the former are especially good in cross-stitch. Every pattern is very, very dainty as are the pastel applique effects that are used in various colors, and metal lace borders and general effects. Oriental effects are kept very delicate by using mercerized yarn. Bands of chiffon voile embroidery in colors have sold well. The trade is picking up and in the best way, with fair grade goods at firm prices.—Dry Goods.

Getting on a Cash Basis When a Credit Business Is Desirable.

Written for the Tradesman.

Ed Stanninger is a successful merchant at Dawson Springs, in the Western part of Kentucky. He is successful both in getting a volume of business and in making a profit out of it—two things which are not always found to be true of the same enterprise.

The interesting thing about the

Stanninger business is that it is done on a cash basis. No ledgers are needed to keep accounts, because none are kept. Even the hotels, stores and others whose credit is o. k. and who buy from the Stanninger establishment pay cash or its equivalent, sending him an order, on a blank supplied by him, and these orders being turned into cash promptly on the first of the month.

Mr. Stanninger has a hardware, implement, vehicle, stove and general supply store, and his situation is typical of that of a good many merchants. He told a short time ago why he went on a cash basis, and how he did it.

"About three years ago I found that I needed ready money," he said, "and looked over my account books to see what the chances were of squeezing out some collections. I found I had between \$3,000 and \$4,000 of accounts on the books, and some of them were almost as old as my business, dating back nine or ten years.

"I began to realize that a large part of the profits of my business for that period were tied up in these book accounts and that it was definitely up to me to get action. And while I was thinking about ways and means of collecting the accounts, I decided that after I got them cleaned up I would get on a cash basis and stay there."

He got busy, sending out a letter to all of his delinquent customers and asking them to pay up. Then he followed this up with personal calls, and by dint of strenuous exertions he collected a suprisingly large amount, con-

sidering the age of some of the accounts. This was not a proof of the soundness of the credit system, but was simply good fortune, as Mr. Stanninger figured it, and he considered himself lucky when he found that he had collected within \$100 of the total amount owed.

"I followed this up," he continued, "by publishing the fact that I was going to operate on a cash basis after that and that my prices would be in line. For example, I announced that I would sell wagons that had been bringing \$70 on credit at the cash price of \$65. And I realized that I could well afford to operate on a narrower margin of profit if I did a cash business, not only because I wouldn't have the expense of book-keeping and collections, but would be sure of my

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

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

Eagle Cordonnet



P. F. C.
Crochet
Cotton

The best made,
for all purposes

Ask Your Jobber

"HATS THAT SELL"

HATS and CAPS
All New Styles and
Colors

THE
NEWLAND
HAT

STRAW HATS in
All Grades for Men,
Boys and Children

We carry a complete line of the latest styles for prompt shipment

Mail orders solicited

Newland Hat Company

164-166-168 Jefferson Ave.

Detroit, Michigan

House Cleaning Time

Will soon be here and will create a demand for LACE CURTAINS, MARQUISSETTES, SCRIMS, DRAPERIES and SWISS by the yard.

We carry a new and attractive assortment of these materials in stock.

Place your orders now.

Samples and prices will be furnished upon request.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

money. Instead of figuring on paper profits, I would be able to enjoy the real thing."

Mr. Stanninger digressed here long enough to recall an experience in merchandising when he was a lad of 16 or 17. His father had purchased a bankrupt grocery stock and put the youngster at the work of disposing of it. He cleaned up the store, got the stock in good shape, disposed of old goods at bargain prices and sold everything for cash. The result was that in a few months he had a paying business. When his father took it over, and insisted on putting it back on a credit basis, the younger Stanninger demurred.

"No," insisted the older man, "we must sell on credit and get the business of a lot of these people around here. Take old man Burns, for instance. He draws a good pension and eats it all up. I can get him to do his trading here and we'll get all of that pension money."

"Yes," said Ed, "and after the first time you'll find him \$5 behind, and the next time \$10 in the hole, until finally he gets so far in debt that he can't pay. After that he'll take his money and his trade and go somewhere else."

When Mr. Stanninger established a store of his own, however, he used the credit system until he found that it wouldn't work, and then, as related, he went on the cash basis.

"The first year after I started selling for cash," he said, "I increased my business \$3,000. That was for several reasons. One was the reduced prices at which I was selling, made possibly by virtue of the cash system. Next was the fact that I was on even terms with everybody, and no one owed me anything. You'd be surprised to find how people who have accounts against them at one store will dodge that store, if they are not in a position to pay, and trade with someone else. The result was that I got the cash business, and when people didn't have money they went elsewhere, where they could get credit.

"We had a pretty hard time in this part of the State a year or so ago, and I didn't maintain the pace I had set. But instead of being sorry about it, I had sense enough to realize that my cash system was keeping me from getting unprofitable business. If I had extended credit, as formerly, I would have been putting accounts on the books which it would have been next to impossible to collect."

Another feature in this connection which Mr. Stanninger emphasized here is that the storekeeper who is running his business conservatively, and is not extending credit injudiciously, makes a good impression on the jobbers and manufacturers who supply him with goods.

"If the jobber comes in here," he said, "and finds that I have a good stock of merchandise, and no bad accounts on the books, he knows that my business is in a good, healthy condition. But if he finds my shelves bare, and nothing but accounts on the books, with collections dwindling, he regards conditions as shaky. The merchant who is selling for cash may run into conditions when his volume will fall off, but during those times

his enterprise will be sounder than that of the man who is doing an apparently big business, but one based on credit which may or may not materialize into cash."

There is one form of credit which Mr. Stanninger extends, and that is through notes. If a farmer or other customer wants to buy merchandise and desires time, Mr. Stanninger will take his note, at 6 per cent. interest, if he believes that his condition justifies it. But merely because a note is a formal indication of indebtedness is no reason why he regards himself as safe if he can get a note. He knows that the man without means cannot pay a note any easier than he can pay an open account.

"I want to know something about the amount of stock and feed a farmer has before I sell, note or no note," he explained. "If he is in good condition, and is going to have stock to send to market, and is not going to be compelled to spend all his money for feed, I figure that he is a good risk, and am willing to accept his paper. But unless his standing is good and he has something back of his promise to pay, I do not take his note, as I would regard that as just about as undesirable as an open account."

That Mr. Stanninger is a good judge of men and conditions, which means a good banker, is indicated by the fact that he hasn't lost a cent through the notes he has taken since he went on a cash basis. And, incidentally, it may be remarked that the comparison with a banker is apt, inasmuch as the merchant who is extending credit is doing a banking business easily comparable to that of the man who is lending money. And if merchants were as careful as the banker, credit would be harder to get—and credit losses would be smaller.

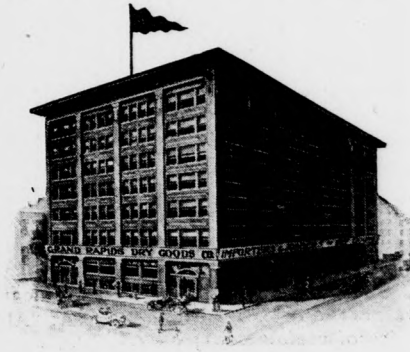
The Stanninger store is one of the best known in Dawson Springs. The latter is famous for its health-giving waters, and attracts a large number of people.

This suggests another element of the business of Mr. Stanninger, and that is that he does not believe in aggressive sales work unless conditions are right. In other words, he prefers to sell only as much goods as his territory can logically be expected to absorb. That means that he gauges the buying power of his trade according to their condition, which he thoroughly understands, and does not stock up with an enthusiasm based simply on the desirable features of the foods. When he puts a line in stock, it is on the basis that it is not only sales-worthy, but salable; and he has few disappointments.

This Dawson Springs merchant may be regarded by some as too conservative; yet the fact that he has made a success of business in a country town where conditions are far from favorable, and are probably below the average in opportunities for the sale of goods such as he carries, would indicate that conservatism of this character is a desirable feature. Certainly he has adopted a plan which will keep him in business when the liberal credit man has long joined the ranks of those who have passed through failure to oblivion. G. D. Crain, Jr.

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

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

Wm. N. Senf, Secretary.

All ye who stand before this fire
Please sit down. 'Tis our desire
That other folks as well as you
Shall see this fire, and feel it too.

Appropriate inscription to place over fireplace.



Agricultural Education Campaigns Conducted by Bankers.

Trend of the times is forward and upward in banking business, especially in Michigan. The old idea of simply being a money lender and money maker has given way to visions of usefulness to the community in which the banker is a leading figure, thus fulfilling a higher mission in life and building upon the solid foundation of service to humanity the structure of an honorable, useful and successful career.

This new spirit is visible in many directions, including educational and thrift campaigns, but in no way is there a greater promise of usefulness than teaching the coming generations in the rural districts the value of systematic business methods through the formation of canning clubs, pig clubs, corn clubs and poultry clubs for the boys and girls on the farm. A slight mention of this was made in last week's Michigan Tradesman, which proved of such interest that the writer communicated with H. G. Hayes, Cashier of the Hastings National Bank, Secretary of the Barry county bankers organization formed for the purpose above mentioned. Mr. Hayes wrote as follows:

The banks of Barry county have perfected an organization to boost the boys and girls' club work and to encourage the growing of pure breeds of livestock in the county. They also plan to co-operate with the farmers in the growing of smut-free oats and planting corn that is perfect in germination.

The plan relative to the growing of better grain is to have the cashier of each bank make personal visits to an allotted number of schools; give the children a short talk on the banker's interest in farming and then distribute pamphlets to them. These pamphlets explain the method of treating oats for smut and explain how to make a test of seed corn in a simple practical way. The children will then take these to their parents with the message of the banker urging them to put the information into practical use.

The livestock and poultry plan, in connection with the boys' club work, is to make a loan to the boy, either of two or three settings of eggs or a pig. In case of the poultry project, the boy is to return two settings for one in one year's time from the date of borrowing. In the case of the pig project, the boy is to return one pig from the first litter and one from the second litter. The banks will then loan these eggs and pigs out to other boys. If the boy should have bad luck, he will be given another chance. By using this plan it will be possible for the banks to discontinue their interest in the work in three or four years and use the money to promote other projects, such as calf clubs, etc. The banks in some of the communities plan to give every boy who joins the corn club enough pure breed seed to plant his plot. The

Hastings National Bank already has the poultry project well under way and the Hastings City Bank and the Farmers and Merchants Bank of Nashville have started the pig project.

The local committee on boys and girls' clubs advise the Bank to purchase not more than six pigs and thirty settings of eggs, as the number turned in by the boys resulting from this size loans will supply the growing needs of the clubs work in the county.

Frank H. Williams, President of the First State Bank of Allegan, says an organization of bankers similar to that in Barry county is in successful operation in Allegan county and has for its slogan: "Allegan county must help feed the world." It has issued a pamphlet which has the legend, "Oat and corn seed to be 100 per cent. efficient in 1917." This punches home the importance of printed instructions as to seed testing by the statement that the demand for food in the fall of 1917 will be greater than ever and "Let not one acre of land be handicapped for want of strong germinating seed." Mr. Williams, who has for some years been an ardent advocate of agricultural education and one of the most progressive bankers in Western Michigan, is an active member of the Agricultural Committee of the Michigan Bankers Association and is active in spreading this useful propaganda all over the State. The idea is taking deep root and county after county is organizing its bankers to push this splendid work. It is the finest kind of preparedness which will not only benefit the farmer and the banker, but all the people of the State, by increased production of better quality, better returns per acre, increased farmers' earnings and greater prosperity for all concerned. The careful historian of the future will point to this education as one of the prominent factors in the wonderful growth of this wonderful God governed Nation, where liberty in its truest and highest sense reigns and will continue to reign.

Because its significance was not discovered by Michigan Senators, an amendment to the law authorizing the exemption from further taxation upon the payment of one-half of 1 per cent. value, of the bonds of any state, county, township, city, village, school district or good roads district, outside of this State, slipped through the Senate. The amendment limited such exemptions to bonds issued by governments within the United States. The important effect of this was seen by a Grand Rapids financial institution. It would completely cut out that privilege on secured loans of the Canadian, British and French

The Late J. P. Morgan

Appointed a Trust Company to manage his estate, thus insuring a careful, economical and impartial administration of his property.

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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.

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| Combined Total Resources | 13,157,100.00 |

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

governments, several million dollars worth of which have been bought by Michigan investors. As the amendment was fathered by a German Senator, the inference was drawn that it was an echo of the Federal Reserve Board warning against foreign loans and a slap at the securities of the Entente Allies, as under the law, if the amendment passed, the normal tax of about 2 per cent. on par value would be imposed, bringing a 6 per cent. investment down to 4 per cent., thus making the bonds unattractive. When the attention of certain members of the House was called to the situation, indignation was expressed that a measure of this kind at this critical period should be sneaked through one branch of the Legislature by a Teutonic sympathizer, and the bill has therefore died in the House Committee to which it was referred. The Senator who introduced the bill denied that it was his intention to interfere with the sale in Michigan of the securities of the Allies, but as the word of a pro-German is not above par nowadays, his protestations are not regarded as final. The new \$100,000,000 two year 5½ per cent. notes of the French republic, secured by \$120,000,000 of collateral consisting partly of American stocks and bonds has been oversubscribed, according to reports from New York. Considerably more than \$2,000,000 of this loan has been placed in Michigan and is considered an excellent investment.

Michigan capitalists have also taken approximately a similar amount of Dominion of Canada 5 per cent. bonds, maturing in 1937, this issue also having been over-subscribed.

Firm in its knowledge of integrity, this Nation by its calmness is setting a world example. This attitude gives the greatest guarantee of future moderately prosperous business conditions, encouraging the strong and strengthening the timid. The shock of German murders of Americans upon the high seas created no perceptible effect on the security markets of the Nation because people fully expected it and were prepared to meet consequent conditions.

While banks and trust companies are temporarily out of the market for bonds, except for an occasional underwriting, the general tone is steadily improving under a very much better demand and is moving upward. The tardy decision of the Federal Reserve Board to place the stamp of its approval, to a certain extent, on foreign loans, has helped materially in these and all issues have responded in price. Further imports of gold and some relief in freight congestion are favorable features of the situation.

Another factor making for stability is the distinct ease of the money market, notwithstanding that we are on the brink of war. When history is written it will be found the Nation has added one more to the many debts of gratitude due to the capitalists and bankers of the country.

Paul Leake.

A man is forced to play the game of life even if he doesn't hold a trump.

Forty Don'ts for Talkers.

The annual waste of words in this country is appalling. The amount of time and energy spent in useless talking is incalculable. Men and women generally are word-spendthrifts. Seldom do you hear thoughts expressed in clear and concise language. Words are poured forth with lavish prodigality in social intercourse, court-room, pulpit, committee meeting, business conference, salesmanship, at public dinners, and other functions. It is a talking age. Hence the following don'ts for talkers:

- Don't argue.
- Don't boast.
- Don't drawl.
- Don't gossip.
- Don't mumble.
- Don't grumble.
- Don't quibble.
- Don't prattle.
- Don't wrangle.
- Don't flatter.
- Don't digress.
- Don't declaim.
- Don't embarrass.
- Don't interrupt.
- Don't caricature.
- Don't contradict.
- Don't imitate.
- Don't hesitate.
- Don't irritate.
- Don't expatiate.
- Don't insinuate.
- Don't vacillate.
- Don't cachinate.
- Don't elaborate.
- Don't fulminate.
- Don't vociferate.
- Don't intimidate.
- Don't equivocate.
- Don't exaggerate.
- Don't prevaricate.
- Don't gesticulate.
- Don't expostulate.
- Don't moralize.
- Don't catechise.
- Don't criticise.
- Don't tantalize.
- Don't dogmatize.
- Don't tyrannize.
- Don't patronize.
- Don't antagonize.

Starting Success.

Here's to the wise young business man who doesn't work on the foolish plan that he can do anything any one can without any need of learning!

Here's to the chap who wants to know the very best way to do things, so he can make business develop and grow and keep his capital turning!


Here's to the man who sees the need of have some good trade journal to read, something to give him a business lead when his own ideas run out!

Here's to the ambitious fellow who reads his paper and reads it through! He is the one, we say to you, whose success is never in doubt.

There's nothing in sight, as far as we see, to prevent you yourself from getting to be a greater success every day.

Just read this paper as much as you can and put into practice each profitable plan, and things will start coming your way.

No, Cordelia, gastronomy has nothing to do with the price of gas.



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\$580,000

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Sparks From the Electric City.

Muskegon, April 2—A. Mellema, Apple street veteran merchant, has sold his grocery stock to his sons, who will continue the business. Mr. Mellema will still retain the dry goods end of the business.

Muskegon has a shortage of good store buildings. Many worthy merchants who have been trying to locate here have not been able to find suitable quarters.

Talk about service, we had a good example Saturday night, when the city clerk very obligingly came to my home, allowing me to vote under the absent voter's law. As he is a candidate to succeed himself, you can guess how we voted.

The Amazon Knitting Co. is reported to be preparing to build a \$75,000 addition to its already fine factory.

City Clerk W. J. Barber estimates that 100 new buildings have been started in Muskegon Heights during 1917.

The Lakey Foundry & Machine Co. reports progress on its large foundry, now in process of building.

Mr. Tapert of the Soo, has wolf stories instead of bear stories to write about. At the request of Editor Stowe, we called on Mr. Tapert and found him in the cooler (refrigerator). We succeeded in getting him out before we left, however.

The I. Anderson & Son Packing Co., which lost its plant by fire last week, is going to rebuild on a much larger scale.

In talking with a landlord of prominence we were informed that the greatest nuisance he had was the cigarette smokers. He stated they laid the stubs on the dressers and window sills, threw them at the cuspidors and missed, consequently burned spots on windows, furniture, rugs, etc. Next in line was the party with pet dogs, usually some cheap actor or actress who wanted the dog in the room, took out the electric globe, replacing it with one of much larger candle power, reading nearly all night and usually late at their meals. Next was the unscrupulous cuss who polished his shoes with the new wool bed blanket. While traveling men are not the chief offenders, they are not entirely immune from some of these faults.

Muskegon will hold a council meeting Monday night in regard to its new city market. L. P. Haight, President of the Muskegon Knitting Co.,

who has charge of affairs, states that all is going well and arrangements are complete with dealers, wholesalers, railroads, etc. He expects everything will be in O. K. condition by May 15. Surely Muskegon needs this and we know of no one more competent than Mr. Haight to look after the market.

Muskegon is to have a new wholesale candy house; also an auto accessory concern.

So many are asking what our initials stand for, so we have decided to tell. E. P. is for Easy Picking. Many of you knew that before.

E. J. Hentchel has purchased a home on Clinton street and, after taking a short trip, will reside there.

While at Charlotte last week the fire alarm sounded. Upon enquiry, we were informed it was at a hotel. A fellow traveler remarked, "I'll bet it's not at the Phoenix. They never had a fire there."

Owing to the great activity in building, the local lumber yards report a very fine business. E. P. Monroe.

The more money a man has the more he is abused—and the less he cares.

Some Facts Regarding Commonwealth Power Railway & Light Co.

This Company through its constituent companies owns and operates successful Public Utility properties located in six States in the Middle West, serving over 150 cities and towns. The many sources of revenue and their dependable character give every assurance of a steady and growing revenue for the Company.

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Do you realize that thousands of Automobiles are stolen each year?

Do you realize the cost of **REPLACING** parts and having work done if your car is damaged?

It may be true that you are a careful driver, but no matter how careful you are you are always subject to accidents.

Many times the other fellow is careless, but you are held responsible regardless of circumstances.

United Automobile Insurance Exchange

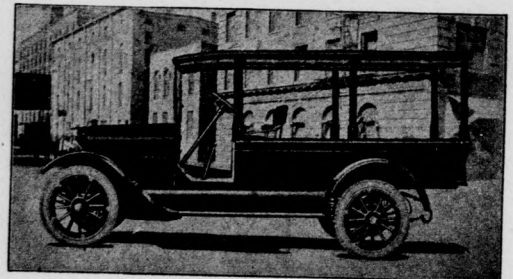
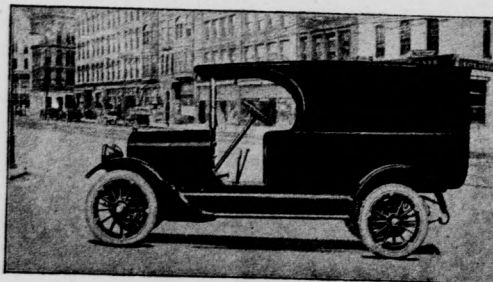
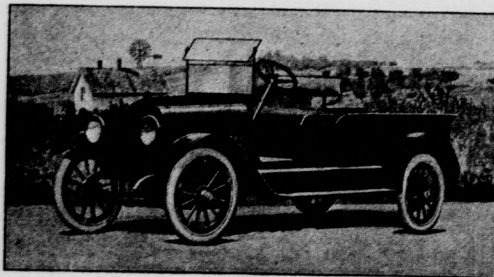
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ELKINS' SQUIRREL FOOD.

How Would-be Merchants May Become Bankrupt.

Written for the Tradesman.

Early in the morning put on thy scowl and take it not off until the sun go down.

There is something irresistibly winsome about a grouchy store-keeper. Children just love him.

A sour-faced merchant or salesperson makes people buy more than they meant to buy, for they think the store people are blue because the goods are selling below cost.

If you should smile or look fairly human, they might get the impression that you are exulting over the profit accruing to them from the customers' purchase. But the melancholy mask fools 'em to a frazzle.

Always take occasion to differ from your patron's expressed opinion. Even though you know he's right, pretend that you are confident he's dead wrong. Argue with him. There are two sides to every question.

For instance, if he's in sympathy with the Allies, and happens to condemn Germany's ruthless submarine warfare, tell him you hope Germany will succeed in starving Great Britain and her Allies. That will make your customer feel better towards you personally aside from putting him in a buying frame of mind.

Store-keepers often make the mistake of agreeing with their patrons on small and unimportant matters. Don't do it: first, by so doing you are apt to encourage the growth of their self-esteem; and, in the second place, they might get the impression that you are yielding in disposition.

Make 'em understand from the jump that you don't yield an inch on anything under the canopy at any time or under any circumstances. Convince them that you are not one of those ginks who wants to live peaceably. Wear a big chip on your shoulder—and glory in it.

Folks simply love to spend their money with a born fighter—one of those peppery individuals who fly off the handle apropos of nothing at all. You see the idea is this: If you are that sort, they are afraid not to buy from you. Get the point? Bluff 'em! Browbeat 'em! They'll fall for it.

On general principles it pays to be a pessimist. If it's bright and sunshiny to-day, assume that it'll blow up cold to-morrow, or rain, or that there'll be some disagreeable change in the weather. Aside from combating the growing spirit of frivolity, you'll find yourself growing in favor with the public. All the world loves a pessimist.

For another thing, disregard your customers' complaints. If a woman comes in with a couple of sheets which were sent her instead of half a dozen bath towels, "doubtless by mistake," as she phrases it—look that woman over with suspicion—and, if you can, make her keep the sheets; if she doesn't need them now, she may later on.

What you want to impress upon 'em is that, in your store, there ain't any such animal as a mistake. If you know you are dead wrong and the

customer is absolutely right, argue the point with them. Sometimes they'll give in; and even if they don't, you are having the time of your life.

Of course you'll lose some business in this way. Some people are so queer they won't stand for this sort of thing; but what's a customer here and there? Just think—there are approximately one hundred millions of people in the United States now, and our population is increasing marvelously; why should you care about a few folks quitting your store?

Don't wash your front windows too frequently. A fine film of grime on the glass dims down the daylight glare, and so protects the colors of the merchandise on display. Strong light fades the colors. The dimmer the light the better. And then if the people can't see through, it excites their curiosity. So they come right in to ask about 'em. See?

Don't bother about keeping the store neat and tidy. It's a shame to waste valuable time in this way. Let the potato or onion you drop lie where it stops rolling; what's a spud or an onion, more or less? And don't bother to pick up string, bits of paper and other trash. Some customers are entirely too finicky. Besides you want the janitor, or whoever it is who sweeps up for you, to earn his wage.
C. L. Garrison.

PAY DAYS.

Written for the Tradesman.

It's not simply length of days
That in this life mostly pays,
But that Opportunity
Daily cross my path shall be,
Waiting for a willing hand
Which I'll turn at its command.
Who can know the widening ray
Shining from a life alway
Bent on seeking not its own,
If his fellow's bread be stone?
Living, yet is loving, too,
Giving, yet is gaining new,
Wealth of joy, with wealth of days,
Live and give is life that pays.
Charles A. Heath.

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It is too important a document to be drawn carelessly. We advise those who desire to name this company as Executor and Trustee to have their wills prepared by a skillful, and trustworthy Attorney.

When this is done please notify our officers, and your will, if you so choose, will be kept in our vault without charge, to be instantly available when wanted.

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

ACROSS THE ISTHMUS.

Graphic Description of the Panama Canal.

Written for the Tradesman.

We left Kingston, Jamaica, on a warm, balmy evening in March, on the S. S. Santa Marta of the Great White Fleet. The last scene we witnessed was an animated one. As our carriages drove along the great electric lighted wharves to the waiting ship, we were literally surrounded by myriads of black people of all sizes and ages, vociferously offering their tropical products in volume enough to sink a ship or eloquently and pathetically soliciting small alms.

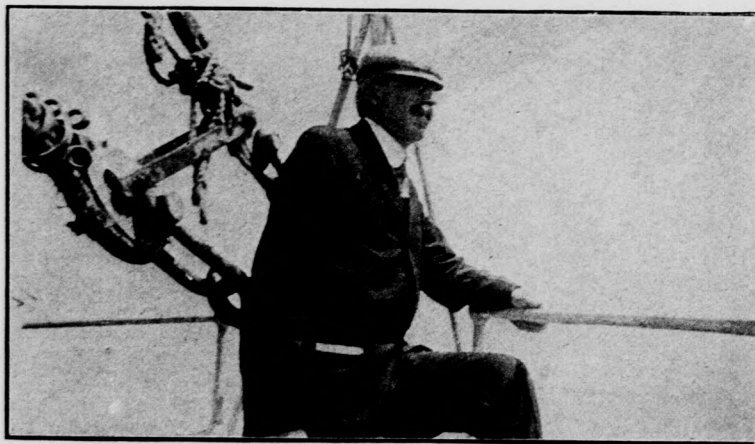
With characteristic American push, we reached the ship, ascended the long hanging stairway and, from the vantage point of the upper deck, looked down on a parting view of the curious, shouting Jamaican populace, which might fittingly be described as a sizzling mass of scrambled nigger.

We sailed out of the great harbor into the entrancing splendor of magnificent Southern skies along a shimmering, silvery pathway over the moonlit Caribbean, on—straight on—to Panama. As we mingled with the throngs of passengers upon the decks, we were entertained with vivid descriptions of a great tragedy of the sea which they had witnessed on the watery way from New York. One Stygian night, as the Santa Marta was rushing through the surging waves, Captain Davison's attention was attracted to a tiny flashlight on the starboard side of the ship, far out on the angry waves. He first thought it might be a lighted buoy, but as it seemed too fitful for that, he concluded it might be some boat adrift. He "hove the ship to" and with the aid of his powerful searchlight, discovered an open boat filled with people. He maneuvered his ship so as to place it on the weather side and gradually drew near the tossing boat with its helpless load. Lifeboats and ropes were held in readiness, as the ship—its decks thronged with excited passengers—approached for the rescue. Fourteen cold, drenched and almost lifeless men were lifted aboard, whereupon their small boat, battered by pitiless waves, sank. The captain was immediately informed that there was still another boatload of survivors somewhere out in the darkness. Throwing out a lighted stationary buoy, he encircled it in widening lines and his searchlight in about half an hour "caught" the other boat with thirteen survivors, which were also rescued. The rescued crew of twenty-seven men, relieved of wet clothing, warmed, fed and stimulated, soon recovered from their exhaustion and told their tragic story. They were on the coal ship, Kanahwa, which foundered in a storm off Cape Hatteras. The crew escaped in three lifeboats, one of which went down. One of the other boats, the first one sighted from the Santa Marta, capsized and seven were lost. The oars were lost and the survivors had been simply drifting until rescued. When they saw the lights of the Santa Marta, they vainly shouted to attract attention, their feeble noise being

drowned in the bellowing of an angry sea. Finally, one thought of a flashlight that he had brought from his ship, and in desperation tested it and found that it flashed. This attracted the watchful captain and led to the rescue from the devouring sea. When they reached safety, the flashlight was dead.

The rescued men were, of course, objects of intense interest to the passengers of the Santa Marta, who administered in every possible way to their comfort and assisted them by a substantial contribution. When the crew had recovered from their exhaustion and been made comfortable, the passengers joined in simple, touching service, commencing with the singing of "Lead, Kindly Light." The survivors were landed at the first port.

The captain of our good ship was a typical jolly old sailor. One beautiful evening, as our little company loitered about the deck with the captain, he related other tragedies in his long experience and gave us an account of forty years' life upon the seas. "The



RUMINATING. ON THE AMERICAN MEDITERRANEAN

sea has been my home," said he, "and I want to die and be buried there." "I am in no hurry for the obsequies," he added, "and I am going to stay aboard as long as I can." We stood at the railing, looking down into the darkening waters and pondered over the captain's words. In imagination we saw sharks and other devouring denizens of the deep. It did not look real inviting to us, but there is no accounting for personal tastes in such matters.

The long ride to Panama was uneventful. Our happy party enjoyed to the full the golden glory of each warm summer day and the grandeur of the descending sun in the darkening sea and, when the mantle of night dropped in the twilightless zone, watched with keen delight the changing reflection of the brilliant moon in shimmering pathways across the limpid waves and searched out from a marvelous starry firmament old Canopas and the following Southern Cross (invisible in our latitude), passing over the disk of the tropic skies. It was a most delightful, restful, care-free voyage. Occasionally, one may meditate upon the significance of the vast expanse of warm waters over which we were ceaselessly passing.

The Gulf of Mexico and the Caribbean Sea have aptly been called the

American Mediterranean. A glance at the map of these inland seas, their islands and continental shore lines, will reveal the importance of their exclusive control by the United States, the leading nation of the Western Hemisphere, the owner of the Panama Canal, the prospective Nicaraguan Canal and the promulgator of the Monroe Doctrine. The control of these seas would protect the Panama Canal, our greatest river and the heart of our country from possible invasion.

The continuance of the present policy of the United States with regard to the West Indies and Central America will give it such control. There are four practical gateways from the Atlantic to these seas. With our great Cuban naval harbors, the control of Haiti and the Dominican Republic, of Porto Rico and the Danish West Indian triplets, our navy could close these gateways against the greatest fleet in the world and maintain the effectiveness of the Monroe Doctrine. The loss of such control would expose any central or

the "everlasting hills" beyond, indicative of the mighty transformation in Panama. The docks were thronged with a motley, curious, polygolt crowd of all colors and nationalities. As we drove through the main street of Colon, we noted with curious reminiscent interest the two-open-story, ramshackle "hotel," where we were glad to find accommodations on our previous visit—said accommodations consisting of a row of cot beds, off an upper porch, side by side, into which our tired party sprawled over the foot rails and found rest amid a veritable Babel of varied human noises. Now we became the welcome guests of the New Washington Hotel by the sea. This is a fine building, with every modern convenience and magnificently located so as to command rare views of the sea and land. Like the Tivoli, at Panama City, it is under the efficient management of the United States Government. An attractive feature of this institution, in view of the flighty tendencies of the thermometer, is a great cement swimming pool in the park, connected with the sea.

As we drove through the city we observed many substantial improvements since our former visit. There are cleaner and better paved streets. Many attractive buildings of modern construction and architecture, including spacious and handsome public school buildings, have replaced old dilapidated wooden structures. And there is the new Washington Hotel, conspicuous and inviting. One is strongly impressed with the positive evidences of growth and the increasing importance of this repulsively fascinating old city at the entrance of the great canal. One sensibly feels the quiet, irresistible tidal force of American influence and direction. Colon was formerly called "The White Man's Grave." It is now comparatively clean, sanitary and healthful, far removed from the cemetery limits. Colon-Cristobal is practically one city, although Colon belongs to Panama and Cristobal is within the Canal Zone. The line of separation is indistinguishable to the stranger, but he recognizes that he is within the city of Cristobal by the greater cleanliness, better buildings, more tropical foliage and a larger proportion of Americans. In fact, Cristobal is exceedingly attractive. Roosevelt avenue, extending along the shore, filled with beautiful palm trees, is a magnificent driveway. Cristobal contains the old French buildings and the statue of Christopher Columbus, and a shapely Indian maiden in crouching posture. The city commands a magnificent view of the sea, and the great breakwaters forming the harbor. The great commissary buildings of construction days are now used for the victualing of ships of commerce.

The hyphenated city is built on a low, level bit of sand-covered coral. The population of Colon is partly Spanish, partly French, partly Japanese, partly Chinese, partly East Indian, partly of an unclassified melting-pot product, a sort of miscegenation of yellow, brown, black and white, and a considerable number of Americans. The city is midway be-

South American country to conquest and the central port of our own country to attack. But the Monroe Doctrine and the possibilities of the unknown future give us little concern now in our temporary floating world.

As we entered the harbor of Cristobal-Colon (said to be the real name Columbus assumed in Spanish service), we realized that we were approaching familiar scenes. On the distant crescent shore we saw again the long rows of fluttering palms, the old French buildings, the Columbus statue, and the far-stretching, conglomerate city of Colon-Cristobal. Four years before we had visited this country in a party under the command of the ubiquitous, irrepressible, dynamic progenitor of the Michigan Tradesman, and as we proceeded we longed for our former company, our fond associates known to that memorable journey as the Captain, the Deacon, the Philosopher and Bon Camarade—that they, too, might see the wondrous change that the intervening years had wrought. We gazed in amazement at the gigantic arms, consisting of many miles of completed breakwaters, encircling the great deep-sea harbor, capable of floating the argosies of the world, and miles of new wharves and warehouses of reinforced concrete, more stable than

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tween the Occident and the Orient—farther West is East and farther East is West.

The most distinctively American features are the saloons and barber poles. There appears to be a more distinct separation between blacks and whites than in Jamaica and other West Indies, perhaps because Colon is more democratic.

The Panama Railway tracks and massive stone block station occupy the center of the great broad Main or Front street of Colon. Scores of Oriental stores and shops along one side of this street, their spacious doors wide open and their wares and fabrics conspicuously displayed, make irresistible appeal to the shopping instincts of the tourists, who constitute their chief support. There seems to be a general feeling that Colon will sooner or later become a part of the Canal Zone under the American Government, and that Colon-Cristobal is destined to become an important commercial and trading city and one of the great ports of the continent as the world traffic through the ocean gateway develops.

The terminal cities of Colon and Panama were excluded from the Canal Zone, but the United States acquired the right to enforce sanitary ordinances in those cities and to maintain public order in them in case the Republic of Panama should not be able, in the judgment of the United States, to do so. Under the treaty with Panama the United States also has the right to acquire by purchase, or by the exercise of the right of eminent domain, any lands, buildings, water rights or other property necessary or convenient for the construction, maintenance, operation, sanitation or protection of the canal, and the United States can, therefore, at any time acquire the lands of private persons within the zone boundaries.

These treaty provisions were written by the directing hand of destiny and fate.

In the city of Colon great sums have already been expended on water works, sewers, pavements and in general sanitary improvement under the direction of the United States Government, and the Panama Railway, the stock of which is owned by Uncle Sam and other transportation forces, has exerted powerful influence in the improvement and government of the city. Through like forces, Panama City has tremendously improved and while we were there, one political party, in anticipation of frauds, was urging the United States to take supervision of the voting at the approaching general election.

It may safely be predicted that the United States Government will gradually extend its influence and control in the zone region by the exercise of sound, intelligent judgment, perhaps more deliberate and less questionable than the famous Rooseveltian article.

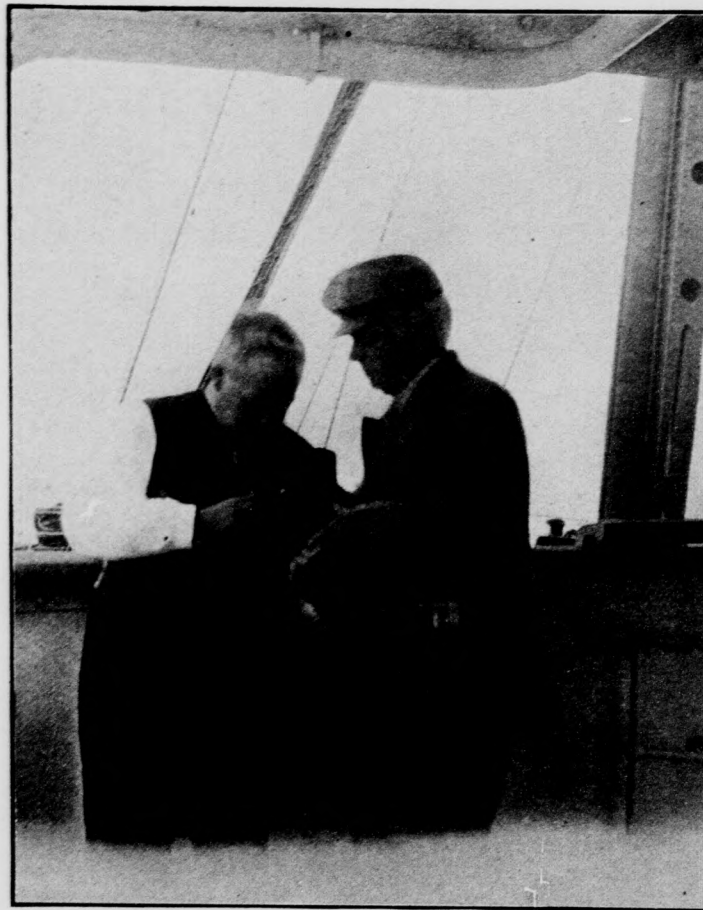
Every American who visits this region is filled with pride when he views the wondrous work of his Government in the building of the great canal connecting two oceans, the development of the Canal Zone and in other parts of Panama as well, by direct effort and the effect of these great object

lessons. That this work is appreciated is indicated by the praise of ex-President Porras. In a recent visit to this country, he said:

"It is wonderful what Americans have done for Panama. Americans made our three principal cities, Colon, Bocas del Toro and Panama healthy. In fact, Panama is now healthier than New York. You solved the sanitation problem and blazed the way for us. In my term as President the republic equipped Aquadulce, Lastablas and Guarare with modern water systems and sanitation. We have much to do to modernize the country, but now that we know how, we will not go back. In four years the republic has built three branch railroads totaling seventy miles, running from the Pacific Coast in the province of Chiri-

located west of Panama City, which is on the Pacific Ocean, and the natives seem to have faith in its fitful needle. It shows the sun rising in the west, quite contrary to our previous observations. According to the compass and the belief of the deluded inhabitants of the zone, Panama Canal runs from the north side of the isthmus at Colon, southeast (not west) to Panama City.

Another great American improvement in the Canal Zone is a system of good macadamized highways winding in easy, picturesque gradients among the hills. A top dressing or "binder" of tar and oil renders them dustless, and motoring over them to view the canal and its surroundings is most delightful. Our first drive was from Colon out around Monkey



WE SHOULD WORRY

qui to Boquette, and also to Concepcion and Portrerillos. My idea is to develop the highlands where the climate is eternal spring, and where can be raised every variety of temperate zone fruit and vegetables. With fast steamers that trade ought to mean much for the prosperity of Panama."

The population of the Canal Zone, as shown by a recent canvass, is 31,048, of which number 14,876 are from the United States. The total includes all employes of the Panama Canal, members of the military organizations and women and children residing in the zone.

We have elsewhere referred to the strange effect this Isthmian link, connecting the two continents, has upon the compass. That erratic little instrument invariably persists in pointing its dagger west when it should point to the north, the effect of which is quite misleading. It shows Colon

Hill to Gatun Locks and Dam. This was our first view of the completed work of the canal and appreciation of the contrast between the work of construction as viewed on our previous visit and the finished work before us.

Then myriads of men were wielding the forces with which God Almighty made the universe, moving mountains, filling seas, cleaving continents asunder and making inland lakes and rivers to float the commerce of the world. Now we gazed in awe at the completed work—the Panama Canal. Uncle Sam said "Let there be" and there was.

Then we saw here at Gatun great aggregations of construction material—a vast network of machinery, tracks and wires and myriads of human beings, black and white—before us. Such chaotic scenes, then presented to the eye, were no more astounding or terrific than the impression com-

ing through the ear; shrieking of engines, the explosion of dynamite, the hammering of steel and indescribable noises of mighty machinery.

Then we saw the great masonry of the three double chambers of the locks and the massive gates at their entrance under construction, covering a distance of more than half a mile, containing material enough to build a stone and iron city. We saw its vast chambers forty feet or more below the level of the sea and under the basins, the great concrete pipes, each apparently as big as the tube through which the Pullman trains run from New York to Jersey, and the great cavernous holes that were to admit the waters of the Chagres through the floors of the locks. Now, finished and filled with water, much of the great work is concealed and all is calm and silent as the air of the summer day, so that it was difficult to realize the immensity of this great heart of the canal and that \$40,000,000 to \$50,000,000 have been expended in the construction before us.

As we wandered about the great finished locks hardly a human being was in sight. The mighty operations are conducted by the touch of buttons. Here it may be observed that the canal is not a pyramidal system of locks, raising vessels through the clouds and over mountains. The greatest lift is here at Gatun, being eighty-five feet above sea level to the level of the lake which carries the vessel twenty-four miles to the entrance of Culebra Cut. This high level channel eighty-five feet above the sea extending from Gatun through lake and cut to Pedro Miguel is what General Goethals calls the Bridge of Water.

Gatun Dam is not a massive structure of masonry, but a great ridge of earth moved into a valley through which the Chagres River ran, one and one-half miles long, 2,100 feet wide at the base, 298 feet at the waters surface and 100 feet at the top, which is 115 feet above the sea flashing in the distance, buttressed on either end by the everlasting hills. The slope is so gradual,—the great fill of 23,000,000 cubic yards covered now with a living green, appears so natural—that one can hardly realize that it is really artificial. Such is the mighty dam that impounds the Chagres waters in the largest artificially formed lake in the world. Near the center of the dam is a concrete spillway for discharging surplus waters of the lake into the lower channel of the Chagres River. It is 285 feet wide and 1,200 feet long, in the form of an arc of a circle, its regulating gates between vertical concrete piers.

A hydro-electric station is located on one side of the spillway discharge channel, which uses water from the Gatun Lake above for driving three enormous generators which supply electricity for the operation of the locks and spillway machinery, the terminal shops and other facilities and for lighting the canal locks, villages and fortifications.

The dam has completely changed the topography of the country beyond which is not now recognizable as that through which we passed by train

four years ago. The upper valley has disappeared and the old village of Gatun is buried beneath the waters of the great artificial lake. This part of the country was then a matted, tangled, impenetrable tropic jungle. But the pent waters gradually crept into the depths,—ascended the hills covering the dense vegetation, which finally gave up the struggle with its silently resistless foe and rotted and died. The old road-bed of the Panama Railroad is buried and the new tracks pass around the lake, along the former hills. From our train we noted far stretches of grey and white protruding tops of leafless trees extending above the leaden waters that covered the great green jungle we saw before—a lifeless waste of desolation, result of the dammed Chagres River.

Beyond the lake, extending ten miles through the backbone of the American continent extending from Alaska to Patagonia but rather atrophied here, is the great Culebra Cut so-called. Standing on its quiet banks, we vividly recalled in imagination the spectacular scene of construction—the great gash then being cut through the continental divide between the Pacific and the Atlantic. The bottom of the colossal serpentine cut and the sides of the resisting hills were covered with a labyrinth of railroad tracks, on which hundreds of shrieking engines were hauling trains of dirt-laden cars down to the swampy shores and into the sea, where the great new city of Balboa, with its colossal wharves, piers, warehouses, coal pits, oil tanks, railway yards and shops now stands on the debris of Culebra Cut. The great depths and terraced sides were filled with clusters of busy men, hammering drills, blasting explosions thundering like centimeter guns, throwing up torrents of earth and rocks.

Then there were great slides of moving mountains, of sinking banks and bulging bottom upheavals, that would have broken the hearts and courage of ordinary men.

Now, resting luxuriously in the comfortable launch of Col. Comber, we are calmly riding through the silent waters of Culebra Cut, occasionally passing a boat or dredging fleet, removing the recent obstructing slides from the water depths, past Gold Hill and Zion Hill and viewing old and new structures of interest on the shores and hills—a most delightful journey. One observes numerous cement range lighthouses standing on the shore, back in the jungles and on the hilltops to direct the zigzag course of vessels through the canal, which has many angles.

While the recurring "slides," Nature's resentment of the great engineering operation, have caused vast amounts of additional excavation, they do not appear to cause serious concern to the engineers. Goethals said in a recent interview that the great Culebra movements will be overcome finally and for all time, notwithstanding the calamity howlers and in spite of the disastrous predictions of the "know-it-alls."

To Col. Comber, who probably knows as much about these slides and their causes as any living man, they

presented problems of mere additional excavation and dredging. He had no doubt about the ultimate result. Col. Comber, who, from the beginning of the construction of the canal has been Superintendent of Dredging, is one of the big efficient men who were the real builders of the canal. He is a quiet, dauntless, unassuming man who can tell one all about everything connected with the great work except himself. During our first visit in construction days he was in charge of the marine dredging at the Pacific entrance, blasting and excavating solid rock to a depth of forty-five feet below sea level—a stupendous task. They would explode a ton of dynamite distributed in holes drilled in the rock bottom, shaking the very earth, then calmly telephone the trembling cities that it wasn't an earthquake. When we first met him in his office this time, at Pedro Miguel, he was quietly sitting at his desk, giving telephone orders for excavations and dredging stunts of millions of yards, directing movements of steam shovels and dredging fleets with as little apparent concern as a man shoveling sand. He was particularly engaged in clearing out a new slide in Culebra Cut and explained the entire problem in his quiet, masterful way as he took us through the canal. He is entitled to great credit for the finished work to which he has devoted ten of his best years.

At the southerly end of the Great Cut on the Pacific slope of the continental divide, the water of the canal is held back by the Pedro Miguel Dam, at one end of which is a single set of locks. This set consists of two parallel chambers, which may be used simultaneously by vessels going in opposite directions. The lift is a little over thirty feet. All chambers of the canal locks have a common length of 1,000 feet and width of 110 feet. The depth of water in the locks varies from eighty-one feet when a boat is being locked down, to forty-five feet when one is being locked up.

The next level below Pedro Miguel Lock is another small lake with an area of 1.88 square miles, called Miraflores Lake the surface being normally fifty-five feet above sea level, and the length of the channel 1.4 miles. This lake is impounded by an earth dam 2,700 feet long, connected with Miraflores Locks on the west and by a concrete spillway east of the locks 500 feet long, on which are mounted regulating gates similar to those at Gatun. Here the drop of fifty-five feet is to the level of the Pacific with which the channel is connected eight and a half miles from Miraflores Locks. This channel has a bottom width of 500 feet and a depth of forty-five feet at mean tide, the maximum tidal oscillation being twenty-one feet.

The several locks of the canal contain forty-six massive steel gates, each one with two leaves, each leaf being sixty-five feet long, so that when two are swung together, they form a closed gate 110 feet in width at an obtuse angle. These leaves are from forty-seven to eighty-two feet in height according to location, the longer ones



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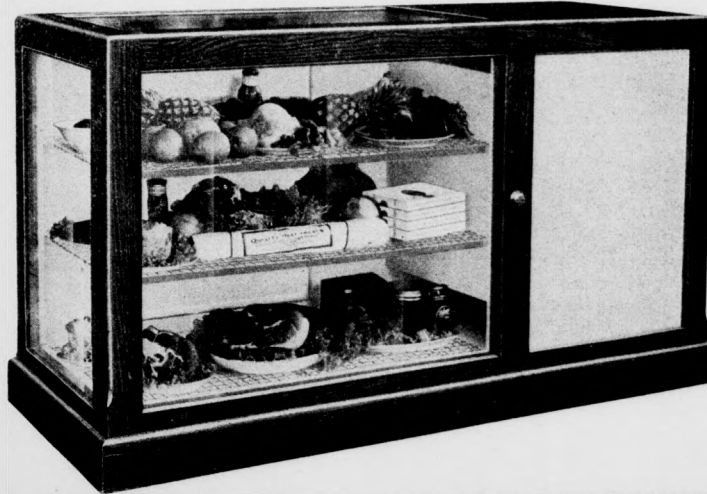


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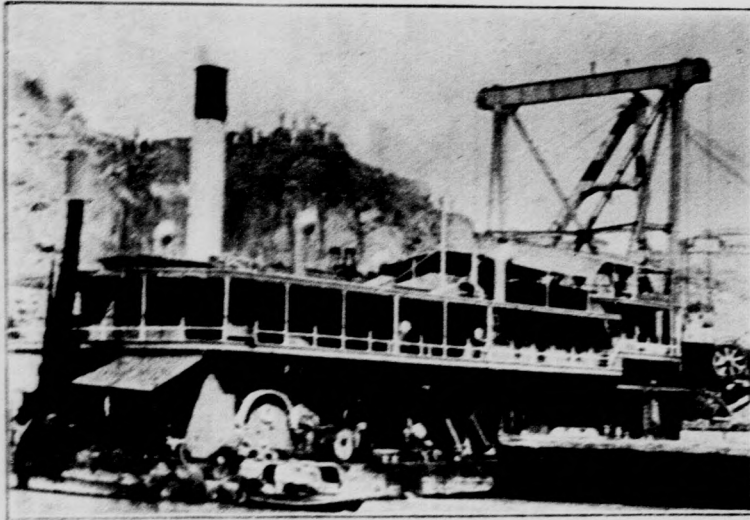


being at the lower end of Miraflores Locks where they are made necessary by tidal conditions.

Every piece of mechanism in the locks is operated by electricity from a central switchboard. Vessels are towed through the locks by powerful electric towing locomotives which run on tracks along the walls, secured against slipping by engagement of cogs with a rack running along the center of the track. Outside of the several locks, vessels move through the channels by their own power.

The transit of the canal requires about ten hours, of which approximately three hours are spent in the locks.

This canal, forty-five miles long, cuts off 10,450 miles from the former course around by way of the Straits of Magellan. The port of New York is 1,873 miles nearer that of San Francisco by reason of this "big ditch." New York is now nearer to Yokohama by 3,744 miles than formerly by way of the Suez Canal, and



WORK BOAT ON PANAMA CANAL

nearer that port than Liverpool by 1,889 miles.

This great canal is the realization of the dreams of the daring old navigators who sought a waterway to the Indies.

We have previously remarked that Christopher-Columbus-Cristobal-Colon never knew in this world that he had found a new hemisphere. That wasn't what he was looking for. Had he realized what he had actually discovered, he probably would have died a disappointed man. His aspiration was to find a new way to Asia, and he thought he had practically succeeded in his quest. In 1502 he sailed along the north shore of this Isthmus; probably he thought it was an island, and was keeping his weather eye open for a passage way. He landed at Puerto Bello, a few miles east of Colon—it was not Colon then—because it was to be named after him. Thence he "nosed" up the Chagres River, then called the "River of Crocodiles," after the principal inhabitants of the region. Natives had told the wise navigator of "a narrow place between two waters," but it never occurred to him that said narrow place might be an isthmus; that wasn't what

he was looking for. He thought the narrow place was a passage way that would lead him to China. He wiggled around through the lower Chagres, probably up to where Gatun Locks are now, or thereabouts, and gave it up. His craft wouldn't run up a real steep hill.

A few centuries later, as we have seen, the receding waters of the Chagres that so baffled him, provided a means for doing just what Colon-Christopher thought he had done.

Puerto Bello later on became a Spanish fortress and Sir Francis Drake was buried there. The rock on which this old fortress stood, including the remains of Sir Francis, has been excavated and filled into the sea to form the breakwater for the harbor. It seemed exceedingly strange to us to witness the decadent bones of the old navigator stopping a hole to keep the waters out of the inner harbor which protects the passage way he vainly attempted to find.

Other explorers followed on the same quest. Among them was Amerigo Vespucci, who adroitly had the new world named after himself, thus perpetuating the name of Columbus, and sank into obscurity.

Amerigo also came along the gulf of Darien and went away up into another river and came out again.

Finally, a daring and imperious adventurer named Vasco Nunez de Balboa, from Spain, who had made a failure of everything he had undertaken, and committed so many depredations that his native country became too hot for him, concluded to navigate and came over here and established a city at the mouth of the Darien River. He boldly married a native princess and became powerful in the jungle country. His high-handed ways offended the Spanish King who called him to an accounting, a process always distasteful to Vasco, so he determined to do something else to startle King Ferd. He had heard from his wife's relatives, tales about a great Western sea and a land of gold, so he, with a small force "hiked" through the tangled jungle and over the mountainous "backbone" aforesaid, until on September 1, in

1513, standing on Darien Height, became the first European to see the Pacific.

On the line of the Panama Railroad there is a great wireless station called Darien, perhaps on the very spot where Balboa obtained that historic view.

A few days later, on St. Miguel's Day, he saw his tired feet in the sea and called it St. Miguel's Bay. Away from the bay he saw the Pearl Islands and when he returned to Puerto Bello he had a lot of pearls and gold which he sent to the king with his compliments, and received pardon for all his cussedness and was appointed Governor of the land. He, too, failed to find the canal, and thought he would go over and sail the new sea. He had heard a lot of yarns about gold away down in Peru and thought some of it might be useful in his exigency, so he and his said relatives toted material for half a dozen boats across the isthmus, unimpeded by open locks or Culebra Slides but before he was able to embark upon this new expedition, he was arrested on some unrecorded charge by another adventurer named Pizarro, sent to succeed him had his head amputated,—and that was the end of Balboa, conqueror of the isthmus and discoverer of the Pacific.

The magnificent new city of Balboa, at the Pacific end of the canal, is named after him, likewise one of its popular products, called Balboa beer.

The ardent search for a passageway connecting the two oceans continued. Numerous exploring expeditions from different countries traced the meandering shore lines, explored rivers and climbed over mountains in vain pursuit. They searched all the way from Labrador and found it not, until they reached Magellan Straits, and that was not the one they sought. They believed there must be a way through the Isthmus of Panama, and continued their active exploration in frenzied rivalry, resulting in heart-breaking failures.

Cortez, conqueror of Peru, had five ships built on the Pacific side and painfully and vainly continued the search, and was the first to conceive the idea of an artificial river. Many schemes were devised and various routes found, all with the single purpose, to reach the wealth of Asiatic commerce.

There followed centuries of fierce and bloody strife between the European nations, battles on the land and on the Spanish main, by bold and daring buccaneers, but no "river" was made. Innumerable ways were sought and planned and the jungles and hills

of the deadly neck of land were covered with whitening bones.

Humboldt made several expeditions and prepared a list of nine feasible ways. Spain, Britain, France tried and failed.

Two rival routes were decided upon—the Panamanian and Nicaraguan. Numerous treaties were made between nations, including finally the United States, as the whole world began to realize that accomplishment was possible.

Then railways were projected, and one fifty miles long was built through the presidential region from Colon to Panama in 1855.

Then came the final rivalry between Great Britain and the United States and the famous Clayton-Bulwer treaty, providing—

1. That neither country should exclusively control the Nicaraguan Canal or build fortifications.
2. That neither should fortify, colonize or exercise dominion or protection over Central America.

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DETROIT

3. That both should guard the safety and neutrality of the canal and invited other nations to do the same.

Unhappy controversy over the treaty arose, resulting in the final decision that any canal should be under the exclusive control of the United States.

Finally came de Lesseps, "Le Grand Francois," and actual work began on the Panama route, resulting in the awful French financial debacle, "the greatest tragedy which has ever overtaken a mighty scheme intended to benefit the world."

During the American construction we saw the ghastly wreckage of ships, machinery and other property used by the French strewn over water and land along the entire route. But a tremendous amount of work was done under French administration, much of which was finally utilized by the United States.

Again the curtain arose on the great continuing tragedy of the centuries and Roosevelt and Goethals held the stage. And here we are

mand and protect the harbor entrance and the gigantic double sets of locks at Gatun from attack by modern projectiles were in process of construction, and are doubtless being extended even on a greater scale than originally contemplated. Likewise on the Pacific side, the canal terminal was being protected by batteries and fortifications on the isthmus and the island of Flamenco.

The commanding island of Taboga, farther out in the Bay of Panama, will doubtless be prepared to guard against possible attack from the sea, even at a tremendous cost.

The inland hills adjoining the various locks, must also be adequately fortified, and sufficient military forces maintained at Culebra and other points. One can now appreciate the purpose of practically depopulating and controlling the entire zone territory and keeping the ground comparatively open and clear for military purposes.

The necessity for such general protection is clear from the apparent

from a scenic point of view with other parts of the isthmus or with Caribbean countries. Other portions of Panama are much richer and more beautiful. The straggling, hastily built towns we saw during construction days, have changed. Old Gatun has disappeared beneath the impounded waters of the Chagres, and other towns in whole or in part have gone down in the slides.

It occurred to us that it would be safer for the inhabitants to live in boats or aeroplanes. But the new town of Gatun, on the hills near the locks, appears more thrifty and prosperous than the old. It has a magnificent location commanding fine views of the locks, the canal, lakes, the coastal city of Colon-Cristobal and the blue Caribbean. Other inland towns like Culebra and Gorgona, are attractive and unique. They are cleanly and well ordered; they contain attractive buildings of a semi-public or business character, school houses of a graded system, including high schools and useful club houses,

mostly under the auspices of the Y. M. C. A.

The character of the dwellings range from shanties or huts of natives, to attractive official residences, characterized by extensive screened porches from ground to roof.

These towns have fire, police and sanitary protection, and although the zone is in the main under military administration, they are under civil administration in matters of religion, property and personal freedom of government and inhabitants.

Between the towns, occasional views of native huts amid the tropic verdure add to the interest and charm of the ride across the isthmus.

Panama City, the semi-Spanish town, founded about 1673, is one of the most interesting of cities. It has been greatly improved and modernized under American effort and influence, and is rapidly advancing under the stimulus of the Panama Canal. The city has a past which it is trying to live down and is hopefully and confidently facing the future.



GAMBE'S—AN EVELESS EDEN

serenely riding in a launch over the passageway between two oceans.

The passageway to the wealth of the Indies had been blocked by the Almighty by a great gateway of rock in which had been set a "time lock" that should silently resist the nations until America's hour should strike and into her hands should forever be committed the key.

On our former visit our attention was called to the plans in contemplation for the fortification and defense of the great inter-oceanic highway, but those were piping times of peace, and such plans made only a casual impression on our mind. Now, however, with half the world at war,—a war that came like a tropical earthquake instantaneously, unexpectedly, startling all humanity with the uncertainty and instability of peace among nations, the adequate protection of this gigantic work impresses one as tremendously important. The military authorities who had planned and worked out the great project, had realized this importance from the beginning, unappreciated as it was by the civilian mind, and the plans for fortification and defense were adequate to its importance.

On the Atlantic side, on main land and adjacent islands, great fortifications and batteries that would com-

vulnerability of the canal to attack and destruction from the open seas and from the mainland on either side. What havoc might be created at Gatun or Miraflores Locks by a single modern shell, projected from beyond the horizon line, or a bomb quietly placed from within the zone lines!

The task of protecting the canal is commensurate with that of its construction.

Crossing the isthmus through the Canal Zone, on the relocated Panama Railway, one obtains a very good view of the topography of the country, the canal at many interesting points and the several inland towns along the way. A considerable portion of the zone territory has been cleared of vegetation for military and sanitary purposes, and experimental attempts at agriculture and stock raising by American methods are being made with good results. It contains a number of unique settlement features. While native tropic fruits and other products grow quite profusely, the country seems to be comparatively poor in agricultural resources. The rough hills have been denuded of vegetation and their soil has washed away. There are attractive stretches of hills and valleys and jungles, but on the whole, it does not compare



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One alighting from the railway train, obtains an excellent first impression of the place from the magnificent new station, other handsome new buildings and the Tivoli Hotel and other official structures, and the magnificent park of Ancon Hill.

In the main, the closely packed, crooked streets of Panama are well paved and cleanly. The city is now comparatively sanitary and healthy, and a most attractive place to visit. It contains some interesting old cathedrals and churches and other quaint old buildings of historic interest. It also contains some substantial government buildings, an attractive National theater, school of arts, a city hall, fine parks with luxuriant tropic trees, plants and flowers, where its mixed polyglot population congregate and fill the atmosphere with intense and animated Spanish conversation.

The market places and water fronts thronged with a busy population are strangely interesting.

Then there is the old Chiriqui Fort

of the people of Panama were devoted to ever-recurring revolutions in government. Now they are exercised over popular elections. Panama is a toy republic, under the watchful tutelage of the United States Government.

We had the pleasure of calling on President Porras upon the introduction of an American friend having business interests in Panama, and were graciously received. He appeared to be a keen, alert, intelligent little man, whose mind was occupied by his interest in the approaching election in which there seemed to be intense interest and rivalry. From American acquaintances actively interested in Panama, we received the impression that the contest was between an administration rather popular with the native Panamanians and a more conservative and substantial opposition which seemed to be particularly interested in a fair and honest ballot. All we know of the election that followed is that President Porras was not re-elected.

Another interesting feature of Pan-

ama is its cemetery, a polyglot city of the dead, containing a sort of pigeon-hole burial system. It is divided into sections—the American, Jewish, French, Chinese and Panamanian—each with peculiar characteristics. These varied and distinct nationalities do not mix in life or in death. The Chinese are temporary occupants of their classified burial nooks until a sufficient accumulation permits of a cargo shipment back to the Flowery Land.

The natives are buried under ground or in receptacles, shoved into alcoves, duly identified, for which a fixed periodical rental is charged, in default of which the remains are summarily evicted to a pile in a near field. Coffins are sold secondhand and may be used for several successive occupants. The compulsory fumigation of these circulating boxes, by American authorities was an innovation not to the liking of the natives. When the ground allotment becomes crowded, old remains are dug up to make room for new ones. One feels more reconciled to the desire of the old captain of the Santa Marta who wanted to be buried in the sea.

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Panama City is the home of the ubiquitous Panama hat made in Ecuador.

One is impressed with the wonder-

ful contrast between the new American towns of Balboa, Ancon and Corozal and the old city of Panama. Ancon situated on the slopes of Ancon Hill, is practically a part of Panama City. It overlooks the city of Panama, the bay and sea and distant islands. It contains the finest tropical hospital in the world, the famous Tivoli Hotel, administration buildings, official and private residences in a continuous bower of Royal Palms and other gorgeous tropical vegetation. Fine macadamized streets follow the contour and topography of the ground. On this magnificent site one of the most beautiful of tropic cities is building.

From the gigantic modern works of the great port of Balboa and the bustling scenes of the modernized city of Panama, the visitor drives out in the quietude and rural life of the adjacent tropical country, over a good road, a distance of seven miles, past estates and quaint, rude huts of natives partly hidden in luxuriant tropic vegetation, to the dismal, scattered ruins of Old Panama, silent, deserted, sepulchral, and finds it impossible by the wildest flight of imagination to comprehend that a great, rich city, the first European city on the Pacific Coast, once stood here in its splendor, richness, luxury and licentiousness,—a city old in the days of the great buccaneers, Cortez, Pizarro, Morgan and the rest. But old Panama did stand here on the quiet, muddy shores of the placid bay, rich, exposed, unprepared,—appealing to the cupidity and greed of

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GAMBE'S—INVADED BY EVE

overlooking the bay, now used as a prison. From this point there are fine views of what remains of the old walls, the picturesque water front and bay and distant green islands. It is said that there is no place on the globe where the temperature is so uniform and stationary, day and night, the year round. The average temperature is 79 degrees. The daily variations seldom reach 20 degrees. A belt or strata of light aqueous vapor hanging over the city, permeating its atmosphere, affords relief from the scorching rays of the sun,—at least that is what we were told. It is doubtless the source of that sticky feeling and the high humidity.

Panama is most attractive in the cool evenings, when its quaint streets, well lighted, are crowded, its stores and cafes thronged, its parks and walks filled with promenaders, gaily dressed in all conceivable styles. Life seems to pass happily and gaily in the soft and languid atmosphere of this strange city by the sea, to the animated throngs who idle their lives away in its balmy streets and flowered plazas.

The Government offices and the President's palace stand in the midst of the closely packed city fronting the animated crowded harbor of Panama. Formerly the political energies

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the European pirate nations and adventurous buccaneers.

With curiosity and interest aroused, one recalls the story of Morgan's Raid, the destruction and sack of old Panama and the atrocious slaughter of its inhabitants.

Henry Morgan, the dauntless chief of buccaneers, first destroyed Puerto Bello on the Atlantic side of the isthmus, committing unspeakable atrocities and killing most of its inhabitants, gathered untold booty and spread terror throughout the Spanish Dominion. This was a taste of blood. Later he assembled the largest pirate fleet that ever sailed the seas—forty ships, manned with fierce, blood-thirsty pirates eager for booty and filled with hatred toward Spanish authority. Panama was the object of the expedition. Morgan first destroyed the Spanish port on the banks of the Chagres, and leaving his ships in the river where the quiet waters of the canal now bear their peaceful burdens,

time it appeared again in a new city seven miles away from this scene of desolation.

In the great city of "new" Panama, on the banks of the great passageway to the Indies, facing the Western sea, filled with ambition, dreaming of a mighty future, secure and imperishable, Morgan's Raid is a mere tradition, casually referred to: "Have you driven out to old Panama?"

Our parting view of the Panamanian-American city of Colon-Cristobal and its encircling harbor, was from the deck of the S. S. Heredia. The rich colors of the sea and landscape were tinted with the golden splendor of the setting sun as the rare and radiant picture gradually vanished beyond the deep blue horizon. It was a moving scene that aroused the pride and sentiment of every American who stood entranced at the railing, intensely gazing upon it.

The good ship sailed majestically

was a revelation to us—who had not known even of its existence. It consists of a vast labyrinth of beautiful tropical islands set in deep blue sea, fifty miles long and twenty miles wide. The exact number of islands is unknown, but the actual counting thereof has extended well up into the thousands. This Chiriqui Lagoon comprises one of the most beautiful and attractive regions in all the tropics. It is a continuous revelation of changing beauty and splendor. A clear and perfect tropic day was spent amid these indescribably charming scenes and balmy sea breezes.

Boats of course, afford the only means of transportation through the winding ways, partly in open sea and in places so intricate that a stranger would soon become lost. Of course, the water was fine and the swimming good, but our time was limited.

A short distance from Bocas, we came upon an island with low-lying, sandy shores, covered with rustling palms, called Columbus Island or Careening Cay. There is an old tra-

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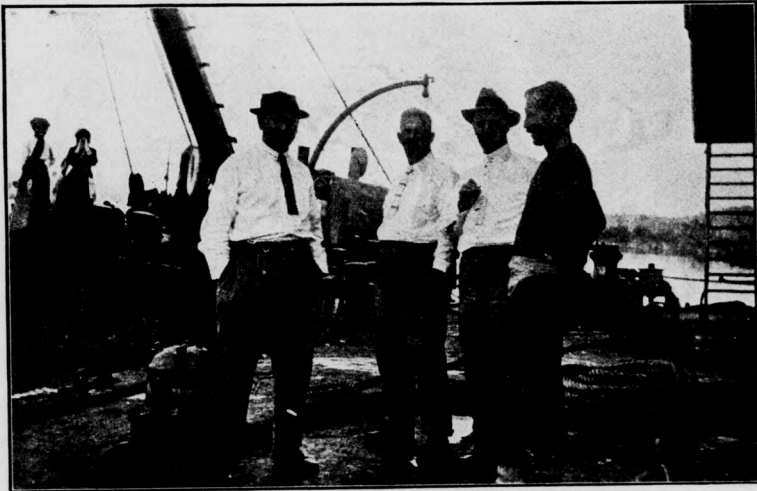
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COL. COMBER (Center) AND THE DIVER (Right) Receiving Instructions From Grand Rapids Ladies

he forced his way through the pestilential jungles and over the Isthmus of Panama, where he unloosed his devilish hordes. After fierce fighting and slaughter, the city was captured and the remaining unprotected inhabitants tortured and killed. After looting the city of its vast portable wealth they set it afire and left Panama a mass of smoking ruins. The charred, crumbled remains of old Panama have been jungleized. Prolific Nature has graciously covered them with a mantle of tropic verdure.

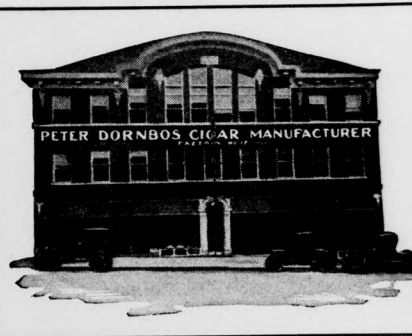
A few picturesque, vine-covered ruins are still visible amid the towering palms on the melancholy shores of a dismal sea.

The sack of Panama filled all Europe with horror, but Morgan—ruthless pirate and brutal murderer, had inflicted injury on Spain and was therefore knighted by his government and continued to be a power in the Western world.

The insatiate cruelty, the satanic of Nature of this far-famed monstrous buccaneer, is inconceivable to our civilization. One might conceive the old pirate restored to activity now, sacking Louvain or hurling a torpedo at the Lusitania and being decorated with a cast-iron cross.

The fierce spirit of old Panama was not entirely dead and in course of

along the Isthmian Coast. According to the aforesaid erratic compass the ship sailed in a westerly direction, a little to the south. We instinctively felt however, that we were going north en route to Havana. The following morning, we anchored off the Port of Bocas del Toro in the Northwestern corner of Panama. Bocas del Toro is situated on an island close to the mainland, which partly encloses the beautiful bay of Almirante. Bocas is a low-lying, rather bedraggled little town, looking out on the bay and the Chiriqui Lagoon—a typical shore town with a polyglot population of Spanish, Panamanians, Negroes, Orientals and a few Americans. Among the latter were some personal friends, formerly of our home city who came to our ship in a private launch, gave us a royal greeting—and carried us off, their eager guests to spend a memorable day amid the matchless beauties of a region that lies off the beaten way of tourists. After looking over the strange, interesting little town, the business part of which extends in an angle about the water front, we returned to the launch to explore portions of the famous bay and Chiriqui Lagoon. Our ship in the meantime had proceeded up the bay to Almirante to take on a cargo of bananas. This wonderful Lagoon



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In fact, Saint Joseph is an ideal spot for our factory. Most liberal concessions are likely to be made, and the Company will receive all manner of substantial support from the progressive business men of the district.

FAMOUS TRUCKS, INC., aims to manufacture and sell the best light motor truck for the money that there is on the market. This is an age of specialization, and the fact that the company intends to specialize on one style of truck only ought to make it possible to give greater value for the money than any other company gives and at the same time make a good percentage of profit.

As far as we know, there is no other company at the present time manufacturing a truck in the same class with the FAMOUS TRUCK, and we do not know of any that plans to do so. Therefore, the undertaking must be admitted to be a meritorious one—one in which there are tremendous possibilities of profit. There does not seem to be any reason why the light truck business should not duplicate the wonderful financial success of the light pleasure car business.

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110 South Dearborn Street, Chicago, U. S. A.

Please send me full particulars about FAMOUS TRUCKS, INC., shares. It is understood that this request for information does not obligate me in any way.

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ROBERT H. GROTEFELD, President
Retired Commission Merchant, Chicago.

C. E. FREDERICKSON, Vice-President and General Manager
Designer of the Famous Truck, Chicago.

FRANK N. WILKINSON, Treasurer
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President, Twin City Milling Co.
Director Commercial National Bank, St. Joseph, Mich.

JAMES T. CAWTHORN, Secretary
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DIRECTOR

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Following this latest phase of development it is practically certain that the stock will show substantial increase in price. Conservative business men insist that these new phases entitle us to sell "FAMOUS" stock at \$7.00 a share.

Scan the list of directors below. The new Saint Joseph officials are men of the highest business standing with wide experience and substantial means. They are leading men in Berrien County, Michigan. Their accession to our directorate augurs success.

To hesitate now is to miss the most significant moment in the development of this Company. It contains vast possibilities. At \$3.50, this stock contains great promise of future profits.

There is every indication of the future success of the FAMOUS TRUCK and of the company that is handling it. The demand for the trucks is about to send the shares skyward.

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Determine now to purchase all you can afford. The smallest number of shares we will accept is 20; but we advise you to go higher. A subscription for 200 shares will cost only \$700. There is no limit to your purchase as long as any shares at \$3.50 remain.

At this "inside" rate FAMOUS TRUCKS, INC., shares are one of the best bargains obtainable. Pay down 25 per cent. with order and 25 per cent. monthly for three months.

Par value of these shares is \$10. This is a security for permanent investment, but you may take your profits as the price advances.

These shares, however, will probably be closely held, and the demand should send the price up, now that the truck is on sale.

Mail at once the largest sum you can spare and secure a block of shares, before the opportunity is past. Act promptly. Act before the inevitable advance in price.

500,000, divided into 250,000 shares of a par value of \$10 each. No Preferred Stock.

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- J. FRANK QUINN, Director
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Cashier Commercial National Bank, St. Joseph, Mich.
- W. H. BLACK, Director
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- DANIEL A. LEVY, Director
Attorney-at-law, Capitalist, Chicago, Ill.

SUBSCRIPTION COUPON

Date

McINTYRE COMPANIES LIMITED, INC.,
110 South Dearborn Street, Chicago, U. S. A.

I hereby purchase from you, or authorize you to purchase for my account and risk shares of the full-paid and non-assessable stock of FAMOUS TRUCKS, INC., at Three Dollars and Fifty Cents (\$3.50) per share, par value Ten (\$10.00) Dollars per share, and enclose herewith \$..... in full (or part) payment for them.

Signed

.....

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dition which has evolved into history, that the said Cristobal-Colon, when he was discovering and tracing these lonely coasts, beached his caravels on this sandy shore, careened them and cleaned their bottoms—whence the name Careening Cay. One can now distinctly follow the imprints of his boats upon the sand beach. Anyhow, whatever the famous navigator did, the pretty little island is there yet.

A short distance beyond lies a more rugged little island on which stands an attractive hospital in a perfect bower of palms and other tropic growth, fluttering in invigorating warm sea breezes, the whole so charming that one almost longs to ill so as to tarry a while and enjoy it.

As we proceeded through this fairy wonderland of the tropics, our host suggested that we run over to Gambe's, some fifteen miles farther on. The name is French, but was Greek and meaningless to us, but under the

craft, no human being other than our party was in sight, the silence was unbroken save by the song of birds, the rustling winds, and gently tossing sea. All too soon, we landed on a low jungle shore amid fantastic, protruding roots and drooping branches of picturesque mangrove trees. We were guided, single-file along a narrow pathway covered with crushed coral, through the dense tropical shrubbery, along the low shore, then began a long ascent through a veritable tunnel of over-lapping crotons of gorgeous flaming colors, thence upward through woodland of strange tropic trees of wondrous variety and beauty, finally emerging into a magnificent park and gardens—overlooking far-stretching nature vistas, of open sea island, studded lagoon and distant tropic mainland. We were at Gambe's.

One's emergence into this grand and lonely scene is so sudden, so unanticipated, that one instinctively stands in silence with uncovered head,

orchids. He has developed the rarest, richest, most delicately colored varieties in wonderful festoons clinging to trees and shrubs and banks, resplendent with the blended tints of sea and sky, and stars and rainbows. Gambe's beloved orchids are famous and he supplies them to appreciative customers in many different countries.

Gambe is skilled in numerous arts, taxidermy, entomology, etc. Forest and earth and air and water have been laid under constant tribute to Gambe. His bungalows and gardens comprise a vast museum. The skin of every tropic animal, adorns his walls and floors. He has mounted and preserved specimens of every kind of animal, bird, fish and reptile known to his region. In these pursuits his system has become so saturated with heroic antidotes for bite of beast and poisonous sting of reptile and insect that he is now immune from all. His collection of butterflies and beetles and other insects comprise every kind known to the tropics. He has collected every variety of sponge and other sea vegetation and shells in the tropics—every known tropic tree and plant and flower and fruit are in his park and gardens. His specimens are known and purchased in the countries of two hemispheres. Great naturalists and Nature collectors from many lands, make pilgrimages to this isolated region to visit this lone wizard of the tropic jungle and gather his rare products.

We spent several delightful hours in that Eveless Eden, admiring the

treasures of the unique and charming occupant of that peaceful and secluded realm. Our ladies bore away armfuls of rare tropic flowers—Gambe's parting gifts.

Reluctantly we returned to our launch and resumed our tortuous journey through a myriad islands robed in green, our way at times through open sea,—at others worming through narrow serpentine passages emerging finally into an open bay, at one end of which is located the "ranch" of our host.

On this delightful ride one recalls the apt lines of Kipling to the South Wind:

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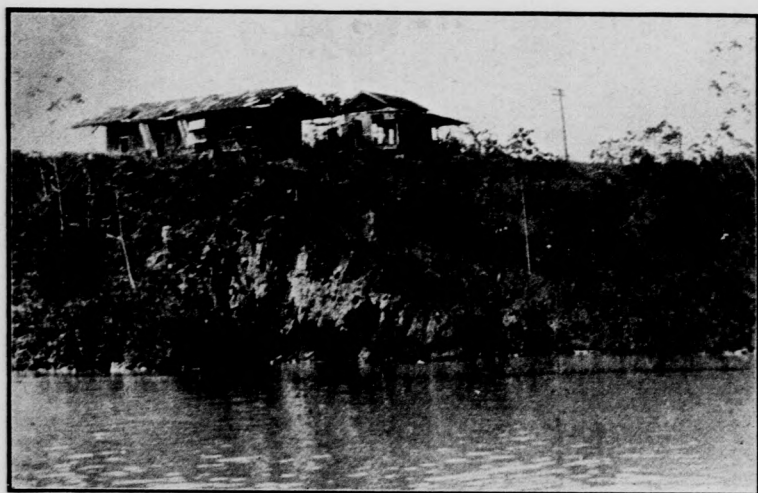
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AN OLD FRENCH HOUSE—PANAMA CANAL

spell of this Chiriqui air and beauty, we had no choice and were utterly indifferent to route or distance. So we skimmed along through fairyland—in a delightful dream state that was yet reality.

Our launch was manned by a picturesque crew of three "niggers" essential here to a task for a single active American—one to watch the gasoline engine, another to hold the rudder and still another to captain the boat.

One may fittingly indulge in a few casual observations on the glistening, murmuring way to Gambe's. The rainfall of this region being more uniform and more generally distributed than is usual in the tropics, the air is clearer and the foliage more varied and more distinctively brilliant than in most parts of the tropics. The countless isles are of infinite variety of sizes, contour and vegetation. With few exceptions, they are in a natural state, the undisturbed dominion of tropical birds of radiant colors and richest plumage and a magnificent assortment of tropical animals and reptiles. The surrounding seas of crystal blue constitute a vast aquarium filled with tropical fish of all sizes, shapes and colors.

During the delicious ride no other

enraptured by the wondrous beauty and grandeur and glory of God's unblemished handiwork.

The spell is broken by the appearance of Gambe himself, and we turned to his immediate surroundings and handiwork. Gambe is an unique character, a wiry, alert genial little Frenchman who for twenty years has lived alone in this isolated virgin tropic paradise. Gambe acquired a goodly area of forest primeval and appropriated the beauty and grandeur within all the encircling horizon. He cleared the rolling ground about his enchanted bungalow on the great hill-top, laid out and cultivated magnificent gardens, trained and trimmed and nurtured every conceivable tropic tree and plant and flower—forming a vast natural park of Royal palms, coconut trees, smooth light grey rubber trees, orange, lemon and other fruits, coffee, cocoa and kindred shrubs and plants, and a veritable wilderness of flowers—a flaming riot of gorgeous colors. Prolific Nature was given a rub-finish by the deft and dainty touch of this gentle genius.

Gambe is a Nature worshipper, who for a score of years has reveled in the rare beauty and charm, of one of Nature's choicest domains.

Gambe has many specialties—one is

Your Citizens 'Phone

Places you in touch with 240,000 Telephones in Michigan; also with points outside the state.



95,000 Telephones in Detroit
15,766 Telephones in Grand Rapids

DIRECT COPPER METALLIC
LONG DISTANCE LINES

Citizens Telephone Company

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

Over a thousand islands lost in an idle main, Where the sea-egg flames in the coral and the long-backed breakers croon, Their endless ocean legend to the lazy locked lagoon.

Here we got a glimpse of an American farm in Panama. The soil is wonderfully rich and fertile and in this equable climate, with uniform rainfall is exceedingly productive. The cattle on several hills thrive on the rich grasses that grow luxuriantly the whole year round. The hogs grunt and grow fat on native bananas and sugar cane that grow naturally and continuously. Vegetables and other underground products have most prolific growth—yams for instance, from twenty-five to seventy-five pounds each.

Tropic nuts and fruits abound. Some parts of this region are well timbered with many varieties of beautiful and valuable tropic woods. There are as yet, however, no facilities for manufacturing it, and lumber of inferior grades is shipped from the States.

Towards evening we left the farm and continued our course some twenty-five miles across the open bay, with its thickly wooded shores and islands, to Almirante. It was a charming ride over purpling, darkening waters as the sun sank behind the mainland. Many objects of particular interest attracted our eager attention. A flotilla of American submarines nestled behind Shepard Island, a ragged native propelling, with a crude paddle a little dug-out through the water with incredible speed, an occasional settler's hut on a bone island, etc.

Some time after dark we arrived at the great docks of Almirante, emblazoned with electric lights, and boarded our ship, which was taking on its cargo, through the busy day and night.

Almirante is a new substantial seaport town built up by the banana industry. The docks, warehouses, offices and shops of the United Fruit Co., are there. In fact, that company practically owns the town and the great banana region tributary to it. It developed the banana industry.

A narrow gauge railroad runs to, and radiates through the far-spreading plantations and transports the products to the docks. This region produces the largest and choicest bananas in the world. The "Changuinola" brings the highest price in the markets of the world.

The botanical names for the fruit are *Musa Paradisica* "Fruit of Paradise," and *Musa Sapientium*, "Fruit of Knowledge." Perhaps bananas were called apples in the Garden of Eden. The suggestion that Eve gave Adam a banana rather than an apple, would dispose of some troublesome suspicions as to the character of the fruit, locality, etc.

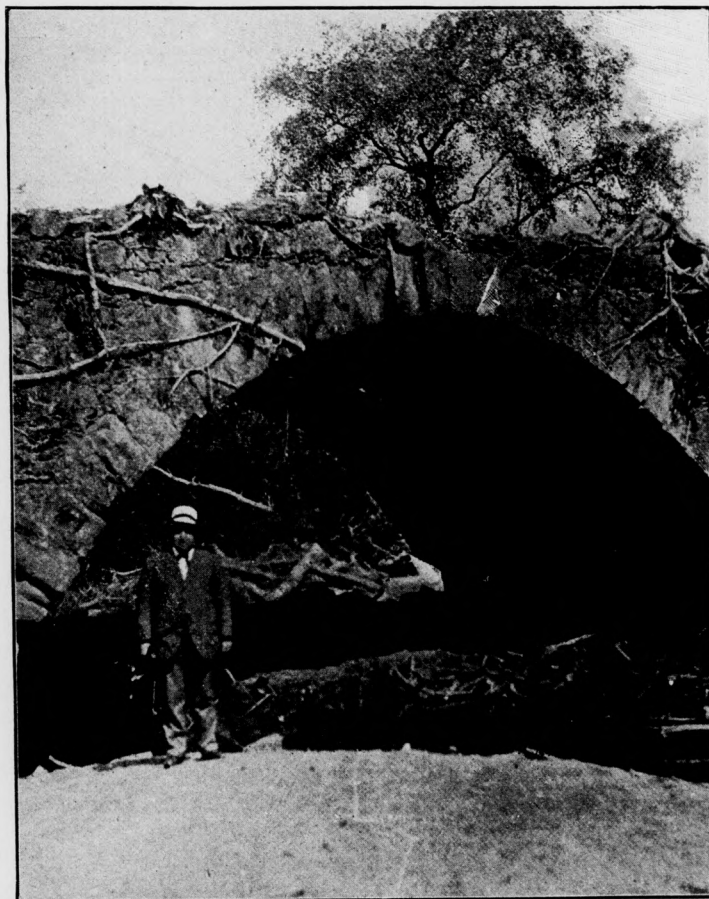
The process of picking and loading a cargo of bananas is an interesting one,—the procuring of the cargo radiates over a vast territory of plantations.

The banana must be cut from the plant at such a stage of development that it will arrive at the center of

consumption in condition to ripen for market within forty-eight hours thereafter. It must be picked green and handled with the utmost care. It is not ripe when yellow, and if permitted to turn yellow on the plant becomes worthless. Not until the detached green fruit takes on a considerable extent of deep brown color does it acquire its greatest delicacy and value as food. If a cargo, for instance, is destined for territory tributary to Chicago, word is sent ahead by wireless that such a cargo will be called for on a certain day. Thereupon orders are telephoned throughout the banana region and great forces of men are set at work selecting and picking the bunches that are at the proper stage for shipment, say ten days, to the destination named. The

trains, the continuous circles of sweating, burden-bearing negroes between cars and elevators, the tireless carriers all present an interesting scene,—a continuous performance. Again each bunch is carefully inspected as it passes to the conveyor, and any showing the slightest bruise or defect is discarded. To the novice, the rejected ones appear as good as any, but a slight, practically invisible defect may taint a considerable part of the cargo. They are handled, transported and distributed so carefully and systematically that, barring unforeseen delays, loss rarely occurs. Our cargo consisted of some 50,000 bunches.

The banana food product is developing the industrial life of the tropics. Land is cheap and untaxed, but an ex-



OLD PANAMA AND NEW PANAMA (Hat)

selection is made by experts, each bunch being minutely inspected and tenderly handled in loading into cars. Each and every bunch must be perfect. When the boat arrives, a perfect system of transportation and loading is set in motion. Every few minutes during the loading period of twenty-four hours, a trainload arrives on the docks alongside the vessel. Hundreds of negroes, carefully carry the bunches on their shoulders, from the cars, and feed them into continuously moving automatic elevating canvas carriers running up to the decks and down into the holds of the ship, where other hands receive and carefully pack them away in proper position and temperature. This animated process continues without cessation for twenty-four hours until the cargo is loaded. The hands have short periods of rest and are fed at the wharves. The swiftly moving

port tax of 1 cent a bunch is imposed on bananas. That tax would be about \$500 on our single cargo.

The following morning our ship sailed back to Bocas del Toro and lay at anchor until evening.

We were thus privileged to spend another delightful day in and about Bocas, under the guidance and instruction of our hospitable friends.

The Chiriqui region is one of the most beautiful in the tropics. With an equable and healthful climate, a comfortable temperature, industries expanding rapidly from Coast to Coast in Panama and Costa Rica, we believe it will become one of the most favored of tourists in all the tropical countries.

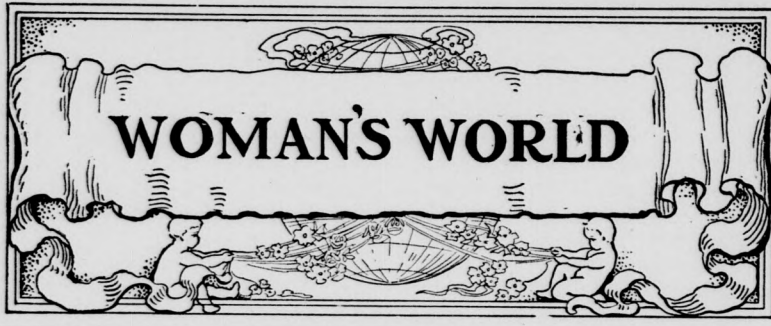
We had an enjoyable voyage from Bocas del Toro to Havana, where we remained a week. Our sojourn there has already been narrated in these charming chronicles.

Our homeward journey was via Key West and thence by rail. When we passed out of Florida we began to exhume our winter garments. It was snowing and raining in Kentucky, we encountered severe winter storms through Ohio and arrived in Michigan April 10, to find winter still lingering in the lap of spring. We had enjoyed to the full a trip of 7,000 miles mostly in summer weather. The March tropic summer was delightful, but for permanent enjoyment and satisfaction in living we prefer the four good seasons of Michigan. George Clapperton.

Dudley B. Palmer, a fruit grower at Milton-on-Hudson, N. Y., presents his ideas as to the solution of the high cost of living in the last issue of the Outlook. The ideal distributing system he describes is identical with the method pursued by the Government in the construction of the Panama Canal. It maintained a great warehouse, bakery and cold storage plant at Colon, where it received shipments from all parts of the world—meats, milk, canned goods, shoes, etc., from the United States; linens from Ireland; hats from Equador; oranges from Jamaica; creamery butter from New Zealand, etc., distributing these goods through the twenty or more commissaries located along the line of the Canal via Panama Railroad every morning on requisitions sent in to headquarters the night before. This system enabled the Government—under the name of the Panama Railroad—to handle all goods with a surcharge of 20 per cent. The actual cost of handling was 17 per cent., the other 3 per cent. covering losses, shortages, spoilage, etc. No greater object lesson on the actual cost of distribution on a large scale—there were over 30,000 men working on the canal for several years, which probably represented at least 150,000 persons to feed—was ever presented than this herculean feat of feeding so many people under climatic conditions which render the distribution and handling of perishable foodstuffs exceedingly difficult.

Illinois has adopted a State flag for her centennial year, to be flown underneath the American flag throughout 1918. Its designer is a Chicago poet, Wallace Rice, and naturally there is no lack of symbolism in it. It consists of two white bars bearing ten small stars each, joined by a blue bar with a single large star. The upper bar stands for peace and the lower for justice; the ten upper stars represent the ten states admitted before Illinois, and ten lower stars the ten Southern states, the large star, of course, being Illinois. The blue bar, joining the North and South, is symbolic of the work of Lincoln, Illinois was, of course, both a Northern and Southern State when admitted. Had not Nathaniel Pope obtained the inclusion of the present fourteen upper counties touching Lake Michigan, it would have been quite half Southern.

"Fate and luck are the bare skeleton upon which each man builds his life. The result depends entirely upon himself."



Lay Suggestions About Building the House.

Written for the Tradesman.

Sometime to build a house just according to one's ideas—a house that inside and out shall be a perennial joy to the eye, a house that shall be comfortable and convenient, a substantial shelter from wind and storm and cold and heat, a haven of rest and content, a shrine of hospitality—this is an oft-recurring day-dream of every soul of fine aspirations.

How can the dream be made to come true? When one is ready to realize in brick or stone or wood the hope that has filled the heart, it may be for years, what measures should be taken and what methods followed in order that the result may be a never-ceasing satisfaction and not a heart-sickening disappointment?

It is a matter for congratulation that recent years have witnessed such marked improvement in dwelling house architecture. This is as noticeable in structures that are small and unpretentious as in those that are costly. Many beautiful examples give proof of the encouraging fact that the artistic small home is no longer impossible of attainment.

Before attempting to build even the most inexpensive cottage or bungalow, one should know something about house architecture and construction. Close observation of dwellings completed and of those in process of building, supplemented by a little study of house plans that are to be found in books and magazines, will make the eye critical and sensitive as to correctness in line and proportion and color. Beauty is not necessarily more expensive than ugliness, and a substantial construction may not always cost so much more than one that is flimsy.

"Why not leave all these things to the architect?" do you ask? Well, there are architects and architects, and to know what one to choose you need to know something about houses yourself. Designs that have little or no merit and are full of serious faults often originate with what is regarded as high authority. Then too, when putting up a small house, many cut out the expense of an architect, adopting some plan of their own selection or devising. In this case, surely such study and preparation as that suggested is absolutely necessary.

Good taste inclines always to simplicity and avoids whatever is fantastic or extreme in any style of architecture. A dwelling lasts too long to be built according to some passing fad. Remember how an overskirt looks when overskirts are not in vogue. Just now many bungalows

have very low ceilings and flat roofs and are set close to the ground. Not only are air and light unfortunately sacrificed to supposed artistic effect, but, being extreme examples of the prevailing mode of building, in a short time these will be likely to look out of date. You see some houses that were built fifty to sixty years ago, that show a stately dignity that is still very pleasing. Others of far more recent construction, examples of the very height of some ornate style that was all the rage at the time, now are absurd because of their passe fussiness.

The interior arrangement of a house always should be well thought out. Otherwise mistakes will be made that are hard to remedy. Think of occupying a bedroom that can be entered only through another bedroom. An error in arrangement is commonly a long-lived blunder.

Unthinkingly and from following the lead of others who have been unthinking, many follies are perpetrated. Even such essentials as getting plenty of air and light and sunshine into the house may not receive due consideration. In Southwestern California, which is my home, although it is a very sunny land, sunshine is at a premium. Lots facing south command the highest price. Apartments and flats that get the sun rent more readily and for more money than those in the shade. And yet it is the common practice when building a bungalow on an expensive south-face lot, to place an entrance porch on the front, so wide and deep that the sun, running very high as it does here much of the year, is largely shut out. A few are wise enough to disregard convention and make the entrance at the side.

To a man his house is the place where he sleeps and where he spends a very few of his waking hours. To a woman her house is her workshop and office and reception room—the place where she spends almost the whole time. In building the home, is it not simple justice that the wife's tastes and wishes be much deferred to? There are things that a man, unless he is a professional builder, can not understand. He can not see why so many closets and cupboards and places to put things are necessary, nor why a closet with ventilation may be so much better than one without. He can not realize that a disappearing bed does not really take the place of a sleeping room, and is at best only a makeshift. It is hardly to be expected that he would devise a kitchen in which the work can be done with the fewest steps. Usually it is a mistake to let even the best husband

in the world have all the "say" about planning the house.

By the way, there is a great difference in men who are professional builders. There are some who are not only conscientious as to all the main features of construction, but who take great care to have the little things all just right, and are very ingenious in turning every small space to account and in suggesting practical conveniences. It is essential to employ one of this kind, for there are others who are very careless of details. Some friends of mine who were wholly inexperienced in building, two or three years ago erected a small bungalow. They put their work in the hands of a man who claimed to be competent, and paid him a good price. But the kitchen sink was set two inches too high, and actually the drain boards sloped toward the front. The same exasperating heedlessness is in evidence all over the bungalow.

In building a new home the first cost and also the expense of maintenance must be considered. I am no advocate of a mean and parsimonious manner of living. To have a handsome, finely equipped abode is a laudable ambition, if the means are



The Quality of MAPLEINE

creates a steady sale

Order of your jobber or
Louis Hilfer Co.
1503 Peoples Life Bldg.
Chicago, Ill.

CRESCENT MFG. CO.
Seattle, Wash.

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

These Little Shuman Shelf-Tags Help Keep Trade at Home

**Why do people like to buy from mail order catalogs?
Isn't it because they see the Price in plain figures?**

And they get the notion that plain-figure prices are *cheaper* prices.

Same in your store—you get the reputation of being a store of good *bargains* the minute you put up the

Shuman Shelf-Pricing Clips and Stickers

With this system you have a big advantage over the catalogs, because they show only *pictures*.

The system consists of galvanized steel clamps that you spring firmly onto shelf, box, table, crate or basket; and gummed price stickers to paste on the clamps.

OUTFIT No. 1 consisting of 50 galvanized steel clamps and 1410 gummed stickers **\$3.25.**

OUTFIT No. 2 consisting of 150 galvanized steel clamps and 1410 gummed stickers **\$5.75.**

Extra clamps \$2.50 per 100.

Extra stickers 10c per envelope of 50 of a kind.

Order through your jobber, or if he does not handle we will send direct upon receipt of price.



FRANK G. SHUMAN COMPANY

Room 705, 168 North Michigan Ave.

CHICAGO, ILLINOIS

ample. But nothing can "take the comfort out of the comfort" more effectually than a strain to pay for and keep up a house too costly for the income. The same principle applies to the labor of taking care of the home. The woman who can not keep servants but must with her two hands do all her own work, should not attempt a big establishment and much entertaining. As regards both effort and money, it is the house we can well afford that will prove the haven of rest and content of which we dream.

Whether or not it will be necessary to practice close economy in the matter of heating should be borne in mind when deciding on the details of interior arrangement. Every one now prefers an open stairway leading out of reception hall or living room. A closed stairway has no artistic merit whatever. Simply indicating the division between living room and dining room by pillars is a justly popular method of giving to a small house the roomy appearance that is so desirable. But if fuel bills must be regarded very seriously, and the family will have to sit shivering while the heat needed below takes its way to the rooms above, then it is better to forego the coveted open stairway. Although not fashionable in small dwellings, sliding doors between dining room and living room make it possible to warm either room without warming the other, and thus save their cost many times over in coal bills.

The same homely idea of cutting the coat according to the cloth may wisely be applied to the grounds as well as the house. Who does not take delight in the art of the landscape gardener, and who does not want for his own a wide expanse of velvet lawn dotted with beautiful trees and shrubs? But a little plat of grass with a tree or two and a bit of garden may hold more of solid enjoyment for the family of busy persons who must push their own lawn mower. The sum of the whole matter is that the dream of the house and its surroundings has far more likelihood of sometime coming true, and in its realization bringing the happiness that has been anticipated, if from the start it is kept a practical and common-sense dream. Quillo.

More Effective.

The little daughter had been praying each evening at bedtime for a baby sister.

The other morning her mother, reading the paper, exclaimed:

"I see Mrs. Smith has a little daughter."

"How do you know that?" asked the child.

"I read it in the paper," answered the mother.

"Read it to me," said the daughter. The mother read. "Born, on March —, to Mr. and Mrs. — Smith, a daughter."

The child thought a moment, then said:

"I know what I'm going to do. I'm going to stop praying and begin advertising."

Greater Hart Association Has Full Treasury.

Hart, April 2—When a town becomes determined to DO things it usually finds a way to go about it and then does the thing it wants to do. This is true of Hart, a town of 1,875 population. The Tradesman some time ago carried an advertisement for an organization service bureau which had opened offices in Detroit. This advertisement was seen by many people with "pep" and, as the Tradesman is never discarded, the advertisement is as good to-day as it was the day it was inserted. A live-wire, with an old copy of the Tradesman in his hand, a few weeks ago got a number of business men of the town interested and the result was an invitation to the bureau to send on their best "civic doctor." A banquet was served at the Wigton House, at which 209 business men stopped, looked and listened. To-day the town has a well organized Greater Hart Association, with a paid secretary-manager in charge and more than \$4,000 in the treasury.

Hart to-day is in a class by itself, due to the fact that it has the best commercial organization for a town of its size. It also boasts of the distinction of having the largest fund of any city of its size in the United States. Its people are full of the kind of enthusiasm that will get the town somewhere substantially.

The Greater Hart Association is starting right out to accomplish big things and has already solicited the co-operation of all the cities on the west coast of the State in the hope of having the P. M. Railroad, (Allegan-Pentwater division) extended to Manistee via Hart, Weare, Crystal Valley, Fern and Walhalla. The members are pushers and are determined that this extension be made and in a hurry. In addition to these things they are out for a new court house, a public library, a city hospital and a number of other things.

Charles B. Wagner, of the Wagner Organization Service Bureau, Detroit, was in charge of the campaign which resulted in the successful organization of the Greater Hart Association. Although the permanent secretary-manager has as yet not been named, Mr. Wagner will personally assist the organization until such time that he can be relieved by the selection of an experienced man for the position.

What Is the Life of an Advertisement?

"What is the life of an advertisement?" asked a writer in Advertising and Selling, then proceeds to tell the following story:

"Not long ago the Joseph Dixon Crucible Co. received a letter enclosing 16 cents in stamps for samples of their American graphite pencils. Enclosed in the letter was the advertisement from which the enquiry resulted. The copy consisted of four or five lines of displays and offered to send samples of pencils worth double the money for 16 cents in stamps. Upon close examination this advertisement proved to be one clipped from the Youth's Companion, issue of October 20, 1892.

"I am taking a chance," wrote the enquirer, "in answering your advertisement, which you see is old enough to vote."

"The correspondent's faith was promptly rewarded as per advertisement with samples worth double his money.

"If an advertisement shows signs of life after almost twenty-three years have passed, who can say what the life of an advertisement really is?"

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

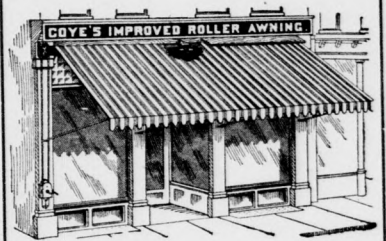
THE Keeley Treatment

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

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.

A W N I N G S



Chain or Cog Gear Roller Pull up Store and Window Plain or Decorated

CHAS. A. COYE, Inc.
GRAND RAPIDS, MICH.

TANGLEFOOT
THE SANITARY FLY DESTROYER
NON-POISONOUS
Our TANGLEFOOT Handy Package, 5 Double Sheets, Retail for 10c. Saves Labor and Expense of Wrapping.



A M E R I C A N R A D I A T O R S
I D E A L B O I L E R S

Jenkins, Pratt & Cady, Crane Valves
Crane Cast Iron Fittings
Central Tube Co. Pipe
EVERYTHING IN HEATING SUPPLIES

Adolph Leitelt Iron Works
213 Erie Street Grand Rapids, Michigan



Wilmarth show cases and store fixtures in West Michigan's biggest store

In Show Cases and Store Fixtures
Wilmarth is the best buy—bar none

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Mich.

Made In Grand Rapids



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.

Rice a Most Convenient Starchy Food.

Although rice has been recognized as a good food in the United States since early colonial times and in some form or other is generally liked in all parts of the country, it has not been given so important a place as a staple article of diet as it deserves, say specialists of the U. S. Department of Agriculture.

In some sections rice has been used for the most part as a breakfast cereal or as a foundation for pancakes, croquettes or desserts. In regions where it is grown, however, it is used principally as a vegetable like potatoes; and in place of dishes like macaroni and spaghetti, combined with cheese and similar foods. This use well may be extended to regions where rice is now used chiefly for making puddings and other desserts.

When rice is used in quantity in the diet, particularly as a substitute for potatoes, care should be taken to supply fruits and vegetables generously in order that the mineral substances which the body needs may be provided.

Rice is nutritious and palatable and digests well. It may be cooked quickly, without the necessity of troublesome preparation, and without waste. Taking everything into account, rice well may be given a more important place in the diet at this time, since a greater crop was produced in the United States last season than ever before. Late statistics place the 1916 crop at 40,702,000 bushels, against 28,947,000 bushels in 1915 and 25,265,600 bushels for the five-year average 1911 to 1915, inclusive. The world crop of rice also is greater than for many years. Rice ordinarily can be obtained at prices which make it, in comparison with other foods, a reasonably economical addition to the diet. With the present greatly increased stock of the domestic product in the country, even a somewhat increased demand should not alter greatly the relation of rice prices to those of comparable foods.

As a staple article of diet rice may be boiled in salted water and used like potato or sweet potato as a vegetable at a meal at which meat, eggs, beans, gravy or other foods rich in protein are served. Wholly or partially cooked rice can be used with cheese, minced meat or poultry, fish, eggs, beans, etc., for a variety of made dishes, the combinations constituting

dishes in which most of the needed food elements are present. It also may be used as a major or minor ingredient in stews and soups.

Instead of serving rice plain as a vegetable it may be stewed with tomato juice, soup stock or milk or it may be seasoned with curry powder, onions or other seasoning materials. By using skim milk in this way a particularly economical dish is produced.

As a cereal for breakfast, rice may be boiled in milk and sweetened, or eaten with butter and sugar. If it is desired, dried fruits such as dates or raisins may be cooked with the rice. Cold, boiled rice, mixed with pancake or muffin batters of wheat, buckwheat or corn meal, makes a pleasing addition to such food products, reduces the quantities of other ingredients needed, and furnishes a method for using the left-over cereal. Cold boiled rice also may be used with or without a little meat, chicken or seasoning vegetable for croquettes; and with eggs, sugar, milk or other ingredients for making a variety of puddings and other desserts, as an examination of almost any good cookbook will show.

Soy Beans a Cheap and Nourishing Food.

Soy beans, introduced into the United States more than a hundred years ago, primarily for use as a forage crop, are in reality one of the most nutritious of the legumes when used as human food, according to specialists of the U. S. Department of Agriculture. These beans have been used for centuries as a staple article of diet in China and Japan and are coming to be used more generally in this country as consumers learn their food value and palatability. Since they furnish protein which contains nitrogen for muscle building, and valuable fat, they are especially important to turn to as an emergency addition to the usual dietary or as substitutes for other foods furnishing protein and fat. Moreover, the fact that they contain no starch makes them valuable for invalids who can not eat starchy foods. These beans may be grown easily in practically all sections of the country where corn is grown and give heavier yields than most other beans.

Soy beans have been so important for other purposes that until recently they have attracted little attention for food purposes in this country. They are now coming into their own for that purpose, however, and the acreage of soy beans has increased steadily in recent years. The dried beans may be purchased now in a

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

Watson-Higgins Mfg. Co.
 GRAND RAPIDS, MICH.

**Merchant
 Millers**

Owned by Merchants

Products sold by
 Merchants

Brand Recommended
 by Merchants

New Perfection Flour

Packed in **SAXOLIN** Paper-lined
 Cotton, Sanitary Sacks



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.

EGGS WE BUY WE STORE WE SELL EGGS

Make us your shipments when you have fresh quality Eggs, Dairy Butter or Packing Stock—always in the market, quick returns. We sell Egg Cases and Egg Case material. If not receiving our weekly quotations write us.

KENT STORAGE CO.

GRAND RAPIDS, MICHIGAN

Established 1876

Send us your orders **FIELD SEEDS**

Clover, Timothy, Orchard Grass, Blue Grass, Red Top

Would like to have your trade

Pleasant St. and Railroads **MOSELEY BROTHERS** Grand Rapids, Mich.

Bread Profits Increase

You will make a Bread Reputation for your store and secure new trade with

**Creamnut
 BREAD**

The "Creamnut" Line is made in the new "Airylight" Bakery which you should visit. We will make you a trial shipment.

Grand Rapids Bread Company

VISITORS WELCOME

Prescott St and South Ionia Ave.

Grand Rapids

The Vinkemulder Company

Jobbers and Shippers of
 Everything in

Fruits and Produce

Grand Rapids, Mich.

number of markets in various parts of the country, often under the name of togo beans, and should, with the increased acreage of the coming season, be more generally available. Soybean meal, a by-product of oil making, is a valuable food and no doubt will come into more general use with the increased production of soy beans.

Where dried soy beans are available they may be baked with or without pork like navy and other beans. They should be soaked over night and should be cooked longer than other kinds of beans. The cooking may be done economically in a fireless cooker of the sort provided with heating stones or plates; or on the ledge of the fire box inside the furnace if the house happens to be heated with one of this type.

Dried soy beans have been canned in considerable quantities during the past season, baked with pork, and are on sale in this form in numerous markets. Canned green soy beans, which may be compared with Lima beans, also are on the market in some sections of the country. Both these canned products yield as high a proportion of energy and a higher proportion of protein than the canned beans with which they are most closely comparable, and so are more nourishing. Both are produced and handled usually at a lower cost than other beans and should, therefore be obtainable at lower prices.

Commendation of Cold Storage Methods.

The public still wonders whether cold stored food is as good as fresh food. Most consumers, reasoning from the condition of the egg that spoiled their breakfast, argue that the practice of cold storage does not tend to improve quality. The fact is that very probably the egg never saw the inside of a cold storage warehouse. No single phase of the distribution of the food supply has been more thoroughly studied than cold storage.

The Massachusetts commission appointed to investigate the cold storing of foods said: "Instead of being a menace to the public health cold storage has, in the main, exhibited itself as a great agency for the conservation of the vital resources of the population. It has enlarged, diversified and enriched the food supply of the people. Without cold storage the crowded masses in urban centers would be obliged to subsist on a dietary at once more meager and more costly than that enjoyed at the present time."

Dr. Mary E. Pennington, who as chief of the food research laboratory of the United States Department of Agriculture has studied the conservation of food supply more thoroughly than any other investigator, in testifying before the Senate committee which was studying cold storage legislation, speaking of poultry said: "There would probably be a greater change in quality in twenty-four hours if the temperature was from 65 to 75 degrees than if the temperature was 10 degrees for twelve months."

The common notion that food-stuffs are held in storage for very

long periods is wholly incorrect. As a matter of fact, most goods are held but a short time. It costs money to store goods. Interest charges, insurance and idle capital make it necessary to move stocks promptly. Figures compiled by the Secretary of Agriculture show that beef remains in storage on an average of 2.3 months; poultry, 2.4 months; butter, 4.4 months; eggs, 5.9 months, and fish, 6.7 months.

Any legislation which limits the cold storage of foods to fixed periods materially less than the periods from the time of abundance to shortage will not operate to reduce the cost of living, but, on the contrary, will increase costs by destroying the incentive which now impels the producer of surplus food to conserve it for future needs. H. E. Barnard.

Egg Producers Associations Promise Good Results.

An interesting article dealing with California egg trade conditions was recently published in the Los Angeles Daily Times. It appears that two large associations have been formed among egg producers, one in the Southern and one in the Central part of the State, each acting independently of the other. The plan involves the storage of eggs during the season of surplus production for account of the producers jointly, the price at which goods will be stored being determined by the managers.

Poultry production in California has been increasing rapidly of late years, and while formerly large quantities were shipped into that State from Kansas, Nebraska and the more Northerly states, the past winter found a surplus of California production moving eastward under the scarcity and high prices ruling elsewhere. It is believed that California can hereafter be reckoned with as a source of winter egg supply in Easterly markets under any conditions of supply leading to relatively high prices, and the associative marketing plan is believed to be likely to give further impetus to production.

The writer makes some apt remarks about the utility of cold storage holding of eggs and says, in respect to any attempt at artificial control of prices:

"On account of the high prices that prevailed last winter, some people have been urging Government regulation of prices. As applied to storage eggs this would mean that the Government would declare the maximum price that holders of eggs could sell for. If the Government is going to make egg prices it will also have to do the following things: (1) Fix this maximum price at such a point as to distribute the supply evenly over the whole period of storage; (2) fix retail prices as well as wholesale prices, thus specifying a uniform margin for all retailers to take on eggs; (3) the Government will have to change its prices from week to week, as industrial, climatic and war conditions change; (4) if the Government is going to prevent egg dealers from making large profits it will also have to guarantee them against loss. These facts show that Government regula-

tion of prices is not only absurd, but dangerous and impractical."

Indoor vs. Outdoor Work in Winter.

Written for the Tradesman. "Gosh!" said the woodchopper, "Isn't this nice in here by the fire. Wish I were a storekeeper. It must be a fine job not to have to work out in the cold."

The storekeeper got up from where he was writing, came over to the stove, spread his blue hands to the heat and held up first one foot and then the other to the fire to warm them. "If I could leave the store for a half hour," said he, "I would go outdoor and saw or split wood to get warm."

"How will you trade jobs?" asked the woodchopper.

"I only wish I could," replied the storekeeper. "I do not think I would suffer so much with the cold in winter as I do now."

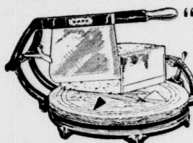
And there you have the two different points of view. E. E. Whitney.

She'll Find It Then.

"Doctor, my wife has lost her voice; what can I do about it?"
"Go home late some night."



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



"SAFE" COMPUTING CHEESE CUTTERS
Assure a profit on cheese, automatically gauge 6c, 10c slices, etc., 1/4-lb., 1/2-lb., etc. Sanitary, convenient, inexpensive and the most accurate.
WOODEN CABINETS ALSO
INSIST on getting the "SAFE" from your WHOLESALE Mfr. by COMPUTING CHEESE CUTTER CO., Anderson, Ind.

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

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

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.



Wholesale Buyers of
Eggs, Poultry and Butter
We always pay top prices
Get our prices before selling
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

If you want quick and satisfactory results, ship your crock butter, packing stock butter and eggs to

F. H. Cash Company
Bay City, Mich.

Check Mailed
Same Day Goods
Are Received

References,
Any Mercantile Agency
Farmers State Savings Bank
Bay City, Michigan

You pay no freight, cartage or commission. Weekly quotations mailed on request.

PAST DUE ACCOUNTS.

A Jobber Who Believes in Charging Interest.

All wholesalers buy their goods on fixed and definite terms as to discount and maturity dates. In their case terms mean something. This in turn makes necessary the fixing of definite terms to the retailer, which as a rule does full justice in their decent. Terms which are rigidly enforced against the wholesaler mean little or nothing to the average retailer solely because the wholesaler is too timid, too negligent or too unbusinesslike to enforce them. The consequence is that one wholesaler is played against another to the detriment in the last analysis of both wholesaler and retailer. There is no question that this state of affairs is responsible for the majority of the failures of mercantile concerns and that it works injustice to those who in spite of it succeed.

The question of interest on overdue accounts is not a matter of academic discussion. It is recognized by law and commercial usage. When one opens an account with a house whose terms of sale include the charge of interest, there is an implied promise to acquiesce in the policy of that house, and there is no excuse for controversy when interest is charged. From the standpoint of payments there are six classes among the wholesale grocer's customers:

1. The discounter in the minority, but growing in numbers where the country is developing its resources and where good business methods are cultivated.

2. Those who pay promptly at maturity, much prized as the most valuable of all.

3. Those who, as a matter of policy in a strictly agricultural country, give credit to farmers on a well-settled basis for settlement, who, when further time is required to enable them to carry out their policy, which as a rule is a fairly safe one, make settlement by interest-bearing notes.

4. Those who pay on account and are always lagging and from which final settlement is almost impossible, but who do not object to the payment of interest, and so eventually fail.

5. Those who are supposed to be financially responsible, but who are always behind in payments, and object to note settlement or to paying interest and do not do so unless compelled, yet want all that is coming to them and then some, and scatter their trade, being loyal to no one.

6. Then there are those who, through lack of capital, extravagance in management or lack of ability, get themselves into a position where they can't pay. These are the ones who are specially brought into the limelight at the annual meeting when the management makes its report of what the harvest has been.

Putting aside as too pernicious for second thought the possible argument that the object sought to be attained by charging interest is covered by a running scale of prices to the several classes of customers, it is a fair assumption that all classes of customers enjoy the same prices and are, therefore, on an equal buying basis.

If equality of price is the rule, we have an equitable foundation on which to base conclusions. This being the case, it follows that it would be manifestly unfair and unjust to the discounter—the one who pays when due or makes interest-bearing settlements—to allow the other classes to use money gratis, thus requiring an outlay for their benefit without compensation.

It is not fair to the wholesaler who is not afraid to claim his own and who fearlessly stands for the right and for equity and justice for others to fail to charge interest. The wholesaler who charges interest is often met with the argument from his customers that he, the retailer, cannot or does not charge interest to his customers. This is a matter that is entirely up to him. If the money in the hands of the retailer's customers is not earning him anything, it is his fault and he should not expect to be reimbursed for this loss by the wholesaler through a failure to charge and collect what the money otherwise would earn at interest.

Experience has proven that a charge for interest has often had the effect of stirring the retailer to an effort to collect his accounts, so that he may be able to pay his bills when due and thus save interest, and it often happens that he will pay the wholesaler who charges interest and insists on payment and then compel the one who does not make the charge to wait for his money.

One might charge a slow pay customer more for his goods than is charged the one who is prompt and in that manner reimburse himself for the use of his money, but that would be a discrimination not honest, honorable or justifiable, and in the end would prove unprofitable.

It often happens that the slow pay customer, by industry, economy and sound business methods, succeeds in accumulating capital sufficient to enable him to pay promptly or to discount his bills, and when that time comes the wholesaler who has discriminated against him will "whistle" for continuance of his trade, whereas if a fair, square understanding was had that he would be charged the same prices as others, and that interest must be paid on all money used beyond maturity dates, a loyal customer would result.

A wholesaler cannot in justice to himself or to his customers as a whole fail to charge and collect interest from maturity on every account. If one will figure interest on his slow accounts at 6 per cent. from maturity of bills he will be astonished to learn how short a time it takes to eat up the entire net profit. If one cannot make a net profit on an account it is worse than useless to expend the necessary time and labor and run the risk of loss.

From an ethical standpoint it is decidedly unfair to furnish one customer \$500 or \$1,000 or more as capital in business to compete with an equally good customer who pays promptly, unless the current rate of interest is charged and collected, and even then there is an element of unfairness about it.

A failure to charge and collect interest on past due bills is discrimination as between customers and is unfair to those who pay their bills promptly. It places a premium on slowness and is an incentive to allow bills to lag. The customer on one side of the street who pays promptly and at times is probably obliged to borrow of his banker to enable him to do so, is at a disadvantage in competing with his neighbor whom the wholesaler is carrying without charging interest, in that "the slow pay" buys his goods cheaper than the "prompt pay" just to the extent of the interest he ought to pay. From every standpoint it is inequitable, unjust and unfair to allow accounts to run past due without charging interest.

The method of charging interest should be decisive, carrying with it the conviction that payment is expected and will be insisted upon. This can be done with proper effect and to bring results intended in only one way and that is to make the charge on every past due account on one's books on the last day of every month and send the customer a bill for it the same as for any article of merchandise.

Making charges for interest at longer intervals, especially once or twice a year, is so fraught with uncertainty of collection, indicating weakness or indecision, that results are problematical and really detrimental. The charge monthly is easily made—the collection is the best.

The method is the rub of the whole matter. Many customers will once or twice a year send remittances to cover all past due bills and usually just before the charge of interest if it is not made monthly. Four or five months' bills may be past due. Then if interest is charged, a serious controversy will arise if payment is insisted upon. If interest is charged monthly it is more easily collected because the customer fails to realize the yearly total and will pay, whereas if charged once or twice a year the amount is so large that objection would be raised at once and possibly the loss of an otherwise good customer would result.

I have made it a rule for over twenty years to charge interest at 8 per cent. on the last day of every month on every account on our books without exception, when the interest would amount to 50 cents or over, and when the charge would be less at the end of any month the charge was made at a later date when 50 cents or more accrued.

Do I hear you say that you would lose your best customers if you charged interest because your competitors do not? Try it on them, and take my word for it that you will be agreeably disappointed. T. Homer Green.

Twelve Business Rules Worth While.

Below are a dozen rules which have been framed for the bettering of business conditions and which have been widely circulated:

1. Begin no business until you have the necessary capital at your disposal for establishing the enterprise on a substantial basis. Wait

and save until you have enough money for a successful start.

2. Do not begin business in a place because it happens to suit you, but study the local conditions and only establish yourself where they are of such a nature as to indicate prospective success.

3. In choosing a location do not make the mistake of thinking that the lowest rent is the cheapest or that you can hunt up customers if they do not come to you. It is cheaper to pay a high rent than to lose time going around, but of course the rent must be in proportion to your available means.

4. It is not pleasant to have debts, but it is better to owe money for a new and good installation than to lose it because of an old one.

5. Buy no business which has failed or which has been given up by its owner because of a lack of prosperity. The old stock will be like so much lead around your feet.

6. Consider your competitors to be honorable and do not believe everything the customers tell you about them. It is a bad habit, although the privilege of customers, to play off competitors against each other.

7. Treat your customers in a decorous and courteous manner; do not deceive them by misrepresentation and do not be too communicative about what should be your business secrets.

8. Insist on cash payments from unknown persons and restrict credit with everyone as much as possible. Out of ten long credit customers one will default and you will lose more because of that one than you will make out of the other nine. Be particularly cautious with new customers who pay small bills quickly and then give large orders without any cash payment being stipulated.

9. Engage capable assistants and pay them satisfactory wages. Treat them well so that they may take an interest in your business success. Do not act toward them in a narrow minded manner but do not be too indulgent. Make enquiry about their capacity and then require each one to do his best.

10. Pay your accounts punctually and see that you get your cash discount.

11. Do not tell what profits you are making as thereby you will only invite competition.

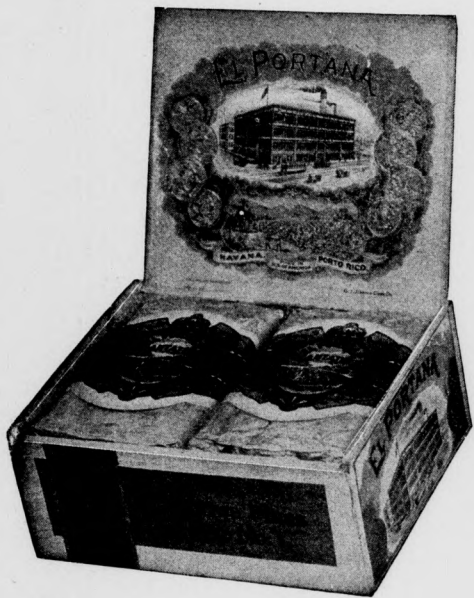
12. When you have made your own position secure do not be narrow minded with your colleagues but allow them to profit by your experience.

Need a Rain Every Day.

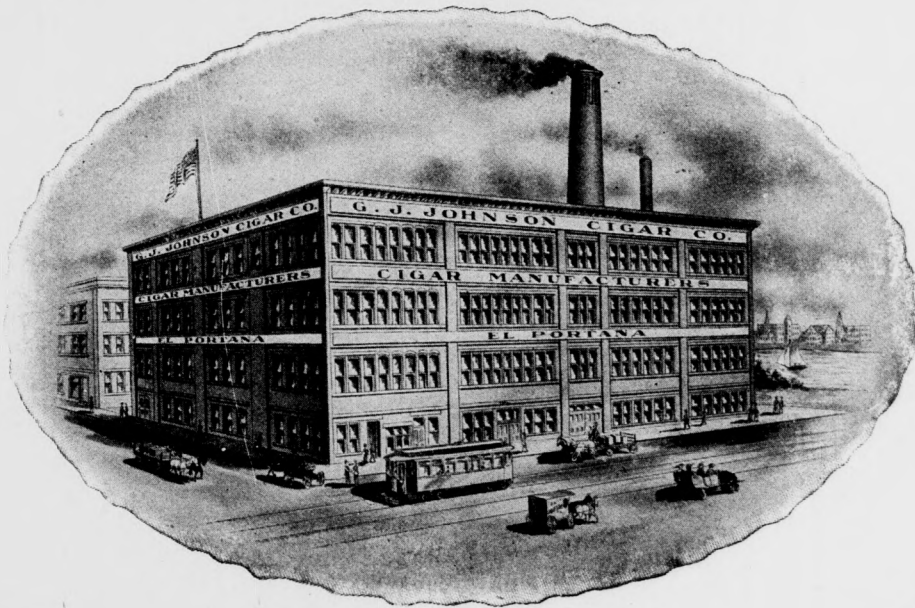
Moddersville, April 2—Enclosed find check for your good Michigan Tradesman. The editorial you had in it some time ago on that sand farm man is worth a year's subscription any day. If this sand man was a retail merchant and lived near where a lot of those sand pipers lived, he would have to feed a bunch of them. A sand farm is all right for a poor stick, easy to clear, easy to plow, easy to plant, easy to hoe and easy to gather the crops—for you get nothing. We have some of those sand pipers about four miles out. They need a rain every day and a thunder storm on Sunday.

John W. Modders.

EL PORTANA 5c CIGAR



“In a
Class by
Itself”



Manufactured
Under
Sanitary
Conditions

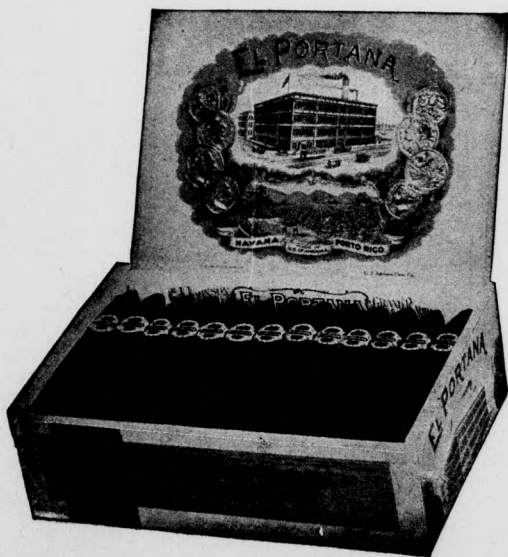
Made in

Eight Sizes

G. J. Johnson Cigar Co.

Makers

Grand Rapids, Mich.





Pointers For the Hardware Dealer in April.

Written for the Tradesman.

Housecleaning lines form a big feature of the hardware dealer's April trade. These lines are in demand as early as March, to some small extent, but April sees the housecleaning agony reach its crisis. A good start for the month in the hardware store is a striking and effective display of housecleaning goods.

In this connection it is worth remembering that the woman who is in the very throes of housecleaning is less apt to buy an article she needs than one who is methodically preparing for the spring clean up. The former woman has perhaps worried half way through her work; she can't see the use of laying out the money now, particularly when she needs all her time for actual work.

So a "Prepare for Housecleaning" window, early in April, is good advertising. Make "Preparedness" your slogan in putting together the display. Try to drive home the idea that adequate equipment will cut the actual physical labor in two, or even better.

In this department many merchants have found it good policy to specialize in April. Thus, a first display is devoted to general housecleaning lines. This display includes brushes, wall dusters, vacuum cleaners, step-ladders, mops, pails, chamois leather for polishing, carpet sweepers, sweeping compounds, polishes, and the like. A second display is a laundry window, comprising washing machines, wringers, washboards, dippers, tubs, ironing boards, sleeve boards, irons, curtain stretchers, clothes dryers, lines, pulleys, reels and pegs. In this display the theme can be "Take Blue Out of Blue Monday" or "Take the Drudgery Out of Washday."

The paint department links up logically with the housecleaning department. The spring clean-up will reveal the wear and tear of winter. Varnishes, stains, enamels, paints, interior specialties of all kinds, are needed, and an effective display, helped out by color cards and hangers, will stimulate the sale of these often neglected paint specialties. This display will pave the way for the big drive in exterior paints, if the latter is not already under way. It is an easy thing to ask the purchaser of floor finish or wall paint if exterior painting is planned this year; to furnish a color card, make suggestions, and offer to give an estimate on the amount and price of paint required.

With the definite breaking up of winter, the tool department will stand pushing. Carpenter and garden tools

make very attractive displays. A good tool display, carefully arranged, never fails to halt the passer-by. In preparing a display of small tools, the window should be "terraced," permitting the display of tools on "steps rising above steps;" while "fans" or other devices can be shown against the back ground of the window. White cheesecloth has been used effectively as a background; I have seen black backgrounds used. In any event, the color scheme throughout should harmonize.

This will probably be an extraordinarily good year for gardening. A good many people will have back yard gardens who never gardened before; and they are likely to garden very thoroughly and systematically. In the dressing of a garden window, a touch or two of green can be made very effective. Artificial leaves and flowers will help out a display of gardening tools. Seed packages impart a touch of color; the seedsmen generally supply attractive hangers for use in displays. Put in a full line of tools; and use show cards to give the window display an individual message.

In the course of the month, the various athletic organizations existent in every community will engage in preparations for the season. Outfits will be in demand, and the merchant who is ready to meet the demand and who anticipates it by a good display will secure the lion's share of the trade. Having the goods in stock when they are wanted is an important point in catering to athletic enthusiasts. The young man is pretty generally in a hurry; if you haven't the bat, mitts or whatever else he wants, he will make the round of the other hardware stores before he resigns himself to wait for the goods you have "on order." If he finds them elsewhere, he won't come back to you. It is the man with the goods, not the man who has the goods on order, who gets this trade.

In most communities April and May are the migratory months. More families move in these two months than during the rest of the year. These people are in many instances good stove prospects. So moving time is the psychological moment for the stove dealer to see these people. Once they get the old stove moved in and set up, it may be a year, or several years, before they feel impelled to make a change.

One active dealer made it a rigid rule to call personally on every man or woman who was moving. Such a policy would be difficult in a large place; but this was a small town merchant, and he had little difficulty in securing the names of people who

were moving or contemplating moving. He made a point of standing in with the carters. Discussing his experience this merchant says:

"I always get a fair hearing. I can't recall a single instance where I failed to get the people interested. They are keen to buy, and the only objection I ever meet is that, on account of moving expenses, they can't afford to purchase. I make sales in a good many cases; although of course a good many of these sales are on a time basis."

This merchant adds that in his experience people are always anxious to have the house into which they are moving look its very best. They will stretch a point or two every time to buy a new range or heater. A time arrangement will very often cinch those who hesitate on the score of expense.

Gas ranges should figure largely in the spring business, in communities where natural or artificial gas is available. The gas range, once a luxury, has become a necessity. In most communities this trade centers about the spring and early summer; so that now is the time for the hardware dealer to open his big drive on gas ranges.

One hardware dealer a year or so ago took time by the forelock. At the first touch of bright weather he put a couple of gas ranges in a window. He had them connected and in the evenings kept them lighted, with a kettle boiling on top. To help out the display he arranged each side of his window to look like a model kitchen corner, with tinware, enamelware and aluminum ware hanging on the walls, and various small articles displayed on shelves. Simultaneously some live advertising was run in the local papers regarding gas cooking. The nice weather suffered a relapse; but that bit of live-wire advertising sold close to two dozen gas ranges.

In stove or range advertising, a demonstration is often a splendid help in making sales. In many instances professional demonstrators are secured, by arrangement with the manufacturers. In other cases, local women can be interested. In an Ontario town a stove dealer arranged with a women's patriotic organization to hold a cooking sale at his store for three days. The women sold their own cooking, and at the same time demonstrated the range,

cooking biscuits, cookies, cakes, etc. Several ranges were connected for the purpose. Of course the gas and stove pipe connections entailed some outlay, but it was good advertising; and, managed in conjunction with an established organization, it was doubly effective. There are many charitable organizations in every community with one of which a similar arrangement could be made. It is of course a very important point to have placed in charge of the actual cooking and demonstration a woman who is expert. Then advertise the demonstration as widely as possible, and get energetically after every range prospect it bring you.

Victor Lauriston.

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

SPEEDWAY TIRES

5,000 Miles

HORSE SHOE TIRES

(Wrapped Tread System)

5,000 Miles

PULLMAN TIRES

3,500 Miles

Made in all Styles and Sizes.

Made throughout of the very best materials used in tire manufacture. We know them to be the best tires in their respective class.

Red and Gray Inner Tubes,
Batteries, Spark Plugs and Automobile Accessories.

Wholesale Distributors:

Brown & Sehler Co.

Grand Rapids Michigan

We have an Interesting Proposition to make to Dealers.

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

SUCCESSFUL SALESMEN.

Frank J. Seibel, Representing National Biscuit Co.

Frank J. Seibel was born on a farm three miles Northeast of Portland, July 25, 1882. His father and mother were both of German descent, having been born in this country. He lived on the farm until 10 years of age, when he moved to Portland, working in a grocery store and going to school. At 12 years of age he entered the office of the Portland Observer, where he served three years apprenticeship, acquiring as thorough a knowledge of the business as can be obtained in a well-equipped country printing office. He remained three years longer in this establishment, when he concluded that the occupa-



Frank J. Seibel

tion of traveling salesman afforded more opportunities for advancement than employment in a printing office. He accordingly sought and obtained a position with the Hammell Cracker Co., of Lansing, covering Central and Northern Michigan. When this company suspended operations, two and one-half years later, Mr. Seibel transferred his services to the Hammell Cigar Co., of Lansing. Six months later he was offered a position with the Grand Rapids branch of the National Biscuit Co., which he accepted. His territory included the D. & M. from Bay City to Cheboygan. He continued to cover this territory for about eighteen months, when he took up his residence in Mt. Pleasant and was given territory contiguous to that city.

Mr. Seibel was married August 2, 1906, to Miss Mary Breidenstein of Mt. Pleasant. They have two daughters, Katherine, 8 years of age, and Theodale, 4 years old. They have also made a home for their niece, Miss Beatrice Mueller, who is now 15 years of age. They reside in their own home at 611 South Main street.

Mr. Seibel is a member of the Roman Catholic church of Mt. Pleasant, which he is serving this year as one of the trustees. He is a member of Mt. Pleasant Council, No. 1274, Knights of Columbus, and also a member of Mt. Pleasant Lodge, No. 1164, B. P. O. E., which organization he also serves as Esteemed Loyal

Knight. Aside from membership in accident and health insurance associations, he has no other fraternal associations.

Mr. Seibel has only one hobby, which is his automobile. He speaks German as fluently as he does English and is very strong with his trade, because he knows himself, as well as his line, and has absolute confidence in both. He attributes his success to hard work. As a matter of fact, it is a tradition in the Mt. Pleasant district that Mr. Seibel works harder and is more faithful to his job than any other traveling salesman in that territory. In character, he is dominant without being domineering, forceful without resorting to force, convincing without being argumentative. He holds his customers with bands of steel, because he treats them fairly and squarely and inspires them to feel the same confidence in his integrity and conscientiousness that he feels in himself.

Wretched Express Service.

The service accorded the public by the Adams Express Co. is about as rapid nowadays as the proverbial snail.

A handbag belonging to a Muskegon lady was delivered to the Grand Rapids office of the Adams Express Co. on Tuesday. It was delivered to the home of the lady in Muskegon the following Friday. It was carefully packed in a box marked "fragile—don't crush." It was crushed almost beyond recognition when delivered.

A Grand Rapids gentleman ordered some repairs for his car on Wednesday. They were delivered to the Chicago office of the Adams Express Co. Thursday and should have been delivered to consignee Friday morning. As a matter of fact, they were not delivered to him until 11:22 Monday morning, after he had gone to the expense of wiring to Chicago enquiring about the shipment, which was meanwhile resting quietly in the Grand Rapids office of the Adams Express Co.

Such service is a disgrace to the company which perpetrates it and a reflection on the people who tolerate it.

Victor Talking Machine \$1,000 a Share

Two years ago Victor Talking Machine Co. stock could be bought around \$550 per share, while to-day it is quoted at better than \$1,000 bid, and no stock to be had at less than \$1,100. The company has a monopoly of the voices of the principal stars like Caruso, Farrar, Tetrizini, and the like. Notwithstanding a marked increase in the cost of materials and some labor troubles last year, the company is said to have eclipsed all previous years in earnings and to have exceeded those for 1915, which held the record up to that time. The regular dividend is 5 per cent. quarterly and extras were declared last year bringing the total dividends paid up to 80 per cent.

The man who dyes his whiskers and the woman who bleaches her hair seldom fool anybody but themselves.

Interesting Meeting of the Bay City Association.

Bay City, April 2—The grocers and butchers of Bay City held their regular meeting Thursday, March 29, at which time they took up the matter of pure foods. There were some very good talks given on the subject. C. C. Schultz, the President, gave the boys a very good talk on co-operation. J. E. England was taken in as a full fledged member. The Association voted to give \$25 to the Board of Commerce to help buy the site for the Wilson Body Co. Charles Denton was also present, this being the first meeting he has attended since the convention at Kalamazoo, where he was taken sick. Mr. Denton thanked the Association for the flowers and kind assistance given him during his sickness. Doc. Boughton, one of our old favorite members, also made a very good speech on the credit rating bureau. In the windup J. H. Primeau gave a talk on careful buying, in which he stated that if the merchants would be more careful in this there would be less failures in business. Charles H. Schmidt, Recording Secretary.

A Rochester judge declares that wives should not be forced to live with their mothers-in-law, and he granted a separation to a woman who claimed all her troubles arose because she has had to live with her husband's mother. It is an old saying that no roof is big enough for two families, but much depends upon the families who are under the same roof.

For Instant Shipment at Chicago Prices

Incubators and Brooders, Lime Sulphur Solution, Paris Green and Blue Vitriol, Black Leaf 40 and Formaldehyde, Denatured Alcohol at 72c, Roofing and Asphalt Shingles, warranted 28x1 1/4 Bike Tires \$1.25 each. Van Dervoort Hardware Co., Lansing, Mich.

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

AGRICULTURAL LIME BUILDING LIME

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

Johnson Paint Company

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



Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Protect Your Telephone

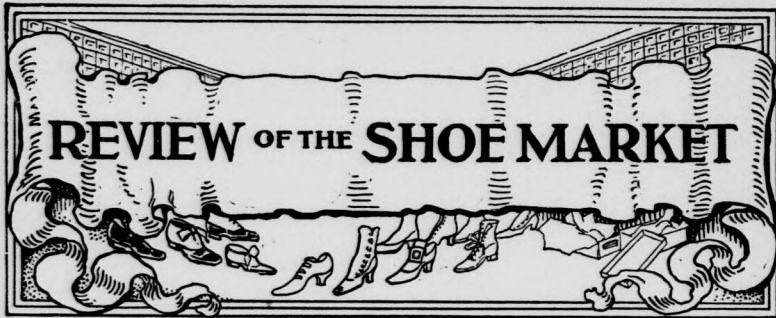
THE desk telephone, consisting of more than one hundred parts, is a mechanism as delicate and intricate as a watch.

Since the original Bell Telephone was constructed, there have been seventy-four different Bell models designed for the purpose of obtaining improved combinations of strength, simplicity and utility.

The Telephone Company is constantly on the alert to keep its equipment ready for instant use.

Subscribers can co-operate with the Telephone Company in preserving the delicate apparatus, and so insuring good service, by never leaving the telephone where it can be knocked to the floor and jarred or damaged.

Michigan State Telephone Company



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

Easter Footwear Opportunities for Shoe Dealers.

Written for the Tradesman.

It is not too early for the shoe dealer to get busy planning his Easter advertising and window trims.

Everybody wants—and many are likely to buy—a new pair of shoes for Easter. This should make the week ending April 7 a very busy one for the shoe dealer.

I said everybody wants new shoes at this time, but this is especially true of women and children. The child that doesn't have a new pair of shoes to wear to Sunday School or church Easter morning is deeply disappointed; and the time has come when the pretty new pair of shoes is quite as essential for the well-dressed woman as her Easter hat.

While the spring season for the shoe merchant nominally opens in March, the selling doesn't ordinarily become really good until a week or two before Easter. Everybody is inclined to hold off buying, to look around among the various store windows and get a line on the advance styles, and think the matter of footwear purchases over a bit. This is true even under normal retailing conditions, but with shoe prices what they necessarily are at this time, it is more than likely that the season will start late.

Wherefore the retail shoe dealer should look upon Easter as a real big opportunity, and make the most of it. Put on display in your windows some of the very newest and best styles you have—colors and combinations in kid and fabric, if you have them, for women; and pretty combinations of white or other colors with tan and patent leather, for the adornment of little girls and misses. Womenfolks and children are highly susceptible to the lure of attractive shoes. And why shouldn't they be? The entire effect of the Easter toilet ensemble is marred if the shoes aren't new and pretty.

Confirmation Shoes.

In the larger towns and cities shoe dealers are advertising and pushing confirmation shoes.

Not only in the Catholic church, but also in many of the Protestant churches as well, large classes of boys and girls are taken into the fellowship of the church Easter morning or the Sunday following.

And of course they all want to look as well as their circumstances will allow. This means new suits for the boys and new dresses for the girls,

and, generally, new shoes for both boys and girls. And most any neatly-lasted, good-looking shoe will answer the demand of this special occasion, provided it is a practical child's shoe with service-value as well as style and appearance.

In the smaller towns not so much, to be sure, is made of confirmation, but in many of the larger towns and cities more and more attention is being directed to the occasion, with consequent opportunities to the local shoe merchants. Already I have seen this year several attractive trims of confirmation shoes, and I know of other dealers who are getting ready to put them on; and year by year this class of business is increasing.

Seasonable Weather Helps.

Of course the amount of special business due to confirmation and Easter occasions, depends very largely upon weather conditions. But at this time it looks as if they might be favorable. We have had such a severe, long-continued winter season, according to the law of averages, we should have an early spring. And some natural symptoms, such as swelling buds and greening pastures, would indicate that such is to be the case.

If so, shoe retailing conditions will improve perceptibly—and there is much room for improvement. No other line of business is more immediately and generally effected by weather conditions than the shoe business. People will not discard their summer shoes until rain and snow and cold make them positively unfit for service; and of a late, wet, disagreeable spring they postpone the purchase of seasonable footwear as long as possible. Warm, sunshiny weather sells more shoes than all the advertising in the world. The advertising man can write up the most persuasive appeals imaginable, and the window trimmer can dress the windows with ever so much skill, but if the skies are dull and the wind is chill and the earth is soggy with moisture,—people pass up the shoe proposition.

Of the several classes of trade to which retail shoe dealers cater, men of course are the conservatives. While advance styles in tan and mahogany low-cuts are being shown in the windows of the more progressive stores, not much business in men's spring styles is really anticipated for the immediate future. It is a well-known fact that the men will hold onto their old winter shoes for several weeks yet. They won't buy until spring is here with a vengeance. When the days get so hot men's feet are positively sweltering in their old shoes, they'll consider the matter of new footwear purchases—but not until then.



That Tennis Shoe Order



We are prepared to fill your orders for

Tennis Shoes Now

and suggest that you let us know your wants early.

Better do it today.



Rindge, Kalmbach, Logie Co.
Grand Rapids, Mich.



Shine 'em Up or the H. C. L. will get you



Your customer, the consumer, will soon be crying for help. When he buys a new pair of shoes you can help him, and add to your profits.

Show him how he can preserve the good appearance of his shoes a long time by putting in fresh laces, and using the right kind of shoe dressing, of which you should have the proper assortment.

Because of high prices you may sell a few less shoes, but you may keep up your sales by increasing your findings business.

Send for complete price list of shoe dressings.

HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, Michigan

But it's different with women and children. Children are anxious to get out of their hot, heavy shoes at the earliest date possible. "Mother, can't I have a new pair of boy scout shoes for school?" coaxes the little fellow on the morning of the second or third warm day. "Billy Jones has a pair, and they are just dandy! I'm so tired of these old hot shoes. They hurt my feet. Yes they do, mother; I tell you they are simply ruining my feet—I'm afraid I'll be a cripple for life if you don't. Won't you get 'em for me, mother?" And, rather than have her little boy a "cripple for life," mother goes down to the store and buys her boy a pair of scout shoes for school just like the ones Billy Jones has.

Resourceful, indeed, are little folks in the matter of argument. And, really, one cannot blame them for wanting to get out of their winter shoes just as soon as the weather will permit. Perhaps something of this impulse dates back to the days when father (and maybe mother too) used to go barefoot on the countryside. And now the soft green sward, warmed by the rays of the sun, is calling to little feet. Grown-ups may not be able to appreciate the depth and strength of the longing in little hearts for light, seasonable footwear. Conditions—especially in the city—make it inconvenient for little folks to go barefoot; so that isn't done any more—at least not until school is out. But they can at all events have new, light-weight shoes; and they ought to have them. And, if the children are allowed to have their way, they will have them. Cid McKay.

Retailers' Action on Manufacturers' Coupons a Wise One.

Cadillac, April 3—At the Kalamazoo convention the delegates adopted the following resolution:

"Resolved—That the Retail Grocers and General Merchants' Association of Michigan is unalterably opposed to securing trade by the use of trading stamps, coupons or premium gifts of any kind or class."

This action appears to have been a wise one in view of the outcome of legislation enacted in some of the other states permitting the use of coupons, tickets, stamps or certificates, same to be redeemed by the merchant, either in cash or goods out of the store at the option of the customer.

This kind of legislation simply tends to legalize the giving of stamps and also places upon the merchant the further responsibility of carrying his own stock of premiums instead of leaving this expense to the stamp companies who are maintaining premium stores in convenient centers for the redeeming of their stamps and coupons.

Michigan merchants have been comparatively free from the trading stamp evil the past two or three years and it would be a misfortune if the custom was revived again or if the State laws permitted the sale to the same extent as in former years.

Many merchants have profited by their experience in giving stamps and could not be persuaded to undertake the same again while many manufacturers are going to discontinue the wrapping of coupons with their goods, yet our laws should be broad enough to cover all phases of this practice in order that one person could not enjoy a privilege that another did not. The Constitution of the United States is so broad that it gives equal rights to all law abiding citizens.

J. M. Bothwell, Sec'y.

Address to the Retail Merchants of Michigan.

Petoskey, April 2—We who are interested in lowering the cost of doing business should write our Senators and Representatives requesting them to vote for Senate bill No. 178 at once. This bill will enable merchants to organize and maintain mutual insurance companies and thereby lessen the cost of insurance. This bill has been approved by many of the most capable men in the mutual insurance field and is sponsored by the National Association of Mutual Fire Insurance Companies and if enacted will help a great deal in the formation of the insurance companies we are about to establish. You can procure a copy of this bill by writing your Representative in the State Legislature.

I also request the various merchants of our State to keep a close watch on all bills introduced in our Legislature and if any should appear which are antagonistic to the best interests of our business and not justified as a means of protection to the public to communicate with me at once, and I will take the matter up with the proper authorities to bring about their defeat or a reconstruction along the lines of fairness to us. During the last days of the Legislature many bills are rushed through without proper safeguards and we have sometimes barely escaped a freak measure that would do us an injustice and serve the public no good. It is to prevent such measures as these that I make this request.

Our Legislative Committee this year is composed of John Affeldt, Jr., Lansing; W. J. Cusick, Detroit; M. C. Bowdish, Lansing; D. A. Green, Pontiac, and Nute Blake, Lansing. This committee has been a live one and has represented the interests of our merchants on more than one occasion during the present Legislature. They, too, will be pleased to hear from you on any matter pertaining to our welfare.

I will say that since our convention at Kalamazoo, our Secretary has not been able to cover the many requests made of him for organization, credit ratings, etc. This is in marked contrast with a year ago, when we had to look for places to organize, and it is an example of the good work which can be done when our State Association is properly financed. Were we in that condition to-day, we could keep two or three men busy, instead of one, looking after the interests of the retailer. However, I believe that within two or three years this condition will be possible, and that our State Association will create a new and better condition for those who are engaged in the retail business.

John A. Lake, Pres.

"Grocery Bill."

I have a staunch admirer
Who cleaves to me always.
He thinks the very world of me.
Though why, I can not say,
For I would gladly lose him.
I despise him with a will—
My horrid fat admirer
Whose name is "Grocery Bill"!

He's not content with stalking
At my elbow all the day,
Standing always in my shadow
When I work and when I play,
But treads the Land o' Nod with me
And when day's voice is still
He whispers to me in my dreams
"Remember 'Grocery Bill'!"

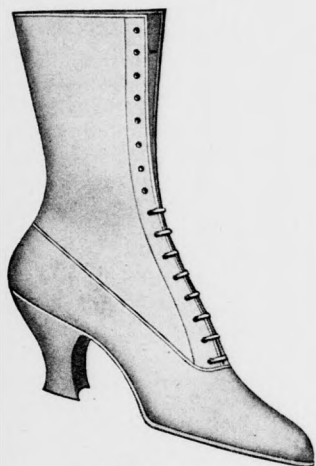
He's the fattest little fellow
That ever one did see,
And how he can consume so much
Is a mystery to me.
It's eggs and rice, and flour too;
Butter and cheese and cream—
The more I put into his maw
The emptier does he seem!

But I have found a treatment
That will make him nice and slim,
And if he has enough of it
'Twill surely vanquish him:
I'll turn the light of science on
My kitchen, and that will
Rid me of my admirer—
That horrid "Grocery Bill"!
Stella Harris.

VERY SPECIAL
White Washable Kid Lace
Goodyear Welt

8 INCH

@ \$5.00 per pair on the floor



No 5259 @ \$5 00

This is what they want.

Let them have it.

Here's your opportunity

While They Last

Same in White Canvas

Turn or Welt

@ \$2.75

Here is Another

Black Kid Vamp, White Washable

Kid Top. 8 inch.

Goodyear Welt

@ \$5.00 per pair



No. 5255 @ \$5.00

These clean and snappy styles are going strong

They are only indicative of the complete stock we have on the floor of seasonable goods of this character.

In Blacks, Browns, Grays and Combinations

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

ADVERTISING THAT PAYS.

Discussion of Accredited Methods of Advertising.

Written for the Tradesman.

Before plunging into the subject the writer wants to call attention to some forms of so-called advertising that do not pay. First, announcements in church and lodge bulletins and programmes, and after that, fake advertising schemes by outside promoters who blow into town over night. With reference to buying space in church and lodge papers, and having one's business card appear in their programmes, the best plan is to treat them all alike; namely, make it an inflexible rule not to patronize any of them, not even your favorite lodge or the church of which you may be a member. There isn't any advertising value in such announcements; and, if you feel under obligation to contribute something to help along with the special plan or enterprise on hand, you can contribute money or buy tickets. In many localities merchants, through their local associations, have entered into an agreement to get out from under this unnecessary burden; and the expediency to which they commonly resort is simplicity itself: they appoint one of their number Advertising Commissioner or Manager, and pass up all solicitors of advertising to him—and he knows what to do with him (or her) as the case may be. And, in this way also, many a promoter of fake advertising has found his pet little hold-up plan effectively blocked.

In communities where the merchants are not organized, a dealer can often get by without exactly turning the solicitor down, by suggesting a different method of co-operation. For instance, suppose a church or lodge is giving a pay entertainment, and proposes to get out a printed programme; instead of buying space in the programme, offer to furnish them their tickets free of charge, provided they allow you to have your business card on the reverse side. From an advertising point of view, this is a much better proposition, for the tickets are sold in advance, and not given away on the evening of the entertainment. I know of business concerns that win a lot of friends in this way. They get out the tickets for scores of different organizations. If the solicitor declines your proposition, it puts you in a better light than if you were compelled to decline his proposition. If he accepts, you get some real advertising for your investment. In either event you win. The main thing, of course, is to retain the good will of the people back of the project, but this can generally be accomplished without paying for advertising that doesn't advertise.

Inserts.

A profitable form of advertising that any dealer anywhere can use, is covered by the word insert. It includes all small pieces of printed advertising that can be wrapped up with merchandise or enclosed in a business envelope running from $3\frac{1}{2}$ to $3\frac{3}{4}$ x $6\frac{1}{4}$ to $6\frac{3}{4}$; and ranges all the way from a single slip of paper printed on one or both

sides up to a booklet of a score (or more) pages, with covers and illustrations in colors.

There are big possibilities in inserts, and the average dealer is not making enough of them.

Manufacturers and jobbers who are interested in supplying dealer helps have correctly gauged the advertising value of this form of advertising, and many of them have gone to heavy expense to equip themselves with stocks of inserts, to be used by their customers, in rounding up local trade.

Leaders and specials, clean-ups of odds and ends, and reduced-price concessions for quick selling; also new arrivals of this, that or something else, and lots of concentrated, high-power selling talk apropos something or other that's new and different,—any of these topics, and scores of others that might be enumerated, can easily become the occasion for a bright, breezy little insert.

And it may take any one of a large number of different forms.

One of the best inserts that comes to my desk comes in the form of a monthly calendar, $3\frac{3}{4}$ x $5\frac{1}{4}$ inches. It represents an old-fashioned wooden framed slate, the lettering being white on a black background.

Sometimes an announcement can be so condensed as to be told on a single card, but the four to eight page folder is, of course, more effective. If one's store is departmentized, there will be sales in the several departments from time to time that can be played up in inserts, and used prior to the opening of, and during the sale.

Here, for example, is the announcement of a February furniture sale: "Bloom's February Furniture Sale. Starling new features for the benefit of our Cash Customers and those having or entitled to a Regular Charge Account. Watch daily papers for particulars, especially prices, which will be from 10 per cent. to 50 per cent. less than regular prices. Our New February 'Pay-You-To-Save' Furniture Club will be started; the most liberal Club Plan ever inaugurated. If you cannot attend this sale in person, mail or telephone your orders; the early purchasers will secure the 'Plums.' O. K. Bloom & Co."

"P. S.—Out-of-Town Customers will be interested in our Delivery Plan."

The following is an effective appeal to lovers of candy:

"Carmels 25 Cents Per Pound.

"Have you ever tried our carmels?

"Did you know that we use nothing but the best and purest cream we can buy?

"Our large volume of business and small over-head enables us to sell our carmels at a lower price than the same quality may be purchased elsewhere in Centerville.

"Let us send you a box to-day and charge to your account.

"Look for our Saturday Candy Specials, advertised weekly in the Friday Evening Herald.

O. K. Bloom & Co."

Invitations of a somewhat personal character may be gotten up as inserts and used to good advantage by dealers. Here, for example, is one of

O. K. Bloom & Co., announcing a Style Promenade:

"The O. K. Bloom & Co. will be honored by your presence at their Style Promenade by living models Tuesday, Wednesday and Thursday, March 5, 6 and 7, 1917. Living models will promenade on a specially constructed stage and demonstrate how the new Spring Styles in Women's, Misses' and Children's Garments may be worn advantageously. Promenade—Morning, 11 to 12; Afternoons, 2 to 4. Children's Garments will be shown 2 to 4 p. m. Millinery, shoes and furnishings will also be featured."

Merchants in almost any line, and shopkeepers who carry a number of different lines, but not so much of any one thing, can use inserts to profit where almost any other form of ad-

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

Mayer HONORBILT
SHOES
For Bigger and Better Business

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

Michigan Shoe Dealers' Mutual Fire Insurance Co.

Fremont, Mich.

Organized in 1912

Responsibility Over \$1,400,000

We carry the risks of approved shoe dealers at 25 per cent less than regular board rate.

We give ample protection and make prompt adjustments in the event of loss by fire.

All losses are adjusted by our Secretary or our Special Agent.

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

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

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

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

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

Every pair made by us is built that way.

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

Because

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

vertising would be beyond them. Most of the small dealers and shopkeepers cannot afford to advertise in the daily papers, and some of them cannot even afford to advertise in the weekly papers. But the houses with whom they deal can often supply them with inserts of many different kinds, and they can get the local printer to get up others—and both should be used.

Learn to get the maximum efficiency out of a 2 cent postage stamp. Uncle Sam doesn't care a rap if there is a neatly gotten-up insert in the letter, along with the invoice or receipt; the additional weight in the parcel will not be detected. When the envelope is ripped open at home, or the parcel untied in the evening, it may find Mr. or Mrs. Good Purchaser in a particularly impressionable frame of mind. And here is a neat little article about an O-cedar mop, and new snow shovel, a copper wash boiler, a set of cereal containers, a new lot of filet net curtains, a curtain marquissette bargain, some new curtain paneling, some yard-wide cretons, some dainty little Japanese matting-covered boxes at bargain prices etc. etc.

Big city stores use inserts because they pay. And the insert is one form of advertising that the smallest of stores can use. And, proportionately, they'll pay the little store just as much as the large one. Frank Fenwick.

Pickings Picked Up in the Windy City.

Chicago, April 2—One of the biggest rallies ever held in the city of Chicago was held at the Auditorium Saturday, March 31. This was called a Patriotic Rally for the purpose of putting a little enthusiasm in the people of Chicago in behalf of the needs for more recruits. The speakers were some of Chicago's most prominent men.

One of the sights of lasting remembrance was that of a monster parade given in Chicago Saturday afternoon, March 31. All of the State infantry, State cavalry and naval reserves paraded before the people, calling for volunteers. This was not a National idea, but a local one for the purpose of trying to have Chicago lead the country for the largest number of recruits and from the interest shown it looks as though they would.

Some of the State soldiers have already been distributed throughout Illinois for the purpose of guarding important bridges and buildings. It has already been reported that some of the guards arrived at these points just in time to stop what looked like serious catastrophes.

The annual kennel show is now being held at the Coliseum Annex, displaying some of the fancy dogs of the country. The Annex is drawing to capacity of people who are interested in dog life.

The Coliseum will open April 7 with Ringling Bros. circus in full swing. This is the first stop of the season of this mammoth show and it is looked forward to with a great deal of pleasure by a number of institutions housing cripples throughout the city, for the reason that each year Ringling Bros. have a certain number of their performers visit these places.

This is Chicago's annual rental season. As a rule at this time of year, landlords are so anxious to close yearly leases that they allow from one to two months' concession, but this year this has been done away with, owing to the past year not being a good building year and flats are scarce.

It is now being discussed in Chicago

go the transfer of South Water street merchants to the Municipal Pier, the people claiming that if this is done it will relieve traffic in the loop and will stop transferring of vegetables and fruits from the boat docks to South Water street. Most of the boats now running into Chicago are using the new Municipal Pier.

One of Chicago's most serious conditions the past two or three weeks has been that of the freight congestion on all of the railroads. Freight has been piled in the freight houses for want of rolling stock. The refusal of the boat companies to accept freight, on account of the ice jam from Michigan points, has swamped the railroads and relief is one or two weeks off yet.

There is a rumor that a few capitalists in Chicago will build on the South Side a two and a half million dollar hotel. It is said ground has already been purchased, but the promoters are keeping the location secret.

The new motor bus transportation company has added a number of new cars and is now running on regular schedule from the loop to Dayton avenue, a distance of about nine miles.

The Independent Drug Co., of Chicago, has opened two new stores, one at Garfield boulevard and Michigan avenue, and the other Van Buren and Wabash. It now has a chain of nine drug stores, which makes it the largest chain in Chicago.

Jack Dietrich, of the G. J. Johnson Cigar Co., has just returned to the factory from Wisconsin, where he reports business booming and the merchants in general satisfied with conditions.

The Illinois Legislature voted against a referendum of the people pertaining to the State going dry. The only dry matter now before the House is the Bruce bill, which would prohibit the sale of anything containing more than 10 per cent. alcohol, and it looks at this time as though this bill would be snowed under.

One of Chicago's newest and prettiest little family hotels is the Strand, at the corner of Sixty-third and Cottage Grove. This little hotel is enjoying a very prosperous business, taking good care of its guests. Anyone doing business on the South Side and wanting a nice, homelike place to stay, will find the Strand very acceptable.

Chicago is now being flooded with advertising matter, notifying the people that all of the frog, fish and chicken dinner hotels just outside of the city proper, in most any direction, are open for business, catering to automobile owners. Chicago territory is well supplied with these places and some of them cannot be beat for the quality of food served at reasonable prices.

The Illinois Central Railroad's general offices at Sixty-third and Woodlawn are now nearing completion, which, when finished, will relieve the congestion at Twelfth and Park Row Station.

Chicago officials are still overwhelmed with the thought of what to do and where to house the negroes arriving in the city by hundreds from the South. Charles W. Reattoir.

Solving Life's Problems.

Life is filled with a mighty big lot of problems.

They can be best solved to a large extent by little inner reflections, by overcoming prejudices, by permitting others to enjoy their own kind of pleasures, their own ideas, and to work out their salvation.

In a nutshell, it is simply the art of minding your own business.

Let others do as they wish, but as for yourself, try to do that which is for the betterment of your health and the prolonging of your nerve forces.

**FRANKLIN
"SUGAR TALKS"
TO GROCERS**



"Beware of Little Losses. A Small Leak Will Sink a Great Ship"

When Benjamin Franklin made the above remark he was probably thinking of the little losses like "down weight" which are unknowingly made by merchants day after day. All such losses come out of YOUR NET PROFITS. You may not think they amount to much, but the loss of a penny here and there soon amounts to the loss of a dollar. Carelessness in such things is costly. You can avoid all loss by overweight if you sell FRANKLIN PACKAGE SUGAR in neat cartons and cotton bags. At the same time, you'll find it the EASIEST way to sell sugar.

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

Original containers hold 24, 48, 60 and 128 lbs.

THE FRANKLIN SUGAR REFINING CO., Philadelphia

**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



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.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, April 2—F. H. Ferris has opened a grocery store at Stalwart. Mr. Ferris has been one of Stalwart's successful farmers for a number of years and intends to add to his present stock of groceries a full line of dry goods and furnishings, so as to give Stalwart a good general store. He intends to buy farm produce, such as butter and eggs, so that his customers will have a cash market for their products.

The Manistique Produce Co., at Manistique, purchased a new auto truck last week to take care of its delivery system, which is more than it can handle with horses in the summer.

A. J. Short, one of our esteemed citizens, and his wife returned last week from Norfolk, Va., where they have been visiting their daughter, Mrs. William Keester. Mr. Short is one of our ex-Mayors and local capitalists and has done much traveling around the State, but has yet to find a place more to his liking than the Soo.

"The value of money depends upon the taste of the man who spends it."

Aug. Carlson, the well-known West Side grocer, at Manistique, has decided to help the consumer take advantage of lower prices by opening up on a cash basis next Monday. This is a move in the right direction, especially at this time of H. C. L. No doubt the new venture will be favorably received and will also be a profitable change to the proprietor.

William Kirkbride, the popular butcher at Pickford, was a Soo visitor last week. Mr. Kirkbride has discontinued the retail business and has gone into the wholesale business exclusively.

R. J. Rains, proprietor of the Central Grocer Co. has returned from Negaunee, where he has been visiting with his wife's relatives for the past two months. He is very much improved in health. He states that the high prices are also in vogue in the copper country and that Soo prices seem quite moderate, compared with the prices in the former.

Gladstone promises to be a lively place this summer, when it will be the connecting link between land and water for the new company known as the Northern Steamship line, to be operated between Gladstone and Buffalo, which has been effected by Minneapolis shippers to secure a lower freight rate to the East. Freight from Minneapolis and other Western points will be shipped to Gladstone on the Soo line and forwarded from Glad-

stone to Buffalo by water. If the volume of shipping is as great as has been predicted, it will mean the construction of a large terminal and will make Gladstone one of the most important cities in the Upper Peninsula.

"Nothing makes a man growl so much at home and brag so much down town as to have an expensive family so support."

The latest to fall in line to raise its price is the newspaper, which is now 1 cent higher in price. This makes us feel good, as it is still within the reach of our local capitalists.

"Cheerfulness is what greases the axles of the world. Some people go through the world creaking."

"The Soldiers Are Coming to Town" is the latest song here. It begins to look like real war around the locks. It would be almost a puzzle to figure out how the enemy could get within sight of the Government works here.

M. R. Floyd, who for the past year has been in charge of the Great Lakes Mission, has tendered his resignation to take effect April 1, having accepted a responsible position with the Fox Machine Co., at Jackson. Mr. Floyd has been a faithful worker and has done much to put the Mission up to its present standard. He will be greatly missed by the numerous friends he made while among us, who wish him every success in his new field.

The mail between St. Ignace and Mackinac Island is still being carried by a horse and rig. The Islanders are anxiously waiting the break up. It is somewhat beyond the Safety First Zone at the present time.

The G. M. Smith Co., Trout Lake, which recently went on the cash system of doing business, reports a remarkable increase in its sales in consequence.

"One seldom has the price of a man who is worth buying."

The many friends of J. B. Melody, the well-known soap man, who for the past few years has been on this territory representing the Swift & Co. soap department, are sorry to learn that he has resigned and gone into business for himself. Jim has made many friends while on this territory, as he was of a cheerful disposition and one of the kind who makes one feel better after having been called upon. He was frequently called Mr. Harmony, instead of Melody, by some of his friends. They are pleased to note, however, that he is making good in his new vocation and wish him every success.

James McKenzie, the well-known traveler, returned last week from a trip to Menominee and reports an unusual coincidence. While he was watching the ice boats racing on the lake the golf clubs were playing golf on the green on the shore. This is no fish story, as Jim has photographs to prove it.

William G. Tapert.

100 Per Cent. Saved.

Salesman—"Yes, lady; we sold these shirtwaists for \$2 each last week, but for this sale we make a reduction of 50 per cent. The price is now only \$1.98."

Lady—"Well, that's good news. I'll take two of them."

They Wore the Same Shirts.

Byron S. Davenport (Judson Grocer Company) was walking down Wealthy street last Saturday night, when a half drunken man came up to him.

Standing in his path the man said: "Mr. Davenport, you don't know me, do you?"

"No," said the genial grocery salesman, "I don't," and he tried to pass.

"I am the husband of your washerwoman," persisted the half sober individual.

"Well, what have I to do with that?"

"You see, you don't know everything," went on the man in a confidential tone.

"What don't I know?"

"You don't know I'm wearing one of your white shirts!"

Why Vegetables Are High.

"Farm products cost more than they used to."

"Yes," replied the farmer. "When a farmer is supposed to know the botanical name of what he's raisin' an' the entomological name of the insect that eats it, an' the pharmaceutical name of the chemical that will kill it, somebody's got to pay."

HOTEL MUSKEGON

GEO. W. WOODCOCK, Prop.

EUROPEAN PLAN

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

Opposite Union Depot and Goodrich Dock
 MUSKEGON, MICHIGAN

New
Kaiserhof
 HOTEL-CAFE
 450 Rooms \$150 up
 300 with Bath \$200 up
 CLARK ST. near JACKSON BLVD.
CHICAGO
 Near Post Office, Board of Trade and all Depots



Elevators

Electric and
 Hand Power

Also Dumbwaiters

Sidney Elevator Mfg. Company
 Sidney, Ohio

Mention this paper.

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.

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

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

New Hotel Mertens

GRAND RAPIDS

Union
 Station

ROOMS
 WITHOUT BATH \$1.00
 WITH BATH (shower or
 tub) \$1.50
 MEALS 50 CENTS



75 Steps East

Fire Proof

Death of Jacob Boertje, of Beaverdam.

Friends and business acquaintances of Jacob Boertje, a promising young business man of the little village of Beaverdam, were greatly shocked and grieved last Sunday, when they were informed of Mr. Boertje's unexpected death.

Jacob Boertje was engaged with his father, C. Boertje, in conducting a general store at Beaverdam, under the firm name of C. Boertje & Son. Last week Thursday Mr. Boertje was out delivering groceries with his team of horses when something happened to frighten the horses, causing them to run away. One of the frightened animals kicked Mr. Boertje, causing a compound fracture of the bones just above the ankle. Although the fracture was very severe, it was thought by the attending physician and the family that Jacob would recover all right, and he seemed to be progressing nicely until last Friday, when lockjaw developed and he grew steadily worse until the end.

Jacob Boertje was born in Grand Rapids, March 18, 1889. In his early youth he moved with his parents to a farm in Beaverdam, where he remained until 8 years ago, when he and his father formed a copartnership and bought the Wm. Karsten store, which they have since successfully conducted.

Mr. Boertje was a young man of good habits and fine moral character. While he was always attentive to business, he was much interested in the welfare of the community in which he lived. He was an active member of the Reformed church of Beaverdam and was always found ready to give his support and influence to all things good. Always of a cheerful and helpful disposition, his passing occasions sincerest regrets. He will be greatly missed by his friends and associates.

Mr. Boertje is survived by his wife and little son, his father and mother and one sister.

Funeral services were held at the Beaverdam church Wednesday at 1:30 p. m.

Jaunty Jottings From Jubilant Jackson.

Jackson, April 2—The money is all raised and the Mott Wheel Works, of Utica, N. Y., will come to Jackson.

Charles M. Spinning, President of the Chamber of Commerce, has appointed his committees with the idea of having big things accomplished for Jackson during his term of office. One of the most important, perhaps, is the Trade Extension Committee. It is made up from the retail, wholesale and manufacturing interests of the city and will, no doubt, do effective work in carrying President Spinning's ideas into execution. Six miles of pavement is to be laid in Jackson this year and this, with the building planned, will make another busy season.

A company for the manufacture of steel balls has been organized in Chelsea and a factory will be erected at once. The stock was over subscribed in a short time.

Freeman & Runciman succeed the L. T. Freeman Co., drugs and groceries, Chelsea. L. T. Freeman retires and Mr. Runciman goes in with Ralph Freeman. The young men have had good business experience

and their prospects for a large patronage are very flattering.

Arthur House, of McPherson & House, Ypsilanti, is building a new garage for his Buick six.

Spurgeon.

Instance Where Whisky Saved Lives.

He was a rabid prohibitionist, and had been asked to take a drink. The result was a crisp lecture on the evils of whisky. "Liquor," said he, "never did anybody any good."

"I beg to differ with you," replied Harry Harwood, "and I can prove it."

"I would be glad to hear of a case where it has," replied the prohibitionist. "There is so much on the other side, that I certainly would like to hear one case in favor of whisky."

"Several traveling men were journeying through Missouri. The train was delayed at a station by a hot box. These men got out and went over to a saloon near the depot for a drink. After they had taken one they wanted another. In fact, they took so many of them that when they left the saloon they found that the train had gone.

"About twenty miles down the road the train which they had missed ran into a freight, and every person in the car in which these men had been riding was killed."

No Correspondence From Detroit or Saginaw.

James M. Goldstein, our Detroit correspondent, has not yet recovered from the effects of the fire which recently invaded his home.

L. M. Steward, our Saginaw correspondent, was taken ill last Saturday and at last accounts was still confined to his bed.

Alfred T. Raymond, who has traveled in Michigan more than twenty years, recently representing Rothschild, Waxman & Kaufmann, of Chicago, died at his home in Lansing, March 30 of tuberculosis. He will be remembered more particularly among the dry goods trade as representing W. S. & Dana Buxton, Springfield, Mass., for whom he traveled more than seventeen years. He is deeply mourned by his widow, son and daughter and hosts of friends throughout the State.

Henry J. Vinkemulder is celebrating his 51st birthday to-day by putting in even more hours than usual at his desk. He is about the youngest man of his age in the city and confidently looks forward to forty more years of activity and usefulness.

J. E. Pettit, who has been connected with Pack Bros. for the past eighteen years, has purchased the stock owned by the Kraft Drug Co., 754 Franklin street, and will continue the business at the same location.

A. C. Fanckboner has sold his drug stock at 1506 Wealthy street to Charles R. Greene, proprietor of the Wealthy Heights Drug Store, 700 Wealthy street. Mr. Greene will continue at both locations.

Theo. H. Trost, Secretary of the Merchants' Credit Association of Ann Arbor, was in the city one day last week.

Manufacturing Matters.

Bay City—The Delpheon Talking Machine Co. is building an addition to its plant which will enable it to double its capacity.

Detroit—Joseph N. Smith & Co., manufacturer of wind shields, automobile hardware and mountings, has increased its capital stock from \$100,000 to \$500,000.

Flint—The Champion Ignition Co. will erect a third story addition to its factory on Industrial avenue, between Harriet and Page streets, at a cost of \$12,000.

Owosso—The Connor Ice Cream Co. has purchased the plant of the Lansing Ice Cream Co., on Capitol avenue, Lansing, and will use it as a distributing plant.

Bay City—The F. C. Hogle Knitting Co. has engaged in business with an authorized capital stock of \$15,000, of which amount \$8,450 has been subscribed and \$4,200 paid in in cash.

Manistee—Thomas J. Elton, Secretary of the Buckley & Douglas Lumber Co., was killed March 27 by falling headlong from the roof of a building at the corner of First and Greenbush streets.

Calumet—The Non-Breakable Battery Cell Co. has been organized with an authorized capital stock of \$5,000, all of which has been subscribed, \$500 paid in in cash and \$4,500 paid in in property.

Benton Harbor—The Auto Accessory Manufacturing & Sales Co. has engaged in business with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,000 paid in in cash.

Saginaw—The Saginaw Sash Weight & Grey Iron Foundry Co. has been organized with an authorized capital stock of \$2,000, \$1,000 of which has been paid in in cash. The plant is located at 319 Rust avenue.

Kalamazoo—The McIntyre Motor Co. has engaged in the manufacture of internal combustion engines with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Clare—The List Manufacturing Co. has engaged in the manufacture of space bands, machinery and special machinery with an authorized capital stock of \$21,000, all of which has been subscribed and \$2,500 paid in in cash.

Monroe—The Brisk Blast Manufacturing Co. has been organized to manufacture implements with an authorized capital stock of \$200,000, of which amount \$125,000, has been subscribed, \$15,000 paid in in cash and \$45,000 paid in in property.

Adrian—The F. X. Truck & Auto Co. has been incorporated with an authorized capital stock of \$200,000 common and \$70,000 preferred, of which amounts \$160,000 has been subscribed, \$5,000 paid in in cash and \$111,000 paid in in property.

Detroit—The Mackie-Olney Co. has engaged in the manufacture of egg crates and other carriers of a similar construction with an authorized capital stock of \$50,000, of which amount \$26,010 has been subscribed, \$2,380 paid in in cash and \$23,630 paid in in property.

Detroit—The Jahn Semi-Trailer

Co. has been incorporated to manufacture auto trailers, tools, implements and machinery with an authorized capital stock of \$5,000, of which amount \$3,100 has been subscribed, \$1,217 paid in in cash and \$1,283 paid in in property.

Saginaw—The Schust Baking Co. has sold its confectionery department to a new corporation which will continue the business under the style of the Schust Candy Co. The new company will have an authorized capital stock of \$50,000. It will occupy the factory formerly used by the Schust Baking Co. at the corner of Sixth and Lapeer streets. The stock has all been subscribed, the incorporators being Henry, Edward and F. E. Schust, Elmer J. Cornwell, and J. D. Draper. When Henry Schust returns from California the officers will be elected.

How Long Will It Last?

The Kalamazoo Co-Operative Society has leased a store room at 214 East Main street, between Portage and Edwards streets, which will be occupied as the co-operative, food-at-cost store. Jacob A. Boekeloo, the store manager, will contract for the stock of supplies and provisions this week, and shipments will be so arranged that the store will have a full stock by the time the Society is ready to begin business operations. In the meantime the efforts to increase the stock sale will be continued by those in charge of the undertaking. Sufficient capital has been paid in to amply finance the undertaking, it is said.

Easy For the Preacher.

A well-known New Jersey doctor was play golf with a well-known New Jersey minister.

"Well, what are we playing for?" asked the doctor.

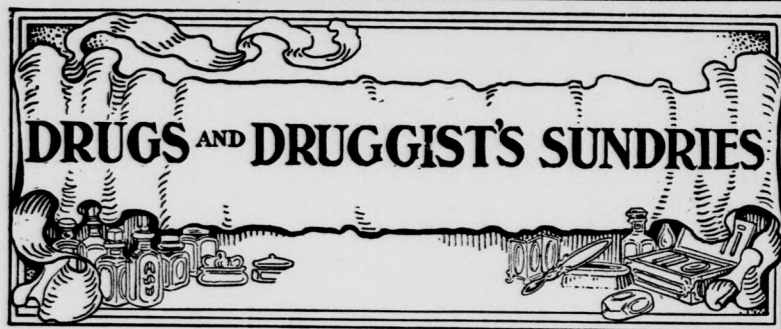
"Why, it's rather out of my line to put up anything," replied the minister.

"Well," insisted the doctor, "we ought to play for something, so I'll put up a pill and you put up a prayer."

Cheese—The market is steady and unchanged, with a little easier tone to old cheese, due to the heavier receipts of new. Old cheese is now in very light supply and in a few weeks there will be none. The demand is fair and no material change is expected within the next two or three weeks. There is no export demand just now, mostly on account of high prices. Fresh receipts of cheese are showing better quality and consumption will improve in the near future.

Salt Fish—Mackerel shows no change for the week. Some last year's Norways have come on the market again and sold readily at high prices. A few Irish have also turned up, but the bulk of the supply is large size shores. Situation is unchanged as to price. Cod, hake and haddock show no change and light demand.

The Hazeltine & Perkins Drug Co. has recently shipped two guarantee soda fountains—one to the Quality Candy Shop, Holland, and the other to Conrad Hoffman, Battle Creek.



Michigan Board of Pharmacy.

President—E. T. Boden, Bay City.
 Secretary—Charles S. Koon, Muskegon.
 Treasurer—George F. Snyder, Detroit.
 Other Members—Leonard A. Seltzer, Detroit; Herbert H. Hoffman, Sandusky.
 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.

Is Pharmacy a Profession or a Trade?

Three or four score years ago there might have been some justification for promoting a discussion involving the question, "Is Pharmacy a Profession or a Trade?" To-day, however, since the educational requirements for the practice of pharmacy have been raised to their present high standard, pharmacy, without apology to any other profession, or to any supposed authorities, may be acclaimed a profession.

What do you, my readers, understand by the term profession? Is it quite clear to you what the characteristics of a profession are? Unless writer and reader arrive at some common understanding as to the peculiar characteristics of a profession, all argument may be futile. Therefore allow me to offer you for analysis and criticism my ideas of the singular essence of a profession.

A profession I understand to be an occupation of such nature that special training and the possession of a certain degree of intellectual knowledge are prime requisites for its pursuit. Secondly, a profession is followed not for one's own selfish interests, but also for the welfare and protection of others. Thirdly, success in a profession is not measured by merely the pecuniary returns. Although there may be many more characteristics of a profession, the above three, nevertheless, stand out as most prominent. Now let us see whether we can not find in pharmacy parallels to the afore-mentioned characteristics.

No one can deny the fact that the practice of pharmacy requires special training and a fund of intellectual knowledge. The special training is acquired by practical drug store work, the time of experience ranging in length from three to five years. The intellectual knowledge embraces the subjects of chemistry, pharmacology, botany, physics, and bacteriology and is obtained generally during a two-

years' or four-years' course at a college of pharmacy. You may venture to argue that not all of our present-day pharmacists found it necessary to attend a pharmacy school for two years in order to "break into" pharmacy. Quite true! But these men and women do not represent what is best in pharmacy, nor do they possess the spirit and the intentions of the ordinary pharmacist. Not many years ago it was not necessary to graduate from a law school to become a practicing lawyer. What was necessary, however, was service as an apprentice and a fund of knowledge, sufficient to enable a man to pass the state examination. Whoever thought of calling law a trade?

Who of our pharmacists do not contribute time and service to the welfare and for the protection of others? Everyday is fraught with the unselfish and obliging spirit of the pharmacist. Without any thought of recompense he shares his knowledge with his customers. He gives advice as to the right usage of drugs, the correct administration of a medicament, and the proper care of a patient. Often he is called upon to dress wounds and otherwise to render first aid to the sick and injured. The pharmacist surely holds a public trust and is truly a public servant.

The success of the pharmacist is not measured by his accumulation of wealth. The unscrupulous, selfish, and unethical druggist regardless of how much wealth is his, can hardly lay claim to success as a pharmacist. To merely uphold the dignity of the profession is to be in part successful. And do not the greater number of pharmacists uphold that dignity? But I have said nothing about those men who work unceasingly and unselfishly to drive out the evils in pharmacy and to raise the standard of the profession. Not only does the work of these men concern pharmacy, but it also concerns the progress of the Nation as a whole. Discovery of labor-saving processes, discovery of new uses, and discovery of valuable products are not few in the ranks of our pharmacists. Behold then the pharmacist as a real and actual professional man, thoroughly trained in the art of his profession, possessed of a replete store of intellectual knowledge, unselfish, benevolent, and public-spirited in the conduct of his duties, and imbued with the spirit of self-sacrifice for the good of pharmacy and society. Herman P. Reif.

Study your advertising to know what kind pays the best. Don't leave it to chance to strike the right methods of publicity.

Show Your Colors.

Grand Rapids, April 2—What is the matter with Michigan? What is the matter with Detroit, Jackson, Grand Rapids, Flint, Bay City, Saginaw? In fact, every city and town in Michigan? Have they no patriotism? Have they no red blood in their veins? Is it a case of don't care? No, we simply forget. Yet it is a fact that in traveling over this grand good State of ours, you can't find displayed from homes, public buildings and business places as many emblems of our Nation, the stars and stripes, as would do justice to a much smaller town than those mentioned. We make this comment because we know, for it has been our business to go over a large portion of Michigan in the past few weeks. It is true that last June, when our National guard units were called out for service and went to the border, we displayed our National colors and did it

well, and some were kept floating until all our boys returned to their homes, and a good big display was made on the return of our soldier boys. But where are they now? We are at the present time facing a much more serious crisis than last June. Many of our National guard units are now under orders and the other units, together with divisions of the Michigan Naval Reserves, may be called any day. Wake up, good old Michigan, and show your patriotism. Display the stars and stripes from every public building, from every factory, from every home, from every business place. Pass the word all down the line. Civic, fraternal, benevolent and educational bodies should talk it with their members and the results will place Michigan among the most patriotic states in the Union, whereas at present we are certainly very near to the bottom in showing the colors.

Traveling Man.

The Criterion Line

Wall Papers

Our Spring JOBS and NEW GOODS are for immediate delivery.

Paints

Ask for Criterion Paints.

Window Shades

Made-to-Order Shades our Specialty.

HEYSTEK & CANFIELD CO.
 GRAND RAPIDS, MICH.

Abundantly Good

PIPER'S DELICIOUS ICE CREAM is made ABUNDANTLY GOOD—so good, in fact, that there can't be the least doubt about it.

Take, for instance, our popular NEW YORK ICE CREAM.

A cheap imitation of New York is sometimes made merely by adding a half dozen of eggs to the regular cream and freezing as usual. In this case an inexpensive egg coloring is added to imitate the full rich tint of the genuine.

But PIPER'S isn't made just to sell—it is abundantly good. So we make up a special, rich custard of our own which contains no artificial coloring whatever, but requires 2½ dozens of whole, fresh eggs to the gallon of sweet cream. After flavoring a dainty vanilla and cooking to just the right consistency, this mixture is then cooled and scientifically frozen. Just to make it extra good, don't you know, a measure of genuine whipped cream is stirred in during the freezing process.

Do you wonder that PIPER'S DELICIOUS NEW YORK ICE CREAM is considerably more popular with a discriminating public than the next best ordinary kind?

PIPER'S CREAM goes farther, tastes much better and, from every viewpoint, is much more profitable for you to handle. Furthermore, it will effectively advertise your store as the place where the best can be bought. Isn't that well worth while?



Claude G. Piper

Wholesale Distributor
 Both Phones 2388

No. 286 Bridge St., N. W.

Grand Rapids, Mich.

GROCERY PRICE CURRENT

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

| ADVANCED | | ADVANCED | |
|--------------------|--|---------------|----------|
| Quaker Corn Flakes | | Clothes Lines | Cinnamon |
| Ralston Wheat Food | | Clothes Mops | Pepper |
| Canned Corn | | Flour | |
| Canned Hominy | | Potted Meats | |
| Canned Salmon | | Rolled Oats | |
| Canned Sauer Kraut | | Caraway Seed | |
| Canned Succotash | | Karo Syrup | |
| Canned Tomatoes | | Allspice | |

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| AXLE GREASE Frazer's 11lb. wood boxes, 4 doz. 3 00 11lb. tin boxes, 3 doz. 2 35 3 1/2 lb. tin boxes, 2 dz. 4 25 10lb. pails, per doz. 6 00 15lb pails, per doz. 7 20 25lb. pails, per doz. 12 00 | Corn Fair 1 50@1 80 Good 1 50@1 80 Fancy French Peas Monbadon (Natural) per doz. Gooseberries No. 2, Fair No. 2, Fancy Hominy Standard 1 10 Lobster 1/4 lb. 1 90 1/2 lb. 3 10 Picnic Flat 3 75 Mackerel Mustard, 1 lb. 1 80 Mustard, 2 lb. 2 80 Soused, 1 1/2 lb. 1 60 Soused, 2 lb. 2 75 Tomato, 1 lb. 1 50 Tomato, 2 lb. 2 80 Mushrooms Buttens, 1/2s @30 Buttens, 1s @45 Hotels, 1s @39 Oysters Cove, 1 lb. @1 00 Cove, 2 lb. @1 60 Plums Plums 1 50@2 00 Pears in Syrup No. 3 can, per dz. 2 50@3 00 Peas Marrowfat 1 10@1 25 Early June 1 35@1 45 Early June siftd 1 45@1 55 Peaches Pie 1 00@1 25 No. 10 size can pie @3 25 Pineapple Grated 1 75@2 10 Sliced 1 45@2 60 Pumpkin Fair 1 10 Good 1 20 Fancy 1 30 No. 10 3 50 Raspberries No. 2, Black Syrup .. 1 60 No. 10, Black 7 00 No. 2, Red Preserved 2 50 No. 10, Red, Water .. 7 25 Salmon Warrens, 1 lb. Tall .. 2 50 Warrens, 1 lb. Flat .. 2 65 Red Alaska 2 20@2 30 Med. Red Alaska 1 65@1 75 Pink Alaska @1 35 Sardines Domestic, 1/4s 4 75 Domestic, 1/2 Mustard 4 75 Domestic, 3/4 Mustard 4 50 Norwegian, 1/4s 11@16 Portuguese, 1/4s 22@30 Sauer Kraut No. 3, cans 2 00 No. 10, cans Shrimps Dunbar, 1s doz. 1 25 Dunbar, 1 1/2s doz. 2 40 Succotash Fair Good 1 60 Fancy Strawberries Standard 2 00 Fancy 2 75 Tomatoes No. 2 1 45 No. 3 1 90 No. 10 5 75 Tuna 1/4s, 4 doz. in case ... 4 50 1/2s, 4 doz. in case ... 7 50 1s, 4 doz. in case ... 10 00 CATSUP Snider's 1/2 pints 1 40 Snider's pints 2 40 CHEESE Acme @26 1/2 Carson City @25 1/2 Brick @25 Leiden @26 1/2 Limburger @26 1/2 Pineapple 1 25@1 35 Edam @1 80 Sap Sago @ Swiss, Domestic 1/2 |

| 3 | 4 |
|--|--|
| CHEWING GUM Adams Black Jack 62 Adams Sappota 65 Beeman's Pepsin 62 Beechnut 60 Chiclets 1 33 Colgan Violet Chips .. 65 Colgan Mint Chips .. 65 Dentyne 62 Doublemint 64 Flag Spruce 62 Heshey Gum 45 Juicy Fruit 64 Red Robin 62 Sterling Gum Pep. 62 Sterling 7-Point 62 Spearment, Wrigleys .. 64 Spearment, 5 box jars 3 20 Spearment, 6 box jars 3 85 Trunk Spruce 62 Yucatan 62 Zeno 64 Smith Bros. Gum 62 Wrigleys 5 box lots .. 61 O. K. Gum 70 CHOCOLATE Walter Baker & Co. German's Sweet 24 Premium 35 Caracas 28 Walter M. Lowney Co. Premium, 1/4s 35 Premium, 1/2s 35 CLOTHES LINE Per doz. No. 40 Twisted Cotton 1 30 No. 50 Twisted Cotton 1 70 No. 60 Twisted Cotton 2 20 No. 80 Twisted Cotton 2 40 No. 50 Braided Cotton 1 75 No. 60 Braided Cotton 2 00 No. 80 Braided Cotton 2 50 No. 50 Sash Cord 2 50 No. 60 Sash Cord 3 00 No. 60 Jute 1 25 No. 72 Jute 1 40 No. 60 Sisal 1 30 Galvanized Wire No. 20, each 100ft. long 1 90 No. 19, each 100ft. long 2 10 No. 20, each 100ft. long 1 00 No. 19, each 100ft. long 2 10 COCOA Baker's 39 Cleveland 41 Colonial, 1/4s 35 Colonial, 1/2s 33 Epps 42 Hershey's, 1/4s 32 Hershey's, 1/2s 30 Huyler 36 Lowney, 1/4s 38 Lowney, 1/2s 37 Lowney, 3/4s 37 Lowney, 5 lb. cans 37 Van Houten, 1/4s 12 Van Houten, 1/2s 18 Van Houten, 3/4s 36 Van Houten, 1s 65 Wan-Eta 36 Webb 33 Wilber, 1/4s 33 Wilber, 1/2s 32 COCOANUT Dunham's per lb. 1/4s, 5 lb. case 30 1/2s, 5 lb. case 29 1/4s, 15 lb. case 29 1/2s, 15 lb. case 28 1s, 15 lb. case 27 1/4s & 1/2s, 15 lb. case 28 Scalloped Gems 10 1/4s & 1/2s pails 16 Bulk, pails 16 Bulk, barrels 16 Baker's Brazil Shredded 70 5c pkgs., per case 2 60 36 10c pkgs., per case 2 60 16 10c and 35 c pkgs., per case 2 60 Bakers Canned, doz. .. 90 COFFEES ROASTED Rio Common 19 Fair 19 1/2 Choice 20 Fancy 21 Peaberry 23 Santos Common 20 Fair 20 1/2 Choice 21 Fancy 23 Peaberry 23 Maracalbo Fair 24 Choice 25 Mexican Choice 25 Fancy 26 Guatemala Fair 25 Fancy 28 Java Private Growth 26@30 Mandling 31@35 Aukola 30@32 Mocha Short Bean 25@27 Long Bean 24@25 H. L. O. G. 26@28 Bogota Fair 24 Fancy 25 Exchange Market, Steady Spot Market, Strong Package New York Basis Arbuckle 20 50 | McLaughlin's XXXX McLaughlin's XXXX package coffee is sold to retailers only. Mail all or- ders direct to W. F. Mc- Laughlin & Co., Chicago. Extracts Holland, 1/2 gro. bxs. 95 Felix, 1/2 gross 1 15 Hummel's foil, 1/2 gro. 85 Hummel's tin, 1/2 gro. 1 43 CONFECTIONERY Stick Candy Pails Horehound 12 Standard 12 Standard, small 13 Twist, small 13 Cases Jumbo 13 Jumbo, small 13 1/2 Big Stick 13 Boston Sugar Stick .. 16 Mixed Candy Pails Broken 12 Cut Loaf 13 French Cream 13 Fancy 14 Grocers 9 Kindergarten 13 Leader 12 Monarch 12 Novelty 13 Paris Creams 14 Premio Creams 17 Royal 10 1/2 Special 11 Valley Creams 15 X L O 10 Specialties Pails Auto Kisses (baskets) 14 Bonnie Butter Bites .. 18 Butter Cream Corn .. 16 Caramel Bon Bons 16 Caramel Croquettes .. 16 Cocoanut Waffles 14 Coffy Toffy 16 National Mints 7 lb tin 20 Fudge, Walnut 16 Fudge, Choco. Peanut 15 Fudge, White Center .. 15 Fudge, Cherry 15 Fudge, Cocoonut 15 Honeysuckle Candy .. 18 Iced Maroons 16 Iced Gems 16 Iced Orange Jellies .. 14 Italian Bon Bons 14 Jelly Mello 13 AA Licorice Drops 5 lb. box 1 25 Lozenges, Pep 14 Lozenges, Pink 14 Manchus 14 Molasses Kisses, 10 lb. box 14 Nut Butter Puffs 14 Star Patties, Ass't .. 14 Chocolates Pails Assorted Choc. 16 Amazon Caramels 16 Champion 15 Choc. Chips, Eureka .. 20 Climax 16 Eclipse, Assorted 16 Ideal Chocolates 25 Klondike Chocolates .. 22 Nabobs 25 Nibble Sticks 25 Nut Wafers 22 Ocooro Choc Caramels 18 Peanut Clusters 24 Quintette 16 Regina 14 Star Chocolates 15 Superior Choc. (light) 18 Pop Corn Goods Without prizes. Cracker Jack with coupon 3 25 Cracker-Jack Prize .. 3 50 Hurrah, 100s 3 50 Hurrah, 50s 1 75 Hurrah, 24s 85 Cough Drops Boxes Putnam Menthol 1 20 Smith Bros. 1 30 NUTS—Whole lbs. Almonds, Tarragona .. 20 Almonds, California soft shell Drake .. @20 Brazilis 18@20 Filberts @18 Cal. No. 1 S. S. @20 Walnuts, Naples 16 1/2@18 1/2 Walnuts, Grenoble Table nuts, fancy 13@14 Pecans, Large @15 Pecans, Ex. Large @17 Shelled No. 1 Spanish Shelled Peanuts 11 1/2@12 Ex. Lg. Va. Shelled Peanuts 12@12 1/2 Pecan Halves @80 Walnut Halves @54 Filbert Meats @42 Almonds @45 Jordan Almonds .. |

| 5 |
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| Peanuts Fancy H P Suns Raw 7 1/2 @ 8 Roasted 8 1/2 @ 9 H P Jumbo. Raw 9 @ 9 1/2 Roasted 10 @ 10 1/2 CREAM TARTAR Barrels or Drums 54 Square Cans 58 Boxes 55 Fancy Caddies 63 DRIED FRUITS Apples Evapor'd Choice blk @ 9 Evapor'd Fancy blk @ 10 Apricots California 15@17 Citron Corsican 18 Currants Imported, 1 lb. pkg. .. 19 Imported, bulk 18 1/2 Peaches Muir's—Choice, 25lb. .. 8 Muir's—Fancy, 25 lb. .. 8 1/2 Fancy, Peeled, 25lb. .. 12 Pearl Lemon, American 15 Orange, American 16 Raisins Cluster, 20 cartons .. Loose Muscatels, 4 Cr. 9 Loose Muscatels, 3 Cr. 8 1/2 L. M. Seeded, 1lb 10 1/4 @ 10 1/2 California Prunes 90-100 25 lb. boxes .. @ 8 1/2 80-90 25 lb. boxes .. @ 8 1/2 70-80 25 lb. boxes .. @ 9 1/2 60-70 25 lb. boxes .. @ 10 50-60 25 lb. boxes .. @ 10 1/2 40-50 25 lb. boxes .. @ 11 FARINACEOUS GOODS Beans California Limas 14 1/2 Med. Hand Picked .. 8 50 Brown Holland 6 75 Farina 25 1 lb. packages 1 95 Bulk, per 100 lb. 6 75 Original Holland Rusk Packed 12 rolls to container 3 containers (40) rolls 3 80 Hominy Pearl, 100 lb. sack 3 50 Maccaroni and Vermicelli Domestic, 1 lb. box ... 75 Imported, 25 lb. box ... Pearl Barley Chester 5 25 Portage 7 00 Peas Green, Wisconsin, bu. 6 75 Split, lb. 10 Sago East India 9 1/2 German, sacks 9 1/2 German, broken pkg. Tapoca Flake, 100 lb. sacks .. 9 1/2 Pearl, 100 lb. sacks .. 9 1/2 Pearl, 36 pkgs. 2 60 Minute, 10 oz., 3 doz. 3 60 FISHING TACKLE 1/2 to 1 in. 6 1 1/4 to 2 in. 7 1 1/2 to 2 in. 9 1 3/4 to 2 in. 11 2 in. 15 3 in. 20 Cotton Lines No. 1, 10 feet 5 No. 2, 15 feet 7 No. 3, 15 feet 9 No. 4, 15 feet 10 No. 5, 15 feet 11 No. 6, 15 feet 12 No. 7, 15 feet 15 No. 8, 15 feet 18 No. 9, 15 feet 20 Linen Lines Small 20 Medium 26 Large 34 Poles Bamboo, 14 ft., per doz. 55 Bamboo, 16 ft., per doz. 60 Bamboo, 18 ft., per doz. 80 FLAVORING EXTRACTS Jennings D C Brand Pure Vanilla No. 1, 1/2 oz. 90 No. 2, 1 1/4 oz. 1 25 No. 4, 2 1/4 oz. 2 25 No. 3, 2 1/2 oz. Taper 2 00 2 oz. Flat 2 00 Terpeneless Pure Lemon No. 1, 1/2 oz. Panel .. 75 No. 2, 1 1/4 oz. Panel 1 13 No. 4, 2 1/4 oz. Panel 2 00 No. 3, 2 1/2 oz. Taper 1 75 2 oz. Flat 1 75 |

6

Table with multiple columns listing various goods such as flour, feed, and fruit jars with their respective prices.

7

Table listing various goods including Jell-O, Jiffy-Jell, and molasses with prices.

8

Table listing various goods including meats, sausages, and butter with prices.

9

Table listing various goods including mackerel, seeds, shoe blacking, and starch with prices.

10

Table listing various goods including oolong, tobacco, and plug with prices.

11

Table listing various goods including smoking and scrap with prices.

SPECIAL PRICE CURRENT

Table with 3 columns (12, 13, 14) listing various goods like Sweet Lotus, Butter Plates, Baking Powder, Cigars, Soap, and Grease with their respective prices.

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

The Only Five Cent Cleanser



Guaranteed to Equal the Best 10c Kinds 80 Can Cases \$3.00 Per Case 40 Can Cases \$1.60 Per Case SHOWS A PROFIT OF 40% Handled by All Jobbers Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

Yearly Invoice Record

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

Tradesman Company Grand Rapids

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

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.

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

Advertising Cuts—Brighten up your advertisements with attractive cuts. Our big catalogues sent free. Cuts for dry goods, furniture, variety, general, millinery, cloak and suit and department stores. Cuts all sizes. Prices 25c each. Send now for catalogues of these cuts. Address Cut Syndicate, 16 East 23rd St., New York. 955

Partner Wanted—\$12,000 to build three stone stores in best trading point I know; two railroad towns; West Central Missouri. 10 per cent. guaranteed above insurance and taxes. J. A. Young, Williamsville, Vermont. 956

Woke Up a Dead-Beat—In 30 minutes. Read this: Southington, Conn., Feb. 2, 1916. The Western Seed House, Salina, Kansas. Gentlemen: Enclosed find check for \$1.25 in payment for the Dead Beat Chasers sent us. We tried No. 5 on one party we had been unable to get anything out of for over a year; he had forgotten our place entirely. But No. 5 woke him up. We got a response inside of half an hour after he received it. This alone more than pays the \$1.25 spent. It is the best \$1.25 we ever have spent. Thank you. The Lewis-Williams Shoe Company, Stansfield's Sons of Mt. Carmel, Ill., writes: "Send us another set of Dead Beat Chasers, they are sure the dope." Tom Gray, the Big Lumberman of Clayton, New Mexico, writes: "It paid for itself twenty times over in the first three weeks, and collected two accounts over two years old which we had given up as lost." Here is our proposition: We'll mail you our set of "Dead Beat Chasers and Slow Pay Ticklers" on approval. If they please you send us your check for \$1.25—if they don't suit you mail them back to us within three days after you receive them, the postage is only 4c to return them, and the matter is ended. Write us today. The Western Seed House, Salina, Kansas. 957

For Sale—Two-story brick building 22 x 70, basement same size. Cemented cellar bottom. Opera house on second floor. Building built five years. I want to retire from the retail business. New stock of men's furnishings, shoes, some clothing. Only store of its kind in town. Am doing cash business. Fine opening for ready-made clothing store for men and boys. This town is located in one of the best farming sections in Michigan. Large milk condensary pays from \$28,000 to \$30,000 to farmers every month for their milk product. Address Lock Box 172, Webberville, Michigan. 943

For Sale—Wagon and implement repair business. Good live town in good agricultural community. Lots of work and good business for a good wood worker. Write or visit W. C. McGowan, Pewamo, Michigan. 945

640 acre homesteads in Colorado, the finest wheat land in the world. No long hard winters. Flowing wells of pure water. Come quick. Der Deutsche Farmer, 327 Barth Block, Denver, Colo. 946

Wanted—General merchandise, grocery or bazaar stock or restaurant and bakery in exchange for 80-acre improved farm (Lapeer Co.) Price right. No. 947, care Tradesman. 947

Patent For Sale or Royalty—New construction of a hose reel. Good household article. Saves hose, time and trouble without taking off the hose from the reel when sprinkling. Address Frank Nemeck, 1833 No. Ballou Street, Chicago, Ill. 948

For Sale—The stock and hardware business of the late H. H. Fowler, known as "Fowler Company." Good, clean stock, centrally located. Splendid opportunity for any one wishing to engage in the hardware business. Address T. J. Potter, Adm. Estate, H. H. Fowler, Greenville, Michigan. 942

For Sale—One Champion account register with cash drawer and cash recorder, like new. Will sell at discount. Write the Haynes Co., of Grand Rapids, 572 Division Ave. So., Grand Rapids, Mich. 919

For Sale—Grocery and market. Leading business in city. Good location. Established thirty years. Ill health cause. George Gussner, Bismarck, N. D. 926

For Sale—Stock of general merchandise and store building, located at a good point in Allegan county, Michigan. Stock invoices about \$3,100, building and lot valued at \$2,500. Sales average \$15,000 annually. 927

For Sale—Stock of general merchandise in Lee county, Illinois. Stock and fixtures invoice about \$3,000. Fine opening. 928

For Sale—Chicago millinery store, nice north side location. Price right. Might take partner. 929

For Sale—Two story store building at a good point in Winneshiek county, Iowa. Fine location for general store. A bargain at \$1,100. 930

Write me for detailed descriptions. I bring buyers and sellers together. Established 1881. If you want to get in or out of business address Frank P. Cleveland, Real Estate Expert, 1609 Adams Express Building, Chicago. 979

Exceptional Opportunity—Young or middle aged thorough general merchandise man. Must have clean record. Invest quarter or half interest, taking management. Business established over twenty years. Annual sales \$60,000. Stock \$20,000. Address No. 980, care Michigan Tradesman. 980

Lease For Sale—Very desirable lease on Monroe avenue, Grand Rapids for sale. Must act quick. J. L. Lynch, 28 Ionia Ave., Grand Rapids. 950

Stock of men's clothing, furnishings and shoes for sale to quick buyer. Stock invoices about \$5,000. Will sell cheap for cash. J. L. Lynch, 28 South Ionia Ave., Grand Rapids. 949

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

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, 438-28 W. Jackson Blvd., Chicago. 800

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

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 767

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

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

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 Forres Ave., St. Joseph, Michigan. 790

\$1,000 down, balance easy, buys real estate and furnished sanitarium. Sanitarium. Smyrna, Michigan. 923

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

Exceptional Opportunity—To continue dry goods, clothing, furnishings and grocery business. All or part of stock and fixtures for sale. Building for sale or rent. No better location or town of 1,200 in State. Address No. 932, care Tradesman. 932

Drug Store For Sale—Finest store in South Texas; best harbor on gulf coast; mild winters. Cool summers. Healthy climate; only store; sales \$150,000. Price \$8,500; terms, \$4,000 cash, balance clear land. A sure snap. Aransas Drug Co., Aransas Pass, Texas. 920

For Sale—Moving picture theater, cheap, if taken at once. Address No. 201 Lincoln Ave., Grand Ledger, Mich. 925

For Sale Or Exchange—For real estate, dry goods and men's wear stock in good condition. Rent \$20 a month, good location. Address Box 114, Shepherd, Michigan. 938

For Sale—A Nickel Mint popcorn and peanut machine as good as new. Price, \$90. Hoare & Slater, Fremont, Michigan. 976

Sales Manager—Our Improved Honey Comb Chocolate Chips pay big 'on side.' Ask for samples. Taylor Made, Kazoo St., Battle Creek, Michigan. 977

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

Georgia Talc Co.—Manufacturers of talc and soapstone powders, foundry facings, crayons and pencils. Main office, Asheville, North Carolina. 953

For Sale—To close an estate will sell only shoe stock in town of 700. Nearest town 10 miles. Stock up-to-date. Building for rent or sale. L. H. Godfrey, Adm., Parma, Michigan. 959

For Sale—Or trade for small farm, home bakery and restaurant in good resort town; only bake oven in town. Box 456, Bellaire, Michigan. 960

Wanted—To hear from owner of good dry goods or general merchandise store for sale. State cash price, description. D. F. Bush, Minneapolis, Minn. 961

For Sale—Grocery and market with fixtures. Invoice about \$5,000. All cash business. Going into another line and must sell by April 1. Best small city in Central Michigan. Central location. Established 25 years. Address No. 963, care Tradesman. 963

Bargains—Dry goods or general merchandise stores, any kind, anywhere. Send for free list. Western Sales Agency, Minneapolis, Minnesota. 962

Drug Store—Leading store, city of 6,000. Box 111, Mesilla Park, N. M. 964

For Rent—Store building, 22 x 80, Sterling, Illinois, 10,000 population. Best location. Address N. Gaulrapp, Sterling, Illinois. 965

Any part of 400 acres raw land—no incumbrance, to exchange for merchandise—groceries preferred. 705 Post Bldg., Battle Creek, Michigan. 966

For Sale—Prosperous business in Michigan town of 2,500. Dry goods, ladies' ready-to-wear, and millinery. Stock invoices about \$10,000. Will sell for 75c on the dollar. Splendid opportunity for woman or man. Health reason for selling. For particulars address No. 967, care Tradesman. 967

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

For Sale—Stock of staple and fancy groceries located in one of the best towns in Northwestern Ohio. Will invoice about \$4,500. Clean and up-to-the-minute in every respect. Doing over \$50,000 annually. Owner wants to retire from business and will not consider a trade. This is one grand opportunity for the man who wants to step into a live business. Address, Ed. Summers, Montpelier, Ohio. 968

For Sale—One No. 6 Hubbard bake oven; one No. 3 Hubbard bake oven; one Power bread mixer. Will be sold cheap if taken at once. Frank Schroeder, Manacelona, Michigan. 969

Store For Sale—In live country town in Ionia county. Groceries and furniture. Will invoice between \$1,200 and \$1,500. For cash \$1,000. Will trade for first mortgage on real estate equal to purchase. Address No. 970, care Tradesman. 970

Splendid Opening—Bakery, grocery and ice cream business for sale. Live town. New country. County seat and United States Land office. Box 95, Timber Lake, South Dakota. 975

For Rent—Steam heated store building at Paw Paw. Good location, exterior cement blocks. Holt Bros., 221 Widdicombe Bldg., Grand Rapids. 974

Drug Store For Sale—A good business in a good town. No junk. Just a good stock for what it is actually worth. This store has done a successful business for twenty years in its present location. Address No. 978, care Tradesman. 978

For Sale—5, 10 and 25c store. Address No. 905, care Tradesman. 905

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

Collections everywhere. We get the money and so do you. No charge unless collected. United States Credit Service, Washington, D. C. 944

Wanted To Buy—I am ready to pay spot cash for a clothing stock, dry goods store or general merchandise. Let me know at once what you have. J. P. Lynch, 44 So. Ionia Ave., Grand Rapids. 986

For Sale—Stock china, cut glass, picture books, stationery, school and office supplies worth \$6,000. Other work needs attention. Rudell Drug Co., Sault Ste. Marie, Michigan. 987

For Sale—Stock of general merchandise located in a small town in Genesee county, doing a business of \$40,000 a year. Inventorying about \$12,000. Anyone wanting a high grade business in good locality can find a bargain here. Address No. 988, care Tradesman. 988

Wanted—Iceless soda fountain. Must be in good condition and cheap for cash. Will H. Sewell, Perrinton, Mich. 989

For Sale—Partnership complications necessitates sale of general merchandise business in South Bend, Indiana. Modern new store, good trade, reasonable rent. Exceptional opportunity. Address C. M. A., 1328 So. Michigan St., South Bend, Indiana. 990

For Sale—Established, incorporated, commercial agency with large clientele; 6 per cent. dividends in 1916. Business rapidly. Require about \$10,000. The Wisconsin Rating League, Oshkosh, Wisconsin. 991

Have Splendid Location—5c to \$1 store; 5,000 population. Several farming districts in immediate vicinity. Good business town. Will manage store commission basis; am long experienced. Will exchange references. Let's get together. Address Livewire, care Tradesman. 992

For Rent—Dandy brick structure and only hotel in Athens, Michigan. Get busy. \$30 month. Communicate, J. C. Studley, Battle Creek, Michigan. 981

Exceptional Business Opportunity—We want a bright, energetic and responsible young man to represent us in Western Michigan and Northern Indiana. The man we want must be a real worker and have a determination to raise himself above his present position. Technical knowledge is not necessary, but he should have some natural mechanical ability. Previous selling experience is unnecessary as ours is a highly specialized line and we prefer to train our men especially for it. The opportunity for advancement is unlimited, depending only upon the man's ability. In answering, go into details as to age, education and what you have been doing. All correspondence confidential. Grover Bros. & Wood, Manufacturers Cash Carriers and Pneumatic Despatch Tubes, 145 Jefferson Ave., Detroit, Michigan. 983

Retall Drug Store For Sale—Doing a good profitable business. In connection with store is telephone exchange which pays good and liberal sum per year. Will make special price for quick sale. Address No. 984, care Tradesman. 984

For Sale—One McCray grocers' icebox, one Bowser tank, one meat slicer, one set computing scales, one coffee mill and motor, one cheese case and three dozen Backus delivery boxes. Address Allen Bros., Ionia, Michigan. 994

For Sale—Half price, nearly new shelving, show cases, large register, tables, counters, gas lamps, large safe. Address Fixtures, 116 Sheldon Ave., Grand Rapids, Michigan. 995

For Sale Or Exchange—161 acres with extra good buildings. Well fenced, has four springs, watering all fields. An ideal stock farm. On main road five miles to market. Gravel loam with some clay and black soil. Want stock of general merchandise or groceries. G. Daykin, Chelsea, Michigan. 996

Jeweler—Location wanted. Expert workman, fine tools. Little stock taken on installments. Write Jeweler, 424 La Grave Ave., Grand Rapids. 997

HELP WANTED.

Wanted—Two experienced clerks, one grocery—other hardware. Address John Hansen, Edmore, Michigan. 982

Wanted—Experienced shoe salesman with knowledge of general window trimming and card writing. Splendid opportunity for advancement. Apply Peoples Bargain Store, Saginaw, Michigan. 985

Wanted—Young man between 25 and 30 years, married preferred, to clerk in general store in country town. Must be wide awake and understand to take care of \$5,000 stock. Will also have to do work outside. Address No. 993, care Tradesman. 993

Do Trading Stamps Violate Anti-Trust Laws?

It appears to me that the practice of issuing trading stamps and chain store coupons is more nearly related to our anti-trust and competition laws than to any other principle or policy. If the legal policy of commanding fair competition by prohibiting either unfair competition or monopoly is right, then the issuance of trading stamps and chain store coupons is wrong. If it is wrong to permit competitors to sign away their freedom to compete by entering contracts or combinations in restraint of trade, then it is equally wrong to restrain the freedom of the consumer to swing his patronage from one competitor to another according to the best quality or price, by entangling him in a chain of transactions or petty discounts which serve to tie him to one group of traders.

The necessary corollary of free sellers is free buyers. The law makes no distinction between buyers and sellers in prohibiting restraint of their freedom to trade. It is useless to command retailers or other sellers to compete with each other in the sale of goods, if one group of retailers is permitted to tie up more and more of the consumers or buyers in an intricate chain of transactions, so that even when a point is reached where the consumer on straight considerations of price or quality would swing over to a competing concern, he is deterred from doing so by the line of transactions in which he has become involved.

The Sherman act prohibits all restraints of trade in interstate commerce. As soon as any class of acts is recognized by the courts as constituting a restraint of trade in fact, they automatically pass in under the prohibition of the Sherman act. So that, irrespective of state statutes prohibiting the giving of either bonus goods, that is goods in addition to those asked for and paid for by the consumer, or coupons exchangeable for bonus goods, the giving of bonus goods or bonus coupons in interstate commerce will, I believe, be restrained under the existing anti-trust acts as soon as the courts recognize that such bonus goods or bonus coupons do, in fact, constitute a serious restraint of the freedom of the consumers or buyers.

Let us briefly examine the difference between the state of mind of the buyer who deals with a non-bonus store and one who deals with a bonus store. The consumer who deals with a non-bonus tobacco store continues to give his patronage to that store only so long as he is satisfied that he thereby secures the highest value in tobacco at the lowest price. As soon as any competing tobacco store is able in any way to convince him that it offers either better quality of tobacco at the same price or the same quality of tobacco at a lower price, he does not hesitate for a moment in shifting his patronage to the new store. This presents a condition of free competition between sellers for the patronage of free buy-

ers, who at all times are able and willing to shift their patronage from one store to another.

In dealing with a bonus store, however, such as a chain store which issues bonus coupons or a store in a trading stamp system, the buyer is no longer free to shift his patronage according to the highest value and the lowest price. After a buyer has dealt with a bonus store long enough to have acquired about half as many coupons as he needs to exchange for a safety razor, or a phonograph he is no longer a free agent. He started out in the beginning only to buy tobacco. But under the guise of an alleged bonus, which a moment's thought would show him was a mere chain of infinitesimal discounts from the price of his tobacco purchase, he is soon entangled in the purchase of other goods in such manner that even when his best interests as a tobacco consumer might otherwise lead him to change his patronage to another store he is deterred on account of considerations wholly foreign to the purchase of tobacco.

Competition in the sale of tobacco or other products can not endure for any length of time so long as one group of competitors is permitted under the guise of an alleged bonus system to confuse and enchain more and more of the consumers in such manner as to prevent the consumer from shifting his patronage from one store to another under the free play of the desire to secure the best quality of tobacco at the lowest price.

The bonus system of selling in all of its forms is merely a device by which in the long run the large dealers, composing either a chain store system or an interlocked system of trading stamp dealers, are enabled gradually to lure away and permanently tie up and absorb more and more of the possible customers of the independent or non-bonus dealers and thus in the long run eliminate the latter as competitive factors.

I believe that it is a somewhat dim realization of this fact that is behind the enactment of state statutes intended to destroy the bonus system by prohibitive license fees, and I am further satisfied that as soon as the full effect of the bonus system, as represented by chain store coupons and trading stamps, are recognized in interstate commerce the Federal competition laws will be brought into play to eliminate them as unreasonable restraints of the consumers. The freest and best interests of trade will then be found to be promoted by bringing about conditions by which those buyers who really desire phonographs or safety razors will buy them direct instead of having a subtle and unbidden desire for these alluring instrumentalities gradually thrust upon them through the medium of an entangling chain of alleged bonuses, having for its real effect to tie them up for all time to a certain chain or combination of stores.

W. H. Crichton Clarke.

Some people attempt so much that they never get anything finished.

He Had a Spare Tire.

He had recently purchased an automobile. It and everything connected with it had been under discussion for a long time, and the children had been listening with eager attention.

Finally the car came, and for a number of weeks the family had the time of their lives. Papa would get home early from work and wash and grease it, while mamma and the children looked on admiringly. Mamma would wash the wind shield, because papa could never get it clean.

Some evenings, when papa felt like blowing himself, the family would burn up enough gasoline and lubricating oil to have taken them to a picture show, and on Sundays they would put up a lunch and drive out into the country until they came to a place where they could picnic, and have a good time.

There was skimping on the table. The front room needed new curtains—which it didn't get. The children needed shoes and clothes, but what of it? They could and did get along without these luxuries. The car needed tires, and tires were a necessity.

One day little Willie, the baby of the family, was looking at a picture of Elijah going to Heaven in a chariot of fire. Pointing to the halo about the prophet's head he exclaimed in awed tones, evidently overcome by the vulgar display of wealth:

"Oh, lookee, mamma, he's dot a spare tire!"

Late News Concerning Michigan Banks.

Grand Rapids—William H. Anderson, President of the Fourth National Bank, was elected President of the Commercial Savings Bank at a meeting of the directors Tuesday, thus filling the vacancy caused by the death of the late Amos S. Musselman. Mr. Anderson has long been a dominant factor in the management of the Bank and it goes without saying that whatever he touches prospers.

Detroit—At a meeting of directors of the German-American Bank, held last Friday, it was decided to call a special meeting of the stockholders to be held April 4. To the stockholders will be submitted for their approval a recommendation that the name of the institution be changed to the First State Bank of Detroit. The new name already has been approved by the Michigan Banking Commissioner. Should the stockholders accept the change amended articles of incorporation will be filed immediately with the Secretary of State. The change is made because of the nonpopularity of the word "German," which has been rendered the object in detestation and contempt through the actions of the Kaiser and the ruling class in Germany.

Wakefield—It is understood that C. C. Wakefield will be President of the new Wakefield State Bank, which is expected to open for business in a few days with a capital of \$25,000.

Holly—C. J. Cummings has resigned his position as Cashier of the Citizens Savings Bank at Holly, to take effect April 1, and the board of directors has appointed Herman A. McLellan to the place. For a number of

years Mr. McLellan has held the position of Teller and Assistant Cashier in this Bank.

Saginaw—Wyman L. Paxson, who has been connected with the Commercial National Bank for the past twenty-nine years and who has for a number of years occupied the position of Cashier, has resigned. Mr. Paxson has occupied the position of Cashier since the death of the late Asa W. Field. Mr. Paxson will give his entire time and energy to the business of the numerous local industries with which he is connected.

Bronson—Arthur Lindsey, Cashier of the First National Bank since it was founded, arrested for misappropriating the Bank's funds to the amount of \$1,000 or \$1,500, has turned over enough to make the shortage good. The Bank has no danger of a run and is fully able to continue to do business. The larger part of his life since he reached manhood has been passed in the capacity of Cashier in Bronson banks, first in the old Coward and Monroe Bank, next in the defunct Rudd Bank and then in the National. He has served on village and township tickets. He has a wife and small daughter. Dr. P. H. Gunsaulus is President of the Bank and wealthy and highly regarded men are the directors with Cicero Holmes, jr., as Assistant Cashier. Mrs. C. J. Scribner is helping in the Bank at present.

To-morrow.

A flower unknown; a book unread;
A tree with fruit unharvested;
A path untrod; a house whose rooms
Lack yet the heart's divine perfumes;
A landscape whose wide border lies
In silent shade, 'neath silent skies;
A wondrous fountain yet unsealed;
A casket with its gifts concealed;
This is the gift that for you awaits
Beyond to-morrow's mystic gates.

Horatio Nelson Powers.

An Arkansas man was recently bitten by a mule with fatal results. This merely shows that the mule is dangerous at both ends.

BUSINESS CHANCES.

Looking For a Good Location? For Sale—A 30 x 65 brick block, ground floor occupied by old established shoes and furnishings business, second story suitable for either offices or apartments. Large show windows, large basement, steam heat. In best location in hustling city of over 5,000, which is now experiencing a boom. Will sell building or business. Satisfactory reasons given for leaving the city. Address No. 998, care Tradesman. 998

For Sale—\$17,000 stock dry goods with established trade. Live Western Missouri town of 1,200. E. R. Hightower, Lockwood, Missouri. 999

For Sale—General merchandise in Central Michigan. Best dairy section in State. Rare chance to buy a real money maker. Address No. 1, care Tradesman. 1

For Sale—General store consisting of dry goods, clothing, shoes, groceries and crockery. Stock including fixtures invoicing \$8,000. Would sell on part payment down. This store is located in a town of 800, fifteen miles from Saginaw. Owner has two stores and wishes to dispose of one. Address No. 2, care Tradesman. 2

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