

# MICHIGAN TRADESMAN

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JUNE 13, 191

Number 1760

## THE FIRING LINE

For glory? For good? For fortune or fame?

Why, he for the front when the battle is on!

Leave the rear to the dolt, the lazy, the lame;

Go forward as ever the valiant have gone;

Whether city or field, whether mountain or mine,

Go forward, right on to the Firing Line.

Whether newsboy or plowboy, cowboy or clerk,

Fight forward, be ready, be steady, be first;

Be fairest, be bravest, be best at your work;

Exalt and be glad; dare to hunger, to thirst,

As David, as Alfred—let dogs skulk and whine—

There is room but for men on the Firing Line.

Aye, the place to fight and the place to fall—

As fall we must, all in God's good time—

It is where the manliest man is the wall,

Where boys are as men in their pride and prime,

Where glory gleams brightest, where brightest eyes shine,

Far out on the roaring red Firing Line.

JOAQUIN MILLER.

## LIVE WIRE COLLECTION SERVICE

No collection, no charge  
 We begin where others leave off  
 We work just as hard on claims of \$1.50 as we do on  
 larger claims  
 Prompt Reports and Remittances

**PURVIS MERCANTILE AGENCY**  
 99 Fort Street, W. DETROIT

## 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**

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DUDLEY E. WATERS, PAUL H. KING, Receivers

## FACTORY SITES

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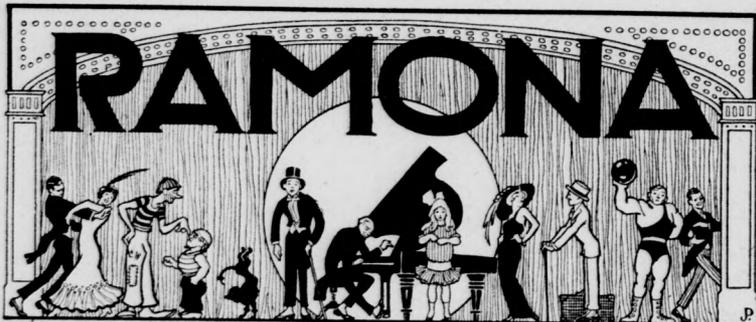
## Locations for Industrial Enterprises in Michigan

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

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

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**GEORGE C. CONN,**  
 Freight Traffic Manager,  
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Ramona is ready, after weeks of preparation, to  
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 Thrillers, Refreshment Booths, Rowboats and Canoe  
 docks freshened, brightened and made more fasci-  
 nating than ever.



## Franklin Package Sugars Are Uniform In Quality and Sweetness

For many years Franklin Package Sugars  
 have been famous as "The Standard of Purity."  
 They are made from Sugar Cane by the most  
 modern refining processes, great care being  
 taken to maintain uniformity and secure the  
 greatest sweetening power. Such sugar is sure  
 to please your customers, and you can make a  
 profit out of the steady sale that follows. The  
 ready-to-sell cartons and cotton bags save you  
 loss by overweight, save the cost of paper bags  
 and twine. Franklin Granulated Sugar is sold  
 in 2 and 5 lb. cartons and 2, 5, 10 and 25 lb.  
 cotton bags.

*"A Franklin Sugar for every use"*

Granulated, Dainty Lumps, Powdered,  
 Confectioners, Old Fashioned Brown

**The Franklin Sugar Refining Company**  
 Philadelphia



## Long Distance Service in Emergencies

**A** MEMBER of a family in the South was taken  
 seriously ill and it was desired to have a nurse  
 from an Eastern city take charge of the case.

At six o'clock Friday evening a long distance telephone call  
 revealed that the nurse had gone to another city in the East  
 many miles away.

A second long distance call engaged the nurse while a third call made  
 a Pullman reservation for her on a midnight train so that she reached  
 the patient's side early Sunday morning.

It is the universality of the Bell System, coupled with the efficiency  
 of its employes that makes such emergency service possible.

Every Bell Telephone is a Long Distance Telephone

Michigan State Telephone Company



# MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JUNE 13, 1917

Number 1760

**SPECIAL FEATURES.**

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**EARNED A REST.**

The announcement of G. J. Johnson, published elsewhere in this week's paper, to the effect that he has retired from the G. J. Johnson Cigar Co., will be received with genuine regret by the trade because of his long and honorable connection with the cigar industry. Mr. Johnson dignified the cigar manufacturing business by destroying the domination of the union and replacing the filthy workmen who typify the union with clean, wholesome girls whose product a smoker can use without fear of the contamination and disease peculiar to union made goods. Mr. Johnson demonstrated that the manufacture of cigars could be conducted without the use of the boycott—in fact, in defiance of it—and other pet weapons of the venal and unscrupulous individuals who usually work to the front in union organization. Mr. Johnson's first great achievement was his defiance of the organization which sought his destruction. It was a hard fight, because the union was backed by the politician, the saloon, the brothel and every other evil influence which was then at the beck and command of organized labor. Mr. Johnson won a signal victory which has been an inspiration to every employer of labor in the country. He did this quietly and effectively, without resorting to grand stand methods and brass band effects.

Instead of aping the practices of the "idle rich," when he arrived on the sunny side of Easy Street, Mr. Johnson's thoughts turned to the improvement of his employes from physical, social and musical standpoints. He gave them commodious rest rooms, competent musical instruction and every advantage possible to enable them to make good and usual citizens of themselves. No manufacturer ever did more to inculcate in his employes lofty ideals, wholesome thoughts and correct theories of living than Mr. Johnson. He did this because he wanted to—not because he was forced to do it. It was not done as a sop to counter-

act the efforts of labor agitators and other trouble workers, but solely as an act of justice to those who helped him acquire a competence and because he felt it his duty to share with them the good things which come to those who deserve them.

**PRESS PINEAPPLES.**

This delicious fruit is well deserving of all the good words which can be said about it and the housewife who can purchase by the dozen at a little discount from regular rates will be glad to fill some of her empty cans now. This is the season of empties and no one can tell for a certainty just what the future has in store. Besides, the average woman abhors the fact that her fruit closet is so depleted and is easily persuaded to replenish her shelves with the first really choice product offered.

What if the price is a trifle high? This highly concentrated flavoring can be stretched out by combining with strawberries and still more cheaply with rhubarb. The latter is at its best and its cheapest, and by the union of the two, one gets very much more substance and the flavor of the product is excellent. Whether as material for pies, a condensed conserve or plain sauce, it will surely be appreciated. It is one of the easiest fruits to can and the addition of the acid rhubarb renders the process still more certain.

Some object to the eyes, feeling that there is waste in the process of paring as well as disagreeable work. With a sharp knife they can be removed without much bother, and if the fruit is carefully washed before this process is commenced the parings may be saved and stewed until all the good is extracted from them. Then strain and add this juice to the fruit which is to be cooked,—and what fruit really offers less of waste?

Pineapples are less perishable by nature than almost any other fruit carrying so much of agreeableness. Attractive prices will ensure almost no loss in this way. Not every one knows that the crown carefully removed and planted will make an attractive sub-tropical plant for the summer garden. As a curio this is an added incentive to the purchase.

**CANNED VEGETABLES LOWER.**

Not only is there a sharp falling off in the volume of business being done in canned goods but there is also a distinct easing in prices. Because of the immense volume of business in recent weeks there has been an impression that it would go on forever and the trade seems quite surprised that it should come to an end. They have counted also on a big demand to fill army and navy requirements, and while this would un-

doubtedly bring a strain if it came all at one time the expectation now is that all this buying will be done on a scientific basis direct from producing sources. This, of course, will check the retail demand, for when the army is mobilized there will be just so many less mouths to feed at private expense.

However, as to present conditions, the reaction from the frenzied buying is complete. Consumers are the ones who are really overstocked, for retailers report that business has fallen to a minimum and many of them now fear they were too enthusiastic when they replenished a short time ago. Jobbers, however, have been willing enough in most instances to relieve them of their surplus stocks, although in some instances expediency may have been the controlling motive. Consumers are beginning to find that they have bought not wisely but too well, for prices are coming down for practically all staples. Fresh vegetables are coming onto the market from the South at a tremendous rate, greater in many instances than the market can absorb, and all along the line there is a revision of ideas as to values.

Americans have long borne the reputation of being the most good-natured and cheerful people on earth. But some of our newspapers act as if they thought the country was filled with acrid, suspicious and gloomy citizens. To meet the desires of these imaginary readers, they employ writers at Washington and elsewhere who daily essay the double role of Cassandra and Jeremiah. Every thing is going wrong. But it will soon be worse. No one is allowed to tell the truth, but those who know it are convinced that the mismanagement of the war is something frightful. It usually happens that the blackest outpourings of this kind of pessimistic journalism occur just on the eve of some striking display of skill and efficiency. It is pretty hard on a prophet of woe in naval affairs to have his droppings of salt tears moisten the paper only a few hours before such announcements come as the arrival of our flotilla of destroyers in England, or the landing of Gen. Pershing. Such manifestations of despair ought at least to be saved up for some actual disaster, and not wasted upon horrible imaginings. And the cheer-up man ought now and then to be given a job in certain editorial offices as well as in Congress. There is one comfort, however. The professional dweller in the cave of gloom becomes, in spite of himself, a comic figure, and so unintentionally lightens the spirits which he seeks to depress.

**RIGHTS OF MAN MUST WIN.**

The great steps which the United States have taken toward real war operations—the registration for conscription and the campaign for the Liberty Loan—have brought home to the people the enormous responsibilities of our situation and the realization of impending sacrifices which we must make as individuals, and which will grow heavier and heavier as the war progresses. These considerations have produced a pessimism which has induced some to give greater weight to the unfavorable aspects of the situation than are warranted in forecasting the final result. It is natural that the strain of mobilizing enormous forces in a few months to combat the carefully built up aggressive legions of militarism which it has taken years and years to perfect, should produce occasional periods of doubt and depression. But the dominating fact is that on the side of the Allies is arrayed a preponderating balance of man power, of financial power and of unlimited natural resources, which, even in a war of exhaustion, must win. Add to this the fact that the rights of man as against the lust for world power—the subjugation of all nations—is the cause for which we are fighting, and there can be no doubt of the result.

**WITHIN THE LAW.**

The California Lima Bean Growers' Association, which has been under investigation for several months by agents of the Federal Government in connection with the National anti-trust laws, is reported to have been given a clean bill of health. The Federal Department of Justice has advised the California Lima Bean Growers' Association that it finds its organization and conduct of its affairs entirely satisfactory and not contrary to law.

The Lima Association is a non-profit corporation and constitutes in effect a pooling of the beans of its grower members, which are sold to the best advantage of the growers and all of the value returned to them, the Association itself not making any profit and retaining only its necessary office expenses. Manager Shipley of the Lima Association is much gratified at the outcome of this Governmental investigation.

There are suggestions enough in either of Albert Garver's talks before the Merchants Congress, published elsewhere in this week's paper, to change any mercantile career from the commonplace to the successful, providing the man who is making the career avails himself of the opportunity to adopt the suggestions and put them into execution.

## PRESENT DAY DUTIES.

## How the Retailer Can Help the Government.\*

Your committee asked me some months ago to give a talk to the conference this evening on the question of Ethics in Business. This is a very interesting subject, but one that has been dealt with many times in such a manner as to be very well covered. In the meantime, changes in the conditions in this country have been so fast and so radical that it appears to me very much more to the point to talk about meeting new business conditions, and particularly so, in view of the fact that no other speaker in this conference has this subject. I presented the matter to Mr. Prendergast, chairman of the committee on speakers, who has authorized me to make a change in the subject; therefore this evening I shall endeavor to talk to you on this question of meeting new business conditions.

What are the new conditions? How have they affected business at this time? In answer to these questions, it seems worth while to go back and review conditions in the other countries at this moment. You will recall at the declaration of war business conditions generally in other countries suffered serious changes. In some countries a moratorium was declared and in some instances was continued. This was done for the best interests of all parties concerned and prevented serious results which might have occurred if this action had not been taken. However, with the experiences of the last two and one half years and the working out of these problems, business conditions have now arrived at the point where they are in quite a satisfactory condition at the present time.

In mentioning this matter, I am doing it for the purpose of having our people in this country in our locality obtain such a viewpoint and understanding of the conditions as shall help us to meet these conditions with the least possible disturbance in our business relations.

It is gratifying to notice that bank clearings in Canada in April showed an increase of something more than one billion dollars, which, with one exception, is the largest ever shown in that country.

In England business conditions can be judged by the fact that the new British loan which has been taken out has been placed at the rate of 4½ per cent. for three months, and 4¾ per cent. for twelve months.

Conditions in France have been gradually getting better and have shown quite a marked improvement since this Government made a loan of \$100,000,000 to the government of France; also the last few days gives the pleasing intimation that Spain may join with the Allies.

In Russia, conditions are not as good, because of the unsettled condition due to the establishment of the new democratic form of government. They are in sore need of money, and the \$100,000,000 loaned by this country to Russia has already helped conditions there. It might be of interest to you to know that the national debt of Russia of \$3,400,000,000 at the beginning of the war has increased and will show a total of about \$20,000,000,000 at the close of the present year.

In the United States at the present time, we are justified in saying that the volume of business is very large and most lines of business will probably be larger in the months to come. There is full employment for all men and undoubtedly the demand for labor will be such that there will not only be this big demand for men, but also for women in many of the industries, so that the wage income in this country will continue very large.

The showing of building for the

\*Address before Merchants Congress by Guy W. Rouse, President Worden Grocer Company.

last few weeks is somewhat less than last year, but in the construction of army quarters an expenditure is being made of \$70,000,000.

Our banks all over the country are in a strong financial condition and in splendid shape to do their part in helping to win in this tremendous struggle.

With this brief statement of the conditions and from the information already at hand, and the knowledge of what has happened in other countries, our Government appreciates the urgent need for the production and conservation of food; for the conservation of energy and for the handling of our financial affairs in such a manner as shall release this tremendous amount of money without crippling business.

We can interest ourselves in the production of food; many of us have already spent a considerable effort in

April 9, a conference of agricultural representatives from most of the states of the Union with the Secretary of Agriculture. After a careful discussion and consideration, this conference adopted a report covering the conditions. From this record, I quote as follows:

"We are the most wasteful people in the world in our ways of living. Our tastes and desires have been educated beyond our incomes.

"Our breadstuffs supply may be increased by one-twelfth or 18,000,000 barrels of flour a year, by milling out wheat so as to make 81 per cent. of the kernel into flour, instead of 73 per cent., as at present.

"An important saving may be effected by making the diet as largely vegetarian as possible, without lowering food efficiency; by a partial substitution of foods such as beans and peas and of milk and its products, includ-

business of our different communities and in the development of our great country. There are good and sound reasons why credit may and should be extended on fair conditions. Credit properly used stimulates business and simplifies it and makes possible a large amount of business which could not otherwise be conducted for want of capital and want of cash.

What I do urge, however, is the shortening of time of credits, and of this I want to talk somewhat at length, because it has to do with your business and with mine. I want to state my position clearly. For a number of years I have been a firm believer in the restriction of time for credits; in other words, in getting more action or more turnovers of capital. Perhaps the company I represent has been more aggressive along these lines than many others, but I firmly believe that we have been working along the right lines. Now, with the changing of conditions, we find a certain element in business who seem to go to the other extreme and shorten the time of credit to what would practically be a cash basis. It will be a distinct hardship on all merchants if credits are eliminated, and must result in restricting business. The situation appears to me to be one that demands thoughtful and intelligent consideration and reasonable and positive action. Personally, I am convinced that the time can and should be shortened, both as regards the dealings of the retailers with his customers and the wholesaler in dealing with the retailer; but I do not believe that credit should be abolished.

In talking with a retailer many times we find that he has altogether too large an amount of outstanding bills on his books, I am sorry to say that in many instances this is due to the fact that the jobbers have permitted the retailer more credit than the conditions seem to warrant. I remember very distinctly the story of the consumer who said that his best friend was a retailer who once told him that he was a fool to use his credit to the extent to which he did. The would-be purchaser went home very much wrought up, but he told me that after thinking it over, he realized that he had bought so many things he did not need, had kept himself in debt and had not been able to save a dollar. He admitted that the retailer was right and reformed. To-day he holds a responsible position in the city, draws a nice income, and says that he owes his success to the retailer who told him the plain truth about the use of credits.

Did any of you attend a funeral—a financial funeral, I mean? Well, some of the gentlemen in this room along with myself have. While it is unpleasant enough to attend such a meeting, it is somewhat galling and humiliating to have the bankrupt get up in the meeting and tell the jobbers that they gave him too much credit. I am telling these things so that we can fully realize that there are two sides to this question and for the benefit of those wholesalers and retailers who are afraid to hurt their customers' feelings by refusing to give them too much credit. Right is right and wrong is wrong and it is a well established fact that where credit is extended, it should be on a thoroughly understood basis regarding the amount and the time; and the seller, whether wholesaler or retailer, who insists upon the fulfillment of these terms by the purchaser will not injure his business. On the other hand he will gain the respect and confidence of that part of the trade which is desirable to have.

Also, I want to say a word about economy of operation, and because the time is short, I will treat this matter very briefly. Already in some cities the retailers have found that

(Concluded on page 41)



Guy W. Rouse

trying to induce the farmers of our different communities to plant more crops. While it is too late in many instances to accomplish much more in planting, there is still time for some little planting in some lines. There is an opportunity, however, to help and a real necessity during the coming weeks for all of us to exert ourselves to assist the farmers in obtaining help which they will need in taking care of these crops. Later there will be a still greater need of help in the harvesting of the crops. We can be of material assistance in making the situation understood to the other employers of labor.

The manufacturing of munitions and equipment for the army must go on at full speed, but other industries must realize that they must release the labor which shall be needed to harvest these crops. If you fail to obtain for the farmers the men that are necessary to harvest these big crops which will be needed, we shall be guilty of failure to do our duty.

The next way in which we may be of help at this time is in preaching the gospel of conservation of food. There was held in St. Louis, Mo.,

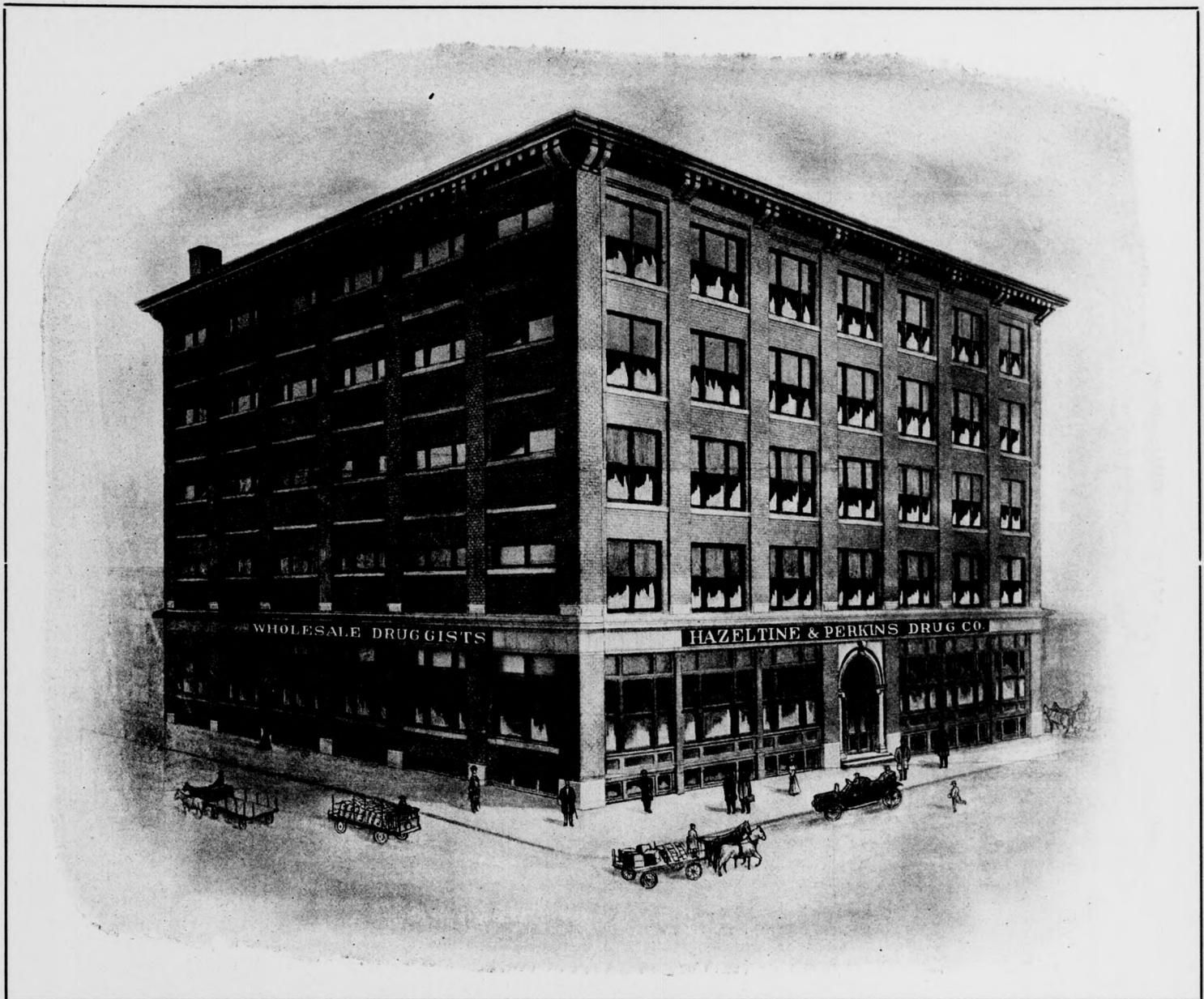
ing skimmed milk, for the more expensive meats.

"At present prices a larger use of corn and rice products as partial substitutes for the more expensive wheat products is suggested.

"The substitution of the home-grown and home prepared grain products for the much more expensive refined commercial foods, known as breakfast foods, will make a large saving."

This ought to suggest a line of work which every one of us can do in our separate communities in an effort to educate the people along the lines which seem to be most necessary.

One thing that we can do to help the situation very materially is to put all business nearer a cash basis. Credit badly used is one of the worst things in the business of a community or a country and we must plead guilty to the fact that a number of us have used credit badly and in a way that has produced extravagance and hardship for the very people it should have benefited. On the other hand, credit properly used, is one of the biggest elements in building the



The Home of the  
**Hazeltine & Perkins Drug Co.**

Corner Oakes Street and Commerce Avenue  
Three Hundred Feet from Main Entrance to Union Depot

The latch string is always on the outside of our door. Just pull it and come in without knocking and have a good time.

**This Means You**

Merchants Congress, Michigan State Pharmaceutical Association, Western Michigan Fair, Trade Extension Excursion, and the Every Day Customer and Visitor.

**Hazeltine & Perkins Drug Co.**  
Grand Rapids, Mich.



#### Movements of Merchants.

Flint—The Gordon Shoe Co. has changed its postoffice to Detroit.

Stanton—C. E. Mesler will engage in the grocery business about June 30.

Coral—J. E. Skeoch & Sons succeed Chapple & Skeoch in the produce business.

Lapeer—Fire destroyed the H. C. Kruth bakery June 8, entailing a loss of about \$10,000.

Grand Junction—Fred Lyons has closed out his stock of drugs and removed to L'Anse.

Ludington—David Gibbs has opened a cash-and-carry grocery store on East Ludington avenue.

Otsego—H. R. Walters is closing out his stock of bazaar goods and will retire from retail trade.

Howell—Charles E. Stalter has opened a creamery in the Earl building on South Division street.

Detroit—The Detroit Wholesale Furniture Co. has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Mathew-Tanzey Corporation, Publishers, has changed its name to Frederick C. Mathews Co.

Cl'max—The Helmer-Goodale Drug Co. has closed its store and removed the stock to its store in Battle Creek.

Edmore—James Tobin, of Gladwin, has taken over the Gibbs flouring mill and will continue the business.

Cadillac—Victor Roussin has sold his drug stock and store fixtures to C. J. Ayres, who will continue the business.

Corunna—The Farmer's Co-operative Elevator Co. has been incorporated with an authorized capital stock of \$40,000.

Conklin—William Gray, of Nunica, has purchased the Sawyer meat stock and store fixtures and will take possession June 15.

Dimondale—H. E. Elliott, of Detroit, is erecting a grain elevator which he will open for business as soon as completed.

Saginaw—Israel Rich, dealer in clothing and shoes at 317 Genessee avenue, sustained a loss of about \$1,000 by fire, June 4.

Manistee—Alex C. Hornkohl is installing a modern oven in his bakery, with a capacity of 500 loaves of bread every forty minutes.

Three Rivers—W. G. Major has sold his grocery stock to R. J. Schoonmaker, who will continue the business at the same location.

Portland—Mrs. Agnes Mills has sold her stock of fancy and art goods to Mrs. N. G. Esch who will consolidate it with her own.

Freeport—The Freeport Farmers' Elevator Co. has increased its capital stock to \$10,000 and is installing a new engine and recleaner.

Saginaw—Charles Konieczka has formed a copartnership with his father and engaged in the grocery business at East Saginaw.

Holland—Robbert Bros., meat dealers, suffered a loss by fire of about \$1,000 June 6. The loss is partially covered by insurance.

Quincy—A. A. Wilcox, who has conducted a shoe store here for the past fifty years, has closed out his stock and retired from business.

Eaton Rapids—George Fabino has sold his stock of fruits and confectionery to Angelo Colerine, who will continue the business at the same location.

Albion—Patrick Phelan has taken over the Silver Moon restaurant and hotel and will continue the business under the style of the Albion Home restaurant.

Battle Creek—Nelson E. Williams will erect a new store building at Lake and Rittenhouse avenues, on the site of the one recently destroyed by a cyclone.

Corunna—The Farmers' Co-Operative Elevator Co. has been organized with a capitalization of \$40,000, \$20,000 of which has been subscribed and paid in in cash.

Three Rivers—H. L. Baird, of Fremont, has taken possession of the undertaking and furniture stock of Schoonmaker & Worthington, which he recently purchased.

Lapeer—Peter J. Brophy has sold a half interest in the Lapeer City garage to Peter Skelley and the business will be continued under the style of Brophy & Skelley.

Pewamo—James Davarn has sold his interest in the Pewamo Elevator Co. to his sons and partners, William and Nevile Davarn, who will continue the business under the same style.

Detroit—The Detroit Barbers Supply Co. has been organized with an authorized capital stock of \$25,000, all of which has been subscribed, \$2,000 paid in in cash and \$23,000 paid in in property.

Sault Ste. Marie—Royce & Coulter, grocers at 550 Bingham avenue, have dissolved partnership and the business will be continued by J. Charles Royce, who has taken over the interest of his partner.

Bay City—The Sun Coal Mining Co. has been organized to conduct a general mining business with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in in property.

Marquette—The Workers Co-Operative Association, with a capitalization of \$15,000 and a membership of 120, has taken over the grocery stock and store fixtures of John Lammi, on

West Washington street, and will continue the business. Regular prices will be charged the members for merchandise, but a 5 per cent. dividend will be paid them at the end of each year.

Jackson—The Wagner-White Co. Inc. has been incorporated to handle wholesale and retail grain seeds and food products with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Flint—The F. F. Russell Co. has been organized to conduct a retail store for cigars, tobaccos, lunch room, billiards, with an authorized capital stock of \$2,000, all of which has been subscribed, and \$700 paid in in cash.

Lansing—George W. Burhans, of Portland, has purchased an interest in the stock of the M. J. & B. M. Buck Co. undertaker and furniture dealers and will act as secretary-treasurer and credit man of the company.

Battle Creek—The Battle Creek Provision Purchasing Association has been incorporated to buy and sell all manner of fuel and provisions with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and paid in in cash.

Gobleville—John L. Lynch, of Grand Rapids, who is closing out the general stock of G. W. Duguid, sold goods to the amount of \$2,000 the opening day of the sale last Saturday. The largest day's sale ever recorded in the store before was \$500.

Detroit—A. Simon & Co., Inc., has been incorporated to deal in waste materials of all kinds and manufacture same into various articles with an authorized capital stock of \$250,000, of which amount \$125,000 has been subscribed and \$50,000 paid in in cash.

St. Joseph—F. A. Schoenberg & Co., handling musical merchandise, have merged the business into a stock company under the style of the St. Joseph Music Co., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Marquette—William Maxwell has severed his connection with the F. Doncker confectionery business and formed a copartnership with W. C. Wilcox, of Ironwood, under the style of the Wilcox-Maxwell Co. and engaged in the wholesale confectionery and ice cream business at 313 West Washington street.

Lyons—For more than a year the safe in the office of the elevator company here remained unlocked and a sign informing burglars to that effect was left out. A day or two ago someone carelessly turned the dial and locked the safe and it was then discovered that no one in town knew the combination. The safe had to be drilled.

Muskegon—C. S. Daniels, who is connected with A. C. McClurg & Co., of Chicago, has purchased the stock and store fixtures of the Long millinery shop, 90 Western avenue and is closing it out at special sale, after which he will occupy the store building with a stock of books, stationery and gift articles for men and women.

#### Manufacturing Matters.

Detroit—The Wadsworth-Campbell Box Co. has increased its capital stock from \$30,000 to \$60,000.

Owosso—The Mullinix Organ Co., which recently moved here from Bay City, suffered a loss of \$8,000 by fire June 10. The loss is partially covered by insurance.

Coldwater—The McKenzie Cereal Food Co. has declared a dividend of 15 per cent. to its stockholders and one of 7½ per cent. to its employees, to be paid July 1.

Traverse City—The Napoleon Motor Co., of Napoleon, Ohio, is removing its plant to this city, where it will continue the manufacturing of pleasure cars and motor trucks.

Detroit—The Woodworker Manufacturing Co. has been organized with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$10,000 paid in in cash.

Holland—At a meeting of the directors of the Veit Manufacturing Co., L. H. Mattingly, of Mattingly & Co., public accountants at Kalamazoo, was elected to assume the management of the company.

Detroit—The Merritt Engineering Co. has been organized to manufacture and deal in furnaces with an authorized capital stock of \$1,000, of which amount \$900 has been subscribed and \$250 paid in in cash.

Detroit—The Monroe Chemical Co. has been incorporated to manufacture and deal in chemicals at 1605 Kresge building, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in cash.

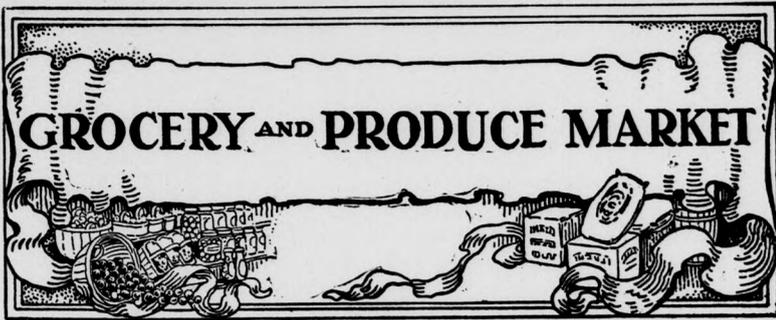
St. Johns—The Triangle Motor Truck Co. has been incorporated to manufacture motor vehicles and trucks with an authorized capital stock of \$50,000, of which amount \$30,250 has been subscribed and \$6,050 paid in in cash.

Detroit—The Holt Company, Inc., has been organized to manufacture food products of every kind with an authorized capital stock of \$5,000, of which amount \$2,900 has been subscribed, \$8.26 paid in in cash and \$28,891.74 paid in in property.

Lansing—Seymour Foster, trustee, has closed out the stock and machinery of the Michigan Knitting Co. and will pay 100 cents on the dollar to all stockholders and creditors. The three-story brick factory and ground upon which it is built is still to be disposed of.

Detroit—The Merz Capsule Co., manufacturer of medical, pharmaceutical and druggists' goods and supplies, has renewed its corporate existence for a term of thirty years, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in.

Jackson—Alva F. Watkins, dealer in druggists' specialties has merged his business into a stock company under the style of Alva F. Watkins Co. to manufacture drugs and pharmaceuticals with an authorized capital stock of \$5,000, of which amount \$4,000 has been subscribed, \$1,000 paid in in cash and \$3,000 paid in in property.



### The Grocery Market.

**Sugar**—With the adjustment of list prices to the  $7\frac{1}{2}c$  basis—with the exception of the Federal, which will be out of the market for some time yet—the refined market is getting to a natural basis, and some circles hope for an improvement in the demand. It is pointed out that the weather is favorable for an active consumption by manufacturers, while the preserving demand should be more in evidence. Of course, prices are high and this tends to curtail the use of sugar, but refiners look for a good business, arguing that despite the large deliveries the invisible supplies are not excessive. Food control is likely to figure later in the situation, but at present it is not a large factor, although undoubtedly exercising some retarding influence. Refiners have been indifferent because of the situation in Washington, for the revenue legislation has a kaleidoscopic character, new features being introduced daily. Thus, following the settlement of the excise tax at  $\frac{1}{2}c$ , a surprise was sprung by a Louisiana Senator in the shape of the elimination of the drawback provision that would hit the export business badly. This would mean that the foreign buyer must pay the domestic price, which, with the enactment of the excise impost, would be  $1\frac{1}{2}c$  a pound higher than at present paid in bond for export. The effect, it is pointed out, might be to drive Europe and South America to purchasing raws at lower prices, especially such kinds as Java whites, which already are competing, in a measure, with granulated sugar.

**Tea**—The trade is still hesitant over the outcome of the excise or, what it amounts to in the final analysis, duty, and until the matter is settled by Congress will go slow in buying tea. There are always some orders being filled where supplies are depleted, but speculation has been stopped completely. Prices, however, hold well under the circumstances. The effect is also felt in the purchases of new crop in the Far East, which are reported to the light for American account. Of course, the shipping scarcity plays a part in the dullness, only Japan apparently being in a position to provide sufficient tonnage to guarantee fairly satisfactory movement to this country.

**Coffee**—All grades of Rio and Santos coffee are a shade weaker for the week, probably  $\frac{1}{4}c$ . This is principally due to the fact that the Brazilian market has weakened somewhat. The question of tax is, of course, unsettled. Milds are unchanged for the week, Java and

Mocha are steady at the advance noted last week.

**Canned Fruit**—The situation remains practically unchanged with a light demand, but prices well maintained.

**Canned Vegetables**—The pressure of fresh vegetables and the absence of demand for spot goods are sending prices of tomatoes down in spite of the efforts of canners and dealers to hold them up. It is now possible to buy Standard 3s as low as \$1.90 and some canners are willing to sell at \$1.25 f. o. b. cannery, but there are still others who have the courage of their convictions and ask \$2. There is no new buying of futures, although some canners are now willing to take \$1.40. A similar feeling exists in regard to some other items, although corn is keeping very firm. Peas are easier as crop prospects brighten.

**Canned Fish**—With the exception of Columbus River salmon the market is easier. Spot lots are offered at concessions in some instances, although holders in general believe there will be a renewal of the demand as soon as the hot weather sets in. Sardines are in light supply and prices are maintained.

**Dried Fruits**—Dried fruit men are saying that, while there may have been some dull times in the past, there has never been anything to equal this. Psychology may have something to do with this feeling, as, for instance, the impression of darkness following a blinding light. Extreme contrasts are apparently without precedent, the mind being seemingly unable to grasp any other condition than the one then existing. Hence, the practically complete cessation of business, following the extreme activity of a few weeks ago, makes it appear all the more intense when business suddenly stops. In other words, the trade had enjoyed such an unexampled season of prosperity that it had become accustomed to it and gradually came to regard the abnormal as normal. Nevertheless the present period of stagnation is most pronounced, for usually there is some business going on in one thing or another, but dried fruits have practically come to an end. The raisin crop is sold out, peaches and apricots are exhausted, prunes are almost gone out of first hands, and the remarkable condition has been reached where there is nothing to do business with. Such supplies as there are are the property of jobbers or retailers. The former have little, if anything, on hand, but the latter are believed to have enough to keep them going over to the new crop.

It is true that similar conditions have on rare occasions in the past prevailed just prior to the advent of a new crop, but never as early as this. This has been a season of abnormal demand rather than of short crops, but now the point has been reached where buyers have all they want and some perhaps a little more than they want, so that after all, if it were a question of actual demand? it might be possible to dig up some fruit.

**Cheese**—The market is very firm following advances in the country markets, chiefly of the West, amounting to  $1\frac{1}{2}@2c$ . The average receipts are showing improvement in quality, but are still not up to standard. Home demand is fair, with more or less export demand for the best marks. A higher market is expected in the near future.

**Corn Syrup**—The market is steady at quotations with a good movement into consumption for this time of the year. The domestic trade is keeping up well and there is no accumulation of stocks.

**Tapioca**—The market is quiet and unchanged for all grades. The trade is going slow for the moment as prices are high.

**Rice**—The market is quiet and prices rule steady. There is a little more export enquiry despite the high level and the advancing freights, which now are the equivalent of almost 6c per pound. The domestic enquiry is slow and the general tendency of the trade is to hold off in purchases until the final passing of the revenue bill. The advices from the South note quiet markets and no pressure of supplies. No change in crop conditions are reported, the planting going on favorably, although the harvest this summer will be late.

**Provisions**—Smoked meats are steady and unchanged. Receipts appear to be somewhat heavier than before, with a fair consumptive demand. Slightly lower prices are looked for in the near future. The market for pure lard is off from  $\frac{1}{2}@3\frac{1}{4}c$ , also due to the increase in the receipts. Compound is steady and unchanged, with a good home consumptive demand and a moderate supply. Dried beef is firm and unchanged, with a good consumptive demand. Canned meats are firm and unchanged, with a light supply and a fair demand. Barreled pork is unchanged.

**Salt Fish**—The mackerel situation is becoming somewhat critical as to supply. Even the large sizes are growing scarce, and the prospects for fishing for new shores are not very good, owing to the shortage in barrels, shortage in men and shortage in salt. It is expected that fishing this year will be restricted by the war operations, and altogether it would not appear as if the catch would be very heavy. The Norwegian mackerel situation is unchanged for the week. Prices may be named on some summer catch fish in a short time.

G. Broene has sold his dry goods stock to Dr. Hofman, who will continue the business at the same location, 1501 Coit avenue, under the management of Mrs. Riddering.

### Summarized Report of Merchants Congress.

The second annual Merchants Congress, which was held in Grand Rapids three days last week, was the center of much interest among the jobbers trade of this market, because it so happened that the subjects presented were of vital importance to the jobber as well as of great interest to the retail dealer.

The four talks presented the first day of the Congress are published verbatim in this week's issue of the Michigan Tradesman.

The first topic presented Wednesday afternoon was by Fred C. Kuhn, of Cleveland, on the Human Side of Retailing. The Tradesman regrets that it is unable to reproduce this paper, because it was copyrighted by the author for publication in one of the current magazines. It is an excellent treatise on the subject. Later in the afternoon Harold G. Ingham presented one of his topics. What he said is presented in detail elsewhere this week. The same is true of Guy W. Rouse's talk on the Ethics of Business. Later in the evening H. Leslie Wildey presented his formula for meeting mail order house competition. The Tradesman regrets that it cannot present a full report of this paper, because Mr. Wildey refuses to permit the use of his manuscript by trade paper publishers.

Thursday afternoon John A. Lake read a paper on Co-operation and Success. It is published in full elsewhere in this week's paper. The same is true of the second talk presented by Mr. Ingham.

In the evening Mr. Hutchins and Professor Gilman both gave excellent talks. Their addresses are published verbatim.

The last day of the Congress vocal music was furnished by Hazel Reily with a young lady accompanist, which added much to the pleasure of the affair. At the evening session the G. J. Johnson Cigar Co.'s Ukelele Orchestra, composed of seven young ladies, contributed to the pleasure of the session by several selections. The young ladies are all employes of the factory and won instant recognition and applause because of their modest demeanor and the simplicity of their playing, which was utterly devoid of affectation or striving for effect.

The cost of the stenographic reports of the talks printed this week was generously undertaken by the wholesale dealers. The cost of composition and publication is cheerfully assumed by the Tradesman.

The Ira M. Smith Co. is now in the hands of a trustee for the creditors. The liabilities are \$163,000. The assets are estimated at \$60,000, which probably means that the creditors will receive about 20 cents on a dollar.

Arthur E. Gregory (Judson Grocer Company) is growing a crop of potatoes from Australian seed and offers to supply seed potatoes for next year's planting on the basis of \$5 per bu.

Ionia—The Ionia Filor Board Co. has increased its capital stock from \$10,000 to \$50,000.

## UPPER PENINSULA.

## Recent News of the Cloverland of Michigan.

Sault Ste. Marie, June 11—K. R. Eddy, the well-known movie photographer, has purchased the entire business of the Chippewa Film Co., which has heretofore been run under the name of the Soo Amusement Co., in which Beardsley & Cook were interested. Mr. Eddy has been doing some very fine work for the movie world within the last year. The pictures of the ice blockades at Whitefish Point, which were taken a short time ago, have been shown on the screen throughout the United States and are considered among the best of this kind taken as yet. A card was received from Howard Thompson, Assistant Weather Observer at Trenton, N. J., who witnessed the picture the other night and says that it almost made him homesick, as he was a former Sooite and can appreciate the predicament the boats were in in the ice blockade.

The partnership heretofore existing between Royce & Coulter, one of our leading groceries, was dissolved last week. J. Charles Royce purchased the interest of James Coulter and will continue the business as heretofore. The Royce grocery is situated in the business part of the city and has always enjoyed a large share of the patronage. Mr. Royce is a veteran at the business and is considered one of the best grocers in the State, having been affiliated with the Retail Grocers' Association of Michigan for a number of years. Mr. Coulter's health has not been very good during the past year and he has taken a position with Gamble, Robinson & Shaw Co. as city salesman, which will keep him outside, which was his reason for making the change.

Herbert Fletcher, Assistant Cashier of the Soo Savings Bank, has dropped his membership from the ford automobile club, having purchased a large touring Jeffrey auto. Herb has been one of the faithful ford owners, with a record of getting a new car every six months. He made a record breaking trip throughout Chippewa county, initiating the new car, last Sunday. His friends who were fortunate enough to make the trip with him declared that Barney Oldfield would be jealous had he been along. The steepest hills were made with the greatest ease and the muddy roads were plowed through without any inconvenience. Herb is very well pleased over his new car and the chances are Mr. Ford has lost a very good customer.

St. Ignace merchants have discovered a new counterfeit \$10 certificate of the 1917 series. While it is not as finely executed as the genuine certificate, it is a very fine specimen.

The Liberty Bond has been doing a land office business with the Sooites, as there are many who cannot go to the front, but wish to do their mite in the Liberty Bond channel.

The conscription regulation almost put the ferries out of business between the two Soos in preventing males from 18 to 45 from leaving the country without a passport. The Canadians have been big buyers on the American side and the American business will suffer. Not only will the business suffer, but the young folks, as well as many of the Canadian boys, have a best girl living on this side of the river. It is almost impossible for them to get an excuse big enough to enable them to cross the border. Numerous weddings have been the consequence.

"In guarding his reputation, every man should be his own watchman."

Paul Litzner, one of Moran's leading business men, bought a new Buick car last week. The first thing which happened was the blowing off of a cylinder head. It didn't discourage Paul, as the Buick company has a large supply of cylinders on hand.

A little thing like that did not inconvenience Paul for any length of time. Captain James Bennett, of Detroit, returned last week to Mackinac Island to start getting the Bennett Hall in readiness for the season.

The branch grocery of A. H. Eddy, at Sailor's Encampment, opened last week for the season. This is good news to the resorters who make the encampment their summer home. Mr. Eddy caters to needs of the resorters by making a special delivery by boat from the main store at the Soo.

"Some banks are being embarrassed by having too much money. Nobody else is."

N. D. Moorish, the well-known druggist, is laid up at his home as a result of being hit by an auto driven by William Smart. Although no bones were broken, Mr. Moorish was badly shaken up and bruised.

Mayor Tyman is truly an economizer. It is by his veto that we will have no circus at the Soo this summer. He believes in keeping the spare change in circulation, instead of bidding it good-bye in one day.

William G. Tapert.

## Activities in Michigan Cities.

Written for the Tradesman.

Every loaf of bread sold or made in Muskegon must be stamped with its exact weight after July 1, according to the new ordinance passed by the council. The measure is designed to protect consumers in this time of high prices.

Escanaba is preparing to entertain the State convention of Eagles June 19-22 and a large attendance is expected.

Menominee has changed her mind and will celebrate on July 4. The expense will be cut out, with no waste of money for fireworks, the feature being the great parade of students, boy scouts, lodges, etc. and there will be a programme of music and speaking.

Walter O. Lochner, Secretary of the Chamber of Commerce at Wabash, Ind., has resigned to accept a similar position at Adrian July 1.

Members of the Masonic order at Portland are showing their patriotism. They had plans well under way to build a temple this year, but have voted to suspend operations until after the war and to invest the money now in the treasury, amounting to \$2,500, in Liberty bonds.

Floyd Puffer has been elected as Secretary of the Belding Board of Commerce and will assume active duties next week.

The Piqua Handle Co., of Thompsonville, has received a big order from the Government and is turning out half a million tent poles. Girls are being employed at the plant, due to the scarcity of men.

Saginaw is developing into an important insurance center, the Commonwealth Fire Insurance Co., with half a million dollars capital, and the U. S. Mutual Automobile Insurance Co. having been organized there recently.

Michigan Elks will browse in Muskegon June 20-23.

This is trade extension week in Battle Creek with refund of railroad fares and other inducements offered by local merchants.

Almond Griffen.

An umbrella does a lot of good, but has to be put up to it.

## HOME CANNING FACILITIES.

Never before was the outlook for the sale of canning materials more favorable. First, there is the canner, which will do the work of several wash boilers on the kitchen range, besides doing it more easily. Every housewife has found out that she can can anything, from fruit to vegetables and meats. Absolutely nothing edible need go to waste. Especially on the farm is this knowledge worth much. She knows that in former years enough odds and ends went to waste to keep several families in canned goods, all because there was no near market for the fresh products. Now all is different and the housewife is assured of a ready market for all her surplus at profitable rates.

In many localities the regular canner is not familiar. The folks have all read about it, but they have never seen one in operation. Why not get a sample canner of the best type and prepare not only to show it but to show it in operation. Arrange for this with some capable woman who will be glad to do the work for a share of the products. Have a special day each week on which she will make a public demonstration of the work. The sample canner can be made to pay for itself in a season by this method, even if you should not succeed in selling any. It will be better to feel safe in the fact that your share of the canned goods, some of which may be stock from your own store which would have otherwise been in part lost, will be placed upon your shelves eventually to be disposed of at good price, besides advertising the canning outfit.

Then there are cans and rubbers always in demand. People are fast learning that it pays to use new rubbers. They will be disappointed if you are just out. For this is a thing which cannot be delayed in the purchase. If your stock is exhausted, be sure they will get elsewhere, perhaps a bit miffed because you do not keep such essentials at the time most needed.

## TIME YET TO PLANT BEANS.

The unfavorable season in many parts of the country has delayed seeding and some that was already done must be repeated, but it is not too late for beans. Even for the later varieties there is a hope that they

may mature. If the frosts catch them, there is still the alternative of the fruit can, which will convert them into an acceptable food, even though not in the condensed form more available for the needs of the soldier.

Navy beans are among the quickest to mature, and the fact that it is not too late for ensuring from them a crop cannot be too fully impressed upon the people who may have an acre or only a rod of vacant ground. We need every food product possible and beans are one of the most eagerly sought foods, containing most nutritious matter in a condensed form.

So many who are well up in gardening fail to realize that because it is weeks later than the usual time of planting, it is still not too late. Their memory must be substantially jogged. They will, when attention is called to the fact, recall how those little white beans were scattering upon the ground in the hot days of August on some previous year. Why not have them ready in September, which is usually comparatively free from frost.

Those who have been so fortunate as to get good results early in the season will be glad, too, to have their attention called to the possibilities between the early rows of onions and lettuce. Even for home consumption, they are in popular demand as meat substitutes. The picnic lunch and the evening social gathering alike welcome the old fashioned dish of baked beans. The woman skilful in canning may add to her pocket money by canning them for some of her neighbors. They find sure sale in a variety of forms, and at paying prices, if we may judge by the experience of last year.

## Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, June 13—Creamery butter, extras, 35@40c; first 38@38½c; common, 36@37c; dairy, common to choice, 32@40c; dairy common, all kinds, 30@32c.

Cheese—No. 1 new, fair 24c; choice 23½c.

Eggs—Choice, new laid 35c; fancy henney, 36@37c; duck, 36@37c.

Poultry (live)—Fowls, 23@25c; Broilers, 37@40c; old cox, 16c; ducks, 23@24c.

Beans—Medium, \$10.50@10.75; pea, \$10.50@10.75; Red Kidney, \$8.00@8.50; White Kidney, \$10@11.00; Marrow, \$10.50@11.00.

Potatoes—New, \$10.50@11.00 per bbl. Rea & Witzig.

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E. A. STOWE, Editor.

June 13, 1917.

## THE MERCHANTS CONGRESS.

The second Merchants Congress, held under the auspices of the Wholesale Dealers of the Grand Rapids Association of Commerce, is now a matter of history. In some respects it was an improvement over its predecessor. The plan of holding two sessions each day, instead of three sessions, was found to be much more acceptable, both for the wholesale dealers of this market and the retail dealers who came to town to attend the Congress and who wished to improve the opportunity to call on their friends of the jobbing trade, inspect the establishments which they favor with their patronage and learn all they could regarding existing conditions in trade what the future has in store and also new lines which are being introduced. Leaving the forenoons open facilitated the work of visiting the jobbing houses and tended to increase the attendance at the meetings. In future affairs of this kind, it is reasonably safe to predict that the sessions will be confined to the afternoons and evenings.

The attendance was a great disappointment to all concerned. Only about 200 retail dealers registered during the week, when 500 were confidently expected. The weather was bad during the entire time the Congress was in session. There were many conflicting features, such as shortage of help, excitement over the war, registration day, red cross and Liberty Loan campaigns, graduation exercises, market advances and uncertainties—all of which contributed to keep many merchants at home who would otherwise have made it a point to attend the Congress. The suggestion was made several times during the sessions that if the Congress could be held during the dull period in February or March, instead of during the busy month of June, it would enable many more merchants to attend. Possibly this suggestion will be worthy of consideration when the time comes to consider the advisability of holding a third Congress.

The programme, which was carried out exactly as originally prepared, was a fairly satisfactory one. The only topic which was badly handled was the subject of fire insurance.

With merchants in every line of trade committed to the theory and practice of mutual insurance, both by personal preference and through concerted action by nearly all of the retail organizations in the State, the selection of a special pleader for stock fire insurance to handle this subject was especially unfortunate. The time was opportune to educate the merchant along right lines in the great question he is gradually solving through the creation, maintenance and building up of a chain of mutual insurance companies which will reduce the present cost of fire insurance from 25 to 50 per cent. An authority on mutual insurance—like Mr. Ekern, for instance—would have attracted a large and representative attendance and given the merchants something worth hearing and of great value to them at this time, instead of the muddle of stale jokes, antiquated arguments and long-exploded theories to sustain the outrageous rates now exacted by the fire insurance combine in this State. In permitting the local insurance agents—who did not contribute a penny to the undertaking—to dictate this selection, the opportunity of a lifetime was overlooked.

Too much praise cannot be accorded Mr. Hutchins for the masterly manner in which he promptly came to the rescue at a critical moment and saved the Congress from utter collapse after the close of the address by the representative of the insurance combine from Iowa. But for the opportune action of this gentleman in turning the tide when the retailers found they had been betrayed and humiliated in the house of their friends, the Congress would have lost out at the initial session. Hearty praise is also due Mr. Hutchins for the splendid manner in which he paved the way for the remarkable talk of Prof. Gilman at the closing session of the Congress. Mr. Gilman's talk reads better than it sounded at the time it was delivered, because the speaker lacks the force of a Hutchins to drive home the beautiful thoughts and exalted ideas he hands to his audience in terse and sturdy English.

The securing of Mr. Garver to make two of the practical talks for which he is noted was the greatest achievement of the Congress. Mr. Garver talked shop, using language which all could understand and employing illustrations which made his talks illuminating to an unusual degree. He is a ready speaker and his remarks are utterly devoid of rhetoric and involved statements. He speaks very distinctly and never leaves his hearers in doubt as to exactly what he means. The message he conveys is presented so simply and effectively that it cannot fail to have a lasting impression on his audiences. He was listened to with rapt attention from the moment he began to speak until he uttered the last word of his last talk.

The Tradesman is still of the same opinion it expressed at the close of the last Congress—that theorists, propagandists, men who have axes to grind and men who are selected

for ulterior purposes should be eliminated from programmes prepared for future affairs of this character and their places taken by practical men of the Garver stripe who speak frankly from the book of experience and do not reply on surmise, speculation or argumentative clap trap to entertain their audiences. Until this rule is rigidly followed, the wholesalers of Grand Rapids who contribute to this laudable purpose will not get value received.

The Tradesman believes that it would conduce to the effectiveness of the Congress if one person served as chairman at all the sessions, instead of having a separate chairman for each day. The presiding officer would thus become acquainted with his audience so he could draw out discussion on each topic presented. Such discussions, as a rule, are more important than the initial presentation of the subject, because they open the book wide open and bring out pertinent points which would otherwise be overlooked. More time should be given to subsequent discussions. This could be accomplished by doing away with all reading of papers and confining speakers to the use of notes.

A singular feature of the Congress was the almost total absence of Grand Rapids retailers. Not to exceed a dozen local retail dealers attended the sessions, although many of the topics presented were calculated to do them much good. In the days when the local association was officered by grafters and exploiters and the jobbers were arbitrarily assessed to meet the cost of an annual banquet, it was not at all difficult to secure a turnout of 500, but when the jobbers present an intellectual repast which can not fail to result in increased mental activity and material returns, the undertaking is almost utterly ignored.

All preparations for the great conflict against barbarism, inhumanity and autocracy are going forward with little trouble and appear to be managed with as much skill and discretion as could be expected from the inexperienced men in the President's cabinet. It is very unfortunate that Mr. Wilson should not take a more statesmanlike view of the crises which confronts the country and create a non-partisan cabinet, instead of confining his advisers to the men of one political faith. This has been done in France and England, after both countries lost thousands of men and untold millions of money in pursuing the course Mr. Wilson persists in following. Experiments are being made and mistakes will result, but the purpose will be achieved. Naturally there is a shortage of skilled military and naval officers in a country which has been so completely committed to peace these many years, but training is in progress at a furious rate. As to the support of the army and navy in supplies so good an authority as Julius Rosenwald declares that there is no occasion for worry. Back of all these preparations is a body of the most highly intelligent men who are giving their services to the Govern-

## FLAG DAY.

To-morrow is Flag Day. Ours is a flag which stands for many high things, not all of which have been realized yet, but which will be in the time to come if the endeavor of the present continues virile in the future.

We have a better Government than other peoples have. Its ideal is a perfect liberty under the rule of not too drastic law. Liberty and equality always are coupled in speech, but they are yet at all times found together in this great republic. The flag has been stained occasionally in the past. The worst of the stains have been wiped out, some of them in the blood of Americans, who are always willing to fight and to die if they have to, not only that the flag may be saved but that it may be kept clean.

The flag is what a people make it, and they have made a good one for this land of ours. In the army one of the duties of the sentinel on the first post is to see to it that nothing happens to the flag which floats over the parade ground. If its folds become entangled or torn, the sentinel must make immediate report. The colors always must float free. The people, like the sentinel, have a duty by the flag. When it ceases to stand for the things which to-day it stands for, it must be changed for another. There is no need for a change, and watchfulness for our liberties will keep the same colors against the sky for the ages to come.

Mutual fire insurance companies on the new plan afforded by the law enacted by the last Legislature are springing into existence in different parts of the State. Inside of two years it is very evident that the mercantile risks of Michigan will be carried almost exclusively by these mutual companies. Care should be taken that the management of these companies does not fall into the hands of exploiters, incompetents or men who have never achieved success while pursuing other occupations. The provisions of the new law are so liberal that they can easily be complied with. Operations can be confined to a single class of merchants or to a single locality, if desired. The Tradesman believes that the best results will be secured through the creation of class companies operating in many different communities, so as to distribute the liability of loss over as large an area as possible.

The disturbances in the republic of China have reached a magnitude which threatens the integrity of the country, eleven provinces, including Chi-Li, in which Peking is situated, having repudiated the authority of the central government. It seems rather amusing therefore that President Li-Yuan-Hung contemplates a declaration of war against Germany. It is, indeed, reported that he has been imprisoned. Dr. Sun Yat Sen is still a disturbing element and, perhaps, has an ambition to be the ruler of his country. One may shrewdly guess that the delicate hand of Japan has some part in these revolutionary proceedings.

## WHERE PROFITS GO.

### Leaks the Successful Merchant Must Discover and Stop.\*

The question of where profits go to is probably the most vital question which concerns a merchant.

Without a business which makes profits the business soon ceases to exist, and no discussion that may follow in future sessions of this Congress that has to do with the handling of business after it is produced, has, it would seem, as important a bearing on business as the earning of a profit.

The first essential in discovering where profits go is to be able to recognize a profit, and that raises the question of what is a profit? The large list of failures which occur every year would lead naturally to the assumption that to many merchants it is an unknown quantity. Of course, I understand that it is quite possible to earn a profit and then dissipate it by loose business methods, but I think before we can discuss the question of methods that may have a tendency to dissipate profits we must first know that one is being earned.

I can well remember when the magazine called System had its inception in the minds of two young men who lived here in Grand Rapids. I have seen the growth of that magazine from a small 4 by 8, 16 page issue, to its present splendid proportions. I have seen its circulation grow from a few hundred copies per month to nearly 200,000 per month. That circulation has come about through the adopting of System in business. To my certain knowledge this publication and the work that it has undertaken to accomplish has had a splendid influence for good upon the merchants of this country, because, in the first place, the retail store, as a rule, suffers from a lack of system, and that system begins when or before goods are purchased. Its absence is evidenced at once in the lack of knowledge of what goods cost.

Possibly the reason for a great many failures among the retail stores of this country has been largely accountable to the small amount of capital required by which men can engage in a retail business and as a consequence many men have so engaged who have been lacking in business experience.

My first leak, therefore, if you call it a leak, in a retail business is in the lack of knowledge of the cost of merchandise. It is too easy to think that because an article costs \$3 per dozen its cost is 25 cents apiece and to set a profit accordingly, while probably the actual cost of the article ready to sell is nearer 30 cents than 25.

It is not my purpose in the few minutes that are allowed to me to point out to you all the features of a business that enter into overhead expense. At the same time no business is properly managed which does not have a fairly accurate knowledge of what this overhead is and the percentage it amounts to in relation to the volume of business transacted.

Possibly the greatest leak in any business is the leak which occurs from a lack of the appreciation of the possibilities of the business. Too many men have too narrow a view of the oppor-

\*Address before Merchants Congress by Charles B. Hamilton of Grand Rapids.

tunity which is presented to them; too many men are content to busy themselves at work that could better be entrusted to a \$10 a week clerk; too few men in business endeavor to visualize the future; too few men set a goal of achievement and then, having set that goal, endeavor to reach it.

In every business this year's volume should only be a starting point for next year's volume, and every man connected with the institution should be imbued with the idea of reaching the total determined upon.

What are the possibilities for a retail store in the point of sales in a town of 1,000 people? One speaker on this programme is going to tell you how he has successfully built up a \$500,000 business in a town of this size. I am here to say to you that the people to whom his goods are sold are very little dif-



Charles B. Hamilton.

ferent from the people who are living in the locality you serve. I am here to say to you that human nature is the same, regardless of where you find it. I am here to say to you that never in your life or in my life have the people you are aiming to sell goods to had as much money to buy these goods or to buy anything that they can be made believe that they want as they have to-day.

The trouble with most retail stores is that they are content to sell the goods people ask for. They are not taking advantage of their ability to influence the minds of their potential customers to buy additional merchandise.

It is estimated that there was spent in the year 1916 in the United States seven hundred million dollars in advertising. That means an average of \$7 per head for every man, woman and

child in this country. It means that certain manufacturers and distributors of merchandise spent \$7 apiece to acquaint the people of your locality with the goods they have to sell. Are we as local merchants taking advantage of this enormous amount of advertising and the advantages which it presents to us?

This is what I mean by the profits which are never earned. I mean that we need to get a larger vision of business and that we need to grasp the idea that we can sell people goods that at the present time they do not dream they want and we can do that by first bringing their attention to these goods; second, by arousing their interest in the goods; third, by arousing a desire for the goods and, fourth, by bringing them to a decision. These are the four steps taken every time a sale is made. The

to-day we are approaching a time when the question of big profits has got to go, when it will be a question of larger volume and smaller profit, and the merchant who is not prepared to make his business fit into this new scheme of things will gradually find his volume decreasing.

Do I make myself clear that the merchant in any community to-day ought to plan his time so that it is not taken up completely with the handling of details as they are forced upon him every day, but that each day a certain time is set aside wherein he can lay definite plans for an enlargement of that business.

Big businesses do not grow haphazardly. They grow as a result of definite and well laid plans.

I am handling an advertising account of a successful retail clothing store which has in the last fifteen years built up a splendid business along lines which are the accepted ones in stores of a similar kind, but this store, after a careful study of plans in vogue in a few similar stores in larger cities, has come to the definite conclusion that it must right-about-face; that it must recognize that smaller profits are here and that its plans must be laid for a bigger volume; that it must take its customers into its complete confidence; that they must have a new understanding of what the word service really means; that goods are not really sold until those goods are completely satisfactory to the customer; that they must come to a proper understanding of what is meant by that phrase "the customer is always right."

The most successful sales organization in this country to-day is that of the National Cash Register Co. This company has not been satisfied at all to simply study the mechanism of its product and then sell that mechanism to a possible customer. It has studied every possible angle of its customers' needs and when the sale is made it is made from the viewpoint of the customer and not the viewpoint of the manufacturer.

It is this view you must get of the potential customer in your community. You should take advantage of this tremendous amount of money which is being spent in advertising in your locality and copy, if need be, in a local manner the successful methods used in a National way by your larger competitors. This, then, is my second proposition—that a great leak in the profits of the retail merchant occurs at the point that they are never earned—that he is content to stock goods and largely wait until customers come for them, that his fight for trade has been largely one of price cutting rather than of creation of desire for new merchandise.

There is a third place where profits go and that is in the credit systems if you can call them such that are usually employed in a retail store.

Did you ever stop to investigate how the wholesaler or the manufacturer is surrounded by safeguards when he opens a new account. Go to any manufacturer or any wholesaler in Grand Rapids to-day and endeavor to open a credit account and what do you find? You find that you are investigated, that before your credit is extended an almost complete history of your business dealings

trouble is that most of us wait until the customer has taken the first and second steps of their own volition and then we sell them goods for which a demand is created by an outside force.

If we desire to enlarge our business we want to begin at the first step. Secure attention, create interest and desire and take advantage of the proper time to get a decision. If I am handling a general line of merchandise, then possibly in addition to a well selected stock which meets the present requirements and the future demands as I can see them, of my community, I want to call attention and create an interest in the service that my store renders: Service is about the only thing left for the grocerman to sell in bulk. This is still his own commodity, a service that is different if you please than can be found elsewhere. Just as sure as we are here

is on file in that office. Such concerns as Dun and Bradstreet have for years and at the expense of millions of money been compiling reports on the merchants and manufacturers of this country and any manufacturer or wholesaler who sells you to-day, knows before he extends you credit the kind of a man you are from a moral standpoint, the kind of a reputation you have with his competitors—in short, a complete history of your financial transactions in years past.

When he gives you credit he is nearly certain he is safe in doing so.

Now, what is the method employed in the usual retail store? It is a wonder there are no more loses than there are because to a large extent system ceases to exist.

I heard of a case a short time ago where a retail merchant went to his banker to borrow \$3,000 to pay current indebtedness, but the banker, before he would loan the money, wanted to see the books of the merchant, and when he found the amount of outstanding accounts, he refused to give the loan, because he knew that many of the people to whom credit had been given while they were apparently able to pay were not paying and had money on deposit in his bank; in other words, they were using the merchant's money, depositing it and drawing interest on it. The banker agreed to go with the merchant and inside of five days he had collected over \$3,500 in accounts which were past due and the merchant did not need the loan.

It is a serious question in my mind whether the biggest loss which comes to the retail merchant comes from the lack of understanding of how to create a larger business or the giving of credit unduly in a business that is already established. Retail stores suffer therefore, in three definite ways and in all of them profits earned or unearned leak out.

First, from a lack of system in buying and a proper knowledge of costs.

Second, from an inadequate understanding or appreciation of the possibilities of business as they exist in every community.

Third, from loose methods of extending credits and making collections.

These three leaks are in my opinion the main ones through which profits go.

#### How to Double Sales and Salaries.

Study your goods.

Be courteous.

Acquire, if you do not already possess them, correct habits of dress and carriage.

Be alert. Put yourself in the other person's place.

People come into the store to buy as much as they can for their money.

Give "snappy" people a tactful answer.

Health has much to do with success.

Take half-hour walks daily.

Make up your mind you will force yourself ahead.

Size up your customer.

Cultivate tact.

Don't argue with a customer.

Take a personal interest in your customer.

Most people like to be made a lot of.

Show your best goods first.

### PERSONALITY IN BUSINESS.

#### Why It Necessarily Contributes to Success.\*

Before I commence what I have to say to you to-night, I just want to say that this city and this community have a special and peculiar interest for me. In my young manhood, when Grand Rapids was not so great a city as it is to-day, I was here frequently and I knew about Grand Rapids activities, and I knew the young men who were making Grand Rapids and have since made it a wonderful success.

I am going to say a few words on the subject of the personal relation in business. I am not going to talk as a university professor, because I don't appear here especially in that guise, but in a direct and straight way, in as many earnest words as I can crowd into the limited time at my disposal. I want to speak on my valuation of the personal and human element in business and this same element in life.

It seems to me we are having too much of the material and too much of the mechanical and mathematical and too little of the men. We have not been having enough of the men. Our merchants think if they have a lot of paraphernalia—card indexes, files, the proper kind of shelving, etc.—that that is going to make the merchant. It does not do it.

You must have the human element and the human and individual element.

Let me say, with all the force that is possible within me, that in these distracted days

indispensable, and you are going to get on." The very first word that any one said to me that started the machinery inside of me was that word by T. B. Blackstone.

I have watched the world carefully. I know the retailing business from one end to the other. I have been in it and I know its problems. And it seems to me that the trouble is with the fellow himself, the personal element, this fellow who has inherited all the ordinary medley of traits from his ancestors of the past, who is unsmooth and lacking in the applying of the lost art.

It is so simple to please people—really, you can please people with so little. They are so anxious to be pleased. But you cannot do it with this glum attitude toward people, with the corners of the mouth drawn down. It is the wrong ideas we have on the subject of personality, when the kindly thing, the gracious thing, the charm of manner is what we want. The wise thing in this world is this lost art, this being able to make yourself acceptable. And what a glorious time people like that have! For this a man does not have to surrender his manhood; a woman does not have to surrender her womanhood. And if you disagree with people, you can do it in a gracious kind of way.

It is the fashion to look down on the kind of thing we are talking about. It is absolutely true that in every business of any magnitude—anything worth while in politics, religion, business or education—there has been a tendency to minimize the men. But just as Mr. Hutchins said, there is a kind of a pendulum swinging back. The small organization, dominated by a

fight than there would be use for creased trousers for the men in the trenches." But it is the thing that wins.

My father had great difficulties to overcome. I had difficulties and I overcame them, but they were not these that my father had, and to a certain extent they are not the difficulties that confront my son to-day. His are different. He has to match his wits against the highly cultivated and intensively trained man—against the man who knows how to analyze problems quickly.

Every man's face carries with it a kind of a show, a kind of a stage. I fix up mine. You fix your stage, a financial stage, an intellectual stage, something to show what you are. You want people to judge from your manner and from your accomplishments. It is my business—your business, everyone's business—to just push these curtains aside and look behind. Behind this skill, behind the financial systems, behind the individual faces, search for the twisted look; for the film over the eye; for manhood; for character; for the human element.

A little white-faced fellow stood before me in a salesmen's convention in Madison and I thought, "There is a winner." He represented a Detroit lamp contractor, making small miniature lamps to be used on automobiles and such things. He told us of a campaign covering three and one-half years with one of the great automobile manufacturers. Talk about infinite patience and the cultivation of the human element! For a long time he could not get any closer to the manager than to talk with the seventh purchasing agent. He said, "For three and one-half years we scientifically courted that man." And after all that time, putting his heart and energy and the human element all in, they landed a contract for 1,600,000 of these lamps, amounting to \$360,000. I cannot help but think it was the fellow who did it, just simply putting himself—the human element—into it all the time. This is what we call manner and spirit.

I don't want to use a threadbare word with you to-night. I would like to have you remember me. I would like to have you say a kindly word with respect to my being here, but I just thrill with the hope that I can say something you can carry home with you. This thing that contemplates the expression of manner and spirit must be shot into us, if we are going to make this thing of business a great success. This fellow here, you, me, has got to dominate.

Prepare personality performance plans. I would just like to impress that on every youngster I have under my control, on every one I see. I would like to say, "You are one of my boys. I want to help you. Prepare personality performance plans." It is the mental blue print which every single man should have up before him. These are the days of blue prints, the days of financial budgets and financial plans. The air being full of financial budgets, I hope for a mental budget to guide, restrain, direct and make plain the scheme of activity. This may take the form of a clean cut, mental personality performance plan. I should plan my personality in connection with my business. It is absolutely irresistible.

I am reminded of a young man who keeps a store on a side street in Madison. I walk by his store almost every morning. Ten years ago he couldn't speak a word of English. He had just arrived from Russia. I watched him at first and got him a position with a countryman of his who drove a fruit and vegetable wagon at the lake where we spent our summers. Jerry would always smile; his frank cordial manner was always noticeable. I have watched him closely and have run across him almost every morning in the last ten years. He is always more gracious and more accommodating than anyone else, always putting Jerry into everything connected with that store. People go there on purpose to have him simply say, "Good morning," to them. The first time I went into that store, I did not suppose he had any way of knowing my name, but he said, "Professor Gilman, I wonder if you know what it means for you to come into my store. I came over here a poor boy and I made up my mind that I would have a store someday." He has now five stores and twelve or fifteen clerks, and they all just thrill with Jerry. He has trained his personality; he has not relied on counters and show cases to build up his business; it is his personality. I believe that this thing is well worth while.

I want everyone to have some idea of what I mean by this subject of the human element in business. I have enough illustrations to make up a book of hundreds of pages, of what personality will do, and how it is cultivated. I am reminded of a white faced boy who came to see me. There is no one in this room as young as this young man was when he came to see me seven years ago. His face was almost livid; he was not very well. He had come to consult me about his education and his plans for the future. I said, "I am not very well." He replied, "No, I am not very well, but my mother said that this matter of the personal cultivation of power was the thing to be thought of." I learned that he was an Iowa boy, that he had an invalid mother, that he was trying to help a rather unfortunate family. But this matter of cultivating personal power seemed to be burned in upon him.

I believe that the reason why people I know, old and young, in all kinds of business, wholesale or retail, fall down—the reason they collapse—is because they do not have this idea. Almost everyone collapses; almost everyone is an ordinary, inefficient, incompetent nobody. I am talking straight out now about the thing we call force.

I believe this had been burned in on this boy and I believe there was a time when the enthusiasm of that invalid mother put into George this ability to succeed, and it went to all parts of him, and from that moment he possessed, as never before, a spirit which was absolutely irresistible. I heard something of his history after he left college. He graduated in 1912. He was an invalid type of fellow and did not weigh over seventy-five or 100 pounds. In less than four years after he left college, he has



STEPHEN W. GILMAN

—these days when we pick up our morning paper with dread and horror—there is just one thing for us to do, and I say every morning, when I confront this distracted and torn world, there is just one thing for me to do. I cannot handle these rife things, but there is one thing I can do. I will cultivate this fellow right here; I will intensively cultivate me. Get this thing intensively—I will cultivate me—the way the Japanese cultivate their farms, and make of myself—something inside myself—a fellow who can exert power, capable and right and a human engine of glorified equipment.

There is an overestimate on the technical side of business. There always has been. It is perfectly natural for me to say, if I fall down with this equipment, that I did not have this or that kind that would have made me successful, and it is the last thing in the world that I want to face—that there is something the matter with me. So I am going to talk about this human equipment, about what is in this fellow.

I was reminded of it to-day, in coming down Michigan avenue in Chicago, past that great tower, the Blackstone Hotel. When I left the farm I was sent up to that corner with a message for the president of the Alton road, T. B. Blackstone. His house was on that corner. He stopped me and said, "Young man, you have just recently come from Wisconsin. You have gone to work for Colonel Sweet." "Yes, sir." Then he gave me this advice. "Young man, you make yourself absolutely indispensable to that man. Cultivate yourself and make yourself

personality, is the thing that is going to win. If you cannot be a big personality by reason of inherited traits, then go right in and be the shadow of the biggest man you can find; get as close to him as you can. I say to the younger merchants and to the older merchants, tie up to some one big man. I know it is worth while when I think of the feeling I had at one time when I was called in for some words of appreciation for something I had done and some one patted me on the shoulder and said, "Gilman, you are an emergency man;" when a great big, fine dominating man said to me, "You have done well." I say to you, make yourself absolutely indispensable to that kind of a man.

You hear folks say, "Oh, it is so hard to get people to serve you enthusiastically and loyally." The price of it is proper recognition. I know when the hand comes on my shoulder and the great big man says, "You have done well," fire and water and blood cannot keep me away from him. Money cannot pay for that kind of service. There are too many cases which occur to me to illustrate this. This human element seems to me absolutely the most powerful force in the world—just touching the human heart. Everyone longs for something. It is so easy to please by some little word of recognition.

We are looking for better men. You may make yourself a better man. No matter how skillful you are, you may make yourself a better man, in organization and administration; you may make yourself a better emergency man; you may make yourself a man with a gracious, kindly way.

But do you know, some people have this idea of commercial life: They say, "There is no more use for this idea of spirit and personality and kindness and graciousness in the commercial

\*Address before Merchants' Congress by Stephen W. Gilman, of the University of Wisconsin.

come to dominate the profession of which he is a member. His income is between \$7,500 and \$10,000 a year. I really believe that it has come from the intense and almost insane desire to cultivate himself and his personality. He did not do this necessarily for his own selfish ends, for he is a philanthropic type of man.

I believe we have this same power within us and that we can use it in our business and professional life. I believe a man can literally grip himself, can train, push and boost himself.

No two men are equal. It is absolutely foolish to try to make them equal. You never can.

Mr. Patterson says that it is like putting horses on a race track. The idea of business houses paying two men the same salary, with the idea that they were doing the same work is ridiculous. They are never the same. You put horses on the track and inside of ten seconds they are drawn out. That is life. That ought to be so.

A man may take himself at any early stage of life and make himself the possessor of these qualities and put into his business the fine, splendid, human element.

I want to talk about another thing that should belong to everyone. That is discrimination. Why do I say that a certain young fellow who comes to see me will be a success? He uses discrimination. He does not treat all people alike. It is his business to know psychology and human nature. He is able to present his side and fill it out; he fills the atmosphere; he is able in a discriminating way to conduct this interview.

He is able to walk up to a closed door, as I did in my young manhood, and open it. When I was 18 or 19 years old I went to see Jay Gould. I knew he was a great financier and would be hard to meet. A gray bearded man at the foot of the stairs said, "Young man, this is an ordeal." He did not have to tell me that. I knew that I would meet those two marvelous black eyes which were the terror of the great chain of Gould properties. I came from a Quaker family and I was not of the fighting type, but for the glory of my family, I could go in there and look him in the eye. It did not make any difference whether I was scared to death, I would try to keep him from knowing it. And I was able to do it.

I value the spirit, the personal equation, at 95 per cent. I can see it sticking right out in connection with some of these young people I deal with. I remember a young man in Madison who got this idea into his mind all at once. He had an opportunity to go to Dayton and I told him it was up to him to make himself absolutely indispensable to Mr. Patterson. He found that Mr. Patterson came down at 6 o'clock in the morning. He came down at 6 o'clock in the morning. He was the only man in that office in the morning. He just wanted to be near a great big man. He said, "I can learn from a great big man; I can acquire standards." Week after week Mr. Patterson would pass this young man morning after morning, as he walked to and fro in his office, thinking out his plans. Finally Stanley got his opportunity. Mr. Patterson commented on his work and Stanley began to rise. And now this young man, three years out of college, is in the same class as the other I told you about.

I watch the students on the campus and I see some going along with run-over heels. It always seems to me that run-over heels must be an indication of a sloppy mind. I think it applies to character.

This human element in business ought to make me watch and analyze you and see whether things are right at home. You credit people and you people who have been examined for credit, you know that you do not respect anyone on whom you can put it over. It is your business to look for the twisted look, for the ruined life, for the film over the eye and to know whether things are right at home. Can you tell? These things do show. A woman has naturally more of this power than a man, but it can be cultivated in men. You may not know what the matter is, but you know that something is the matter with that eye, with that face. A subtle something tells you.

I beg of you to take this matter of the human element and give it full play in all your organizations. A great big organization or corporation is a cold proposition. It is made up of rules, department work, stipulations; but for all, here is something that comes like a living, flaming projector—a projector of the soul, if you please. Just put it in and it stimulates the most elaborate or the most humble business.

Why is it that in Evanston I used to walk from two to three block out of my way every morning that I might pass by a certain little fellow and buy a paper from him? It is because he would take up that Tribune and fold it and hand it to me with a smile and say, "Good morning, Mr. Gilman." And some forty or fifty men would do the same thing. And I might have bought my paper from a big, snarling, grouchy fellow who would have been much nearer.

You can think of cases like this in your own knowledge, I am sure.

I am so attached to the position I have in the University of Wisconsin that I would not give it up for anything, but I would not think I was doing anything worth while, if I did not do it enthusiastically.

I think that is the remedy with respect to the other things we are talking about—personality in business, throwing in the human element. The man with the human element has culture which attracts culture, an accommodating spirit which attracts an accommodating spirit. You say that I am after friends, I am after friends, but just as a child is after friends. The child loves a kindly expression and so do I. There is no more guile in one case than in the other.

The personal element counts in the credit office. It is this that the bankers are after. When they take up the question of the merchant, they want to know what kind of a man he is, what sort of a fellow he is. Of course, he has to have money to run his business, but they want to know about the man and all sorts of things—whether he is efficient, whether he is

right, whether he has ability to judge the motives of men, whether he is alert.

There is probably some one here to-night who is the sort of person to whom everyone tells their troubles. There are men just like that—men with a capacity for gauging everything.

There cannot be anything more important in business than to train ourselves to act discriminately—I really mean discriminatingly. We should know how to approach people, not all in the same manner or with the same familiarity. Some people call me by my first name and I am perfectly happy when they do, provided the right people do it. There are some people so constituted that they would not be discriminating if they could. They say, "I am tactless and I cannot help it." But it can be cultivated. I know it. The tactless people may become gracious and diplomatic. Awkward people may become graceful. I have seen it. One of the greatest actresses this country ever saw was, to use Mr. Belasco's opinion, the most awkward, most impossible looking girl in the city, when she started in. Years of training and absolute fidelity applied in this case won out. There is something perfectly fine and splendid in discrimination and in the way you use it. To recall a former conversation or correspondence, to know when and how to use titles, may seem a trifling kind of thing, but it may be the finest kind of evidence of your thoughtfulness. To be really thoughtful for other people, to make this earth a great, fine, splendid place to live in, is a real gift.

Make yourself a big man, make your name ring. Play the game, I say, play the game; take your inheritance; the world is yours, if you will play the game. No man simply cultivates himself, but, thinking of the fine things of life, he pours himself into the lives of other people. Giving himself up to appreciate the eternal fitness of things—the eternal fitness of things as well—is so well worth while.

We shun and dislike, instinctively, the selfish and self-centered, the mean and unworthy, and earnestly long for and love the brave, the magnanimous, the unselfish, the great hearted. You love to see someone with his head full of brains, his heart full of loving kindness. How you will fight for these friends! The cold-blooded kind of people you instinctively dislike.

Every speaker has his moment of worry as to whether he has used his time rightly; he has had his chance, he has had a time when the people felt kindly toward him; when he could take the copper or steel and drive the die right in on the soft material. I wonder if that can be done. I have been trying. One thing I press; I press it eagerly, enthusiastically, almost beggily upon you, and that is this: Pour yourselves unreservedly into your business; pour yourselves unreservedly and unstintedly into the lives of other people; see things through their eyes and from their angles; feel their pleasures, know about their troubles. Cultivate the man inside, in order that he may be an acceptable individual, wanted on all sides, loved on all sides, trusted on all sides, a real citizen of the community.

You are going to be on the firing line, up against human nature in the raw, with nerves tingling, and, oh, how they do tingle! You have to deal with these raw elements in such a way, that you can win them for your company, for your crowd, for your store, for yourselves, for your organization. You can train yourself in the marvelous faculty of getting on with people, of getting the other fellow's viewpoint, the other fellow's angles, of speaking the other fellow's temperamental language. It is literally true that if I have a misunderstanding with someone, we don't speak the same language. I mean the same temperamental language. You may turn defeat into victory, work into fun and help to change the face of the planet.

What is it that makes one successful and the other unsuccessful; one able and the other unable; one spoken to kindly by the banker and the other one turned away? Some people put the responsibility on Providence, and say, "It is a gift." I say that man should just simply put himself in the socket. Some fall out of the socket and the machinery turns round and wrecks everything in sight; but a man may literally keep himself in the socket, with the machinery working well. Let him do that and value things aright—not money, place or equipment more than anything in sight. Let him say, this is an intellectual silo. I will cultivate this fellow in me to be the biggest thing possible. I don't mean to cultivate this fellow away from the soul.

I said to an audience the other night: Some people would tell you that you are going into a cold cruel world; you should know what kind of business men are in the world and what kind of a cold, cruel reception you are going to have. But I say, there is no cold, cruel world, unless you are cold and cruel. There cannot be any such world under our plan. I beg of you to join with me in being missionaries for that sort of thing.

People are your greatest problems. They always must be. They must always be these chemical elements that must be confronted by you, for the right combinations, and they do challenge you. They go by with their external, temperamental peculiarities and challenge you. The problems of systems, of organization, of efficiency, of defeat and victory, have to do with just folks. They are nervous people and their possessions, their plans, their hopes, their peculiarities, their prejudices, their favorable and unfavorable influences, have to be met. You may hinder or block, or you may tranquilize in your business, you may inspire and enthrall. You may take this thing with all of the troubled surroundings, your individual business troubles, the common everyday affairs of life, and meet them inspirationally, so that everyone in the community feels a respect for you, an enthusiasm for you, and you may dominate the common, everyday business of life with the human element, until it trembles with fervor.

Lucky people are those who do not depend upon luck.

## The Citizens' Mutual Automobile Insurance Company

### Has Succeeded BECAUSE

First—It organized in the fall of 1915 after the heavy losses of the season were over.

Second—It insured only farmers' cars and those living in the small towns, so the hazard was light.

Third—It prepared through the winter and spring to complete an agency force of about 400 to properly look after the business.

Fourth—It has issued about 23,000 policies and has a surplus fund of \$65,000.

Fifth—The experimental stage is over, the preliminary expenses paid.

Sixth—The company has paid over 300 claims and prudent automobile owners are joining at the rate of 500 per week.

Seventh—This company had the best pick of the careful automobile owners and the most responsible agents, who are recommending the company.

Eighth—The only mutual company in Michigan that can stand the shock of serious losses and able to pay \$65,000 of claims.

Ninth—Cost, \$1.00 for policy and 25c per horsepower covering fire, theft and liability.

See local agent, or write Citizens Mutual Auto Insurance Co., of Howell, Michigan.

## Grand Rapids Store Fixture Co.

Complete Outfitters for Store and Office  
in "New" and "Used" Fixtures

No. 7 Ionia Ave., N. W. Grand Rapids, Mich.

We carry a complete line of wire chairs and tables, dishes, spoons and sanitary paper soda cups and sundae dishes. Several bargains in Soda Fountains. See them at once.

## LAST LONG UNION SUITS

For MEN and BOYS are a Great Selling Success from Coast to Coast.

Lastlong Union Suits are carefully tailored in absolutely correct sizes. Built to fit loose and comfortable, and with a full, roomy seat. Lastlong Union Suits will mean a fine Union Suit business for your store and good profits the year around.

Our line of B. V. D. and Chalmers Porisknit Underwear is complete. Place your orders now.

### PAUL STEKETEE & SONS

#### Wholesale Dry Goods

GRAND RAPIDS, :: MICHIGAN



### Plain Talk Regarding the Liberty Loan.

Written for the Tradesman.

Still foremost in the minds of business men and becoming rapidly so in the minds of the general public, is the Liberty Loan. Michigan is responding most generously in the larger centers of population, but there is much to be desired from the rural districts. The farmer owes a duty to his country besides raising larger crops, for which he will receive greater pay. This additional duty is to loan to his Government a portion of what he receives. Loan, not give. If any class of men on earth owe support to the United States Government it is the farmers who have been nursed, coddled and protected in season and out of season, in reason and out of reason. The farmers have been exempted from anti-trust laws. They have been aided immeasurably by the Department of Agriculture; petted by State legislatures, etc., until they have assumed an appearance of importance out of all proportion to their numbers and real usefulness. It is true these movements have had for their object the building of a foundation for the structure of permanent prosperity and were therefore justified. Agricultural education and financial assistance have been necessary. Results are justifying the efforts of the bankers—pioneers in this great work—forming an additional reason why the farmers should subscribe every dollar they possibly can for Liberty Bonds. Bankers and merchants should use their influence to this end. They should impress upon their farmer customers that if they desire the bankers and merchants to be in a condition to grant them credits when they need them they must aid in the purchase of Liberty Bonds, because in doing so they are leaving the banks just that much better off to take care of their later demands. Through the distribution of the proceeds of the sale of these bonds will come the money which will pay for their crops. Let them be indifferent or refuse to buy Liberty Bonds, forcing the banks to do so, and they will find their crops unmoved and unbought because there would not be enough banking resources available for this purpose—their working money would be tied up in United States bonds the public should have bought. Bankers could and should make it easy for farmers to buy Liberty Bonds by receiving subscriptions payable when the crops are sold. A little economy and care on the part of the farmers, if crops are good, should enable them to buy liberally of these bonds.

The present is no time for careless condemnation or carping criticism of National legislative or executive actions, but corrective, constructive criticism is both loyal and valuable. It is the latter spirit the newspapers, reputable magazines and trade papers are showing and they should not be hampered by all being muzzled to silence the few un-American publications which know no honor, patriotism and decency. In the matter of appropriations there must be ceaseless watchfulness and unsparing censure when deserved. The appropriations already made and in contemplation are of stupendous magnitude staggering to contemplate yet they are cheerfully accepted by a patriotic people when shown to be necessary. It is not now a question of the annual appropriations carrying generous measures of "pork." To use the words of an Eastern financier, "Dollars are now balanced against lives and liberty." Not a dollar which might help to save those lives should be wasted or lost through inefficiency and indifference, and the liberty of the press should not be thoughtlessly curtailed or lost. Many important problems affecting our life and liberty are arising and it behooves our business interests to watch well the trend of events. Bankers must come out of their shells and get their vision sufficiently broadened to see beyond their daily balances. Merchants must expand their observation beyond their shelves and daily sales. This war is going to need every particle of brain and ounce of energy of the American people. Congressional blunders are not rare if they are often raw. The trend of thought of some of our National legislators on the taxation question gives food for reflection. Care must be taken not to cripple the productive capacity of our factories and our transportation lines. It would be much better if much of this burden of war was so placed that the rising and unborn generations for whose liberty and peace it is being fought should bear it, rather than to endanger its success by hog tying business through excessive taxation and undue restriction.

Because of persistent agitation for peace, too many look for an early termination of this war. As much as we all desire this, it would be well to become accustomed to the idea of a long conflict. Russia's reconstruction, even if latest reports as to her determination to fight to a finish are reliable, will take time and it must necessarily be a long period before she can again become efficient and vigorous as a belligerent. This need

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

Combined Capital and Surplus.....	\$ 1,724,300.00
Combined Total Deposits .....	10,168,700.00
Combined Total Resources .....	13,157,100.00

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

## A Loan For Liberty

It is the duty of every employer to see to it that his employees have an opportunity to subscribe to the "Liberty Loan of 1917" on the most advantageous terms possible.

Many institutions are reserving a block for subscription by their employees. We are prepared to confer with those desiring to support the Liberty Loan and will gladly assist them in helping America win through the quick distribution of the loan.

BOND DEPARTMENT

## GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

BOTH PHONES 4391

not deter us from the continuation of our internal development. Modern warfare calls into use every material resource of a country, including its whole machinery of production and destruction. The maintenance of our powers at their greatest efficiency makes the continuation of prosperity not only desirable but necessary. This fact is becoming generally recognized, even by those who, at first governed by fear, foretold calamity and counselled retrenchment. Retrenchment is the last thing to be desired. On the other hand, preparation for greater activity and expansion is wise and, in fact, imperative. There has been a dwindling of the hysterical buying of food by individuals, due to exaggerated reports of food shortage, and of the panicky cutting down of expenditures, which had a deterrent effect on business, reverberating all along the line from retailer to wholesaler; wholesaler to manufacturer and to the banks in each case. Profits in business are as necessary for the raising of large Government revenues as huge industrial output is for the proper equipment of our military and naval forces. Sensible economy can be advantageously put to work through the elimination of waste by individuals and corporation, larger production through the elimination of strikes and absenteeism on the part of labor.

It is of interest to note that, in spite of the announcement of the needs of the United States Government, there is only a moderately firmer tendency to the money market, notwithstanding the June disbursements for dividends, bond interest and maturing bonds is unusually large. Paradoxical as it may seem, the loans made to the Allies—approximating \$800,000,000—have materially helped the financial situation, as the foreign governments are drawing on their bank deposits here to meet their obligations with our manufacturers. The latter are promptly redepositing the funds as they receive them. Thus there is an opportunity, since in no case do the funds go abroad, to keep them actively in circulation.

Andrew J. Frame, President of the Waukesha National Bank of Waukesha, Wis., has lodged with the banking and currency committees of Congress a well-timed protest against the passage of the bill requiring country National banks to deposit 7 per cent. of demand and 3 per cent. of time deposits with Federal Reserve banks. He rightly characterizes these demands as excessive, claiming that 13 per cent. from central reserve cities and even 6 per cent. from general reserve city banks and not over 2 per cent. from country banks will provide all the necessary funds needed for Federal Reserve banks. Mr. Frame suggests the issue of Federal Reserve notes for gold and the retirement of gold certificates and states if the suggestion is carried out, the country banks, relieved from heavy calls and allowed to make reasonable charges for the transfer of funds, much will be done to pave

the way for an amicable adjustment of all differences between the Federal Reserves and the country banks.

The Michigan Bankers Association, which holds its annual convention at Detroit June 19 and 20, meets at a most opportune time to be of great service to the Nation. Probably at no time during the history of the organization has it been confronted with so many important financial problems as those it will have an opportunity to help to solve. Among these are: Policy to be pursued as to commercial and industrial credits; the adjustment of resources so as to meet the demands created by the Liberty Loan and other United States bond issues; further efforts in agricultural education; regulation of agricultural credits; crop moving preparation; proposed Federal Reserve and National banking legislation. How far and how deeply the Association will go into these questions it is, of course, impossible to say. However, it is hoped much will be accomplished.

To return to Liberty Bonds: It is possible the Liberty Loan will be oversubscribed. Should this be the case, the Bankers' Association should urge Secretary of the Treasury McAdoo not to return or refuse a single subscription. Herculean efforts have been made to place the real facts before the people. When they realized the true situation, they subscribed spontaneously and generously; subscribed because they wanted to and put their hearts behind their dollars. To return or refuse any of such subscriptions would be a great mistake—a disappointment to those who subscribed out of pure love of country and would prove to many a wet blanket on patriotism. The country will later need the money and the amount of the Liberty Loan could easily be extended to cover any over-subscription which might occur.

Paul Leake.

#### THE NORTHLAND.

Written for the Tradesman.  
Keep your heart in the Northland  
Erst lure of the Calumet  
Ottawas—a small band—  
Are lingering there yet.

Keep your heart in the Northland  
The land of Cheneaux and Sault  
Little Traverse Bay and  
Waters of wondrous hue.

Keep your heart in the Northland  
Which sainted priests foresaw  
Their spirits seem to still stand  
On guard o'er Mackinaw.

Keep your heart in the Northland  
The cross there led the way  
God's templed woods and hills grand  
Protect you still to-day.

Keep your heart in the Northland  
The land of spruce and pine  
Moccasin flower, arbutus and  
The varied columbine.

Keep your heart in the Northland  
It is the best place yet  
Its peaceful tree-crowned shores hand  
You a friendly Calumet.

Chas. A. Heath.

If we didn't have to work there  
would be no fun in loafing.

## BUY SAFE BONDS

# 6%

Tax Exempt in Michigan

Write for our offerings

**HOWE SNOW CORRIGAN & BERTLES**

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.

## If You Go to the Front Establish a "Living Trust"

If you create a "Living Trust" of your property with this company when you enlist you will insure its protection and careful management until you return.

In handling your property or business affairs during your absence, this company affords a combination of advantages which cannot possibly be offered by any one individual—financial responsibility, freedom from sickness or death, broad experience, thorough reliability, permanence, efficiency, accuracy, safety, economy and constant availability

Send for booklet on Descent and Distribution  
of Property

## THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

Safe Deposit Boxes to rent at very low cost.

Audits made of books of municipalities,  
corporations, firms and individuals.

## Michigan Bankers & Merchants' Mutual Fire Insurance Co.

Fremont, Michigan

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

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

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

Wm. N. Senf, Secretary.

**Boomlets From Bay City.**

Bay City, June 11—J. N. Barton has recently engaged in the shoe business at Flint.

The Yawger General Store succeeds Yawger & Pearsall, at Hale.

D. A. Preston, general merchant at Cumber, will remove to Snover.

W. D. Craig will open a general store at Spruce.

E. J. Van Sickland, Clifford, has purchased a drug stock at Plainwell.

Danin & Weinberg, Owendale, are conducting a branch store at Reese.

A co-operation store company is being organized at North Branch.

Guy Baker has opened a general store at Crump.

C. B. Oakes, formerly of Mio, has opened a general store at Bamfield, Dan having moved his stock from Mio.

Charles W. Eaton, Barton City, succeeds A. Eifenbach, general merchant.

Max Landsberg, of West Branch, has moved his stock of shoes and men's furnishings to Grayling, where he and his son, Ben, will continue the business.

R. A. LaBarge, Saginaw, will remove his stock of shoes to East Tawas about June 15.

It is reported that A. L. Juhl, general merchant at Marlette, has sold his stock to the Marlette Mercantile Co.

R. W. Dunlap, general merchant at Port Sanilac, succeeds the William L. Thompson Estate.

Oswald Lawson, Deckerville, has sold his stock of general merchandise to the Deckerville Co-operative Co.

The Bay City Chevrolet Motor Co. has established a restaurant for the benefit of its employes. A good meal is served for 20 cents. Here's hoping the proprietors of Michigan hotels will adopt the plan for the benefit of commercial travelers.

Frank M. Haddon, well known dealer in shoes, clothing and men's furnishings, Holly, has retired.

Schwarzkooff Bros., Bach, have begun the erection of a large store building, into which they will move their stock of shoes, dry goods and groceries.

The Deckerville Co-operative Co. has been organized at Deckerville. This company will open with a stock of general merchandise.

Danin & McLeon, hustling general merchants at Whittemore, have enlarged their store building, which became necessary in order to accommodate their rapidly growing business.

Frank Stevens, who has been engaged in the hardware business at Mt. Forest, has closed out his stock and moved to Bay City, where he will reside.

Ernie Ames, of this city, who has been covering Northern Michigan territory for the Loose-Wiles Co., of Chicago, has resigned his position and accepted a position as manager of the grocery store of Peter Smith & Son, which they recently purchased from E. Baumgarten.

Mrs. R. E. Dameran, Oscoda, has recently engaged in the retail grocery trade. Symons Bros. & Co., Saginaw, furnished the stock.

Dan McCuaig, Oscoda, who has been conducting a general store at the Foote dam, on the Ausable River, has sold his stock to K. D. Connine, formerly of Wexford.

R. N. Weishuhn, general merchant at Prescott, has purchased the Hotel Ogemaw from Frank Mallory, also the Richland Hotel from Rice & Levan. The latter building will be used as an annex to the Ogemaw.

The Sum Coal Mining Co. has been organized in this city with an authorized capital stock of \$50,000, of which \$30,000 is paid in. The company will, in a short time, begin the work of equipping the old Beaver Coal Co. property in Monitor township. The incorporators are W. P. Kavanagh,

Leonard Eichhom and O. C. Cunningham.

The Bay City Stone Co. has been awarded a contract for the superstructure of another large addition to Mercy hospital and the work is now under way. The new section will be 134 x 47 feet in size, four stories high, with basement. When the addition is completed and furnished, it will mean an outlay of \$150,000.

Bay Council, at the regular meeting Saturday night, by an unanimous vote, decided to appropriate \$50 for a Liberty Bond, and also make a \$50 donation to the Red Cross society.

W. T. Ballamy.

**Sparks From the Electric City.**

Muskegon, June 11—According to the State labor report Muskegon Heights' average daily wages is \$2.88—just 18 cents lower than Detroit and 50 cents higher than Grand Rapids, which is \$2.38.

Fred Sheringer, Sullivan merchant, is adding 30 feet to the rear of his store.

The depot at Ravenna, is surely kept in a very fine condition. The agent not only keeps the floor swept, but scrubbed.

We note what has been said through the Tradesman regarding depot conditions at Muskegon and am ashamed to admit that conditions are even worse than described. The Chamber of Commerce and the U. C. T. have tried very hard to get them changed, but to no avail. Surely "the public be damned" looks like their motto all right.

J. E. Esch, of Honor, is completing a fine new garage. Jake is a hustler and we predict success in his new venture.

We hear that the front seat of his ford is still large enough and he has not had to buy a No. 9 hat since our A. W. got to be Grand Sentinel.

H. D. Bullen, of Lansing, says that Lansing is coming out next year with

**American Public Utilities Company**

**Preferred Stock Dividend No. 20**

The Directors of the American Public Utilities Company have declared the regular Quarterly Dividend of 1½% on the Preferred Stock of the Company payable July 2, 1917, to stockholders of record at close of business June 20, 1917. Transfer books will not close.

KELSEY, BREWER & COMPANY, Operators.

**We Specialize In**  
**Automobile Industrial**  
**Public Utility**  
**SECURITIES**  
**THURMAN-GEISTERT & CO.**  
 formerly ALLEN G. THURMAN & CO.  
 Michigan Trust Bldg. & G. R. Savings Bank Bldg.  
 Grand Rapids, Michigan  
 Citz. 4480 Bell M. 4900-01

**UNITED LIGHT & RAILWAYS CO.**

Davenport Chicago Grand Rapids

The Board of Directors have declared a dividend of One and One-Half Per Cent. (1½%) on the Preferred Stock and a dividend of One Per Cent. (1%) on the Common Stock, payable out of the surplus earnings on July 2, 1917, to stockholders of record at the close of business 3:30 P. M., June 15, 1917.

Stock transfer books will reopen for transfer of stock certificates at the opening of business June 16, 1917.

June 1, 1917. L. H. HEINKE, Secretary.



THE BANK WHERE YOU FEEL AT HOME

**GRAND RAPIDS SAVINGS BANK**

WE WILL APPRECIATE YOUR ACCOUNT TRY US!

**Kent State Bank**

Main Office Fountain St. Facing Monroe

Grand Rapids, Mich.

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

Resources

9 Million Dollars

3½ Per Cent.

Paid on Certificates

Largest State and Savings Bank in Western Michigan

**Fourth National Bank**

United States Depository



WM. H. ANDERSON, President  
 J. CLINTON BISHOP, Cashier

LAVANT Z. CAUKIN, Vice President  
 ALVA T. EDISON, Ass't Cashier

**Savings Deposits**

**Commercial Deposits**

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3½

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus \$580,000

**THE PREFERRED LIFE INSURANCE CO.**

Of America offers

OLD LINE INSURANCE AT LOWEST NET COST

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

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

THE  
**OLD NATIONAL BANK**  
 GRAND RAPIDS, MICH.

177 MONROE AVE.

**Complete Banking Service**

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

Our 3½ Per Cent SAVINGS CERTIFICATES ARE A DESIRABLE INVESTMENT

a new and strong candidate and in my judgment it cannot be done. Mr. Bullen is as capable a man as Michigan U. C. T. possesses and could fill to his credit any position possible in the gift of the order. Mr. Bullen should not be disheartened by the large majority secured by his opponent, because the majority of councils in the State recognize Muskegon's right to the election of an officer in the Grand Council. Better stick, Mr. Bullen!

While at Atlanson last week we were told that a rural mail carrier of that place was using very defamatory language about the country; also President Wilson. We cannot see, if this is true, why the postmaster and other citizens of the place do not see that he is reported. The same fellow is soliciting drives from traveling men when they get off trains. All American citizens should take notice and patronize only loyal citizens; also those who are legitimately entitled to this patronage.

E. P. Monroe.

#### Gerrit Johnson Retires From Johnson Cigar Co.

Grand Rapids, June 12—The writer feels under many obligations to the Michigan Tradesman.

The first loan I ever made at a bank was obtained on the recommendation of E. A. Stowe. If any problems arose, I could always leave them at your office. That is why I want you to know, first of all, that on May 4, 1917, I sold practically all my stock in the G. J. Johnson Cigar Co. to those who have been associated with me these past years. The last few years I have been what is called a figure head. Now I think the time is ripe for me to get out.

No, I am no trich. I fully realize that I could not acquire riches unless it was in exchange for what I would call, "my soul."

Ever since I was a boy, my greatest dream has been that if I ever became economically free, I would go to school. That opportunity has now presented itself, and if my health permits, I am going to make use of that opportunity and am going to do all in my power, so that the "child of the future" will not have to grope its way through life.

You may be further interested to know that I intend, just as a pastime, to consider a co-operative cigar factory. This plan is as yet incomplete.

As I look over my past, I realize that my greatest failure in life has been in wishing I could do some big thing, while I let the little things that were within my reach slip by.

I promise you that I will try and turn over a new leaf.

G. J. Johnson.

#### Wanted the Priest To Be Consistent.

The priest had labored hard with one of his flock to induce him to give up the habit of drinking, but the man was reluctant.

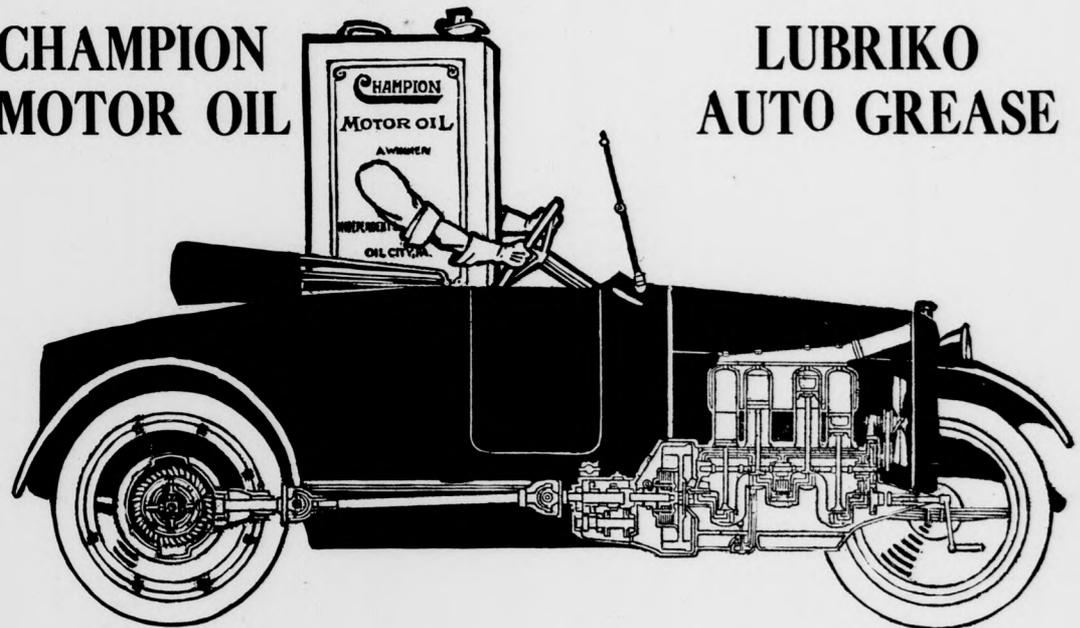
"I tell you, Michael," said the priest, "whisky is your worst enemy, and you should keep as far away from it as you can."

"My inimy, is it father?" responded Michael. "And it was your riverince's self that was tellin' us in the pulpit only last Sunday to love our inimies!"

The Chapel Pumper Co. has been incorporated to manufacture gas engine driven pump jack and accessories with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in cash.

The Baltimore Coal Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and \$1,500 paid in in cash.

## CHAMPION MOTOR OIL



## LUBRIKO AUTO GREASE

### Champion Is to Gasoline What Sterling Is to Silver

CHAMPION GASOLINE is the perfect, efficient motor fuel. The best petroleum chemists in the world, working from authoritative scientific data, have established the basic principle of measuring the efficiency of gasoline by the adjustment of the range of boiling points. There is no other measuring rod.

CHAMPION GASOLINE is composed of fractions, having low, intermediate and high boiling points presenting a continuous chain, beginning at about 95 degrees Fahrenheit and ending above 400 degrees Fahrenheit with no gaps, each one vaporizing at a different temperature.

CHAMPION GASOLINE contains the correct number of low boiling point fractions to insure easy starting when the engine is cold. Too many low boiling point fractions cause, in addition to starting troubles, undue evaporation in storage.

CHAMPION GASOLINE contains the correct number of intermediate, or higher, boiling point fractions to insure smooth acceleration.

It contains the correct number of high boiling point fractions to insure a maximum of power. Too many high boiling point fractions cause carbon in the cylinders and on the spark plugs.

CHAMPION GASOLINE vaporizes to the last drop and leaves a minimum of carbon deposit.

Gravity has nothing whatsoever to do with the efficiency of gasoline.  
That theory is a relic of the dark ages of the industry.

## BUY CHAMPION GASOLINE

It gives more power, more speed, more miles per gallon and burns with a quick, snappy explosion.

## Grand Rapids Oil Company

Michigan Branch of the Independent Refining Company, Ltd., Oil City, Pa.

Citizens 9558

J. I. HARWOOD, Mgr.

Bell Main 3093

## LAYING THE FOUNDATION

## Of a Million Dollar Business in a Small Town.\*

I want to thank you for your very gracious words of introduction and I want to thank the audience for the reception given me. This is my first appearance in the State of Michigan. To be frank with you, I am a little surprised there is not a larger gathering here to-day. I always like to be able to say that we people in the East—and we count Michigan of the East—are progressive. But we will have to confess that the West, as I saw it in January, at Wichita, Kansas, and Sioux Falls, South Dakota, has it all over us. There may be some reason for this here to-day, and that is because it is registration day.

Just one word in regard to insurance. I have had a little experience along that line. One day an inspector drove into our town and asked the man who was driving the carriage, as they approached our store, "What is that?" The reply came, "That is known as the big store at Strasburg," and the inspector cried, "For God's sake, drive out of this town before the dashed thing burns down." That is the opinion that the fire inspector had of our risk. The place fortunately did burn down some years afterward. We don't know whether it was arson. We are inclined to think that some enemy set the store on fire, but we do know that it burned down. It might have been that rubbish which was referred to in the previous talk that had accumulated in the box on the outside of the store, where the fire started. But to-day we have every appliance in our building to protect us from fire.

It may be of interest for you to know where Strasburg is located, because the success of a store depends upon location whether it is in a village or in a city.

Mr. Forrest Crissy, when he wrote the story of this store in the Saturday Evening Post of September 18, 1915, made this statement: "The achievement of this store would be less remarkable if this little burg were the commercial capital of an isolated valley in the frontier West commanding the trade of an extension region by force of its strategic location. Almost literally the management of this store has reversed the order of nature and forced the stream of trade to flow up hill. Not less than 80 per cent. of its trade is taken away from larger neighboring towns to which it was supposed to belong by natural right."

Strasburg is not strategically located. We are situated in a very rich and fertile section of Ohio. We have some very large industries in our valley. Here is the problem that most merchants in the small towns, as I see it, are up against. We are surrounded by a circle of large towns. For instance, North of us the first large town is Massillon, on the trolley line connecting Strasburg with Cleveland, with a population of some 18,-

\*Address by G. Albert Garver before Merchants Congress.

000. To the East is Canton, with a population of 90,000. On the same line is Akron, with a population of nearly 115,000, and then comes Cleveland, the sixth city of our country, only eighty-five miles from Strasburg. Six miles south of us is Canal Dover, a city of 9,000 people, and on this same trolley line, New Philadelphia, the seat of our county, is only nine miles away. Then there are the twin cities, Uhrichsvile and Dennison, with a population of some 17,000, on the same trolley line, about twenty-five miles from Strasburg. So we have plenty of competition in all these good cities located on this interurban line which passes through Strasburg. In addition to these towns on this trolley line, we are surrounded by a circle of towns which are the county seats of bordering counties. There is

to have the trolley line running through Strasburg for bringing trade to our doors.

When we built our present building, a brother-in-law of mine in business at Massillon questioned the advisability of putting up so large a store in so small a town as Strasburg. I went into the matter with him. We discussed it thoroughly and I convinced him that we were perfectly safe. Even in the year that we burned out we did a business of \$308,000, the largest business done by any department store in all our locality, because we are enabled to do business at so much less expense in a small town than in a larger town, and thus we have a tremendous advantage over our competitors in the larger cities.

There are a number of very good small towns within the circle. We



G. Albert Garver

Carrollton, of Carroll county, Canton, of Stark county, Wooster, of Wayne county, Millersburg, of Holmes county, Coshocton, of Coshocton county, Cambridge, of Guernsey county and Cadiz of Harrison county. I mention all these county seats, because we do take in all this territory. We draw trade from all the counties I have mentioned, not only a small portion, but a very considerable trade.

Most small towns consider the trolley line a menace and a detriment to the business of the village. But we have discovered it is one of our greatest assets, because it is certainly true that the cars run in both directions. The fare is no more from these larger towns to Strasburg than it is from Strasburg to the larger towns, so it is really of the greatest use to us

have indicated just a few on this map. There are good small towns within four, five and six miles. When we took the business over from father, some of these small towns had better stores than ours. My heart had often bled, when I would go into these stores and see that they were far more prosperous than my father's business. Often as a child I felt that some day, if it were my privilege to be a merchant, I would do my very best to own a store which would be worthy of the name. The seeming disadvantage to the small town, referred to before, that is the trolley line, brings us hundreds and thousands of customers throughout the year, and we would subscribe a large sum of money for an East and West line.

Our total sales for the past year,

1916, were \$472,790.67. The population of Strasburg is slightly over 1,000. So if our sales were approximately \$473,000, a Grand Rapids store, with its population in the city of 137,000, would have to sell \$65,000,000, to keep up with our record. In addition to a very large retail business, we do some mail order business, and some wholesale business. To be fair with you, I will have to give you the figures of the wholesale and the mail orders. As I was coming over the G. R. & I. Railroad, I noticed the stations as we passed along, and there were quite a few towns with familiar names, to which we ship goods, within a few miles of Grand Rapids. We were building up a very nice mail order business when my brother died some ten years ago, and it was up to me either to give up the mail order business to a great degree or neglect the retail business, and so I chose to give more of my attention to advertising the retail business, rather than to the mail orders, and so our mail orders amount to-day to a little less than \$40,000. The wholesale is \$34,602.02.

It has often been questioned whether we would be able to keep this business growing; whether there would not be a limit some time. We are proud to say that so far this year we have made a gain of 41 per cent. at retail. This does not include the mail orders or the jobbing. The greatest month so far was the month of May, in which the total was \$57,684.98. The gain for the month of May over May of last year was \$18,781.79. The daily average was \$2,210.63. The greatest day we ever had in business was four weeks ago on Saturday, when our sales reached \$5,840.09, without any special attractions offered. The sales on last Saturday, which we considered a quiet day, or an off day, because there was no pay-day in our town or in the towns near us, were \$4,034.50. At the present rate of increase, we estimate our sales at retail will be \$666,000 for the year.

When father located at Strasburg some fifty years ago, it had altogether eighty-five souls. There was a store there already. Father had come away from one of the biggest businesses of its kind now in America, the Meyers Brothers Drug Company, then of Fort Wayne, now of Saint Louis, Kansas City, and other branch houses. This concern developed into a very large business. Father was one of their most trusted men and competent employees. William and George Meyers both begged of him to stay with them, but he decided to go to Strasburg. You may wonder why. It was for a sentimental reason—to please mother. Mother had an only brother and an only sister living at Strasburg and so father consented to go there and start this little business. It was started in an old log sheepfold which was moved on to the corner where the store now stands. It was about 20 x 25, and father started a little country, general merchandise store. One of the departments in that store was a drug department. We have often been asked why we re-

# Judson Grocer Company

Equitable  
Food  
Distributors

remained at Strasburg, when we had opportunities to go elsewhere. After the burning of our store, we had very many importunities to go to larger towns. We had a chance to go to Lorain, which is now a big city and growing very rapidly on account of the steel industries; another to go to Canton to take over one of the largest and oldest dry goods stores; another to go to New Philadelphia, the county seat, where we would have been financed by one of the wealthiest men in the county. But after going over the ground thoroughly and discussing the question from all sides, we decided to remain at Strasburg and rebuild there. And we did that for father's sake. I believe, men, that if any prosperity has come to us, it is because we were kind to our parents. Every morning after my preliminary work was done at the store, I could step across the lot and visit my mother. It was my privilege every night to kiss her good-night. And these are remembrances that we shall treasure as long as we live.

Father was a man of exceptional ability. He won the confidence of the community, and built up a very nice business. But father, like very many of us, made mistakes. He divided his energies. He did not put his whole life and whole soul and all his abilities into that business. If he had done that, without a question he might have accomplished more than we have accomplished, because he lived in the day of opportunity. It was not in a day when competition is as keen as it is at this time. And father's business grew. A few years after he had located there, he built what he thought was a large building. It was of pretty good size for a little village, 25 x 40, with a real glass front. Later he remodeled the old original sheep-fold.

Now, get this, men—those of us who have sons who are coming up and for whom we have ambitions, no doubt, that they shall succeed us in business—note what father did. When that old store was remodeled, he saw the need of a larger hardware stock in the town, and he sent my brother, a boy of 12 years, to purchase it. Some of you will question that. You would think it impossible. If I had a little child of 12 years, I would not think of sending him to the market to buy hardware, but that is an absolute fact. That child was sent to Cleveland alone, with the money tucked away in his trousers somewhere, to buy a stock of hardware for that building. What was father's purpose? To interest that boy in business. And even as a child, my brother got back of that stock of merchandise and took an interest in the disposing of it.

Again, father built an addition to this room. This old corner building was moved away, and a new building two stories high, with a 35 foot front was built, for the purpose of putting in a larger stock of dry goods. And then he sent me to Cleveland. I was about 13 years old. He gave me a letter of introduction to a general salesman with what was then the Morgan, Root & Company. This gentleman's

name was Toole. I remember it very well. Father said, "This introduces my son, Albert. He has come to the city to purchase goods. Please show him such goods as he wishes to look at. Don't urge him to buy, but ship the goods he selects." So we were put into the harness quite young. To-day we are not willing to trust our boys that far. I have a son who is a graduate of an Ohio University. He has taken a course at Harvard College and he is to-day working his way up through a large department store; and I don't know whether I would trust him yet to go to the market and buy a bill of goods. But for some definite reason, father saw the advisability of taking us when we were children and putting this responsibility upon us. This has been a great help to us in our business career.

Now, as father went along in business, he was very conservative in a great many ways, and he began to lose out in the game, because a young competitor came into the field. This competitor acquired the store on the opposite side of the street, and he put into exercise some of the things he had seen in the busy West. This young man had had an opportunity of traveling for a concern making agricultural implements and he covered quite a great deal of the West and met the men who were progressive in the business world. He put into action a great many things he had seen and father soon became discouraged. This man advertised and that was something father felt he could not afford to do. He was a clever salesman and here is one thing he also noticed, and turned to his account, and that was to anticipate the needs and wants of the community. He heard someone else touch on that thought in a business men's conference—"to gain new trade, anticipate the community's wants." This is what this young man did. In a very short time father acknowledged his defeat and arranged with my brother and me to take over the business.

At that time the town had a population of 180 people. Father's sales had never reached more than \$12,000 a year. I doubt very much whether he ever sold as much as \$12,000 a year. He kept no sales records. We wonder why that is true also to-day; that merchants are so careless about their affairs that they do not keep records and do not take inventories. It was our records and inventories which saved us when we had our fire. The insurance adjuster said we had the best inventory he had ever seen. In taking it we had even put down the stock numbers, and our inventory was worth something after it was taken. We could refer to it in making purchases in the coming months and years. The third day after the fire we were doing business. There was no halt to our business. We were almost immediately displaying and selling in sheds and barns, in rooms in private houses and in all sorts of odd places. We were in business almost within forty-eight hours.

Just a few days ago I had the privilege of looking at a stock of gro-

ceries, one of the cleanest stocks I ever looked at, with an idea of purchasing it. It had been owned by two men who had been in business for three years and had started with \$35. After three years there was great dissatisfaction because the men had been drinking; they had quarreled and their business had been thrown into the hands of a receiver. When the officials began to investigate their business, they found that mail was actually unopened six months back. If there are any jobbers within the sound of my voice, I wonder what you would think of retailers of that kind. These men had credits, but they had no account of what they were doing. They simply guessed at it. The receiver had no means of knowing what they owed, until he wrote the creditors. I say to you, better make an invoice once a year, and twice a year, if possible, and make it as clear and correct as possible. You will have no trouble then with the fire insurance adjuster. You will get every cent, as we did. The insurance adjusters said to us, "We are sorry we have not more to pay you."

I had tried to see that we were fully insured. I had just gone East to buy a great many goods and told our insurance broker to place \$20,000 additional insurance for three months. It was just at the time of the big Baltimore fire and the big losses the insurance companies sustained at that time made them very careful about where their insurance was placed. And our man neglected to place our

order for this insurance. So we lost \$20,000 clean dollars through the carelessness of this insurance broker.

Father made the mistake of dividing his efforts, and when my brother and I formed that partnership, the first thing I said to him was: "Your time belongs to this business, just as much as the money we take in or the stock on the shelves, and my time belongs to the business just as much as the money or the stock. All of our time and our money belongs to this business." That was the first requirement, and I think it was one of the things that helped our business to become what it is.

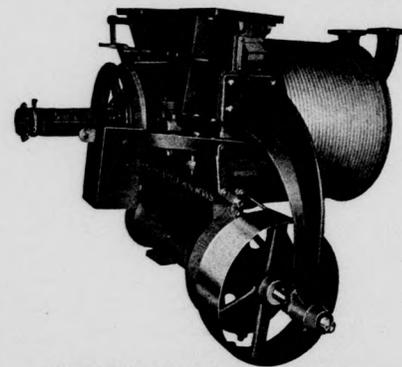
Now, before this, during the time that father was in business and helping us, as I indicated above, we received a great deal of inspiration by seeing and by reading of things that other men were doing; but we did not get the inspiration that merchants can get to-day, by hearing, also. Here we are gathered together, and we can exchange opinions and experiences with the very best merchants in this territory. These are the wondrously helpful things that have come into the merchant's business life in these days and every merchant in Grand Rapids territory and as many of his assistants as could be spared should be in attendance at this Congress.

When we took over this stock of father's, it consisted of merchandise valued at about \$6,000. In it were a lot of hoop skirts and old shaker bonnets, serge gaiters and a large variety of old articles of all sorts. One

## Foster, Stevens & Co.

### Wholesale Hardware

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



Single Belt Electric Engine—Ceiling Type

## Leitelt Elevators

### Freight and Passenger

Honest, Sturdy  
Construction

Highest Grade Workman-  
ship and Accessories

Write for Particulars  
and Estimates

ADOLPH LEITELT IRON WORKS  
213 Erie Street

Grand Rapids, Michigan

of the traits of the old-line merchants was that they would not part with anything unless they got their price. Father would not sell on old shaker bonnet for less than the original price for anything, no matter how long he had had it in stock. We immediately cleaned that stuff up. We got rid of it in quick order, for whatever we could get for it. Get rid of your old stuff, if you have any.

We agreed upon an interest and rental of \$18 a week. That rental was paid, too, every Monday evening. We started without any capital. We did not have any money in the drawer. I did not have any money to put in, and although my brother did have a little, he did not put it in because I didn't have any. We started even. All we had was father's stock. But we did have lots of nerve, and considerable enthusiasm, and exhaustless energy, and, thanks to father's wisdom, we had some training.

Now, the first thing that came into our business life was the force of advertising. We started an advertising campaign. I had thought for a long time that if ever the time came when I could do as I would, I would advertise. Fortunately for us, we began our advertising campaign without very great expense. There have been a great many things in our business career which have been fortunate. The matter of advertising was really an accident with us after all. We, perhaps, would not have gone as strongly into it, if it had not been for this accident. An old printing press came into our possession, and my brother arranged the type and began to set up little advertisements, and these were mailed to people in that vicinity, were put up on blank spaces or were handed to customers as they came into the store. We soon began to see that advertising had influence in bringing in trade. We began the issuance of a circular regularly. This has grown into a circular like the one that I have in my hand. Some merchants issue what they call a store paper. Our circular is an advertisement, pure and simple. There is no news in it. It is simply a bulletin quoting prices. We issue this circular every month. At the beginning of the month, these circulars are ready for mailing to the 14,000 names on our mailing list. The circular is always the same size and represents every department in the store. For instance, the groceries have the first page; the next page is for men's clothing; the next page for furniture; the next page for shoes; a double page for dry goods; another page for dry goods; a page for hardware; a double page for the house furnishing department, etc. Because we get these circulars out regularly, our customers look for our prices at the beginning of each month.

In writing up the advertising matter for these circulars we try to use clear description. We do not use bombast or the superlative adjectives that some merchants do, because we believe the public generally is disgusted with that kind of advertising. We follow, to a very large degree, the

plan used by the mail order houses, giving a clear, clean-cut description of the goods. We try to use advertising in such a way that it will interest the reader and use the conversational style as much as possible. We use a great many cuts. A man who is a very famous cartoonist at present was the designer of some of our earliest cuts—Mr. Donahey, of the Cleveland Plaindealer.

I said a little while ago that we started without capital. I wonder if some of the merchants here have had experience along the line of credit troubles. The business grew faster than our credit permitted. We soon began to buy in large quantities. Doing a credit business, we, of course, carried large accounts on our books, and we needed more capital. We did not concern ourselves very much about the credit part of the business, because we were so much interested in building up the trade, but we soon learned something along that line. I went to Cleveland and bought a bill of dry goods, but before we finished the transaction, I was asked to go into the credit office. That was something new to me. I was asked to make a statement. I told the truth as nearly as I could, but the credit man was not very much pleased and so refused to sell us any more goods. I walked the streets of Cleveland, not knowing where to go to buy dry goods; and I vowed the day would come when I would sell goods to the customers of that jobbing house. When I was in Cleveland this summer, addressing the Adcraft Club, I had the pleasure of exhibiting an order that we had just received from a dry goods concern at Thomas, Oklahoma, and I assure you that I did that with considerable satisfaction and a feeling of a real triumph.

We hoped that we might be able some day to do a business of about \$50,000 annually. We watched for opportunities to extend our trade. The nearby cities afforded us the opportunity. We were not afraid to go after business at New Philadelphia, Canal Dover, Massillon and Canton, and even before we had the trolley line, we had people who drove to Strasburg from these towns to buy their goods. Because of our aggressiveness we aroused the opposition of other merchants at home and abroad and the more these opposing merchants knocked us, the more our business grew. We kept the old printing press going every moment we had time.

One of the most valuable things we have to help us in our advertising is the mailing list. These mailing lists are considered among the most valuable assets that the big mail order houses have. It took quite a great deal of time for us to get this mailing list, which now numbers 14,000 names. The beginning of it was registering the names of all the customers who came into the store from day to day, and not only that, but we went out into the country after names—I rode on horseback from schoolhouse to schoolhouse, in the spring time when business was slow and the

roads were bad, and secured the names from some boy or girl at school of people in their districts; and in this way built up a mailing list which included names of all the families in the districts and townships and counties surrounding us.

We did our own printing. After the old press became too worthless for further use, we purchased new presses, and at the time of the burning of our store, we had two presses and employed two men and two girls who did nothing but print the circulars and get out printed matter of all kinds.

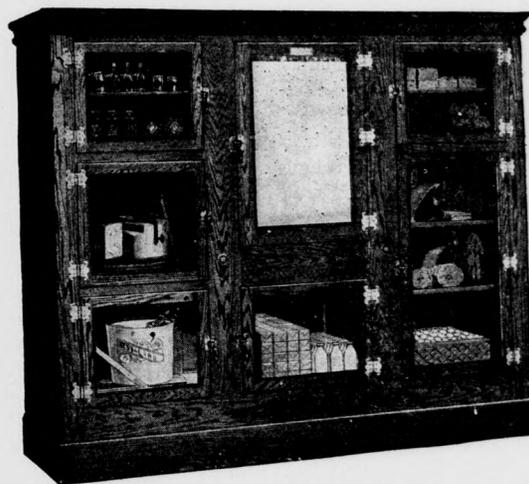
For the purpose of advertising our business, in addition to this monthly circular, we use special circulars, cards, folders, etc., for the purpose of advertising special sales. For instance, we have used the Dollar Day sales. This has been very successful. In getting out the circulars for special days, we often vary the form and use cards and forms different from the monthly circular. We have very keen competition with the stores at Massillon and Canton, particularly, and we were told by our customers that our Dollar Day sales were far ahead of the sales given in these towns.

We had a very successful sale which we pulled off at Canton. We bought a men's furnishing goods stock at a ridiculously low price. It had to be sold quickly, because the room had to be vacated very soon. We wondered what we could do to interest the people of Canton in the

sale of this stock. We used the idea used by the Rexall stores—the "one-cent" sale plan. It worked finely. We advertised to sell a hat for a cent; men's union suits for a cent; traveling bags for a cent; shirts for a cent; ties for a cent; anything we had for a cent. We filled the windows with goods and put price tickets on—one cent. We made it known, however, in our advertising, that the customer would pay the regular price for the first article and then get the second article for the cent, the same plan as the Rexall people use. It was a great success. We sold out in a very few days. On the first day we took in more cash than the stock had cost us.

We don't overdo the special sale business. We believe that is a mistake. If merchants advertise special sales too much, the people tire of it. They lose confidence. But when you do advertise a special sale, let it be special. See that when your advertising comes out, it will have influence in bringing in the trade. Now, we believe that we have accomplished that at Strasburg. We believe that our customers believe what we say, and so when we do advertise anything special, it brings them in.

We had a basket sale not long ago in the grocery department, which was very effective in bringing trade to the store. We had more people in the store on the two days of that sale than we had ever had up to that time. The basket sale was conducted in this way: We wrote to all manufacturers



## Why Throw Your Profits Away?

Your perishable stock is a source of loss through waste and spoilage. It can be made a source of profit by proper preservation—this means that your refrigerator equipment must be scientifically correct.

You can stop losses and make more money by keeping your perishable goods fresh and salable at all times if you install

## MCCRAY SANITARY REFRIGERATORS

We manufacture a complete line of stock size refrigerators, cooling rooms and display cases for every requirement of grocers and meat markets. It will cost you nothing to investigate the McCray patented system of refrigeration.

Ask for Catalog and "Easy Payment Plan"

No. 70 for Grocers and Delicatessens  
No. 92 for Residences

No. 62 for Meat Markets and General Storage  
No. 51 for Hotels and Institutions

**MCCRAY REFRIGERATOR CO.**  
744 Lake Street  
Kendallville, Indiana  
Detroit Salesroom, 239 Michigan Ave.  
Agencies in All Principal Cities

who get out little samples of their wares. You know a very great many manufacturers distribute samples from house to house, and they are thrown on the porch, and the children pick them up, and a great many of these samples never reach their intended destination—they never get to the housewife. So the manufacturers were very glad indeed to send us samples. We had some eighty-eight samples and some of the packages were quite large. They filled a half-bushel basket. We advertised we would give a basket of samples, worth \$1.50, to each customer buying a dollar's worth of groceries. We gave away nearly a thousand baskets, and it brought us a very great deal of trade.

When we had our golden anniversary sale, we got up a very nice circular with a yellow cover. This golden anniversary sale was carried out throughout the entire store, with banners and pennants and cards.

I have here some of the advertising sent out by some of my fellow merchants, who evidently take pride in sending out this kind of stuff. It is full of bombast exaggeration, and the most extravagant phrases. No one believes that kind of stuff. There is nothing printed on the other side, at all. As expensive as paper is, why not utilize both sides of the paper?

To show you that the people have confidence in our advertising, let me tell you of this instance: We bought a very large quantity of men's neckwear. When I came home, I told the manager in the clothing department about the purchase. He said, "We have plenty of neckwear; we can not use it." I said, "All right, we will sell it in the dry goods department." So when it came in a dray load, it seemed as though I sure was stuck. I was about to go to look at a stock of shoes at the county seat. I had the boys arrange this neckwear and we counted the dozens and found that we could give forty-one neckties for 25 cents, and make a profit. But it had to be quick action. We could not possibly keep this neckwear anywhere. I said, "Now, you fellows go right down the line and take one necktie from each pile until you have forty-one, and tie them up in bundles. On Saturday morning we will sell these neckties at 25 cents a bundle. We will put one-half the lot in the clothing department and one-half in the dry goods department." Strasburg had a veritable necktie carnival that day. It seemed as if everyone, men, women and children, went home with neckties. I believe there are men today wearing some of these neckties. After reading Crissey's story in the "Saturday Evening Post," a man at Cleveland sent me one of these ties, and said, "Here is a tie that I bought at your store at the sale mentioned by Mr. Crissey, in a bunch with forty other ties." It was a regular standard 50 cent tie.

Of course when we give values like that to our trade, it brings them in.

I am reminded again of another instance: I bought a large quantity of suits at Cleveland at a very low price.

They had been sent to Chicago to be sold, but had been sent back, and had just come back into the hands of the Cleveland house. The suits were bought by me at my own offer. I had two of the girls with me on that trip and I asked permission to work in the house, after the place had closed. So we worked there in the evening. We divided these suits into lots. I called up the people at home and told them about the suits and told them to advertise on Friday in all the papers in the nearby towns for a Saturday sale. We marked all these goods at Cleveland. When they came down on Saturday morning, they were all ready to be thrown on the tables, ready for the customers. On Saturday we sold seventy-three suits out of that lot, in addition to many suits which had been in stock before. Mr. Thomas, a fire insurance adjuster was there that day, and he helped us out in selling that merchandise, and declared he had never in his experience seen such bargains and such selling anywhere.

I might call your attention to other sales, but that would be superfluous.

In addition to advertising by circulars, we do a great deal of out-door advertising. In coming up from Fort Wayne to-day, I did not notice a very great deal of out-door advertising by merchants from Grand Rapids. There was a little by Kalamazoo merchants, but there was practically none by Grand Rapids firms. And I did not notice any out-door signs of merchants in the smaller towns. We have blank spaces on barns leased, and all sorts of other spaces and we have bulletin boards on all the country roads. We have a man in our employ the whole year round who does nothing but this painting, with the help of other men whom he employs. He keeps these boards freshened up and changes the matter from time to time.

In our advertising we try to use catch phrases, that in a way may be original. For instance: "We go the limit to please." We have driven that into the minds of our people until they believe it. "Money back if you want it." People come to our store and buy goods with the utmost confidence, because they know that they can have their money back if they are not satisfied. I believe I can conscientiously advise that plan to any merchant. I dare say it does not cost us \$200 a year and it is the cheapest advertising we can do. There is no argument. A woman comes in with a dress, a coat, a suit or even millinery, and if she is not pleased with it, she can exchange it, or have her money. Our people know that. If we do lose \$10 or \$20 or even a larger amount in the millinery department, it is a matter of no moment at all. It is the best advertising we can do. "We exist for your benefit." This gives the impression that we are not in business for our own benefit alone, but for the public's benefit. "We feed you. We clothe you. We furnish your homes," indicating that we sell everything.

With Canal Dover, our neighboring city, we come into the fiercest con-

flict for trade. The Board of Trade use bulletin boards extensively, with the phrase, "Deal in Dover." That is very fine, but we put up boards that say, "Save in Strasburg." We follow up these "Deal in Dover" signs with our "Save in Strasburg" signs. And people believe they can save in Strasburg. Even some of the business men from these other towns come there. When one of the big iron concerns imported a large amount of negro labor, they came to Strasburg to buy their beds and bedding. When the Pennsylvania lines were preparing for a strike at Dennison, Ohio, they came all the way to Strasburg to prepare themselves for that strike, and we sent them almost a carload of merchandise. That indicates we have the merchandise. That indicates that even the Pennsylvania company has confidence in our methods of trading and our prices.

We do a lot of personal advertising, too. Here is something I think very many merchants are neglecting these days. Some of you may be from the country and from small towns. You say, "I can not afford to spend money for printing; I can not afford to have a multigraph; I can not afford to have a typewriter. I can not afford to go to this extent." You can afford to employ your time in writing letters by hand, if you can not get them out in any other way. You can not afford to sit down and make yourselves comfortable and read the newspapers and smoke and talk politics, and think or talk about everything else except your own business. Employ your time. Employ the time you have got, and write personal letters, if you cannot do any other kind of advertising. Call up your customers over the telephone and tell them about the specials you have. What I have been doing for the last year I think is the best possible kind of advertising. With all the other kinds we do, it is not enough. We must still do something more effective. I used to say to myself, once when I was 50 years old and had accumulated a certain amount of money, "I am going to take it a little easier. I am going to take a day off once a week and have my own recreation day and do just what I please." I have never found great pleasure in going out in the woods camping, as some men do. I don't get a good time out of that sort of life. But when that day arrives in the week, I have my automobile ready early in the morning, and in that automobile I have a lot of advertising matter, gotten up by this card-writer of ours. These cards are painted on waste steel sheets that we buy very cheap from the steel mills. Our man will get up a lot of cards on steel plate, and we will nail these up in prominent places along the roads. In addition to these signs we will have cards sent to us by the various manufacturers—the Studebaker, Ford, clothing, shoes, etc.—all sorts of advertising furnished by the manufacturers. I take plenty of circulars along and some of the grocers' samples which were left. These were tied up in packages and I took them along,

### AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

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

## TAKING INVENTORY

Ask about our way  
BARLOW BROS. Grand Rapids, Mich.

### ELI CROSS Grower of Flowers

And Potted Plants

WHOLESALE AND RETAIL

150 Monroe Ave. Grand Rapids

### Johnson Paint Company

"Quality" Paint Manufacturers  
The Prompt Shippers

Get Our Dealers Proposition

BIG RAPIDS. MICHIGAN

### 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

## Neal 3 DAY WAY

Is the best, surest,  
safest remedy known  
to medical science for

### DRINK HABIT

A harmless, vegetable remedy given with no bad after effects. No hypodermics used. It positively removes the craving desire for liquor and DRUGS at the end of treatment, or money back.

### Neal Institute

534 Wealthy, S. E. GRAND RAPIDS  
Both Phones PERRY MILLER, Manager



## Sunbeam Luggage Sunbeam Trunks Suit Cases and Bags

will withstand hard service—  
"they are made to wear."

They will build up a foundation  
for a bigger and better business  
for you.

Our catalog is complete and  
up-to-date, with full descriptions  
and illustrations.

### Brown & Sehler Co.

Distributors for the  
Largest Trunk Factory in the World  
Grand Rapids Michigan

too. We had the automobile filled with advertising matter, except on the rear seat I had three boys, and my own son was driving on the front seat. Cigars for the men and chewing gum for the children and women was provided. We started out and stopped at the first house outside the town and called at every house on the road that led East. We visited forty families that day. I made a personal call at each place. Nearly all these people were surprised to have me come into their homes. They knew me personally. I meet them in the store, but I can not talk with them at any length. But this thing of getting into the homes of the people and the things that I have learned that have been for the benefit of our business can not be told in a few minutes. For instance, I learned that there are some Sears-Roebuck cream separators in our neighborhood. After having a social visit, I make some enquiry as to how the customers are pleased with our service. Among these forty families I visited two weeks ago, there were only two complaints. One woman said: "Now, I don't want to make any fuss. I don't want to get anyone into any trouble." I said, "Mrs. B., you can be perfectly frank with me. I will not scold anyone. I may say something in general to the people of our store, that will cover the matter." So she went on to say, "I was in the store just last week and the clerks in the grocery department must have supposed that I wanted some feed, and they let me stand and wait for quite a while, and they seemed to shy away from me. I was in a hurry to get back home, and did not want to wait. That is all there is to it." She had made mention of the fact simply that she would like to have quicker service. She was the mother of a six-weeks old baby, she has three other children, a big garden, eight cows to milk; all the mending, all the sewing, all the baking and cooking to do for all those children, the big house to keep clean, and she is trying to raise geese, ducks, chickens and she has all that work to do, and many other things. I could see that with my own eyes, because these little boys were happy, to show me those little goslings and little ducks. And this customer told me the next time she came to the store, "I was very sorry indeed that you came in on me just as you did the other day, because I had so many things in the way." I said, "You need not excuse yourself at all. Our house is all torn up to-day and you might not find a place in it to sit down." She said, "Well, if I had taken you into our best room, you would have found an incubator in there." The next morning I made use of that fact in our talk to our salespeople. This evening I am going to give you an idea that we have been using to help secure better service for our customers. It will be worth hundreds and thousands to any merchant who will use it. Some manufacturers have put this idea into use. I used that incident as a basis for my talk in the next morning's "Bulletin." I said, "Be

sure to wait on the farming trade first in these days, because you will be doing your 'bit' for our country just now, by helping farmers to get back to their work, and thus helping along the production of food."

This is my advice: Always make a thing right at once. Don't put it off. It will always cost you less to make it right at once and get it off your mind, and have the customer satisfied, and do not lose the trade. I think that is a pretty good way of advertising.

I don't believe there are very many merchants who could not afford to spend a day once a week, and go out among their trade. I believe it would be a fine thing for the jobbing trade to do the same thing. I believe all you retail merchants would be pleased to have your jobber come in and see you some time. You would be tickled to death if the men you have been buying goods from for years would drop in and spend an hour with you. I now have more invitations than I could accept in six months to go out in the country to dinners.

We use the multigraph a lot. It is not very expensive. Most merchants could utilize it in their advertising. We do something like this: We purchased a few weeks ago a large lot of coats and suits. We could sell suits worth \$40 to \$50 for \$15. In addition to using all the newspapers—and we use the newspapers in all surrounding towns and have standing contracts for space—in addition to advertising these suits and coats in all these papers, we got up some letters and every woman who came into the store when the suit sale was on was handed a letter printed on nice stationery—a personal letter from me—signed with my name personally, stating that I had been in Cleveland last week and had made this marvelous purchase of Printzess coats and suits, and would offer goods worth \$50 for \$15 and would be pleased to have the customer look at them. This resulted in a number of sales which would not have been made but for that method of reaching the customers as they came into the store that day. Some of them had not noticed the advertisements in the paper.

To-night I will try to show that what we have done is not remarkable. Even though we have sold, as stated, nearly \$500,000 this past year, I am going to try to show you merchants from the country that it is not impossible to match in a way what we have done. We don't take any particular credit for having done what we have accomplished.

I am going to try to show you how we carry on a campaign of intensive merchandising. That is really what has brought the business to our town and to our store, and what I will tell you can be applied to any city of any size whatever, and with the same good effect. We will try to show you what plans we are using to build this business up to a million dollars. When we once thought that we might some day sell \$50,000 worth, I felt that would be more impossible than to-

day I think it would be to sell a million dollars. We are using plans by which we think we can accomplish that feat within the next four or five years. We will try to show you how, after bringing customers to the store by our expensive and laborious advertising plans, we can give service so that merchandise will be sold to the customers who are brought in. That, after all, is the crux of the whole thing.

Economy supplies old age with an easy chair.

## 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



## Elevators

Electric and Hand Power

Also Dumbwaiters

**Sidney Elevator Mfg. Company**  
Sidney, Ohio

Mention this paper.

## 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

## Always the Same For 21 Years

And We Won't  
Change the Quality for  
Another 21

Except to Make Our Cigars Better.

So Our

## Dornbos "Single Binder"

from now until further notice, will be a little smaller—not much—and you and your customers might not notice it—but we are cutting the higher cost of tobacco off the end of the Single Binder and not out of its heart.

### OUR GUARANTEE

WE will give a written Guarantee that every "Dornbos Single Binder" Cigar is made with but one binder blended with Havana and Seed Filler. Quality and workmanship of the Highest Possible Standard. Absolutely Sanitary.

You always can bank on

### Dornbos Quality and Service

Our 5 Cent Leaders

DORN BOS' SINGLE BINDER  
DORN BOS' PERFECTOS  
ALLAN D.

Our 10 Cent Winners

DORN BOS' BISMARCK  
ALLAN D. GRANT

Watch the Tradesman for an announcement which we will make soon.

IT WILL MEAN \$\$\$ FOR YOU

**PETER DORN BOS**  
CIGAR MANUFACTURER

16-18 Fulton Street, West  
GRAND RAPIDS, MICH.



DORN BOS' CIGARS  
"ONE WAY TO HAVANA"

## FIRE INSURANCE.

### How It Looks From Stock Company Standpoint.\*

I am very glad to come back to Grand Rapids. About four years ago I had the pleasure of talking in the old Pantlind Hotel. I remember it very well, because as I got up to talk—it was all on a level floor like this—someone said, "Will the speaker please stand up?" and then I said, "All right," and they brought me a little box to stand on. I see this afternoon they have a little platform to stand on. That is very fine, because a fellow who is 5 feet, 4 inches tall, and weighs 192, can not see very far on a level over the heads of a lot of people. I am glad to be here this afternoon, because when they invite you to come back to a town for the second time, I think it is a compliment. I had such a good time before that I brought my wife with me today and I have a new suit of clothes and am feeling very happy; and I am sure for that reason I should make a wonderful talk to you this afternoon.

In times like this, we all have got to do our bit in helping out the conditions of the country and preaching the gospel of conservatism. That is what I am going to preach to you for a little while this afternoon, because it is up to you and to you and to me to do just exactly what the people are talking about.

Waste! Waste! We hear it on all sides. It has never come to us so forcibly as it is coming to us to-day.

People in fair, honest businesses, credit men's associations and large organizations of business men throughout the country have been preaching to a certain extent what we call fire prevention, but it has had very little, if any, perceptible effect upon the fire losses of this country.

That is the one thing in this Congress and this meeting to-day that is up to me to tell you about—insurance. I am going to talk to you this afternoon as a man who has nothing to say. It does not make any difference to me whether you carry insurance or not. It would not benefit me one iota. I do not represent any companies, any insurance people or any organization of any kind, but I am going to talk to you as one man to another.

I have written out here a little definition of insurance. What is insurance?

Insurance is a reimbursement in cash for loss of life or property, destruction of property, interruption of business, or loss of time caused by disaster. It protects property and keeps widows, orphans, injured people and dependents from becoming bankrupts or public charges. It is the one big thing we all want, need and should have, when the unexpected happens.

That is about what insurance is, in my estimation. It is a peculiar idea of the situation that a great many of us have as to why we carry insurance. You would be surprised if you were

in the business, as I am, of going from one property owner to another property owner, from one merchant to another merchant, to find just why they are carrying insurance. More people to-day are carrying it for the real protection that it is than have ever carried it before, but there are a great many property owners and a great many merchants who carry it to-day just to satisfy their creditors. If you have a house and it is encumbered, you carry a sufficient amount of insurance on that house or mercantile building to satisfy the man who has the mortgage. And frequently, if you are a merchant, you carry it simply to satisfy the credit man of some wholesale house, who insists on putting on the invoices a line to the effect that you must be fully insured. Often you find a mer-

insurance on my stock of merchandise. What kind shall I carry? How can I tell whether it is good or not?"

There is nothing else you buy but you can tell something about it, whether it is good or whether it is bad. About other things, you can tell something about how much you want. You can tell something about the class of merchandise you want and the kind you want. So it should be about your insurance.

Now, the first thing we find in a great many instances, in going in to visit a merchant after a fire, is that he does not know much about his insurance, and he says, "What shall I do? My place was burned. What shall I do?" This sort of thing is being rapidly eradicated and merchants are looking at their insurance,

worth of insurance. But what does it cover? Have you a wareroom detached from your storeroom and is it properly described? Are you insuring stock and merchandise or is your stock to be increased? Does it cover all merchandise on your premises? Policies that companies are permitted to write in Michigan state specifically what that policy can cover and what it must cover. So see that your stock is properly described and that the policy covers everything. "Stock in trade" is a good way to put that. "Stock in trade, consisting principally of . . . ." See that the description of your property is correct, that your buildings are properly described, that it covers merchandise in cars, if you are backing cars up to your platform. If you have merchandise in a barn right next to your building, see that it covers that. See that it covers completely. Take that question up and read your policy and you can tell whether it does cover all.

The peculiar part of it is, after the fire, when you open the safe or raise the top of your desk and search through the burned and charred papers or find your water-soaked policies and spread them out on a table—possibly in a lawyer's office—it is remarkable how quickly you can understand the conditions of that fire insurance contract—after the fire. You read with amazement some of the conditions that you find in the insurance policy.

Recently, I had occasion to adjust a loss with a man—a small loss in a little outlying grocery store—where the conditions of the policy were that he keep a correct set of books, take an inventory at least once a year and keep that set of books and inventory in a place of safety. When the fire occurred, he had not taken an inventory for ten years, he had not kept a set of books and he had violated the policy conditions. It was no fault of the insurance company that he violated the contract. It was no fault of the insuring agent that he violated it, because on the outside of the policy contract was the statement, "Please read your policy carefully." And those were the conditions. To arrive at a just conception of that man's stock was practically impossible. He had no idea of it. We took the deposits he had made in the bank. We tried to get an average of what he was taking in daily. We got accounts from the wholesale houses to arrive at some sort of value of that man's stock of merchandise. We finally arrived at an estimate, unquestionably to the loss of the merchant, because he could not prove a cent of value of his merchandise at the time of his fire.

That is what I mean by understanding your policy. Know how it is written. If there is any clause you don't understand, have some one explain it to you. There is not a wholesale house doing business or a manufacturing establishment in Grand Rapids, who would not be glad to tell you the correct manner of having your policies written or who would not cheerfully examine your policies



Lurton H. Stubbs.

chant who says, "I never have had a fire, I don't expect to have one and I don't see where one would start in my establishment anyway," and such a man carries insurance in a very slipshod manner. At least, that is what has happened in the past in a great many places where I have been. I hope they don't do it in that way in Michigan.

If you are going to carry insurance for the protection of your creditors, for the protection of the wholesale houses from which you buy your merchandise, be sure that you have good insurance; be sure that it is written correctly; be sure that it is in companies which will pay their obligations; be sure that you have a sufficient amount of it.

Now, the question comes up naturally: "How can I tell what good insurance is? How can I tell? I want

but in the past, after a fire, we often found that situation.

That is not the way you buy merchandise. You may be mistaken sometimes about some article you think will sell and does not sell, but with the staples of your business, you understand what they are. One of the staple things of your business is protection insurance. You want to know about it.

Is it written correctly? That is a simple thing. You know where your building is located, what kind of a building it is and the contents of the building. When you buy insurance, you buy it with the idea that it is going to cover everything of an insurable nature. It is your intention to do that. You may tell your agent, "I want \$1,000 or \$10,000 worth on my stock" He brings in the policy, you put it in the safe and it is \$10,000

\*Address before Merchants Congress by L. H. Stubbs, of Cedar Rapids, Iowa.

if you were to send them to them. There is not an agent doing business in your town who would not gladly tell you if they are correctly written. When we explain this to merchants, they think, perhaps, we are after their expirations. They will say, "I have \$2,000 with John Jones; \$3,000 with someone else, \$5,000 with someone else," and they will show you the outside of their policies and try to keep them away from you, for fear you will find out just what the other man is doing. If you don't want an agent to tell you exactly whether they are written correctly, send them to your wholesale houses and ask them to do it.

This is what I want to impress upon you; prepare beforehand for the disaster that may come. I fancy many of you do that, but it is no time to look at the insurance policy after the fire.

What do I mean by good insurance? I don't care whether it is in mutual or in stock companies, so it is good insurance, and you know what it is. See that you know what you are buying. There are mutual companies that are perfectly wonderful companies. Take the millers' mutual companies, for instance. They are about the most wonderful line of companies in the world. Then there are a whole lot of other companies you might not want to be insured in.

I asked a member of a large corporation about his insurance and he seemed to have it in for the stock companies, because he thought his rate was too high. He was buying some of his insurance in companies which were not authorized to do business in that state. He was buying it from inter-insurance companies and mutual concerns. There are some inter-insurance concerns which are splendid institutions, but there are a lot of them that are different. But do you know what you ought to buy? I asked this man if he knew what he was buying on this inter-insurance proposition. I am not talking against them, but as man to man. He said, "No. A man came in and showed me that Mr. So-and-so, of such a place, was a member of this organization and certain other men were members of mutual insurance concerns. So I said, 'All right.'" He had bought it because these men's names were attached to the policy. I said, "What did you do?" He said, "I gave a man power of attorney in the matter." "You gave a man power of attorney?" "Yes, sir." "You gave a man power of attorney to sign your name to insurance policies throughout the country?" "Yes, sir." "All right. Your corporation authorized you to do business of a certain class—mercantile business?" "Yes." "But you have gone into the insurance business. You are conducting an insurance business." "No." "But what are you doing?" "I am buying my insurance for a less price." "Oh, that is the reason you went into it. Now, I will tell you exactly just what it is, and it is your privilege to buy it, if you want it. Inter-insurance is started and operated by an attorney-in-fact. Say there

are five of us in the inter-insurance concern. All right. This man over here wants \$10,000 worth of insurance. These other four people sell it to him, \$2,500 each, for which they receive a specific premium. Now, if this man burns out, these four people must pay for it. There is no capital. You must pay a certain specific amount—\$100 or \$2,500, or whatever it is. These four people must pay the loss of this man. This man wants insurance and these four people give it to him. There is no mutual proposition about it. If one of these four should fail in business, the other three are not compelled to pay the entire loss. They pay just exactly the amount they are obligated—\$2,500—and that would make \$7,500. You receive a specific premium and it is credited to your account, just the same as all underwriting is done. If you place a policy in the Hartford company, you pay a specific premium for that. If you are underwriting risks all over the country, on property you never have seen and know nothing about, you are paid for that specific obligation. All right. That is what you are taking upon yourself."

This was a corporation authorized to do mercantile business. This man, as Secretary, had signed that corporation's name over to a power of attorney. There was nothing in the articles of incorporation to permit him to engage in the insurance business. There had been no resolution passed by the board of directors, authorizing the Secretary to issue such an order. He had done it because a great many others had done the same thing. He was not to be obligated for more than a specific amount upon any one policy. This man had on the list shoe dealers, general merchants and one other which I have forgotten. There was not anyone who would be obligated for more than a specific amount, in a block, or should be liable for obligations in blocks for more than he could afford to pay. By belonging to so many of them, he had assumed a liability that would be apt to wipe him out of business at any time. He had assumed obligations that credit men would not take into consideration. What he did not understand is a condition that a great many merchants would not understand. If you go into one of these concerns, thoroughly understand what you are doing. Be sure that it is a good one and is operated by men of responsibility and know what you are signing. I asked this man if he knew what his responsibilities were in any town in the country and he said no. We began to investigate and found that in one city he had \$27,000 worth of stock. If a conflagration should wipe out that town, he would be called upon to pay \$27,000. What was back of that? A paper signed by himself as Secretary of the corporation—something that was not authorized and that was not a matter of record in the corporation. Thoroughly understand this.

What are you going to pay for insurance when you do get it? That rests entirely with the man who buys it; en-

tirely. The rate is not up to any rate maker, who may live in Grand Rapids or Detroit or any other place. It is up to you. I have been in the business a good many years and I have seen rates reduced from a high plane to a very low plane. What has been done along the line of making rates? You know some people have an idea—and I am speaking now in the particular sense—that a man comes into your establishment and says "Your rate is so much." Their trouble has been in one thing that has troubled insurance men more than the making of fair insurance rates, one thing that has caused perplexity and required more study than any other. There was a time when a man in the grocery or the dry goods business paid so much for that business. Then they got down to what they called the right basis and began to write a schedule.

We took what is known as a standard building—one that is prescribed by the building ordinances of a majority of cities—of a certain size and built in a certain manner. That is the basis. Our basis rates are invisible charges. You can hardly understand what they are. They are arrived at arbitrarily.

We place that building in a vacant lot, out in a field, where there is nothing that surrounds it, and that becomes the highest classification. Put it into a little village that has no fair protection, not even a volunteer fire department, with a lot of people around it, and it takes a higher rate. Then put it in a village with the volunteer fire department and the rate becomes a little lower; then in a village with a volunteer department and good water works, and the rate is a little lower still; then in a town with a paid department, and a still lower rate; then with a paid department, good water works system, and a police department and this pushes the rate still a little lower. In proportion to the manner of protection that you provide, good police department, water works, fire department—this is the basis for the rates. That is the starting point.

What else helps make up that rate? Is the building built standard? Are the walls the proper thickness? If not, we are going to charge you a little for that, because it is deficient. If you have a solid brick wall and cut an opening in it, so that a fire in the next premises

**Bevo**  
A BEVERAGE

—the home drink

Besides its popularity at drug stores, fountains and restaurants, **Bevo** has found a welcome place in the home. A family beverage—a guest offering—a table drink that goes perfectly with all food.

*As a suggestion for Sunday supper—Sweet red or green peppers stuffed with cream cheese and chopped nuts or olives, served on lettuce leaves. French dressing. Cold meat. Toasted crackers. Bevo for everyone. A beverage that tastes like no other soft drink. Pure, wholesome and nutritious.*

**Bevo—the all-year-'round soft drink.**

Sold in bottles only and bottled exclusively by  
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24B

## Double Your Bread Sales

No article in your store turns so quick—so clean—so profitable as a superior loaf of bread.

**Creamnut BREAD**

The new "Airlight" Bakery Loaf is different from ordinary baker's bread—a fine moist grain and such an appetizing flavor.

Your customers will **DOUBLE YOUR BREAD SALES** if you provide them with this new and better bread.

Write To-day for Selling Plan and Particulars

Please send "CREAMNUT" particulars "How to Increase My Bread Sales."

Name .....

Town .....

**Mail This Coupon Today**

**Grand Rapids Bread Co.**  
Prescott St. and So. Ionia Ave.

could get through that window, we are going to charge you a little more. This is what is known as an exposure charge. If your heating device is not effectively installed, we will charge you a little more. If you have defective wiring, it will be a little bit more. Everything that is not standard about that building we charge you for.

Then the next charge is for occupancy. What are you going to put in that building? If it is a dry cleaning establishment where you will use naphtha and gasoline, we will charge you, accordingly, a growing rate. If it is used for a machine shop, there is rather a high rate. If it is a boot and shoe store, there will be a lower rate. If you use it strictly for storage and warehouse, we charge a less rate. The conditions under which you occupy the premises make the rate.

What provisions have you made for extinguishing the fire? If you have a water bucket equipment for a fire extinguisher, we are going to knock off a little. If you have a stand pipe with a hose attached, we will knock off a little bit more. If you have regular fire extinguishers and automatic sprinklers, then your rate goes way down. This is the method that we have.

The location of your building counts; whether it is built correctly, how it is equipped, how it is used, how it is kept, all have a bearing. This is the most scientific method and has proven a basis.

We would like something that would be better and we do welcome the co-operation of business organizations. Such co-operation has already been a wonderful help to insurance men. We know that the associated business men's co-operation in this city would be a wonderful help. We are constantly asking for help.

What else have the companies done to help reduce the cost? That is what we are interested in—the cost of insurance. That is what we want to lower.

Time was when an inspector would come in and look around and say, "You want to fix that up and do this or that in a different way." And the next day another inspector would come in and say, "You need not do that at all." So they got together and commenced an organization and agreed on standard conditions and issued little pamphlets to describe them. So that after that an inspector might say, "You ought to have a fire door over there," and you would ask, "What kind of a fire door?" And he would say, "Here is a little pamphlet which will tell you what kind. If you will have a fire door like that, we will reduce your insurance. Get anyone to make it, but be sure to make it by the rules." You call in the tinsmith and say, "Can you make a fire door like the one described in this book?" and he says, "Sure." He does not have tin quite thick enough or hinges quite heavy enough and he does not get his measurements just right; but he goes on and builds a door that looks like the one in the book, and they put it up and send for the insurance inspector. He takes out his rule and measures it and finds that the thickness is not right;

that the bolts are stuck into the wall, instead of being put through the wall, and none of it is quite right. It looks like the fire door, but it is not like it. The insurance man says, "We cannot give you the reduction, because this is not really a fire door." Then you are mad, because you had ordered a fire door, you had paid for a fire door, it looked like a good door to you, and it seemed to you that the companies were taking an arbitrary stand.

Then someone had an idea and from that condition of affairs and the idea came the establishment of underwriters' laboratories. It is an institution founded in exactly the same way as a hospital, a college, a place of learning or science of any kind you can think of. It was endowed and never has been run for profit, and never will be run for profit. It never has paid a dividend, excepting good work, and it is never expected to.

I am going to explain to you the operations through which you must go to get a fire door. If you are a manufacturer and want one that the companies are going to pay for by reducing the cost of insurance, what must you do? You build a door and send it to the underwriters' laboratory and it is given a severe test by actual fire, probably much heavier and hotter than it will ever be called upon to withstand, and if it withstands that, then that man can build fire doors and install them under the inspection of the underwriters' laboratories, and the man who installs them will receive a reduction in the cost of insurance. In the first place, you must build a door that will resist fire. We want to know that, if we are going to help pay for that door by reducing the cost of insurance. If we are going to reduce the rate on account of the installation of fire-fighting devices and fire-resisting material, we want to know. The man must pay the freight on the door, build the door at his own expense and pay for the actual time spent in testing it. The original cost is less than 75 cents. After that, you apply for the inspection service of the underwriters' laboratories. At the laboratory it is inspected twice. After it is hung, it is inspected again. If it is correct and right, the laboratory puts its stamp of approval upon it. What is the cost of doing that? The lowest inspection charge for that is 18 cents. The charge for the most intricate doors is 38 cents. This makes an average of three inspections at 9 cents apiece. That is all the charge for a correct fire door. The companies are doing this, because they want to know.

The same is true for fire extinguishers—6 cents for inspecting a fire extinguisher and putting on the mark. They are selling millions and millions of labels each year. Manufacturers are accepting it in good faith, and the cost is being steadily reduced.

There is also a wonderful hydraulic concern, for the improvement of public water works. They will send the best engineers to your town to make an inspection for you of your waterworks and tell you just what you need

for the best fire protection. They can tell you the best things to install and the most modern methods, and they charge you not a cent. If you follow their suggestions—and they must be completed to the letter—the insurance companies will reduce the cost of insurance of every man in that town, and the charges for every property owner will go down to a certain extent. But you must pay the cost of installing that system.

But the saving of your insurance after all does not amount to much. It is the conserving of your property that is worth while. You should do it for that reason. The trouble with so many people is the idea that this is being done for the benefit of the companies. Don't forget this: Your establishment can burn up, it can burn to the ground and it will not make a ripple upon the experience of the insurance companies; but it will make a terrible ripple in your lives if your establishment burns down.

I heard the assertion made the other day that there was not one merchant in ten who had any means of extinguishing a fire in his own establishment, not even a barrel or a bucket of water set aside for the special purpose of being a fire extinguisher. If I was not afraid to ask it, I would like to know how many people here to-day, either in your office or your place of business, have some kind of fire extinguisher, even if it is only a barrel of water, that is put there for no other purpose. You see there are none too many hands. There is hardly one in ten of the people here now. Think of it! Yet fire extinguishers cost about \$7.50 or \$8, in the 2½ gallon size. But some day the call comes, "The place is on fire!" You run to the telephone and the line is busy. You look for a bucket of water and you can't find one. And before you can stop it, your place is gone.

I don't care what you pay for insurance or what the fire losses are, it is not the insurance companies that are paying for them. It is coming out of your pocket and your pocket and your pocket. We cannot conduct our businesses much longer and pay these terrible insurance rates. It is too much, but they barely pay the interest. You know a lot of people think that when a man has a fire and can get a lot out of the insurance companies, he is so much getter off. Ninety-eight per cent. are not paid enough for their losses and yet practically every fire loss is overpaid. I believe that 90 per cent. of the fire losses are overpaid. That comes from actual experience. Very few people carry enough insurance to meet disaster, because the majority of fires are partial losses.

I knew a man who was paying his insurance at a good rate, \$1.10 and he had always paid \$1.75 or \$1.80 before. He was satisfied because he was getting insurance below the market price. This was down in Missouri. He ran a large department store. We passed a special anti-discriminatory law. I think it is one of the most wonderful laws in the world and you will think so, too, after you thoroughly understand it. You have

just passed one here in Michigan that is very much like it. Under this law, individual cases cannot be taken into consideration. This man was a good merchant and a very good friend of mine and conducts one of the largest department stores in the town. After the law was passed, he had to pay \$1.85 for his insurance. He went up in the air and he was mad about it. I didn't blame him, because he didn't understand. He thought the companies had put one over on him. But that was not so. The local agents had put the law over. I know, because I had helped to frame it. I was criticised by some of the companies in Chicago for doing it. They saw the handwriting on the wall. It is the only method of standardizing your rates.

This man and several other merchants had a little meeting and they called me in to explain why the rates had been increased. They said some things I wouldn't repeat and they blamed me personally for the interest I had taken in the enactment of that law. They called me all kinds of names. In fact there had been two articles in the paper attacking what they called the gigantic insurance trust for the passage of the law, when the companies had nothing to do with it. I said to that man, "All right, I will explain it. You have had two articles published telling what you think of this law. Now suppose I come out in the paper and I tell the people of this town why their rates have been increased. What would I have to say to them? I would tell

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them exactly why. But you don't know. You don't know whether \$1.85 is correct for your insurance or not. You have no idea, when it comes down to the facts of the matter, whether you should pay 1 per cent. or 2 per cent. for your insurance. You cannot tell. Neither can any other merchant. Too, I would say, you are doing business in a badly, dangerously constructed building, nothing but a pile of lumber between four brick walls and that building is over forty-five years old. Between the plastering and the floor there is an accumulation of dust that would explode like powder if you touched a match to it. I would tell them that your building is filled with merchandise of the most inflammable character; that your wiring is old and in a dangerous condition; that your elevator is situated in the middle of the building at the side of which is a stairway, the only means your customers have of going from one floor to another; that in that seven-story establishment of yours, you have only five fire extinguishers and that they are old and out of commission; that the nozzles of the hose are some of them stopped up, and the rubber of the hose is cracked and you haven't any idea of whether they would work or not. I would say, if a fire started on some busy day, your customers would be trapped. If you expect our trade and want our mothers and wives and children to shop in your establishment, it is no more than right, it is no more than justice that you should provide a safe place for them to shop while they are under your charge and keeping. If that information were given to the the public—and you know yourself it is correct—your business would be ruined in a day. You can make your place a safe place to shop." The meeting broke up and the next morning the merchant said: "You must prove what you have said." I said, "Very well," and we started out on an inspection tour. We found rubbish accumulated in a dangerous way, a defective furnace, the elevator shaft and stairway in poor condition, dangerous wiring, antiquated fire extinguishers with the nozzles stopped up and one hose that broke in two when we bent it. What did he do? He did what every other sensible business man would do. He fixed up that establishment and made it a safe place. He instructed his floorwalker to say, "Madam, I would like to show you our fire extinguishers. You may do your shopping in perfect safety." He put in every fire-fighting device known at a cost of over \$7,000. He reduced his insurance cost from \$1.85 to 36 cents, a saving of over \$1,500 a year. He made his establishment a safe place to shop and he is now the proudest man in the world and it pleases him beyond measure when he knows that I have told his story.

I know a merchant in a little town paying over \$2, who, by his fire prevention methods, reduced his rate to 56 cents. What others can do you can do.

Do you suppose it is practicable for the insurance companies to assume an obligation to pay you, in case of

fire, \$1,000, \$5,000 or \$10,000 and permit you to have an open doorway, outside of which there is a pile of rubbish, without charging you for that exposure? But as long as the average merchant can buy that insurance for 33 1/3 per cent. off, the chances are that he will let the rubbish stay there and open the doorway. But under the anti-discriminatory law, generally we have found that when the merchant was compelled to pay for the dangerous conditions in his own establishment or in the establishment next door, he will use his very best efforts to do away with these conditions.

The amount coming out of your pockets every year is over \$200,000,000. This time we are talking conservatively when we say it is \$3 per capita. I think it is more. But \$3 per capita is a terrible amount to be reduced to ashes because it never again becomes a part of this world's assets. You must pay the bill. I don't care whether you have mutual insurance, reciprocal insurance or old line stock insurance, you must pay the bill.

It is terribly expensive to do insurance business. It is awfully easy for us to sit around and imagine that the expenses of the insurance companies are unreasonable and beyond those of other lines of trade. But I have never yet seen a thorough investigation but that people have been satisfied that expenses are as reasonable as in any other line. We are trying to get together and we are going before business organizations like this and we are asking your cooperation to help reduce the fire risks. We are asking you to return to your establishment and put in some means of extinguishing the fire. Don't do it in a haphazard manner. Do it carefully.

We reduced the rate in a Southern establishment \$10 a thousand if they would close the windows on one side of the building. In the great frame building on that side that used to be occupied as a hardware store they had installed a garage. And upstairs hundreds of people were gathering for a moving picture show. We said, if they would close up these windows with iron shutters or otherwise in a fireproof manner, we would reduce the rate \$10 a thousand. They were closed up and the work was completed at 5 o'clock one afternoon. Early the next morning the garage caught fire and burned to the ground, and this other building stood there without injury and the man was able to continue his business uninterrupted.

That is where the rub comes. When your business is interrupted, you will know what the fire means. When you quit producing and your income is cut off, you will know what fire means.

What kind of insurance shall I carry? You want to carry fire insurance, and you want to carry 80 or 90 per cent. or, better still, 100 per cent.

You want to carry tornado insurance. A merchant said one day, "I want to carry tornado insurance." We said, "Why?" He was in the jobbing business and handled plumbers' supplies. "What good would it do you?" He

said, "If our roof should be blown off, as secretary of the company I would be terribly embarrassed if the next day the stockholders of the company would come down and say, 'How much tornado insurance have you?' And then I would have to say, 'None.'" "How much does it cost?" "About \$5 a thousand." "For how long?" "For three years." And he said, "I am not going to be caught in that condition."

What other kind? Business interruption. Remember I don't care how large your business is, whether it is large or small, it is just as important to you as that of the largest manufacturer in Grand Rapids is to him. And you won't find very many of the large manufacturers not carrying business interruption insurance. It pays you so much a day for the time that you are out of profits. This is your means of making a livelihood, of keeping your girl in school, of making your family comfortable. Your income is assured and that kind is certainly first class.

What else should you have? If you are not absolutely free from all indebtedness, you should carry a sufficient amount of life insurance, so that if you should die, should be called away at any time, your business can go on uninterrupted and furnish a means of livelihood for your family, and your life insurance will pay up all your little debts.

These are the kinds you should carry and good merchants to-day are carrying them.

Speechless amazement is one of the few things that go without saying.

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An accurate load "Rating" on a pneumatic tired chassis is possible only where exact body weights are known.

The Higrade light truck chassis is designed and made with an unusual factor of safety, and will carry all the pneumatic tires are guaranteed to carry and stay within the tire makers' guarantee for maximum mileage.

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## ORGANIZATION AND SUCCESS.

### Mutual Relation They Sustain For the Retailer.\*

When I was extended an invitation to appear before you on this programme. I chose for my subject "Organization and Success," because it seemed to me an ideal opportunity to point out to you merchants the helpless conditions you are in without an organization; therefore, I shall endeavor to explain to you why organizations are necessary, how they should be conducted, what we should accomplish and the increased possibilities of our future careers if our work can be carried out.

In years gone by an organization among retail merchants was not as necessary as it is to-day, because other business was not organized. Each manufacturer, wholesaler, banker, laborer and farmer made, handled or sold his own products on his own terms and there were as many terms as there were dealers. Each community had its own peculiarities and in order to do business in that community it was necessary to conform to those terms. However, times have changed, the railroads, telegraph, traveling salesman, daily newspaper and other modern changes have eliminated these community boundaries and they are rapidly uniting our Nation in one great community, where it is necessary to transact business upon common terms and in a business like way. The manufacturers of similar products, wholesalers, bankers, railroads, insurance companies, farmers and even labor have assembled, adopted common rules, so that to-day when we attempt to do business with any of the people belonging to various classes we are expected to conform to the rules they have adopted or no business can be transacted.

We should not complain about this change, for, rightly used, it is a great power for public good and it has done much to place the business of the United States upon a safe, profitable and progressive basis. It is true, however, that the retail merchant has not had a just voice in this redistribution of power and unless we meet it as an organization, we are liable to be ground to atoms by the organizations of those above us coming in contact with those below. As it is, we are squeezed through a pretty narrow space and what space is left us is given by the fairness of others, rather than by any demand made by ourselves and for ourselves. There may be some among us to-day who would like to return to the good old days of long ago, but to do so would be a long step backward, for conditions that were suitable for business transactions then are not suitable for the modern business of to-day. These changes in business rules which have come from our various organizations will give business a new life and I believe that we are emerging into a better day for the retail merchants—a day in which we can look forward to a certain recompense for the energy, labor and capital expended in our business; a day in which the 90 odd percentage of failures among us, such as we are experiencing at the present time,

\*Address before Merchants Congress by John A. Lake, President Retail Grocers and General Merchants Association.

will be changed to 90 odd percentage of success.

All organizations, such as the banks, manufacturers, farmers and laborers, are battling for increased power and to eliminate evils in their own line of business. Some of these organizations, more public spirited than others, have extended their power of usefulness into other lines of business and are trying to help the general conditions of the country by casting a good influence over those who deal with them. The wholesalers of Grand Rapids belong to this class and we are their guests to-day for the sole purpose of enabling us to learn the benefits to be derived from co-operation and the adoption of better business methods. They feel that these changes must come through educational channels, so they have given us this great opportunity to fill our heads, in-



John A. Lake.

stead of using the old system of filling our stomachs. They have set a worthy example and one that I hope other wholesale districts will follow for Michigan should have two or three of just such educational programmes as this annually.

Have you ever thought of the fact that among the ablest, most charitable and public spirited citizens of any community are to be found its retail merchants? Their stocks are one of the heavy investments of any city. They pay a heavy tax. The rentals paid for their business locations furnish the best possible investments for capital, without which no city could exist. They employ more labor and perform more deeds of charity, in the average city, than any other class. The credits that they extend would make the unsecured loans of any average bank look small. It is a fact that the spirit of the retail merchants with what they buy and sell

literally make their community. If you will show me a city of progressive merchants, where the right spirit of co-operation exists, I will show you a progressive city. If you will show me one where the merchants exhibit jealousy, you may rest assured that it is probably a city on the decline. Such a city is suffering from Kaiserism just as Germany and the world is suffering from Kaiserism to-day and the only remedy lies in co-operation and the substitution of a brotherly feeling, in place of the envy, distrust and hatred which have existed toward each other. The quicker we realize these things, the better it will be for the retail merchant. There is no reason why people in a similar occupation should show envy toward each other or those of any other occupation. The natural divisions of labor, training and investments long

ering together of the food products of the world and a distributing system which is practical and economical, and I believe, as time has proved, that the manufacturer, jobber and retail merchant are as necessary in this channel through which our food products must flow as the producer. I believe good organizations help to keep this channel clean and, as the highest type of true Americans, it becomes our duty to do so. We must adopt principles which will survive because they are just and deserve to survive. We must sell goods on their merits and we must go before our Legislature and our Congress and ask for laws to protect us in so doing. We must see to it that laws are passed which will forever banish such schemes as premiums, trading stamps, false advertising and all questionable methods which take from the value of our goods, raise the cost of doing business or create a desire on the part of the public to look upon us or our business as one of mystery and deception. The only way we can ask for these reforms is collectively and the only way we can act collectively is through organization.

The time will come, and I believe that it is not far distant, when our colleges will offer practical courses of instruction to the retail merchants, instead of the haphazard system of training which he gets to-day. Such a course would be beneficial, if made elastic enough to meet conditions. The doctor, lawyer, dentist and other professional men are given special training and the public needs them only occasionally. Then why are not we so recognized when they deal with us every day? Such a training would give us an insight into the kinds and quality of food, the place and method of production, the proper method of handling them successfully, their food value, as well as an idea of the details that we must work out to conduct a business successfully.

I do not think it out of place here to mention a few of the qualifications necessary in a merchant to succeed. The world is becoming more critical daily of every business and we must expect it of ours. The efficiency necessary to succeed is demanding greater men, better trained men and better men. If we expect to survive, we must adopt the principles of those who have been successful. Such qualities are partly made and partly born in us, but they must be developed.

The successful merchant to-day must be energetic, sober, honest, systematic, well posted, patriotic and a judge of men. You can not expect your business to succeed if you are not a worker yourself and if you do not enthrust those about you with the same energy. You can not expect to succeed if you are not strong as an organizer. You must open on time, close on time, keep your store clean, make good selection of goods, display them neatly, employ courteous and reliable salesmen and study your business generally, including your expense account.

Patriotism is necessary. We must act in the interest of our community, if we expect the greatest results from our business. Our success partly depends upon the good will of the people and the public owes no man a livelihood who is governed by selfish motives. It is

ago created the retail merchant as a separate occupation. Time has only strengthened his position, because it has proven his necessity. The future holds no peril for his occupation. Then why should we not as men seek to adopt a fair, progressive businesslike organization which will aid us in governing our business transactions and will help us to keep our business clean by working as a unit to get laws enacted which will do away with all schemes, misrepresentations and suspicious business transactions. This should be the object of our organization and they are some of the things the Michigan Retail and General Merchants Association have been working for in the past and will continue to work for in the future.

I am a firm believer in any organization, rightly conducted. I believe in uniform business principles. I believe in good goods, rightly handled without waste. I believe in the systematic gath-

well to use good business, but we must not permit it to be of the selfish kind, for it is the harvest that we are after and he who reaps must sow. Therefore, it is up to us. We shall gather our own fruit and we who wish to pick a pear must not plant a persimmon. Let us be true to the interest of our city, our State and our Nation, and let what service we render them be genuine.

In the selection and treatment of help we can not be too careful. Our men must be neat, clean, sober and courteous and use good language and they should be on time. I can not see the difference between the man who steals 30 cents' worth of time and the one who steals 30 cents in money. Both are the property of the employer. If a young man uses liquor, has poor morals, shows a liking for the baser qualities of life, he is certainly not honest to himself and we should not expect him to be honest with us. Let us take an interest in our men and help them up in life, for it is to them we must look for our future merchants and their appreciation is usually returned many fold.

The buying and marking of goods is very important, for no store can sell better goods than they buy, and it is the difference between the cost and our selling price which covers our expense account and determines whether we shall have a profit or not. Every merchant who succeeds must be a good buyer and take all that is coming to him, including discounts. He must get the exact cost, figure his expense account and add enough to yield a margin to the reselling price. Some firms figure business expense as part of the cost of their goods and in many respects I feel that they are right.

Your expense account is also important, as it covers so much. Rent, wages, delivery, laundry, repairs, stationery, advertising and all other expenses should be carefully kept and compared month by month and year by year, so as to keep them as low as possible and yet give a maximum service. The cost of sacks, paper and twine this year will surprise most retail merchants and in most cases exceeds their rent.

You can readily see what a good organization means to the merchants of a city and state where they can get together and study all these problems and then work together to eliminate the unnecessary drain on business. America has been wasteful in the past and I believe that we are entering upon a day where greater economy must be practised. I do not mean less prosperity, but our expenses have increased so fast they must be checked. That requires co-operation and good judgment, for we must know where to begin and where to leave off. We must study which pays and which does not. It is by comparison in such meetings as this that the true solution of such problems must be reached. Shortening our hours of labor may mean greater efficiency, as well as a saving in light, heat, etc. We often deliver something which requires a long drive and yet yields but 1 cent profit. Such things are conducted at a loss. We should have a minimum order, in order to be delivered. It is such drains as this which have an unfavorable bearing on our business and consume our profits.

Every merchant should draw a stated salary, pay for the goods he purchases of himself and he should not allow free cigars, fruit and others items about his store, for a store does not owe these things to either proprietor or clerks, any more than it owes them an automobile or a theater ticket.

In our dealings with the wholesalers we should be open and above board. They have a right to know our abilities to pay for what we buy just as much as a bank has a right to know our abilities to pay for what we borrow. We have no more right to sixty days' time on a thirty day bill than we have a right to sixty days' time on a thirty day note at our bank, and if we take it we must expect to forfeit our credit in either case. We should also work with the wholesalers in lowering their expense accounts, as both of us are part of the great economical system between producer and consumer. We should give their salesmen prompt and courteous treatment, work with them so as to economize on freight shipments and, above all, to pay our bills promptly. The recent action taken by the Michigan Wholesale Grocers' Association in regard to overdue bills is a good thing for the retailer, as it will make him more careful in his buying and extending credit. The wholesaler who encourages a person of limited capital or experience to enter the retail business is making a serious mistake, as it is a detriment to the successful retailer, the public and the upright jobber.

Our credits are one of our serious problems and, with the increased cost of goods, the average retailer has found it an impossibility to carry the volume of accounts he was able to handle heretofore, as the sale of the same volume of goods to-day means practically double the amount of money on his books. We must act in this matter. There is no reason why a man should not pay his bill in full at each payday, and we should see to it that he does. We should also look up his ability to pay before extending him credit and not afterwards. Our State Association furnishes this information at a small cost to a merchant and you who are having trouble along this line should correspond with our State Secretary or myself and, if you will do your part, we can eliminate this loss. We have also an excellent method of collecting old accounts.

We are also starting an insurance company as soon as our new insurance law goes into effect, which will reduce our premiums from 25 to 40 per cent. We all know the necessity of this move. If you do not, please look up the overhead expense of the insurance companies you have been dealing with and note what percentage of your premium is paid back in losses.

Our present garnishment law is also one of the monuments for our State Association. Without it, we merchants would be practically helpless and a man's wages could not be touched if he refused to pay his bills. This law should be improved, however, as our State and county officers should be subject to garnishment the same as other citizens.

We have also taken an active part in trading stamp, pure advertising, uniform

pack for our fruit and many other laws, as well as headed off a great many laws which would have been undesirable to the average retailer, and if present plans are carried out, we will be instrumental in correcting a great many of the abuses in the retail business by improving our laws in the next Legislature.

A good local organization, well conducted, can do much to regulate our hours of closing, the observance of holidays, the nuisance of the delivery system, the abuse of credits and other evils which threaten the retailer. It will stimulate friendship between the merchants, promote a system of stock exchanges and other neighborly acts with each other; do away with the cut price idea, thereby promoting the handling of better merchandise. It will also stimulate the home market and produce a good and lasting effect upon the community in which we live.

Fellow merchants, if we ever needed an organization, we need it now. Our country is at war. We must do our duty and help in every way possible. Last year one of Michigan's great factories made sales of about \$210,000,000. It paid the biggest wages in the State, did all kinds of charitable acts and yet showed an earning of over \$59,000,000, or nearly one-third of its sales, and yet the owners were hailed as the greatest and most charitable men of the age. I do not want to take from them their glory, but how does their percentage of profit compare with the profit of your business, which is barely breaking even? And yet you get little or no credit for your service. Prices have advanced so high that it is an impossibility to make a profit. The public is clamoring and much of the blame is laid upon us, yet we are selling many articles at less than we could rebuy them to-day. They attack the ones who serve them and go no further, yet every one of us favor lower prices and until they come we favor food control. Many of us have failed or gone out of business to escape present conditions. If these conditions continue it will be the survival of the fittest and it becomes our duty to post ourselves, stay on the job, follow prices closely, curtail expenses, adopt business methods and do our duty to ourselves and our country.

The wall flower at a ball is often the only girl present who can bake bread.

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## MERCHANDISE RECORDS.

### Necessity of Keeping a Perpetual Inventory.\*

Every merchant realizes the necessity of carrying a sufficient stock to meet all the demands of the trade. On the other hand, carrying stock in excess of his trade requirements decreases his stock turn-over.

It is an accepted fact that one of the most common errors of retailers is overbuying. An authority on this subject puts it: "When a retail grocer turns his stock fourteen or fifteen times a year, it means that he has been buying what his customers want, in quantities that they need, and at prices that they are willing to pay." Or when a clothier turns his stock three or four times a year it indicates that he has correctly anticipated the wants of his customers.

In order to know what to order and in what quantities, the merchant must know not only what he is selling and how much, but just what he has on hand.

The keeping of an inventory is one of the difficult problems for the retailer, particularly the retailer who makes his sales in small units, such as the groceryman, the hardwareman, the notion dealer (5 and 10 cent store), etc. The custom of most retailers is to make a complete physical inventory of their stock once each year. Many small merchants neglect it altogether. This is likely one of the reasons why they stay small. It is certainly one reason why some of them cease to exist as merchants. Early knowledge of a leak has frequently saved the business. If the inventory is the only source of information as to the value of stock on hand, it forces you to wait until the end of the year before you can determine what your profits or your losses for the year are, and, even then, you are unable to tell when or from what source they came. If you can know each day the value of stock on hand it will certainly be valuable information for you to have, and information that you will be able to use in many ways.

A few years ago, a fire swept through the business section of a town of ten thousand in Central Wisconsin. Within two hours after the fire destroyed his store, one merchant had secured a satisfactory settlement from the insurance companies and had a new stock of goods on the way to a temporary place of business. Other merchants in the fire-swept area labored with insurance adjusters for days, one for nearly three months before getting even a partially satisfactory settlement, simply because they could not produce records to establish proof of their losses. As a consequence, they had to settle at the insurance companies' figure.

The sales and stock records—the approximate perpetual inventory—of the merchant who secured the quick settlement had enabled him to know how much insurance to carry. The same records gave him specific information to use in ordering his new stock.

How many merchants—how many of you, if your stores should be destroyed by fire to-night—would be in a position to prove absolutely to the adjuster the

value of your stock? Many, I fear, would not, and in the absence of accurate information, the retail merchant is largely at the mercy of the insurance adjuster. Carefully kept records mean an easy adjustment, payment in full for your loss, and immediate settlement, while no detailed records to prove your loss means delay, frequently a long drawn out controversy and many times, an unsatisfactory settlement.

Were it necessary for you to negotiate a loan from your bank to-day or to establish a line of credit with the wholesale house, could you tell the bank cashier or wholesale credit man the value of the merchandise in your store from your records without taking an actual inventory? The first question either would ask is, "What is your net worth?," and in asking such a question, neither would be interested in your

2. Determine percentage of mark up on total of goods in stock.

3. Purchase book. Add each month's purchases at cost and selling prices to inventory at beginning of month.

Divide difference between cost and selling by selling price to get percentage of "mark up" on goods sold during month.

4. Sales tickets—for each day's transactions.

Record may be secured from cash register, but a ticket should be made for each sale.

5. To find profit on each day's business (or for each week or month) multiply sales by percentage of mark up. To get net profit, deduct "overhead" or cost of doing business.

Always divide the amount of profit or "mark up" (the difference between

sideration because I believe there are still a large number who are still following a fallacy which was, perhaps, taught them in the arithmetic classes during school days—the fallacy of adding a percentage of the cost of the merchandise to provide for expense of running the business and net profit, while the business world generally speaks of volume of business in terms of net sales and cost of doing business in a percentage of net sales.

Every man engaged in business ought to be able to see that any per cent. of a larger sum—that 25 per cent. of 100 (25) is only 20 per cent. of 125. And yet for the past few years the Burroughs Adding Machine Co. has been able to stir up a large amount of interest in this puzzle:

An article costs \$1 to manufacture. The expenses for selling are 22 per cent.

For what must it sell to make a net profit of 10 per cent.?

Many following the old arithmetic method will insist upon \$1.32 while the correct answer is \$1.47. That 22 per cent. for selling is based on net sales and you must use the selling price as the base.

Just to show you the difference that this method of figuring makes, we will suppose that a merchant doing a \$30,000 business has figured his "mark-up" by adding his per cent. for doing business to the cost and added a small per cent. for profit. Assume that his expenses are 20 per cent. and that he figures on a 5 per cent. net profit. He has marked up his goods then 25 per cent. on cost. You will readily see that his goods cost \$24,000 and sold for \$30,000; 20 per cent. of \$30,000 is \$6,000, his cost of doing business, which is his entire gross profit. And too often the merchant who figures this way does not charge the business with his salary, so that his living is coming out of his original investment.

To determine selling price, say we take shoes at \$6. Cost of doing business 20 per cent.—net profit 10 per cent.—cost of shoes, \$4.20—cost of doing business \$1.20—net profit, 60 cents. This means that every dollar you take in over the counter is divided into three parts: First, 70 cents for the cost of the article sold; second, 20 cents to pay the expense of conducting your business; and third, 10 cents for profit and this 10 cents is the only part of that dollar which belongs to you. If your cost of doing business is higher or your "mark-up" is less, a smaller amount of that dollar is actually yours.

The old method of figuring may explain why the statement of the business at the end of the year is often so unsatisfactory.

Always figure to make a profit. Any merchant in business is entitled to a net profit over and above his salary, rent on the store buildings, if owned by him and interest on his investment, items which very often are not included in the expense accounts. If this cannot be done, you had better allow some one else to take the worry, the risk and the work.

This method which, as I have stated, has become quite generally adopted is not the only correct method of figuring the market. If you use the cost of



Harold G. Ingham.

quotation of a certain sum based upon your inventory taken six or eight months ago. They would want to know the value of your stock now or at least at the first of the present month. Records then that would answer this question would save you much time, inconvenience, expense and loss necessary to take an actual physical inventory of your stock, and, what is more to the point, would enable you to obtain credit quickly, should you need it.

The keeping of records of this kind is not too difficult, as many imagine, and the information is certainly worth the time and effort that it takes to secure it.

I shall attempt to show in a brief outline the work necessary to get and keep such records.

1. The first step is to take an actual inventory at both cost and selling prices. Cost price includes freight and drayage.

(cost and selling values) by the amount of the sales and not by cost prices.

As Mr. Fernley wrote a few years ago, "It is indeed remarkable that on such an important subject as the method of calculating the percentage of profits there should be such a variance of opinion as seems to exist." This variance of opinion and practice is not so true today as when Mr. Fernley first wrote his monograph on the right way to figure profits. The wide distribution of this monograph and the large number of articles along the same line which have been appearing in practically all of the trade papers during the past three or four years, have served to bring about the adoption—by those who have given the question any consideration—of the selling price as the base of all percentage—cost of doing business, net profit or the "mark-up." I mention those who have given the question con-

\*Address delivered before Merchants Congress by Harold G. Ingham, of Lawrence, Kansas.

merchandise consistently as the base of all percentages, your results will be quite as reliable and you will not be misled in assuming that your profits should be higher than they really are. There are, however, a number of reasons why it is best to use the net sales as the basis of all percentages.

First. Because the remuneration of salesmen is figured on a certain percentage of the selling price.

Second. Because the percentage of expense of conducting business is based on the selling price. If you talk per cent. of profit on cost and per cent. of expense on the selling price, where are you?

Third. Because the mercantile and other taxes are invariably based on a percentage of the gross sales.

Fourth. Because the sales totals are always given in books of record, while cost totals are seldom, if ever, shown.

Fifth. Because a profit must be provided for two items of capital—one the capital invested in merchandise; the other the capital necessary for operating expenses and other expenditures not properly chargeable to merchandise account. This is only possible by figuring profit on the selling price.

Sixth. Because it indicates correctly the amount of gross or net profit when amount of sales is stated. The percentage of profits on sales is indicative of character of result of year's business—percentage of profit on cost is not.

Seventh. Because allowances in percentage to customers are always from selling price.

Eighth. Because no profit is made until sale is actually effected.

Ninth. Because nine stores in ten which do not figure on the selling price get mixed somewhere in their figures and do not know whether they are going forward or backward.

Tenth. Because the big stores figure on the selling price.

Eleventh. Because it puts the retailer where a customer will not be so likely to call him a robber if he learns the percentage of profit. Twenty per cent. of the selling price is 25 per cent. on the cost, but the 20 per cent. does not seem as large an amount.

Of these eleven reasons, the eighth is probably the most important because no profit is made until sale is actually effected.

In figuring turn-over, be sure to divide the total sales for the year by the average inventory at selling price, or the cost of the total sales for the year by the average inventory at cost price.

#### Price Cutting.

Making a cut in price to secure a customer is a grievous mistake, as it is impossible to get the right price again, and the customer is never satisfied, as he always feels that he is getting an inferior article.

How can you expect a customer to have faith in your goods if you have no faith in them yourself?

Buy as good goods as you can, get them where you feel they are right, and then have backbone enough to demand a fair price for them.

It is self-evident, and an admission on your part, that your goods are not up to the standard when you cut the established price. W. H. Keig.

### ACCOUNTING METHODS.

#### Necessity For Greater Exactness on Part of Retailers.\*

A considerable emphasis was given in my talk yesterday afternoon to the attitude of banks and the credit men of wholesale houses toward the granting of credit to retailers. Banks and credit men are paying more and more attention to the accounting methods of the merchants to whom they extend credit. They are willing to make larger loans or to extend larger credit and frequently to allow more liberal terms to the merchant who keeps his books in a way that enables him at any time to show the exact condition of the business. The merchant who can show progress in his business will, unquestionably, receive more credit than the one who cannot, but even if he is successful and cannot show it, he will be considered a less desirable risk.

Another force which is compelling merchants to pay more attention to their accounting methods is the keen competition which at all times (except perhaps, in the present condition of rising prices) forces them to make close prices. In order to price goods intelligently, a merchant must know his costs, or "overhead."

A retail business demands information from the accounting department, just as truly as does the large manufacturing or jobbing house. A certain amount of book-keeping is necessary in order to conduct the business insofar as it relates to your customers and the people from whom you buy. I might add here that I believe there are a large number of men in the retail business who consider this all the book-keeping necessary. At least, a large number are attempting to run their businesses without keeping further records. While you are making these records, if your books are well adapted, it will give you the basis for information concerning your business which you can use to advantage in determining the policies of the future.

The day has passed when a retail business may be run with profit by the merchant who carries his invoices in one pocket and his receipts in the other, and whose charge sales are recorded on a piece of wrapping paper and filed on a spindle hanging on the wrapping counter. Keen competition and modern business methods have created a demand for better accounting facilities in the retail stores. This is evidenced by the fact that a number of the large universities, as Harvard, Minnesota, Kansas, and Wisconsin, have made a careful study of ways and means to bring to the retailer assistance of a nature that will enable him to utilize his book-keeping and convert what is now a dead expense into an item of productive value. A majority of the trade organizations of the country, both state and National, have also taken up this matter and are giving it special attention at every annual meeting and through their trade papers. Such agencies as the System Magazine and the Curtis Publishing Company have

\*Address before Merchants Congress by Harold G. Ingham, of the University of Kansas.

gathered statistics and have gone far in the work of assembling average costs. Large manufacturers and wholesale houses in nearly every line are constantly endeavoring to bring the material and help available on this subject to the attention of the retailer. The Federal Trade Commission is attempting to place before the retailers of the United States a simple system of accounts designed to enable them to know more accurately their own costs and to take advantage of the data compiled.

That this is not only an indication of the necessity for better methods, but the awakening of retailers generally to the desirability of availing themselves of this information is shown by the fact that these Merchants Weeks or Short Courses, conducted for this very purpose by state universities and associations of wholesale merchants, are becoming more numerous throughout the Middle West and generally better attended each year.

A great deal has been written during the past few years concerning failures among retail merchants and almost invariably the largest percentage of failures is accounted for by the lack of information concerning the cost of doing business. The average retailer takes too many things for granted. He fails to realize, when totaling his sales at the close of a big day's business, that the cash in the drawer is not all his, but that it may take every cent of it to cover the cost of the goods sold and the expense of doing business, including all losses, donations, subscriptions, etc. He fails to analyze the business from a dollars and cents standpoint.

If you think that your prices are as high as you can consistently maintain them, that you are doing all you can to keep up the volume of your sales and simply decide to make the best of it, the chances of success are against you. It may not be possible for you to increase your prices, or to increase the volume of your business, but it is possible to make a careful study of the items that go to make up your cost of doing business, and devote a considerable portion of your energies to the decreasing of these items.

Let me illustrate this point with an anecdote taken from the System Magazine of October, 1913:

"A retailer in a men's furnishing store in an Indiana town found that his expenses were eating up more than one-third of his sales. He was perhaps rescued from this situation by taking a traveling salesman into his confidence. 'I sold twenty-nine thousand last year—after taking out thirty-five dollars a week for my work, I had left about two hundred dollars net,' he explained.

"The manufacturer had given his selling force rough cost averages for clothing stores and instructed them to protect future business by helping storekeepers who could not pick the expenses which drove their costs too high. The salesman offered to classify the retailer's expenditures. 'You're too high on your selling expense,' he declared, after figuring out percentages for the more important items.

"The sales were \$29,030.19 and you paid out, including what you drew yourself, \$3,556.57 for wages. That's exactly 12¼ per cent. of your sales, and it should be about 10. On that one item alone you're six hundred dollars above the average.'

"That backs up what I've been thinking," replied the retailer. "One of my men asked for a raise just when I was buying out my former partner, and I gave it to him because he knows people about town and I thought I needed his influence. Since then he has laid down on the job and I've had to hire a young fellow from Chicago to help us. I guess that is why I am spending too much, but I had no way of telling. Now he's got to make more sales, stand a reduction, or get out."

Variations in the expense account as slight as these point to success or failure to-day because the cost of doing business, rising with the advance in rentals, wages and supplies, has cut down the net profit on sales. One object of your book-keeping is to ascertain the facts concerning these items of expense. Your whole plan of accounting must be well defined, systematic, and arrive at certain settled and definite conclusions.

I have already mentioned the system of accounts for retail merchants which has been designed by the Federal Trade Commission and is fully described in the small pamphlet published by them. If you have not already read this pamphlet it will be worth your while to send for a copy and read it carefully. If the retailers generally can agree upon a set of accounts which is essentially uniform it will enable them to establish standard costs for all different lines and classes of stores and will provide a means by which any merchant may compare the results of his business not only with that of the previous year or years, but with that of other merchants conducting a similar business under like circumstances.

Few men make their way through the world on the strength of their phrenological development.

The Best Asset of a  
Grocery Business is  
Satisfied Customers

Baker's Cocoa  
and Chocolate



Preparations are reliable, always of uniformly high quality, easily sold, in constant demand; the standards of the trade.

REG. U. S. PAT. OFF.

ALWAYS SATISFACTORY

Walter Baker & Co. Ltd.  
Established 1780      Dorchester, Mass.

## UNFURL THE FLAG.

## Why Flag Day Should Be Properly Observed.

Written for the Tradesman.

We toast to-morrow the flag of our union.

The flag which came into being nearly a century and a half ago, which has been the emblem of freedom to every foreign emigrant who has sought to better his condition under its heaven-tinted folds and which now waves against the sky, beckoning every free born American to come to the rescue in an hour when the freedom of the world is menaced as never before.

Kaiserism must go. Autocracy has beaten its last tattoo, since the flag—my flag, your flag, our flag—calls the independent freemen of America to do battle under its folds for the liberty of man, both in Europe and America.

The hour has struck, the hour which freemen of long ago foretold when the gorgeous ensign of the Great Republic shall wave over the hosts of men who go forth to free their brothers in every land beneath the sun. The flag means much. It means everything worth living for, everything worth fighting for, everything worth dying for.

The flag of free America is the sign in the heavens toward which the eyes of republican as well as despotic Europe are gazing, hoping, fearing, trembling, as they await the result of the tremendous forces set in motion under its star spangled folds which flash back the colors of heaven from which it borrowed them.

Betsy Ross fashioned better than she knew when she made the first American flag which was to afterward billow above Washington's hosts from Valley Forge to Yorktown in the first American Revolution, which again beckoned the men of America to the bloody arbitrament of war in 1812. It was during that memorable struggle that the London Times declared in derision that Briton would soon drive the bits of striped bunting from the ocean. We were as unprepared then as now for a battle with a foreign foe. Our little navy, however, did itself proud—did so well, in fact, that when peace was concluded three years later, the "bits of striped bunting" had grown to a considerably augmented showing of that bunting, spattered with stars in a blue field and stripes that marked the victorious colonies of an earlier war.

Our Hulls, Decatur, Bainbridges, Farraguts and Deweys have given added luster to the stars and stripes we love so well. Let us cherish their memories by standing true to the old flag which symbolizes all that is good and elevating in National government. Back in slavery days, when three million human beings were subject to the slave-driver's lash, when there were men bold enough to declare their intent to some day call the roll of their slaves beneath the shadow of Bunker Hill monument, a bit of doggerel appeared in one of the leading newspapers entitled "Tear down that flaunting lie."

This referred to our starry flag, which permitted the curse of slavery to stain its brightness, seeming to cast a mockery upon the name of our Republic. Afterward came the great Civil War,

growing out of slavery, which bathed the land in blood, consuming thousands of precious lives and billions of treasure. The stars and stripes waved in victory in the end over the hosts of liberty. The stain upon the flag was washed out with the proclamation of the great Lincoln freeing the slaves. From Sumpter to Appomattox that flag was carried through four years of bloody strife. To-day the stars and stripes wave over a united land, unmarred by a single human being wearing the gyves of slavery.

It required four years of fratricidal war to cleanse the flag that it might represent in truth as in name a Nation of freemen, regardless of color or caste. Is not such a flag worth fighting for, worth dying for? If not, then all hope for beneficent human government on this earth is a myth, and we may as well place our necks under the yoke of a Hohenzollern and proclaim ourselves cowards unworthy the name of freemen.

When the boastful German King on the English throne threatened to drive the bits of striped bunting from the ocean, and referred to our starry flag with its red and white stripes as "the Yankee gridiron," they did not imagine how soon their boastful sneers were to turn to willows, and the neatness and dispatch with which their own big navy was to find itself done brown on this same Yankee gridiron.

Time has demonstrated the value of a flag, more especially our flag, which to-day flies high in the heavens as a beacon of hope to the millions of down trodden people of Central and Eastern Europe.

The flag is a symbol representing the great free Republic to the Western world. It has been the Mecca to which millions of the oppressed of the earth have turned in their wretchedness, hailing that standard as their guiding star which has led so many of their fellows from out the slough of despond into the board light of intellectual and physical freedom.

Our flag, my American brethren, is the sign set in the heavens proclaiming liberty to all the world, as it once proclaimed liberty to a paltry thirteen colonies. The breaking waves of the Atlantic no longer confine liberty to the shores of America. The gorgeous ensign of this, the greatest Republic on earth, is bidding even the brutal German to take heart of liberty and to cast out the autocratic in his own government, to make of the Prussianized empire a great republic fashioned after the United States of America.

Unfurl the flag. Let it wave from every housetop on June 14 in commemoration of that auspicious hour when Betsy Ross' nimble fingers wrought in the cloth the stars and sewed together the stripes of alternate red and white that was to prove liberty's banner for a waiting world.

Our flag is no longer "a flaunting lie," but the best symbol of freedom known to the civilized and at present warring world. Let us see to it that its broad stripes and bright stars continue to light the world to deeds of valor in the name of liberty and right.

Old Timer.

He who calls all men fools is right in one instance.

Paris Green      Arsenate of Lead  
Get Our Prices  
**Reed & Cheney Co.**  
GRAND RAPIDS, MICH.

## Mr. Flour Merchant:

You can own and control your flour trade. Make each clerk a "salesman" instead of an "order taker."

Write us to-day for exclusive sale proposition covering your market for

Purity Patent  
Flour

We mill strictly choice Michigan wheat, properly blended, to produce a satisfactory all purpose family flour.

**GRAND RAPIDS GRAIN & MILLING CO.,**  
Grand Rapids, Michigan

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PRODUCE  
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104-106 West Market St.  
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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 selling well.

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.

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GRAND RAPIDS, MICHIGAN

## The Vinkemulder Company

Jobbers and Shippers of  
Everything in

## Fruits and Produce

Grand Rapids, Mich.

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

F. H. Cash Company  
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Check Mailed  
Same Day Goods  
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References,  
Any Mercantile Agency  
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Bay City, Michigan

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

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.

**Some of Those who Attended Merchants Congress.**

Not all who attended the Merchants Congress last week took the trouble to register. Those who did so are as follows:

Lionel A. Wertheimer, Albion.  
C. B. Geiger, Albion.  
Henry E. Ohlson, Allegan.  
E. T. Horan, Allegan.  
D. E. McGeath, Allegan.  
G. J. Maier, Alma.  
C. F. Thomas, Bailey.  
Miss L. Corkey, Bailey.  
Oscar Getz, Bangor.  
Frank Stiles, Battle Creek.  
A. A. Zimmerman, Beaverton.  
A. M. Hall, Belding.  
W. R. Van Anken, Big Rapids.  
E. S. Allen, Bradley.  
H. E. Ross, Bradley.  
Edwin Q. Webster, Carson City.  
G. H. Doyle, Cedar Springs.  
A. E. Mason, Charlevoix.  
J. H. Wilson, Clare.  
R. E. Patton, Cloverdale.  
M. P. Woodward, Coldwater.  
W. A. Lovelace, Conklin.  
Edward Harris, Conklin.  
Archie McKinnon, Coopersville.  
M. Durham, Coopersville.  
Chas. P. Lillie, Coopersville.  
Ellis P. Lillie, Coopersville.  
H. H. Rhodes, Coral.  
Sam Bright, Covert.  
John H. Burke, Delton.  
Ellis E. Faulkner, Delton.  
Henry J. Beld, Dennison.  
William Danielson, Dewing.  
L. W. McDonald, Douglas.  
Roy A. McDonald, Douglas.  
Vernon C. Redner, Dowagiac.

A. K. Richey, Dowagiac.  
John Lubbers, East Saugatuck.  
M. Hansen, Eaton Rapids.  
Alfred E. Curtis, Edmore.  
E. C. Shaw, Ewart.  
Fred E. Fleming, Ewart.  
E. B. Griswold, Fremont.  
J. Mulder, Fremont.  
Frank Newlin, Fremont.  
John Pikaart, Fremont.  
Eibert Pikaart, Fremont.  
L. J. Graves, Fremont.  
W. F. Reber, Fremont.  
A. P. Reber, Fremont.  
F. H. Smith, Fremont.  
G. N. Slater, Fremont.  
W. W. Pearson, Fremont.  
L. D. Puff, Fremont.  
M. W. Tibbetts, Fremont.  
George C. Sausman, Fremont.  
Burt Long, Freeport.  
Floyd R. Everhart, Freeport.  
R. D. McNaughton, Fruitport.  
J. Ball, Grand Haven.  
E. E. Lessiter, Grattan.  
George F. Cook, Grove.  
Henry K. Boer, Hamilton.  
W. A. Gibson, Harbor Springs.  
R. DeVries, Hart.  
Thomas Welsh, Hart.  
Carl D. Olds, Hartford.  
N. B. Waterman, Hastings.  
J. Vandersluis, Holland.  
J. F. Nelson, Jennings.  
O. B. Weenick, Kalamazoo.  
P. A. Berggren, Kellogg.  
W. R. Grayburn, Lacey.  
Charles E. Tew, Lake Odessa.  
Edgar A. Tew, Lake Odessa.  
H. J. Coom, Lowell.  
H. S. Taylor, Lucas.  
Frank Scheiff, Manistee.

Jos. Nederhord, Marion.  
J. B. Sherwood, Marshall.  
R. E. Shear, Marshall.  
T. Clyde Patterson, Martin.  
C. A. Brubaker, Mears.  
Jas. L. Rugg, Middleville.  
E. C. Whitney, Morenci.  
J. W. Marvin, Muskegon.  
James DeKruyter, New Era.  
Harry B. Dillon, New Lathrop.  
J. R. Pixley, North Park.  
Ray C. Eaton, Otsego.  
E. D. Horne, Owosso.  
A. B. Horne, Owosso.  
C. L. Kling, Palo.  
Bryan Kinney, Perrinton.  
A. C. Smith, Plainwell.  
D. S. Way, Rapid City.  
A. E. Young, Ravenna.  
Frank E. Thatcher, Ravenna.  
E. P. Carr, Rodney.  
George Burghdorf, Rodney.  
T. G. Mercer, Saranac.  
H. S. Harris, Saranac.  
T. D. Smith, Scottville.  
A. R. Heald, Shelby.  
I. B. Gilman, Sheperd.  
J. C. Ballard, Sparta.  
George Schuab, Jr., Spring Lake.  
Fred Sheringer, Sullivan.  
R. M. Forquer, Sumner.  
Glenn Willis, Tallman.  
George O. Stockhill, Thompsonville.  
J. T. Bernins, Vestaburg.  
R. L. Hammond, Vermontville.  
G. B. Tracy, Walkerville.  
F. E. Sias, Wayland.  
Ellis E. Sigler, Wayland.  
C. F. Wilson, Whitecloud.  
Emer Barnhard, Whitecloud.  
W. H. Dendel, Hopkins.

Benj. Gezon, Grand Rapids.  
F. B. Ewing, Grant.  
D. A. Van Oort, Whitehall.  
Henry Alkema, Grandville.  
R. L. Hackett, Lansing.  
Henry R. Brink, Holland.  
Geo. Steffens, Holland.  
Ben Steffens, Holland.  
B. H. Coon, Rockford.  
Fred J. Schlegel, Belding.  
D. D. Skellenger, Belding.  
Henry Gildemeister, Belding.  
E. E. Hudson, Belding.  
Fred Brack, Big Rapids.  
A. J. Zelle, Big Rapids.  
C. E. Alberts, Ravenna.  
A. H. Moore, Ravenna.  
M. H. Maier, Grand Ledge.  
N. Pell, Plainwell.  
Chas. Webber, Kalamazoo.  
R. W. Dowdy, Portland.  
John A. McClelland, Portland.  
J. O. Berglund, Muskegon.  
R. H. Loppenthien, Hastings.  
R. M. Loree, Ionia.  
F. H. Wilkinson, Prairieville.

**Eagle Cordonnet**

**P. F. C.  
Crochet  
Cotton**

**The best made,  
for all purposes**

*Ask Your Jobber*

# Thanks---And Come Again

**WE** wish to thank the many customers who called on us last week during Merchants Congress and gave us an opportunity to show them through our establishment. We wish to extend a similar invitation to all merchants, whether customers or not, to call and look us over at the earliest opportunity. Our latch string is always out.

**Grand Rapids Dry Goods Co.**  
**Exclusively Wholesale**



### No Stigma Should Attach to Mother's Earning.

Written for the Tradesman.

"It was a fine day and the ride was simply perfect both coming and going. Three Elms is a beautiful farm home and the Hoveys are lovely people, and they served the most delicious homemade ice cream and tried to show us all kinds of a good time, but something happened that just about spoiled everything for Agnes and me," began Henrietta Byrum in answer to my enquiries about her auto trip to the country. She had come over on an errand just after getting back.

"It was awfully kind of Mrs. McNie to take us in her machine, but still I think she needn't have been quite so thoughtless. You see when Mrs. Hovey asked why mamma hadn't come, Mrs. McNie blurted right out that mamma had an unexpected call-up from the factory. Why couldn't Mrs. McNie just have said quietly that something important came up at the last moment, and that mamma was very sorry, and so on and so on? She didn't mean to be unkind, but she's too plain-spoken. She had to bring it out that mamma works. Agnes and I were so mortified! I'm sure Mrs. Hovey never before had even suspected that mamma goes out and earns. And what made it all the worse, there were guests there, persons we were meeting for the first time. And two ladies, friends of Mrs. McNie's whom she took with her—they tried not to look surprised, but I could see they were astonished.

"Unless we are obliged to, we never any of us mention mamma's working. It isn't necessary that everybody should know it. Of course we don't try to keep it from the neighbors like you, but there are lots of people in our church and among papa's and mamma's acquaintances that never have dreamed of such a thing. It nearly ruined our trip to have the Hoveys and all those others know. Mrs. McNie is one of our best friends, and she never has looked down on mamma for working, but she might have been more careful of our feelings." It was plain that Henrietta was deeply hurt.

Mrs. Byrum's situation is so like that of many other women as to require only brief explanation. Mr. Byrum is an industrious, hard-working man. He earns fairly good pay, every dollar of which goes to the support of his home. He is not successful in that sense of success that spells only a big income, but if you call him a failure, then you must class as failures two-thirds or three-quarters of the men—many of them very good

and useful men too—in almost every community. His wages would support the family—that is, provide necessities. But the Byrums, like all bright, ambitious people, crave some of the comforts and luxuries—some of the things that although not actually required to sustain life, go a long way toward making life worth living.

Two years ago Mrs. Byrum determined to put her shoulder also to the wheel. She has since been doing extra and substitute work in a large manufacturing establishment. She is a sort of emergency helper. Being strong and quick and capable, she can take hold anywhere. If illness keeps away some regular worker, she can fill the vacancy. If a rush order comes in, she helps out in the packing room. She has no stated duties and is not employed all the time, but is called upon just as she is needed. Because she is willing to work in this way and because of her swiftness and all-round capability, she receives considerably higher pay, by the hour, than most of the operatives. No week passes that she does not earn three or four dollars, while on some Saturdays her pay envelope contains as high as twelve or fourteen.

This additional income means a great deal. It means a piano that is the delight of the household and is being paid for on the installment plan. It means music lessons for the two girls, Henrietta and Agnes, 14 and 11 years of age. It means that the boy Charlie, now 16, who is eager for an education and is partly paying his way by a paper route and by working Saturdays and vacations—it means that Charlie can stay in high school until he finishes, and perhaps can have some further advantages.

It means that every member of the family is better dressed and can enjoy a higher grade of social privileges because of mamma's earnings. It means that the home, on which there still is a small indebtedness, is being paid for more rapidly than would be possible with Mr. Byrum's earnings alone. It means bright hopes for the future. Among other things, the Byrums plan that after quite a while, when they shall own their home entirely clear, and when Charlie shall be doing for himself and Henrietta shall be almost through high school, that maybe they can buy an inexpensive automobile. Who would not wish that this dream may come true?

Mrs. Byrum's earning as she does really means more of satisfaction than we have tried to picture. But unfortunately it means also that she feels a sharp sting of humiliation that she,

a married woman, should need to be working for wages. Mamma's earning is a very sore and sensitive spot with the whole family, as shown by Henrietta's indignation because of Mrs. McNie's overfrank explanation of Mrs. Byrum's absence from the auto trip.

Sometimes Mrs. Byrum wishes she might do something "better" than factory labor—say office or store work. But she is well paid where she is, her part-time employment allows opportunity for home duties, and if she were to make a change, the real thorn in her flesh—that she is having to help earn the living—would still remain.

That thorn in the flesh, that rankling of wounded pride, is something that ought not be. Still you can't blame Mrs. Byrum and her husband and children for feeling as they do. Such as they have not had the making of the deep-seated prejudice from which they suffer.

We are learning fast these days. We are learning that the stigma should attach to idleness and not to any useful work. Women of wealth and rank are engaged in homely toil. It is high time that all such foolish notions as that some kinds of work are better than any other honest labor, or that a married woman sacrifices her dignity by becoming a wage-earner, should be swept away. In bringing about this change in the public mind, the women who do not need to work may render a great service to the women who do need to work.

And there are very many of this latter class. We may wish that this were not true. We may hold to the opinion that it is detrimental to the home and to the best training of children for the mother to go out to earn. This view has some sound arguments to sustain it. But under present economic conditions it is inevitable that a great number of earnest, conscientious women shall feel that they can best serve the interests of their families by devoting at least a part of their energies to earning money.

Can it not be that such may labor without the least humiliation? They are deserving of praise for their pluck and energy—let them not hang their heads. Let the true pride of the worker—the pride that openly takes pleasure in what is accomplished and in what is earned—displace the false pride that seeks to conceal the efforts. And let the children feel that it no more something to be kept secret that mother works, than it is that father works. Quillo.

## MAPLEINE

The 3rd Standard Flavor



Used as vanilla or lemon. Just as staple. Affords variety. Few drops equal to teaspoonful of other flavors. Makes a wonderful syrup. Adds zest to meats, vegetables, soups and sauces. Crescent Mfg. Co., Seattle, Wash. Order from your jobber or Louis Hilfer Co., 1503 Peoples Life Building, Chicago.

## FREE! FREE!

### SKINNER'S NATIONAL GROCERY NEWS

Every wholesale grocer, every retail grocer and every wholesaler or retail grocer's salesman or, in fact, anyone at all interested in the grocery business, should read this great grocery publication regularly.

Special July issue gives the inside facts as to just how I started with a small amount of capital and built a great national business within the short period of six years. It also gives the details, how the running of this



advertisement in more than 5,000 country weeklies, 350 daily newspapers and the leading national women's publications is today increasing the profits of every retail and wholesale grocer in the United States.

The July issue gives the story of Macaroni in detail; shows why genuine macaroni can be made only from Durum wheat; tells why Macaroni not made from Durum wheat is not genuine; contains my personal guarantee that Skinner's Macaroni is made from the highest possible quality of Durum wheat.

If you wish to know more about your business and more about the Skinner national advertised line of Macaroni products, simply write your name and address plainly on a postal card, stating your business or firm and address me personally. PAUL F. SKINNER, PRESIDENT SKINNER MANUFACTURING COMPANY, OMAHA, U. S. A.

# Fieglers

## Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

### 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

# National Grocer Company

## OPERATING JOBBING HOUSES AND BRANCHES

DETROIT, MICH.  
SAGINAW, MICH.  
BAY CITY, MICH.  
JACKSON, MICH.  
LANSING, MICH.  
CADILLAC, MICH.  
GRAND RAPIDS, MICH.  
SAULT STE. MARIE, MICH.  
TRAVERSE CITY, MICH.  
SOUTH BEND, IND.  
PORT HURON, MICH.  
LUDINGTON, MICH.  
MANISTIQUE, MICH.  
ESCANABA, MICH.  
OWOSSO, MICH.  
DECATUR, ILL.

GENERAL OFFICES AND MILLS  
29-35 LARNED STREET WEST  
DETROIT

# Buying Power

## LIQUOR AND TOBACCO.

## Should Be Subordinated to Grain, Land and Labor.

The world is now facing a food shortage which is due in part to a falling off in production, in part to the ruthless destruction of food ships by the German submarines. In some way the world must try to get more food, and the appeals to women and children to apply their labor to the solution of the problem by cultivating back yards and odd corners deserve every consideration. But there is another way of helping the situation which requires no additional labor, but simply an exercise of will power on the part of the consumer. In the last resort, the consumer is the real food dictator, and his wishes determine the course of all production. If he elects to spend his money for that which is not bread, the producers will try to meet his demand, and so much of the productive force of the country as might be used for food will be used in other ways.

The consumer of whisky decreed last year that our distilleries should use up thirty-nine million bushels of grain of various kinds (corn, rye, malt, etc.), as well as 152 million gallons of molasses. Our breweries produced fifty-eight million barrels of fermented liquors, which, according to an advertisement published by the Connecticut Brewers' Association in the New Haven Register of May 6, required fifty-two million bushels of barley, nearly sixteen million bushels of corn, and two million bushels of rice, or seventy million bushels of grain in all. Other estimates are higher, but I have taken the figures of the brewers in order to avoid the charge of exaggeration. In other words, the consumers of alcoholic drinks used up about 109 million bushels of edible grain in addition to the molasses, all of which had to be withdrawn from human consumption as food, although a part of the refuse went into food for live stock. The grain used for liquor, if used directly for human consumption, would have supplied a bushel apiece for every man, woman, and child in the country, or about four bushels for an average family.

The users of tobacco in its various forms required for their satisfaction the use of 1,368,000 acres of land in 1915, and the area used in 1916 was probably more rather than less. The acreage devoted to tobacco was about a third of the acreage devoted to potatoes in 1915. If we assume a crop of only eighty bushels to the acre, which is less than the average crop of the United States, this land was capable of giving us 109 million bushels of potatoes, or more than a third of the crop of 1916. This would supply each family of four persons with four bushels of potatoes a year.

Not only is the amount of land devoted to the production of tobacco very large, but it is increasing. Since 1905, the acreage devoted to this plant has increased by about 75 per cent. in the United States, while the acreage devoted to potatoes has increased by about 25 per cent. I have selected

potatoes as a convenient object of comparison, because it is a familiar and standard product. All of the land devoted to tobacco may not be well adapted to potatoes, but it is a fair assumption that land on which tobacco can be raised could be made available for some kind of food crop, provided only the consumers would exercise a demand which would make it more profitable for the farmer to raise food than to raise tobacco.

The consumer could also accomplish another result quite as important. He could set free for food production or for military purposes a large part of the workers whom he requires, by virtue of his demand, to work in the manufacture of liquor or tobacco. At the time of the last census, nearly eight years ago, the number of persons engaged in the production of distilled and malt liquors, apart from those engaged in their distribution, as bartenders, waiters, restaurant keepers, etc., was about 75,000. About three-quarters of these were males over 16 years of age. The number of persons engaged in the manufacture of tobacco, not counting those engaged in selling it or advertising it, was 197,000, and the number has doubtless increased very greatly since that time, with the increase in the consumption. Of these, 90,000 were males over 16 years of age.

There is at present a great shortage of farm labor, and we are drafting women and children, as well as men, to the farm. If we could give up the consumption of whisky and beer, we should release some 75,000 people. If we could cut our consumption of tobacco in half, we should probably release over 100,000. To do this, it would only be necessary for tobacco users to content themselves with the amount which now satisfies our ally, Great Britain. In the year before the war, our consumption of tobacco was over 5½ pounds per capita, or more than 2½ times that of the United Kingdom.

It seems clear, from what has been stated, that all of us who consume alcoholic drinks, and tobacco are either directly or indirectly cutting into the food supply of the world as effectively as a submarine which torpedoes a food ship, and each drinker of whisky and beer, and each user of tobacco has virtually become a one-man submarine, each doing his bit. That bit seems small to the individual because of the small price of a single cocktail or a single cigarette, and as long as we can afford the expenditure, we give the matter little thought. Few know how much they spend individually on such things in the course of a year, and still fewer realize how great is the aggregate for the country. Alcoholic drinks absorbed in 1915, according to the American Grocer, took about \$1,600,000,000, and I have estimated that tobacco takes from \$1,200,000,000 to \$1,400,000,000. Assuming only the lower figure, the people of the country spend on these two items about \$2,800,000,000 a year, or nearly four times the total ordinary expenditure of the United States Government, including the interest on the public debt, for the last fiscal year.

If the many people who are doing such splendid patriotic work in other fields would decide to cut off but a fraction of their expenditure on these two items, they would increase the available food supply of the world, they would save some of their own money for public purposes, they would set free thousands of hands for agriculture, and they would, incidentally, by cutting alcohol and nicotine out of their own systems, keep themselves in better condition for public service. This line of thought will doubtless be very distasteful to many readers, but we are confronting realities now, and it behooves us all to look the facts in the face, even though they may run counter to some of our most cherished habits.

Henry W. Farnam,

Professor of Economics, Yale University.

## Bottom Facts From Booming Boyne City.

Boyne City, June 11—Street Commissioner Dow has begun excavation of Water street and Boyne avenue, preparatory to the construction of the concrete road through the city. Work will be pushed this season from the head of Boyne avenue to Park and State streets and as much more as weather and finances will permit. A small park is located on Water street, in front of Federal building site, from Boyne avenue to East street, in the center of which is located the 100 foot steel pole flying the 16x25 foot flag donated by G. von Platen.

Work is being rushed on the warehouse of the Farm Products Co., the Heaton & Hooper garage and Carnegie library buildings, material hav-

ing been secured for the prosecution of the work on all three.

Work will be commenced at once on the completion of the B. C., G. & A. Railroad to Alpena, the re-organization of the company having been brought to a successful conclusion and funds secured for the work. The man who doesn't know when he is licked is pretty sure to get there in the end.

H. B. Sayles is moving his grocery stock to the Capelen & Bolen block, on Park and Water streets, giving him much more commodious quarters for his growing business.

The Red Cross people will occupy the room fitted up for them by the Boyne City Electric Co., in the Electric building, on East street, this week. The place is being fitted up with everything for the comfort and convenience of the Woman's Reserve.

The heavy rains of the past ten days, although interfering with plowing and planting, have been the needful thing for the hay crop. With the rain and warm weather, one can almost hear the grass grow. Maxy.

Any magazine will gladly accept your contribution—if it comes in the form of a subscription.



**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

# Tennis GALORE

## Hood Tennis

of

All Kinds on the Floor

"The Harvest is Ripe"

We Have the Goods

Write, Wire, Call

Or Get in Touch With Our Salesmen

**Grand Rapids Shoe & Rubber Co.**

The Michigan People

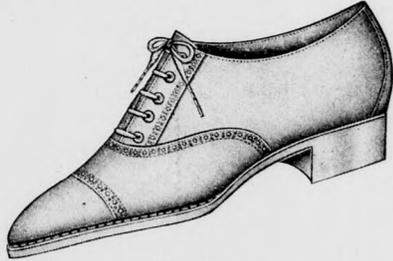
Grand Rapids

# Did You Take In the Merchants Congress?

If Not, Do Not Fail to Read the Proceedings in This Issue of the Tradesman

Read how Garver built a business of \$1,000,000 in a town of one thousand. Let us help you build business by linking up with advertising to the consumer and selling Hirth-Krause shoes that repeat. A customer sold is a customer made.

## 33 Styles Women's White Shoes in Stock



No. 3514

High and low Washable Kid, Poplin and Canvas, 1 $\frac{1}{8}$  covered heels to  $\frac{5}{8}$  low rubber heel, leather and fibre soles, A to E wide in prices ranging from one to seven dollars. All on the floor ready to ship.

3514—Women's White Ostend Cloth, Sport Oxford White Kid ball strap, white rubber sole and heel, 3-7 B C & D—\$2.50.

Tennis shoes now in stock.

Hide to Shoe  
Tanners and Shoe Manufacturers

**HIRTH-KRAUSE COMPANY**



No. 4125

## Rouge Rex Shoes

not only sell easily, but wear well. Let us prove it by ordering a case of our number 4125 Chocolate Wolverine Veal Outing, chrome sole with one and a half inch cuff.

Light and serviceable, 6-10—\$3.00.

4126—Same in black.

Grand Rapids, Michigan

## Rindge, Kalmbach, Logie Company

Originators of

"The Grand Rapids Shoe"



Stock No. 8604  
Men's Black Outing  
Bal. All-weather-wear  
Stock. Nailed.  $\frac{1}{2}$  D S  
**\$2.85**

### BE LOYAL

President Wilson says that every one who increases the food supply is loyally serving the country.

Plant and cultivate vegetables in your back yard this summer. Start right with a pair of R. K. L. Garden Shoes.

We have a Special Outing Bal at \$2.50. Let us send you a sample dozen.

Rindge, Kalmbach, Logie Company  
Shoemakers Since 1864

The **STYLE** and **QUALITY** Combination  
to be Found in

## The "Bertsch" Goodyear Welt Shoe for Men

will bring you the repeat orders.

The insistent demand of your best trade for a moderate priced shoe, having both **STYLE** and **QUALITY**, can best be suited by selling them the **BERTSCH** shoe line.

The **BERTSCH** shoe stands alone—is in a class by itself. We have aimed to make a line to appeal to the average man—the man who wants style, good conservative style, and quality so that he will get service from the shoes he buys.

In the **BERTSCH** shoe you will find both style and quality—quality of workmanship and quality of material—far superior to any similar line offered you today.

They are so carefully worked together into the shoe that the combination forms a trade builder you cannot overlook.

Your customers will find in the **BERTSCH** shoes comfort and service-giving qualities they want.

For the future success of your business **YOU** should **RECOMMEND** and **SELL** the **BERTSCH** shoe line to your trade.

## Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

## HOW HE DID IT.

## Information Worth Thousands to Progressive Merchant.\*

I was telling you something about our advertising this afternoon, and I assure you that to some degree advertising is costly. I had a little talk with one of the merchants here just a few moments ago, who wanted to know just how much he ought to spend for advertising. I am pleased to have the figures with me, and can tell you what we are investing in advertising at the present time. These are the facts:

For printing our circulars, which we send every month to 14,000 names, for the newspaper space we use—and I mean all the newspapers within a radius of twenty-five miles—for the out-door signs, the total expenditure is \$6,785.98. We keep down the expense for the printing of these circulars, because we do the printing practically all ourselves. We own an interest in the printing plant in which these circulars are printed. We do all the printing of our forms and printed matter we use in our own business. That reduces the expense considerably. The postage is \$2,063.93.

We use what we are pleased to call the coupon system, to which I will refer after a while, and this is charged to the advertising department and to the advertising expense, because it is really advertising. This expense is \$6,903.52. Our total expenditure for advertising is \$15,750.43, or 3 1/2 per cent. of the sales. The gentleman who spoke to me and asked me the question in regard to our expenditure for advertising wondered whether he was spending too much when he invested 3 per cent. in advertising. I should say not. I believe a merchant can very safely put, say 4 per cent. in advertising. It is money well invested. That is proven conclusively to us by the growth of our business and the returns it has brought us.

We had a very hard time to convince our father that the money spent for advertising was paying and I very well recall an argument that I once had with him. We were so busy during those early days of building our business—and we are busy yet—that we had very little time to talk with father about the business. We would come to him with our annual inventory and report and he would say, "If this is so, it is pretty good, but I am afraid you fellows are spending too much money for advertising. You can't stand it. I fear you will bust." One day I had to go with father to the county seat to probate a will, on which I was a witness. In those days the freight was coming into our little station in such quantities that the place was not large enough for the accumulation and the railroad was assembling the freight for Strasburg in cars set off on a side track. We had special permission to unpack the goods in these cars and mark them there, so that the goods could be sent up to the store marked and ready for sale. On this particular morning I was so busy marking goods on the sidetrack that I told father to come to the cars, and I would go with him to New Philadelphia, when he was ready. After I got into the buggy, he said: "I don't see how you can stand it. You have overbought yourself surely. I can not understand how you can get rid of all this stuff. It is costing you too much for help and the advertising is an expense you can not stand." I said, "Father, let's look at this thing in the right light. Now, father, we will take a farmer, for an example. The farmer plows his fields, he throws his grain into the ground, he puts fertilizer on that field; and if he did not put fertilizer and grain into that field, you would think he was a very foolish farmer." Father immediately said, "Yes." I went on, "Now, the farmer, after putting all that work onto his land, and the fertilizer into the ground, and throwing the seed on to the ground, is not nearly so sure of returns as we are from the advertising. And the advertising is to our business what the fertilizer and the seed is to the farmer."

That morning, while I was marking goods in this car, a merchant from Coshocton, Ohio, thirty-two miles away, (he showed me the first canvas gloves I ever saw) these gloves have become quite an item in commerce in these days, and this merchant was interested in their manufacture) asked me, "How is it possible, Garver, that you can get my customers to come up to your store to trade? I see people from near Coshocton at your store this morning." The only explanation I could give was that we had the merchandise and we had the prices, and, in addition, we are letting these people know by advertising what we have. If we did not spend some money to let these people know, how in the world could we get the people from the Coshocton county to do trading with us? One of the best customers we ever had was a woman who came from midway between Strasburg and Wheeling. Her natural trading point would have been

Wheeling. One day she was up in the barn loft, throwing down hay for the cow, when she found a paper in the hay and picked it up and saw it was one of our circulars with the prices we were offering. She went into the house and waited on the boarders at the table. Among her boarders were a good many railroad men and she enquired if any of them knew of a store in Strasburg. One of them had just come from Strasburg and said, "Yes, we were working up there a while ago and I had a circular from that concern." She laughed and said, "Yes, I found it in the hay-mow, where you were playing cards with the other men last night. What do you know about that store?" And he said, "There is more freight unloaded at that little town of Strasburg than at any other point except Massillon and New Philadelphia." That woman came up to see us, and she came regularly every month, until her death, and her bills never amounted to less than \$40 or \$50, and often went as high as \$150, and she bought not only for herself and her family, but for neighbors and friends.

You never can tell exactly where advertising is going to strike and bring results. I can not indicate the point on this map, but over in Portage county, in the neighborhood of Ravenna, there lived a farmer who came over to Strasburg. The only way he could come was by getting up at 2 o'clock in the morning, driving to Ravenna and taking the trolley road to Akron. Akron is a pretty good town of about 120,000, but he did not stop there. From Akron he came over to Canton, then to Massillon and down to Strasburg. He came on a day when we were very busy. I noticed this man among the other shoppers. He was all excited and worked up and fussed about getting waited on. I asked him if he was in a hurry and he said he had to take a certain car to get home. I said, "Where are you from?" He told me and told me how he came and that even if he took the next car back, he would not get home until 2 o'clock in the morning. He certainly bought a big bill of merchandise. An auto party came over one day from Cumberland, Ohio, seventy-one miles off; five men drove over in a ford to Strasburg and did their purchasing. One woman came in from Arthur, Illinois, and did some buying. She had received some of our advertising matter. She came to Strasburg to visit some friends and made it a point to come into the store. I happened to run across her buying goods in the store and learned she was from Arthur, Illinois. She had her list all made up. On one purchase of corduroy, she saved the whole cost of her trip from Arthur to Strasburg and from Strasburg back to Arthur. Perhaps you are acquainted with a sect of people known as the Amish people; they use this corduroy, and to them we are shipping goods all over the United States. It so happened that this woman from Arthur, Illinois, was one of these people.

I don't think we need to discuss this matter of advertising any further. I believe in it thoroughly, and I want to leave that impression with you. You merchants who have feared the expense of advertising, test it, try it out and see what it will do.

I spoke about some jolts that we had in our early career. One jolt was when we were denied credit. That was one of the most serious things which ever came to me. It annoyed me more than anything that ever happened. The next jolt was a fire. Everything was burned up. We lost everything we had in the store. The only stock saved was some merchandise we had stored in warehouses. But out of that old frame building grew this brick building, and at Toledo, when I spoke before the Chamber of Commerce I said it was one of the best things that ever happened to us. It was, really. Even though we lost \$20,000, it gave us a building in which we can do business comfortably in a business-like way. Before we got into these new quarters, we did business on the old plan of allowing the salespeople to sell anywhere throughout the place; but now we are doing business on the same plan used in the large cities, of having special salespeople for each department. In fact, people from the large cities often say to us, "It seems as though this building was dropped from some large city into this small town." So the fire really was a blessing in disguise. The greatest loss we sustained in the burning of this building was the destruction of our printing plant and the mailing list. The very first thing we did, which indicates our firm belief in advertising, even before we knew what our financial standing would be, so far as our insurance was concerned, was to send our printing foreman into Cleveland to buy new presses and new type.

On the side, I wish to say again about insurance adjusters this much: Men who make a business of adjusting insurance came in and said the insurance companies would try to take advantage of us in this settlement, and we would need assistance, and for that assistance they would charge us only 4 or 5 per cent. But we did not feel we could afford to pay 4 or 5 per cent. to get

our just dues from the insurance companies; and we did not employ the service of any adjuster. And you will not need to do so, either, if you have your affairs in good shape.

Well, we installed the new printing press in a barn and turned out our first circulars there after the fire. We kept up our advertising campaign just the same as we had when we were doing business with all the merchandise and facilities we had in the old store, even though we were scattered all over town in a variety of places, trying to do business. That year, doing business as we were, under such adverse circumstances, the fire occurring in June when our business should have been at the highest, we sold \$308,000 of goods.

The mailing list of 14,000 names that we have built up is one of our most valuable assets. There is a big mail order house at Pittsburgh, the W. & H. Walker people, who spent \$1,500,000 for their mailing list. They cover our territory thoroughly with their catalogues. One thing gave me a great deal of concern—because it does cost money to send out 14,000 circulars every month (the postage alone is quite an item) and that is the waste of circulars which go to people who may not be interested; to people who are addressed to some who may be that are removed. We tried a number of dead or until we came to the one I have plans, until we came to the one I have with me to-night, and I am going to give that to you, because I believe that this is a very valuable idea for any merchant. I am told there are very few merchants in Michigan who have mailing lists and this is a good time to begin to start one.

We hear a great deal about intensive farming and I do not see why we should not apply the same principle to business. It is very true that the Government has not done very much for us as merchants. It is beginning to see that something must be done, and a little money is being spent in the interest of the merchants. But the past year there was \$32,000,000 spent by the Government for the farmers. In our own State, in each county, we have an expert who goes from farm to farm, from township to township, and makes personal visits to farmers for special instruction and suggestion. What has the Government done for the merchant? I was told by J. S. Knox, of Cleveland, that he applied to the Secretary of Commerce, at Washington, asking that he might appropriate \$10,000 that a certain investigation might be made in reference to merchandising and could not get even that small amount. It is up to bodies of this kind to get the United States Government to do something for us as merchants.

I had come to the conclusion, also, that we were scattering our advertising over too big a territory. We were sending our circulars to people for ten years who never came to our store. That did not discourage us, but we wanted to put our circulars and advertising matter where they would do the most good. So, instead of sending the advertising over too much territory, I drew a circle on the map, and said, "Within that circle, we will go over the territory carefully with a fine-tooth comb, so to speak, intensively."

In the first place, we sent out our advertising man. We have a man who looks especially after our advertising. There was a time when I did the writing, addressed envelopes, folded and mailed the circulars. We have a man now who looks after this advertising and we sent him out from school district to school district. He first visited each school district, for instance, in our own Franklin township and found there were a great many people in the near neighborhood who were not getting our circulars; also people to whom they were addressed were dead, or had removed. He secured some young man or young woman to represent us in that school district. He sought a family which had a purchasing power quite large, a family of some prominence in the school district, a family of some wealth and of some standing which could be expected to remain in that district for some time, a family with a grown daughter or a grown son. That young man or young woman was instructed and was interested in giving us the information we wanted.

In the first place, we have a form for the heads of families, with blank spaces for the county, district number, township number, reported by —, post-office address, date, then there is a column for names, a column for the occupations, the postoffice address, the county, the state. The reason we want the occupation of these various people is because we may have something special that a person in a particular occupation may be interested in.

For instance, in the case of a miner, we sell mining tools, and if we should have anything special in miner's supplies that special offer would go to the miners.

For these names we pay this representative 2 cents each. That may not seem very much, but on this list there are some fifty names, and that would have made one dollar this girl received for sending us this list of names.

Then the next thing we do is to furnish these people with blank forms for monthly reports. These monthly forms come to us filled with information from the representatives in each school district and our territory covers at least a radius of twenty-five miles from Strasburg. This form is headed, "Monthly Report to Garver Brothers Company," and there are lines showing that it is reported by —, postoffice address, date, district number, township, county, state, and then follows the instructions that we give the representative, so that we will get the information we want. We ask them to mail the report not later than the 10th of each month; first to give the name of each householder or person who has moved into your neighborhood and come within the radius of your business, if you get that customer to trade at your place first, he will continue to trade with you so long as you treat him right. That will apply to the city, as well as to the country. We want the name of each householder who removes from the district, and if the representative can ascertain the future address, we ask them to do so, because if you keep in touch with customers who have been satisfied with your service and merchandise, even though they move away, perhaps hundreds of miles you can continue to sell them goods. We do. We follow them with our mail matter. We ask for the name of anyone the representative knows of who may be wanting to buy anything worth while; look over the list of items in our circulars as a guide; report the names of people who, for some fault of ours, do not trade here, and if you know of some plan by which we could regain the goodwill of such persons, we would like to have you help us. This request has helped us a very great deal to find out where people have felt they have not been treated right and we could make things satisfactory and get them back again. We say, if you know of any place in your district where we could advantageously place a sign, let us know. Let us know anything that in your opinion would make our service better and help build up the business.

Here comes a report: It gives the removal of two people to Dover City. There happens to be no new residents. Next, is the erection of new buildings. We deal in builders' hardware, in plumbing, in house furnishings goods of all kinds and so the matter of new buildings being erected is worth a great deal to us. We make an effort, then, to get business for any goods such as the people may need who are erecting new houses or other buildings.

Then come the names of people wanting special things we may have to sell. One man wants a gun. Another man wants a buggy. We write and send prices to these people wanting the special things and solicit their patronage. The next item is people who become automobile owners. It is a wonderfully valuable thing to know this in these days, because a merchant who can keep in touch with automobile owners and get them to come his way is as fortunate as is the merchant who is situated on a trolley line. The automobile has become a factor to be considered in the matter of transportation of people who buy goods.

My little son, 14 years old, the other Saturday asked me, "Papa, how many automobiles do you suppose were lined up in front of the store this afternoon?" "I don't know; I was busy inside." "Thirty-seven." People who have automobiles come from twenty to fifty miles to trade with us.

Did I tell you about the customer who came from near Suberton, located near Akron, really a suburb of Akron? Early on a Saturday morning five people drove over in a ford to Strasburg to make purchases. So you can see how far people will come in an automobile. It is worth a great deal to have the names and addresses of automobile owners. When a man becomes an automobile owner, especially if it is his first automobile, he feels pretty good.

We send a letter to the man who acquires an automobile congratulating him, and we invite him to come to Strasburg and let us see his new machine. "We make mens and boys' clothing to order; we clean, press, and dye clothing; we make and repair harnesses; we also have a jewelry department and a repair department; we fit spectacles, we enlarge and frame pictures; we buy and sell farm produce of all sorts."

We want the names of boys and girls who graduate in the spring of the year, because they all will need new costumes for the graduation exercises. The friends and families will be interested in buying presents for them. So we get the names, not only of the graduates, but of the parents. And we write the parents a letter, congratulating them that their boys and girls are about to graduate. We congratulate the graduates and incidentally we send them some appropriate advertising matter, calling attention to our clothing, suits, dresses, dress materials, shoes, millinery, etc.

There is one thing we do that I might mention at this time. In Ohio we have

\*Address before Merchants' Congress by G. Albert Garver, of Strasburg, Ohio.

contests in the public schools in the counties and in the townships and the boys and girls from certain grades in school contest with each other in essay work, in reading, in arithmetic, in spelling, etc. We aim to get the names of the winners and we write them a letter of congratulation and send them a little present, perhaps a little book, say of 25 cents or so in value. I had the good fortune this past year to buy all the county atlases that were left on the publishers' hands. It is a beautiful work, costing in the neighborhood of \$12 to publish. I bought them at a very low figure. We have been giving these atlases with the finest history of Tuscaroras county and the finest history of Ohio in them, and beautiful illustrations—a great big book a little fellow can hardly carry—to these boys and girls. I will send a letter of congratulation to a kid of 8 or 10 years old who has won the spelling contest in the county, congratulating him and telling him to come in, that I have a little present for him. Then we have our card writer inscribe on the fly-leaf: "Presented to \_\_\_\_\_ by the Garver Brothers Company," etc. I gave a little fellow one of these big atlases one day, and don't you forget it that little fellow was pleased, and not only was he pleased, but his mother and his father were pleased, and his cousins and his aunts and uncles also were delighted. Everyone was pleased.

We go a little further than that and we get the names of confirmants and communicants and of parents and their postoffice addresses. The same business opportunities apply to them as indicated in reference to the graduates. They need new clothes.

I want to call attention to one particular item that was worth all the cost we will be put to for at least one month's service in all this territory. Our representative furnishing this report says: "Mr. H. F. R. will have for sale a large quantity of vegetable plants. Also flowering plants, etc." That was valuable information for us, because we were unable to secure from our greenhouses all the plants we could sell this year. Fortunately, we are getting plants to-day from this man and he will have all we can use for two or three weeks to come, and that means several hundred dollars to us.

Now, additional information we want to get from these special representatives is a report that is known as a "Special Report." The report I just gave is the "Monthly Report." The "Special Report" form is as follows: Reported by \_\_\_\_\_, postoffice address, date, district number, township, county, state. "This report should be made out at once and promptly mailed to us, as soon as the information is due." When a citizen dies, we want to remove him from our mailing list. Why? That fellow can not buy any more goods, for a very good reason. But that is not the only reason, or the only advantage we take from that information. For instance, we have folks who have been trading with us for twenty-five years or longer. We think it is perfectly fitting that we should remember the mourning friends with some token of our sympathy and regard and so we send a floral offering to people with whom we feel well enough acquainted, personally. We do not send it unless we do feel well enough acquainted; and, to be frank and honest, it is not a matter of advertising, although it might be considered a good advertising stunt. We have a standing order with a florist at Canton for these pieces; we pay him \$3. for the floral offerings and he furnishes us with a very excellent design and beautiful flowers, because we use quite a great many in the course of a year. We have had people come to us and thank us very feelingly for the respect we have shown them. When a family is particularly well known to us, I make it my business to go there with this floral offering and make a personal call and offer my services and express my sympathy.

The next thing we want to know is when a child is born. You know how you felt when that first boy or first girl came to your home. Pretty good, I guess. I have had the experience and know all about it. That is the reason I thought it would be a mighty fine thing for us to know when a child is born into a family. That gives us an opportunity to send the parents a beautiful little baby booklet. We use one that is published, I believe, in your State. This little booklet will contain the history of that little baby. It is a standing advertisement; it won't be thrown away. That booklet will be treasured by that little boy or girl and will be considered of some value when they get big. They will look it over once in a while and will see our advertisement in it. We send a personal letter to the happy parents and tell them we have anything the baby may require. And we do a very nice business in infants' goods. If you have not a department for infants' wear, it is a very good thing to develop in your store. At Toledo, the Lamson Brothers make a specialty of infants' goods and they do a big business all over the United States. Often the

parents, when the baby is old enough, come to the store and bring the baby around for us to see. Some of them even name the babies after us. There are quite a few boys in the community whose names are Albert. And we always try to remember these namesakes on their birthdays and at Christmas time.

The next thing is in regard to fires. We went through a fire ourselves and know what it is to receive letters of condolence and sympathy. We remember these expressions of sympathy with great gratitude. We will not forget those firms who wrote to us at that time. They have had our good will and patronage ever since. When there is a fire in the community, we offer our assistance to our unfortunate customer. One time a barn burned down for a farmer in our community. The next morning he was in the store, buying hardware to rebuild. I asked whether he had enough help. He said, the neighbors had offered to help, but it was a very busy time and he did not know how many would come. I suggested that some of us would come up and help him. So I, with some of the other boys, went out. I got next to some of those farmers in a very pleasant way and showed them how to work and do things and they were surprised that a merchant could really work. They very much appreciated our help.

We want to know when people get married. We take advantage of that. We have a beautiful booklet we send to the happy couple. In it they can keep a record of the wedding, the witnesses, the guests, the gifts, the honeymoon, etc. We send them a special letter. The form letter sent to newly-weds is like this: "As one of the best known stores, we take the opportunity to congratulate you on your new happiness. It means one more family to be interested in the institutions of the town. We trust you will do us the honor to visit our store when we can be of service to you. There are many things required by the new home and many services to be rendered which a firm like ours is well fitted to supply," etc.

There is space, too, for other information which the representative thinks might be of value to us. In this way, we keep informed on everything going on in our community.

I expect in the coming months, when my daughter returns from Boston, where she has taken a course in a Summer School for training sales people, that she will train our sales people, and in addition to this, I expect to have a bureau which will make clippings from all the newspapers in which we advertise, of all special events in social circles, of people who are visiting the community, etc. Then we will send these people who are visiting, even in the larger cities around us, a beautiful invitation to come to Strasburg and see the wonder of America, the biggest country store. Very many people who formerly sneered at this store are taking delight now in bringing their visiting friends to Strasburg to see the store.

Just this past summer we had a visit from a party of New Philadelphia men, including a banker who had lived there all his life and had never been in our store. We had sent him circulars for years. Just this past summer he came to Strasburg, with a party of men from Baltimore who wanted to see the store, and as he went out one of our sales people heard him make a remark which I used since as an advertisement on one of our monthly circulars. I think it is on a sheet that I gave to one of you this afternoon. This quotation was then used in our advertisement: "One of the most influential men, one of the best financiers in the county, as he was leaving our store, was overheard to say to his friends: 'That store is worth a million dollars to this community.'" We used that as an advertisement and it was a fine thing for us. People are taking pleasure in bringing visitors to our store from these larger cities.

I think the system I have described will be a very fine thing for any of you who are expecting to go into the advertising field. It is bound to bring results.

After going to all of this expense—and it certainly costs money to get people to come to your store—then what? What kind of service do your customers get from your sales people? I need not stop to tell some very funny things that may raise a laugh, in regard to how customers are treated by sales people. Service is a problem that is troubling many a merchant these days if he must look to assistants to render it.

I was in a store at Canton not long ago; the stock was offered for sale, and I noticed that their goods were marked in cipher. I said, "Have you been marking your goods in this manner? How can you put that across in these days when merchants are marking in plain figures?" We adopted the plan when we took the business over from father, of marking the goods in plain figures. All goods are marked; every pair of hose, every piece of neckwear, is marked, even if it is in a carton—and not the carton alone is marked. I have seen unmarked merchandise in stores, and I have seen un-

checked invoices, nothing was marked, not even the cartons.

There was something said about the matter of losing profits because of careless credit. Here is where we made a very serious mistake, I believe. Of course it is a matter of discussion. I always felt and believe now that the only way to do business is on a cash basis. I advocated this when we took the business over from father, but I was overruled by both my brother and father. So to-day we are doing a mixed business, both credit and cash. I would not like to tell you how much we have on our books, but, doing as enormous a business as we do, we have a large amount of money on our books. I did say that we have one special man to pass on all credits. I would not even pass on a credit myself. A customer will say, "Well, Mr. Garver, can I have this on credit?" And I always reply, "You will have to see Mr. S—." They are taken to the office, and have to answer a certain number of questions before they can get credit. Unless they can answer these questions satisfactorily, we do not care to give them credit. We do lose money on bad accounts but not a very large percentage—a little less than 1 per cent., about three-fifths of 1 per cent. of our sales.

But I felt that something must be done to put our business on more of a cash basis. About the time we were considering this matter, my brother died; and this was the third jolt that came to us in our business. This was the greatest loss that ever came to me. He was older than I and was one of the best business men in the State of Ohio, I believe. It was commonly said that after Rudy Garver's death, the business would not go on as it did before and I felt it was up to me to do something. I called the force together on the first morning the store was opened after the funeral. I had my plans prepared and enlisted not only the sympathy of our sales force, but I enlisted their interest. I placed my plans before them and was assured of their co-operation. The business has gone steadily forward. The one thing I adopted at this time I think, perhaps more than any other plan, which has helped in increasing this business, is our "coupon plan." In order to stimulate cash buying, and to be perfectly fair with our customers—because I have always thought it is unfair to sell goods at the same price to the man who asks for credit as you would charge the man who pays cash for his goods, and I have always tried to be fair in every particular—I adopted the

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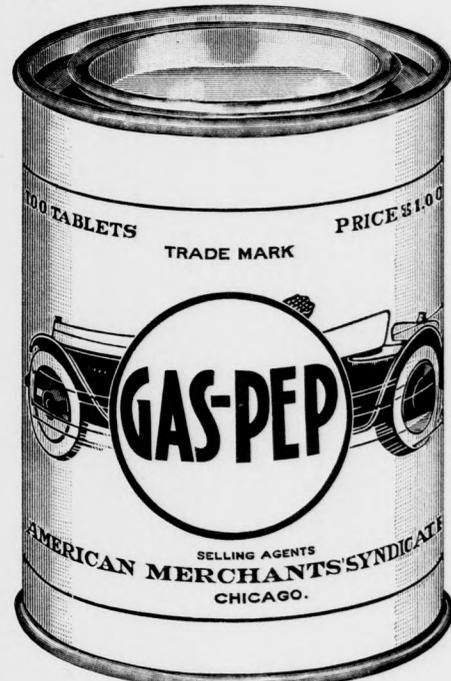
by using

# GAS-PEP

Many thorough trials show it increases efficiency of gasoline 25 to 40 per cent.

Eliminates carbon trouble. Engine runs smoother.

Guaranteed not to injure your motor.



Actual size of can. Contains 100 tablets.

Convenient tablets—use one tablet to each gallon of gasoline. 100 tablets to can. \$1.00 retail.

This is equal to 25 gallons of gasoline for \$1.00.

Display cards and circulars packed with every carton of a dozen cans. Price to dealers, \$8.00 per dozen cans. Retail for \$1.00 per can.

Send orders to

**American Merchants Syndicate**

155 East Superior St.

CHICAGO, ILL.

# TANGLEFOOT

**THE SANITARY FLY DESTROYER**  
NON-POISONOUS

Our TANGLEFOOT Handy Package, 5 Double Sheets, Retail for 10c. Saves Labor and Expense of Wrapping.





wish. She said, "Here is good old Uncle Chris, who has been in business here all his life, selling furniture, and he has no other way of making his living, and you must not do anything to injure him." We said, "You don't need to be afraid of that, mother. Why should we not go into the furniture business. We will tell Uncle Chris that we will buy him out and give him a job selling furniture for us." He was then about 60 years old. He is now 85, and he still draws his salary and works whenever he pleases, and he repairs furniture for us. We take great pride in pointing out Uncle Chris, because he is an expert at his trade and we will take care of him as long as he lives.

So we acquired nearly all the business, as Strasburg grow from 180 to 1015. We anticipated the needs of the people, and kept adding one department after another, until we have eight departments, carrying everything that the ordinary farmer or housekeeper needs.

In a little town you usually find a lot of little stores on both sides of the street. Go to Dun or to Bradstreet and you will find the rating of the little business men and you will find most of them are on the ragged edge. Most of them have no credit. Most of them have no buying power and can not afford to spend a cent for advertising. That is the reason for the enormous business of the mail order houses in all these country districts. It is because the average farmer can not get what he wants in most of the country stores. Here is the solution for this, if you are located in a town like that: get together, consolidate and put everything under one roof and under one expense, and combine your interests. Get the best fellows together in town, and you will all be a whole lot better off than by just working for a bare living, each of you apart. You will get the whole business of the community. As it is now, the business of smaller communities naturally goes to the larger towns or goes to the mail order houses.

Here is a report that we find from Kibbuck, Ohio, with a population of 400: Harness shop with a rating G 3; dry goods and furniture, F 3; dry goods, K 3 1/2; hardware, G 3; wall paper, K 3 1/2; general store, G 3; clothing and furniture, F 3; groceries, no rating; groceries, M 4; etc. A merchant from that little town told me that there were eight merchants in that town selling groceries. The best rated man in town, an intelligent and somewhat prosperous man, came over to see me and told me of the conditions as they were over there, and he said there was no chance to make any profit. They don't keep proper accounts, and they don't know what profits to ask. They don't know how to figure cost. If they pay 9 cents for an article and sell it for 10 cents, they think they have made 1 cent clear profit.

Now here is a report from a neighboring town west of us, Beech City. It is a better town than Strasburg in some respects. Has two railroads and a trolley line, and a population of 671. It has stores as follows: Two plumbing, confectionery, two meat, furniture, two implements, tailor, two millinery, musical instruments, two hardware, dining, restaurant, clothing, general, two groceries, etc. The highest rated merchant in Beech City is F 2 1/2. There are several merchants who have been in business there for years but show no noteworthy growth.

So I might go on with many other towns, but I think you can see clearly why the mail order house can so easily get the trade in such sections. We don't bother with the mail order houses at all.

Mr. Wilsey is going to bring you a wonderful message. He lives, sleeps, eats, drinks, and dreams Sears-Roebuck and Montgomery Ward catalogues. He just feeds on that literature and he knows it from A to Z, and he can tell you how to fight the mail order business, if you must fight it in his way. But we absolutely give out strict orders from our store that the mail order houses must not be mentioned. Do the mail order houses ship goods into our territory? Yes, they do. A little girl came to me one day and said, "Mr. Garver, won't you help me to get up a Larkin order?" I could hardly refuse that little girl. I am superintendent of the Sunday School she goes to. So these little girls are enlisted in going around to get up Larkin orders, but we don't pay any attention to the mail order competition at all. We have solved the problem to a great extent and will depend on our service and good values to hold our trade.

What are some of the things we have in mind to do to increase this business to a million dollars? We expect to put up another addition to the store, and that will give us 20,000 square feet more of floor space. We expect to anticipate the needs of the people of Strasburg and Eastern Ohio. There are more people who go out of Strasburg to buy goods at the 5 and 10 cent store than for any other reason. When we can, we shall have a section given over to 5 and 10 cent goods. We will anticipate the needs of that community for such merchandise and give them everything they may de-

sire. We will have a thoroughly sanitary grocery because people are willing to pay for good things to eat.

We expect to have an auditorium, so that we can seat our customers on occasions when we will have some expert, to deliver some lecture of interest to farmers, and to give them instruction perhaps on the raising of fruits and vegetables, the care of cattle, or anything the farmer may be interested in; or some trained woman to lecture on household economics, sewing, cooking, baking, house decorations, or anything else the people may be interested in. I think the auditorium will be a fine thing; we will have one section devoted to an auditorium of that kind. We will also have a smoking room for men; a play room for the children; and a school for our sales people, where they can be directed by a trained teacher. Then we will have a drug department. We had to throw out the prescription department that father had, but when one of our own boys comes back from school, he will be equipped to sell drugs, and we will have a drug department selling everything usually kept in an exclusive drug store.

So we have a great many plans on hand by which I think we can reach the million dollars, which seems to be so nearly in sight.

In closing, I wish to say that I thank you for your kind attention. I trust that what I have brought to you here will be of some inspiration and help. I am sure it will be if you take it unearnestly and work it out properly. If there is any help I can give you, be sure to write me. I will send you any or all of the forms we use that you may wish. I believe I could have them copyrighted, but I don't want to; they are for my fellow merchants. If 2 fellow merchant comes to my store to see me, I drop all of my other affairs and talk with him. There are two young men who came from Illinois to see our store. I told them about our methods, and now they are sending me their literature and are planning to do the same thing we have done in Strasburg. We have had many other men from other places. One spent four days with us. Three men from one place came, and they are going to combine and have a department store. Now one of them has hardware, one groceries, and one of them is a general dealer. I guess they are going to do just what we have done. We had one man from as far as Phoenix, Arizona. He did not come east for the purpose of coming to Strasburg, but he got as far as Chicago, and then came on to Strasburg. Even my home is open to my fellow merchants, and I try to make these visitors as comfortable as I can when they come to Strasburg. Everything is at the service of our fellow merchants. We are the happiest merchants over in Strasburg that you will find anywhere.

When we had a merchants' convention in Youngstown, Ohio, we had a great time and the enthusiasm was perfectly wonderful. At that time I filled my seven-passenger with the merchants from Strasburg, and we all went over there in a bunch.

We invite experts on business subjects like Mr. Knox, of Cleveland, who was at our store not long ago and gave a talk to our sales people in particular and the business people of the town in general. I told the boys and girls in the store to serve a nice lunch; so they moved out the tables in the shoe department and served a very fine lunch. We invited all the business people in the town to come in, including the saloon keepers, and enjoy themselves. The saloon keepers respect me a whole lot more than if I were a coward. They are my friends and I like them personally. We get along together and are on the best of terms. I think business men should be that way with each other. They should not hate one another. Get together in a bunch and exchange ideas and be helpful to one another. If you do so, you will find it worth while.

**Wafted Down From Grand Traverse Bay.**

Traverse City, June 11—On next Saturday, the 16th, a large delegation of Traverse City Council will motor to Manistee where they will initiate a large class into the order of the United Commercial Travelers. After the work they will be entertained at the new hotel which opens on that date. Every one go that can and take your wife or lady friend along and have a good time.

W. F. Murphy has accepted a position with the Queen City Bottling Co. When he passed us on the road the other day his Tin Lizzy was saying pop, pop, pop, pop.

We notice that three or four of the boys are driving new Overland cars lately. Judging from the remarks they are reported to have made when stuck in the mud this last week,

their Sunday School teacher would have been shocked.

Traverse City Council is initiating a number of candidates at every meeting. There will be several taken in on the next regular, June 23. Meeting called for 3:30 p. m. Pot luck supper at 6:30, followed by a good programme, in the evening. Visiting brothers invited.

Mr. Landlord, while you are busy raising the rates of your hotel on account of the H. C. of L, please look around and see if you are complying with the state hotel law as you should; also see if you cannot improve the conditions just a little. Possibly you can replace that old mattress which is lumpy with a new one. We notice that some forget about that rope to be used in case of fire.

After going through a siege of scarlet fever in his family, F. W. Lake is again on the road.

Mrs. H. C. Hoffmann was pleasantly surprised last Tuesday evening by a number of her friends dropping in, the occasion being her sixteenth birthday.

The Northern Michigan Transportation Co's. S. S. Missouri made her first appearance of the season in this port this week.

Ye scribe also went to Bay City to the convention. The least said about it the better. S. B. T.

**Inharmonious.**

"What's the matter with them Twisterino brothers that does the contortion act?" demanded the circus proprietor. "They're always scrappin' among themselves."

"They can't help it, boss," replied the manager. "You see, two of 'em is Germans, one is a Frenchman and the other one is a dago, and every once in a while they git to arguin' about the war."

*President Suspenders*  
for comfort

Of All Jobbers  
PRESIDENT SUSPENDER CO.  
SHIRLEY, MASSACHUSETTS

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.



**WILSON & CO.**

We are the Largest Buyers

**Poultry, Eggs, Packing Stock  
Butter and Veal**

IN THIS CITY

If not receiving our quotations write us.  
Get in touch with us before selling.

20-22 Ottawa Ave., N. W.  
Grand Rapids Michigan

USE TRADESMAN COUPONS

**Retail Grocers and General Merchants  
Association of Michigan**

OFFICE OF THE SECRETARY

**Cadillac, June 11.—**One day last summer while riding on the train through the Northern part of the State a store keeper friend sitting next to me looked over the burning, sizzling potato fields and said:

"My, I wish I had collected my accounts more closely last year, because a failure in the potato crop means the farmers will not be able to pay their bills and the fact that I cannot carry their accounts will tend to make them patronize mail order houses, and how to prevent this condition is what I am up against."

**How about you, are any of your customers likely to send for catalogue house goods while still owing you an account?**

**Are you using any method to prevent a condition of this kind arising in your business?**

**If you don't, you may have to stand a loss like my friend.**

**Why not turn your possible losses into profits by knowing the good pay people and soliciting their business in order that the catalogue houses may not get it?**

**Ask any questions you wish about the association. We are here to do all we can to make conditions better for the retailer.**

J. M. BOTHWELL, Sec'y



**Grand Council of Michigan U. C. T.**  
 Grand Counselor—Fred J. Moutler, Detroit.  
 Grand Junior Counselor—John A. Hach, Jr., Coldwater.  
 Grand Past Counselor—Walter S. Lawton, Grand Rapids.  
 Grand Secretary—Maurice Heuman, Jackson.  
 Grand Treasurer—Wm. J. Devereaux, Port Huron.  
 Grand Conductor—W. T. Ballamy, Bay City.  
 Grand Page—C. C. Starkweather, Detroit.  
 Grand Sentinel—H. D. Ranney, Saginaw.  
 Next Grand Council Meeting—Bay City, June 1 and 2, 1917.

**Pickings Picked Up in the Windy City.**

Chicago, April 11—One of the sights of all sights, just outside of the city proper, is the training quarters of the marines and the officers reserve camp at Fort Sheridan. There are over 10,000 on the premises and it is a wonderful sight. Anyone visiting Chicago will be well paid to take this trip. Use the elevated to Evanston and then the Milwaukee Electric Line to Fort Sheridan or the Northwestern Railroad.

One of the latest strikes among the laboring class in Chicago was that of the white wings refusing to work until the city advanced their salary to \$3 per day and furnish them with a uniform. They, no doubt, will win out, as the streets in Chicago must be kept clean—that is, sometimes.

The street car men are again demanding higher wages. The company has offered an advance of 2 cents per hour, which is not satisfactory, and it is expected that the president of the Street Railway Men's Association of Detroit will visit Chicago to force a settlement.

One Nation, one fare, is the New slogan adopted by the Yellow and Shaw Taxicab Co. Manager John Hertz has made the announcement of the plan to inaugurate a universal flat rate for taxicab service of 20 cents a mile in all big cities of the country. With this plan in mind this company is arranging to double the output of service cars. They have already opened up new agencies in different cities and by putting in force a universal rate at this figure, the traveler will be in a position at all times to know exactly what fare will be expected of him. It, no doubt, will do away with individual ownership, especially those who have no set price and charge a passenger according to his looks.

John Philip Sousa, famous marine bandmaster, has arrived in Chicago and re-enlisted in Uncle Sam's navy as a lieutenant and will give instructions to forty musicians. It is his idea to train and organize different units for Uncle Sam's service. It is said that he has already received more than forty applications and trained and seasoned musicians who would like to enlist, if they can serve under him at the Great Lakes Training Station.

One of Chicago's business visitors this week was W. R. Youngs, of Highland Park, Mich. Mr. Youngs represents one of the largest drug sundry houses in New York, featuring mostly imported goods, which he claims at this time are rather scarce, calling on the trade more for the

purpose of keeping in touch for future business. Mr. Youngs formerly traveled for the Michigan Drug Co. and has made a wonderful success in his new line. He will spend about two weeks in the city, which is the usual time it takes to see the Chicago trade.

Registration Day was a wonderful success in Chicago, according to all reports, and no doubt it will be found that Chicago held up its end of this Nation-wide registration.

The Liberty Loan in Chicago has been very well taken care of and the bond salesmen who are out selling them, giving their service gratis to the Government, are using a fine tooth comb, so that no one will get away. All one can hear is, "I bought a Liberty Loan, did you?" No doubt Chicago will be oversubscribed in a very short time.

It was brought before the attention of the city council school committee last week that Michigan was paying less for certain school books than Chicago. Oh, well, they do things in Michigan.

The amusement parks which started to rush the season have received an awful setback. Outside of one or two days, the weather has been very disagreeable. The amusement loving people still frequent their winter amusement places.

Frank Ferris, of Detroit, spent Sunday in Chicago June 3. Mr. Ferris was called to Chicago by the general manager of his concern, who was spending a few days in Chicago. The only objection he made to coming to Chicago was that it deprived him of the opportunity to attend the convention at Bay City of the U. C. T.

Chicago's streets are getting filled up with hundreds of Uncle Sam's prospective fighting force in uniforms, both marines and soldiers. It is reported that there has never been a time when there were more of Uncle Sam's boys on the streets than at the present time.

The indicted food monopolizers have been given thirty days to prepare their cases. Time is no object, it seems.

Real estate transfers in Chicago the past week show a great improvement over the previous week. The largest individual transfer was that of a south side concern taking over vacant property at a consideration of \$250,000. Charles W. Reattoir.

**Do Women Like Flattery?**

Does a duck like water? you ask in reply and, while the reply may be the answer, still that does not prove that it is a good thing to give women too much flattery in your advertising.

This week we found an advertisement that we came near announcing as the best we had found for the week. At first we could not find a fault. It was well placed, well set, well written and so persuasive in every point as to be a very unusual advertisement. The setting was so carefully done, to get the right balance and the right adjustment of white and black as to give emphasis where it was most needed, that even the lines were

squared off exactly to the paragraph. The advertisement started with a very attractive cut and the reading matter under it was right to the point. It began by giving the ladies a compliment, by exciting their fancy and thereby creating a subtle desire for the goods shown. The advertisement then followed up with the offerings of the store, etc.

But there was one false note, we believe, in that the ladies were given just a little too much flattery. The final statements were just a little too strong even for the woman who loves flattery to believe, or to take literally. Of course, it is possible that the advertisement, in its last phrases, was not intended to be taken literally; but if that is so, how is the lady to know when to take the statements literally and when figuratively? Undoubtedly some of the statements were to be taken literally.

We were reminded of some circular letters sent out recently by a house catering to the ladies exclusively. The announcement was of a special sale and the letters carrying the announcement were undoubtedly circular letters, although very well done. They stated that the lady addressed would be given a private opportunity to make a selection of the dress she liked. She was given the impression that she had been specially selected, with a few others, to be given an opportunity not thrown open to the public generally, but to make the announcement in a circular letter, and to ladies who knew they were not select or preferred customers of that store, was not good advertising.

**The Art of Business.**

Those who, in the golden age of art, painted or carved or wrote beautiful things, did so primarily for the love of art itself. So may I not assert that if in an age of industry, a man devotes himself to industry for industry's sake, he is following the same artistic instinct of trying to do a fine act simply because it is fine.

A business must be profitable if it is to continue to exist, but the glory of business is to make is so successful that you can do great things because they are great and because they ought to be done.

Charles M. Schwab.



Five Stories Completed April, 1917  
**HOTEL BROWNING**  
 GRAND RAPIDS NEWEST  
 Fire Proof. At Sheldon and Oakes.  
 Every Room with Bath.  
 Our Best Rooms \$2.00; others at \$1.50.  
 Cafeteria - Cafe - Garage

**CODY HOTEL**  
 GRAND RAPIDS  
 RATES: \$1 without bath  
 \$1.50 up with bath  
 CAFETERIA IN CONNECTION

**OCCIDENTAL HOTEL**  
 FIRE PROOF  
 CENTRALLY LOCATED  
 Rates \$1.00 and up  
 EDWARD R. SWETT, Mgr.  
 Muskegon 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.



**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

**United Automobile Insurance Exchange**

Carries  
**Auto Insurance at Cost**  
 Without  
**Mutual Liability**

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



THE SHORT LINE BETWEEN  
 GRAND RAPIDS AND  
**CHICAGO**  
**FARE \$2.75 VIA**  
 MICHIGAN RAILWAY CO.  
 (Steel Cars—Double Track)  
**Graham & Morton Line**  
 (Steel Steamers)  
**Boat Train** CONNECTING FOR THE BOAT  
 Leaves Grand Rapids Interurban Station  
 Rear Pantlind Hotel  
**EVERY NIGHT AT 7:00 P.M.**

## PRESENT DAY DUTIES.

(Concluded from page 2)

the cost of delivering goods was larger than it ought to be and have tried a co-operative delivery system whereby a transfer company has been given a contract to do the delivering of all the retailers. This may not be feasible or workable in all instances, but thus far, has resulted in a large saving. When this can be done successfully, it will aid in releasing men that are needed for the army.

Many merchants carry too large stocks. Another speaker at this conference will speak on the question of turnover, and I want to say that it is the secret of the success or failure of a large number of merchants. Let us consider this matter carefully and see whether we are turning over our stock as often as possible. If we are not, let us reduce our stock. Where dead or old stock has been accumulating for a long time, this is the time to dispose of it. This will assist you in putting your business into better shape and will help some in your community to reduce the high cost of living. Now there is another reason for urging these different matters, besides the question of profit to our individual businesses. I want to call your attention to the proposition that a large part of the money for this big Liberty Loan, which we are now placing, can be raised along the lines I have just suggested. If we will shorten the time of credits and increase the turnover of our stocks, we will each one of us, as individuals, be surprised at the aggregate amount saved without in any way interfering with our business.

That, I think, covers my idea of some of the things which we can do to be helpful in our separate communities and in doing our part towards sustaining our Government to the fullest extent in these trying hours.

Let us go home with the idea thoroughly fixed in our minds to make an effort on our part to as far as is possible reorganize our business in such a way as shall conserve as far as possible, food, money and time. This is the doctrine I can see between the lines of the messages that are coming from our Government. This is our duty as we see it and I ask that we all do our part in joining in a strenuous effort in the hopes that we can furnish men, money and food for our armies and the armies of our Allies.

I wish to take this opportunity of thanking you for your courtesy in asking me to come here and the courteous attention with which you have listened to my efforts to analyze the present conditions and our duties as I see them to-day.

## Inauguration of New Era For Port Huron.

Port Huron, June 12—Port Huron has awakened.

From out of the melting pot of sodden, petty jealousies, opposition and effort at personal gain has come a new city.

From a lumber village of '57, inhabited by rough men and untamed beasts, has grown a hustling, bustling metropolis.

The growth during the years has been slow. Now those who have the welfare of the community at heart, believe it will grow rapidly and prosper. Great has been the change in the last sixty years, but greater has been the transformation during the last several weeks.

Port Huron has been awakened by her new "nerve center." That busy, bustling air, has been born by the energy smothered in her hitherto-hidden storehouse. The men of Port Huron have awakened, have realized their faults and have banded themselves together for the good of the city.

Last week the Port Huron Chamber of Commerce was incorporated.

At its head are the big men of the town. Its members are 900 of the representative business and professional men of the community. These men are now at work solving the problems which have been left to solve themselves for so many years.

The chartering of the new Chamber of Commerce marked a new era for Port Huron. It marked the civic awakening. Upon the shoulders of the 900 members now rests the successful future or the miserable failure of the community. The organization has been founded on the basic principles of modern Chamber of Commerce methods.

Since the organization the men who do things—these big men of Port Huron—have seen the advisability of placing the administration in the hands of another—a man just as big and with expert experience in the rejuvenation of civic centers.

The board of directors chose Chas. W. Haensel of Newburg, N. Y., as the man they wanted just a few days ago. Mr. Haensel has had much experience. He is not a new hand at the "game." He has confidence in the men of Port Huron, just as they had confidence in him when they elected him to guide the new organization past the pitfalls which have swallowed up several other less-staunchly founded associations.

It took only two months of a good hard work to place Port Huron on her feet. After considerable work the campaign for members was started April 30, Monday. From the first interest was at a high pitch and the first two days were far above expectations. At the end of the fourth day 700 had been enrolled.

So great was the effort of the fifth day that a total of 905 memberships were reported on the books. Governor Sleeper came down from Lansing to do what he could toward aiding in bettering one of the towns in his district. He commended the workers highly for their spirit and pledged himself to lend his support as much as possible. Capt. LeRoy Pearson of the 33rd National Guards Co. C, also spoke at the new luncheon held at the Harrington hotel as did C. F. Biellman of Detroit, manager of the White Star line and Thomas Cook of the Sarnia Board of Trade. This ended the week's campaign.

Throughout the campaign Roy Smith and Frank P. Mabee of the American City Bureau did what the present members of the Chamber regard as very creditable work. Both with years of experience in city organization and both possessing untold enthusiasm and interest the campaign was kept at "fever heat" until the end.

Not only did business houses take Chamber of Commerce stock, but individuals, women and children, churches and societies contributed to the cause considered so worthy. Considering her size, her interest and her enthusiastic work, Port Huron was credited by the American City Bureau with establishing a record equalled by no other community.

But yet the organization was not perfect. The members saw that and at once began to patch the leaks. They lacked a manager, an experienced helmsman and two men. J. Will Kelley of Topeka, Kan., and Charles W. Haensel of Newburg, N. Y., came to look over the situation. Haensel proved acceptable and will report for duty, June 18. The berth was offered to both Roy Smith and Frank P. Mabee of the American City Bureau, but both, because, of other engagements were compelled to refuse.

From the thoughts of the membership have come many working plans and a definite program has been worked out and is being put in force. One of the underlying advantages will be the aid given in public affairs and to public officers. This may be sum-

med up in the three, educational, civic and industrial.

Located on the banks of the beautiful St. Clair river in the shade of the historic old Ft. Gratiot, the city of Port Huron has many times been referred to in the history of the country. Even as early as 1882 farsighted men have seen the possibilities of the community.

During that year a Detroit journalist, after making a careful survey of this part of the country, wrote quite an interesting apostrophe to "Border Towns" in which he spoke very highly of both the opportunities and advantages for industry and residential possibilities. Port Huron was first organized early in 1857, getting its charter April 8, of that year. Its first residents were French who came here in 1790.

Port Huron's first industry—in sharp contrast with the several here now—was the Black River Steam sawmill located in 1833. During 1835 and 1837 enterprising citizens drew up what was then known as the "paper city." Their plans were never carried out. Anslem Petit, a Frenchman, was the first in Port Huron to possess a real house. Regarded at that time as merely a "lumber city," Port Huron residents were mainly nomads who lived in wigwams and shanties. The town was first platted in 1835 and given the name of Peru. In 1837 it was incorporated as Port village.

## Gabby Gleanings From Grand Rapids

Grand Rapids, June 12—Among those who attended the Merchants Congress last week was George Gane, Eastern sales manager for the Valley City Milling Co., with headquarters at Southville, Mass. Mr. Gane has sold flour continuously for about forty years. For many years he was sales manager of the flour department of Hannah, Lay & Co., at Traverse City, when he was known intimately by every dealer in Northern Michigan and the lower portion of the Upper Peninsula.

E. G. Hamel has returned from Waukesha, Wis., where he was called by Manager Glidden, of the Jiffy Jell Co., for a conference. It is understood that Mr. Glidden is greatly pleased with the distribution Jiffy Jell has secured in this State through the personal efforts of his Michigan representative.

Although James B. Shaughnessy has been elected Secretary and Treasurer of the Michigan Hardware Company, he has not yet retired from the road to sit all day at a desk in the office. It is mighty hard for an old campaigner like Jim to give up the road.

It is quite evident that Perry Barker (National Grocer Co.) and the Chronic Kicker settled their differences regarding Barker's ignorance of angling during the visit of the Mears philosopher to this city last week to attend the Merchants Congress. It is understood that the final pipe of peace was smoked in a famous emporium on Monroe avenue where other men less circumspect in manner and action than these two worthies indulge in Gambrinarian libations.

Now that the automobile season is in full blast it will be well for Harry Spindler to keep a nickel in his pocket, so he will not have to walk from one end of the city to the other in the event of anything happening to his car.

Harold Sears, Manager of the Grand Rapids Dry Goods Co., is living with his family again, the quarantine on his home having been lifted by the health officer. Both youngsters are well and happy again.

Cornelius Crawford again wears the smile which won't come off. Reason? Why, the horse race season is near at hand. Love of horseflesh and a fondness for the race track are the only weaknesses which mar the char-

acter of this otherwise immaculate pill peddler.

For long distance driving in a ford, H. A. Gish probably wears the belt. He recently drove 200 miles a day and made a half dozen towns in the meantime while on his recent trip through the Upper Peninsula. On his return home he drove from Frankfort to Grand Rapids in a single day—a feat probably never before undertaken by a ford driver. Mr. Gish is greatly elated over his new home in East Grand Rapids and has learned to sing several verses of the ballad, "I am a merry villager."

Many Grand Rapids travelers remained in town last week to assist in entertaining those of their customers who were in attendance at the Merchants Congress.

There will be many druggists in Grand Rapids next week. Likewise, there will be more than a hundred pill peddlers to assist the drug merchants celebrate the event which is now held in Grand Rapids every other year.

They say Manley Jones is so proud over his new home that he sometimes forgets to speak to an old friend. The illusion will soon disappear however, because Manley is not the kind of a man to ever go back on an old friend.

There is a wide difference of opinion between C. B. Hamilton and the editor of the Tradesman. Hamilton claims that Mr. Garver's two talks at the Merchants Congress last week are worth a million dollars, while Editor Stowe places their value at \$100,000. When two such authorities fail to agree on such a small matter as \$900,000, what chance is there for the rest of us to get together on a controversy over a rum game or a base ball match?

F. J. Seibel, of Mt. Pleasant, has resigned his position with the National Biscuit Co. to cover the same territory for the Grand Rapids Dry Goods Co. He is posting up in the store during June, expecting to start out on his initial trip for his new connection July 2.

Governor Sleeper has less than three weeks in which to demonstrate whether he cares anything for the co-operation and support of the traveling fraternity. If he does, he will appoint John D. Mangum State Insurance Commissioner. If he does not, he will turn Mangum down and select some one who wears the collar of the insurance combine.

Glad to note that the Tradesman has a correspondent in Traverse City again. Hope he will remain in the harness as long as Fred Richter did and represent the Grand Traverse Bay county as acceptably of Fred did. By the way, why don't some one send the Tradesman a regular letter from Petoskey, Manistee, Cadillac, Pontiac, St. Joseph, Holland, Grand Haven, Adrian, Port Huron, Hillsdale and Coldwater? John A. Haen ought to cover the last named place regularly.

John J. Dooley, who has been ill with the epizootic for the past two weeks, is able to resume his calls on the trade this week.

Ann Arbor—The Porter Manufacturing Co. has been incorporated to manufacture all kinds of metal products including auto bodies and to conduct a general machine shop, with an authorized capital stock of \$90,000, of which amount \$45,000 has been subscribed and \$20,000 paid in property.

Muskegon—Charles E. Jacobson, of Banninga & Jacobson, shoe dealers, died at his home, 239 Washington avenue, June 7, following an attack of heart disease, of several weeks duration.

**PERSONAL EFFICIENCY.**

**Presented By a Man Who Typifies His Topic.\***

I am here to-night, not only because it is an appropriate place for a representative of the wholesalers' division, but particularly as a preface to the gentleman who will follow me, and I know you will all be very much delighted when you have heard him. Professor Gilman, who will speak, is an instructor in the university where my son is a student, in a university in the State where I was born and in the educational institutions of which my relatives were interested previous to 1880; in fact, back to 1850. We have a treat in store for us to-night. I am standing here to-night reminded of a little occurrence in Grand Rapids which I was to appear as just such a preface to a distinguished man from the East, a clergyman, and a man in the audience said, "What does Hutch want to speak here to-night for? We can hear him anytime." I feel just like that, but I believe you will hear with me for fifteen or twenty minutes while I pave the way for Mr. Gilman.

Our subjects are somewhat relative and, therefore, I desire to confine myself particularly to the word efficiency, but you cannot divorce that from personal efficiency.

If you will turn to your Webster's or Century dictionary, you will find that the definition of the word Efficiency reads this way: "Bringing to bear the requisite knowledge, skill, industry; capable; competent."

A few years ago we heard nothing on the streets, in the halls, at dinners, at gatherings of this kind, but speeches on co-operation, and that word was given a meaning, was given a significance in commercial life, as well as other avenues of pursuit, with such force, to such an extent and with such efficacy that we were born anew to the meaning of that word; and so that men in distinct lines of business sloughed off their hostility and spoke to their competitors on the street, and soon found themselves enjoying the same trips and parties, and willing to talk to each other about the other man's business. The word co-operation was handled by the best men of the country until it became a by-word, a watchword and a guide, and you and I are very proud that we had something to do with the campaign.

The most prominent and significant word at the present time is Efficiency, and if you will go back to that meaning, which I read to you, and study it word by word, you will find that if you put on a coat cut on this pattern, it would fit very snug, all around and everywhere. I surmise that some of us, if we attempted to wear the coat, would find spots where the coat is loose and we didn't quite fill it out, and we would say, "That garment was not just exactly cut for me." But we must remember that the pattern has been made and garments are being cut after that pattern. The slipshod way in which we have done business in the past is a thing distinctly of the past, and if we follow it, we cannot be a citizen of the present or an heir of the future.

We have come to a turning of the road in the opening of the twentieth century, where non-efficiency or inefficiency has no place in the activities of life, when business has become so concentrated, when competition has become so keen, when brain power is at such a premium, when cash discounts in many industries make up their net profit, and hence efficiency must prevail, or the profit is on the wrong side of the ledger.

I have given you the dictionary definition of the word efficiency. Before I go any further I want to give you an example. A year ago last February I attended a meeting of drug wholesalers in Indianapolis, where is located the celebrated firm of Eli Lilly & Co. I am personally as well acquainted with the selling staff, the office force and general management of that institution as I am with the wholesalers of Grand Rapids. I was invited to go through the manufacturing part of that institution by Mr. Lilly's son. He had just come away from such an institution as Professor Gilman has charge of in Madison, Wisconsin. He had come away trained in efficiency and he said, "I want to show you what I am trying to do out here in the factory."

I stepped into the department where the liquids were bottled, the elixirs, tinctures, etc., and on the side wall was a blackboard about 10 x 12 feet, and upon that board was the name of every person in that room and at the right of each name a figure. He said, "At the right hand edge are the percentages of efficiency." There were people in that room, working under that management, well directed, well housed, well encouraged and well paid, and their percentages were at the bottom 23 and at the top 95. A man will come along to-morrow and tell you and me that the employees were earning the same amount of money. No two men ever did the same amount of work in eight hours or ten. No two men ever earned the same amount of money. There were the percentages—from 23 to 95.

He took me over to where they corked, labeled, wrapped and sealed. They had a little higher grade of help in that department and the efficiency ranged from 35 to 110.

The young man said to me, "What must I do? What is efficiency?" He must go back to the unit and educate towards a collectivism and create a better average, and he would in part solve his problem. The average man does not use the tools he has. There is one man at 23 per cent, and another at 95. What is the difference? That is the problem to-day. Everywhere you go, in the bank, in the factory, in the retail or the jobbing business, or on the farm, hand the men the tools and they don't know how to use them.

"Bringing to bear the requisite knowledge; skill and industry; capable, competent."

What is the matter with the American people?

\*Address before Merchants' Congress by Lee M. Hutchins.

ple? Ask our friend, Mr. Garver, of the great big institution. Ask Professor Gilman. What is the matter with the American people?

There come to my office every day men who want jobs. They put their hands on the rail and lean over and say, "Have you something for me to do?" And I ask, "What can you do?" "Oh, anything." They can do anything and nothing well. They are not efficient in any one single thing in life. And Professor Gilman and the Wharton School of Finance and the other institutions along these lines, are trying to teach you and me how that men in business may be successful or unsuccessful, and what the unit of efficiency or of inefficiency is. You give one man a tool and he works it about half the time. You put another man in charge of a machine and he keeps it going all the time, and now that unit earns something.

We had a series of articles a short time ago on inefficiency in the railroads. What is it? Every car that stands on the track and does not turn a wheel for a day has lost \$2.40. The railroad is not efficient with it. Run it up to Grand Ledge and it costs \$4.80, instead of \$2.40. It does not move after it is loaded. You and I don't move after we are loaded.

We continually speak of the employment of hands. We should speak of the employment of minds and the employment of souls!

The United States against Germany! Germany efficient to the last degree! Every man, woman and child taught to do something and do it efficiently. When war was declared, Germany was five years in her genius in advance of any nation in the world. She is twenty years in

You and I must think things over. We are committing a great big error when, in our common school system, we teach percentages and other details as we do, and then put our children and young people through life without instilling in their brains the thought, "You must do something better than any other one can do it." That is the whole problem of success in life.

It is no crime to be either a small or a large dealer, a small or a large merchant, but the crime is the way in which the business is done and the results obtained. It is just as much a crime for me to take a good business and run it, with lack of attention, incompetence and inefficiency, as it is to steal a man's purse. I only do it in another way. It is not the man who comes in through your window and snatches a piece of coin or a jewel who is the criminal to-day, but it is the dishonest, inefficient man who makes a failure and steals your good name and mine. They are the criminals to-day.

Are we prepared for the requirements of the twentieth century? We are coming out of the nineteenth century, with all of its selfish interests, the influence of the big stick, and the ruthless advance of the big corporations, to the saner effort of the personal equation. Time was when the corporation was such that a man might work for it for years and he could not get anywhere near the manager; but to-day the manager has learned that he must be near or he cannot be efficient. He must know his men.

There are two men side by side; each wants a dollar more in pay. There is a dollar for one, but not for the other. Why? Because they

Beneath the sun we count on none,  
Our evil to assuage,  
Except the men that do the work  
For which they draw the wage.

**Chronic Kicker Registers a Real Kick.**

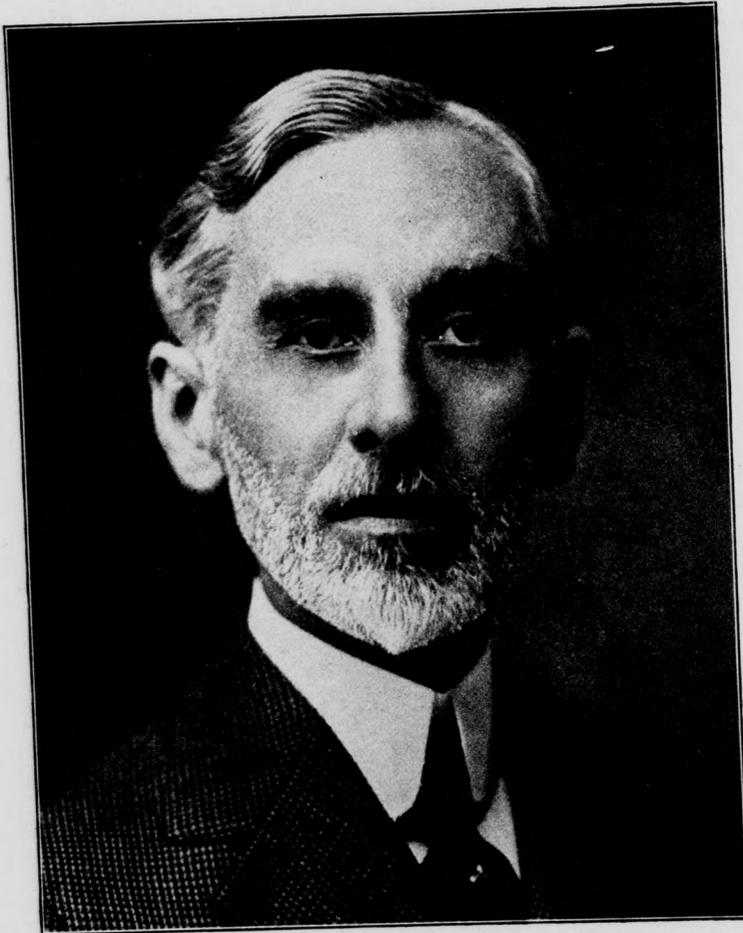
Mears, June 11—Well, I did not miss the Merchants Congress, but am inclined to wish I had. Gee, I am sore. Not at the committee or the line of lectures or the entertainment given the visiting merchants. I wonder what is wrong with the merchants in Michigan anyway. To think the wholesalers put up the very best talent procurable at an expense of \$1,500 or more and only the measly number of 175 attended! I wish I had the gift of Mark Twain. Wouldn't I ball out the go-easy majority of merchants in this territory who either are not progressive enough or think they have nothing to learn about up-to-date methods! The meager attendance at the lectures is a crying shame. I had always considered myself the most behind-the-times merchant in the State, as I am handicapped fearfully by uncontrollable conditions, but I now refuse to be branded as such, as I always attend any place wherein I can gain from the other fellow's experience. Last year I could excuse the small attendance, but after that experience I thought there would be thousands who would break their necks to attend. Now, you back numbers, may be you have an idea that, because it was free, it would not amount to anything. Let me tell you, you can't buy anything at any price that would give you the information to be gathered at these meetings. If the people who put this on at a great expense are not disgusted with the lack of interest, they certainly are an optimistic bunch. They have a right to be discouraged. Towns of one to two thousand with none or only one representative merchant! My own town took a better interest than that, as half the merchants from here attended. I was there and there are only two of us here. And I know if it was necessary to close the store a few days it would pay me to attend. I suppose if the committee wrote each absent merchant asking their reasons for non-attendance, they would get answers like those quoted in the bible when a bunch were invited to the wedding feast. If you missing merchants knew what you are missing your wives couldn't keep you at home, nor would you let your business keep you. If you knew your business as well as you think you do you would know it was your business to attend.

To the Committee: I wish to thank you for the school of instruction and offer an apology for the slack merchants who did not attend, who do not realize they owe you an apology for not taking any interest in their own welfare when you worked so hard for our good. There could be a few minor changes and I could maybe offer—some small suggestions, but, on the whole, the entire programme was well arranged to suit the bunch there. I doubt very much that you will be willing to go to the expense and trouble again for such an apparently non interested class of merchants who stayed at home. For the ones who did attend—and a great many I personally talked to—I can only voice our thanks and assure you we know are very appreciative of your efforts.

In last week's issue of the Tradesman I stated I was fearful I could not attend, but I did, like a thousand of bricks. If you noticed the guy with the straw hat, a fur overcoat and a look of extreme joy and rapture, listening with both ears and mouth open, it was the

Chronic Kicker.

Any man may be justified in blowing his own horn, but not in going on a "toot."



Lee M. Hutchins

advance of any other nation on the lines of political economy. She has sought to gain the crown by force, instead of by righteousness. The prize is thrown into the discard—you and I do that in individual life. Many a man has become efficient and knows the right way to do and seeks to achieve by some false method, and efficiency checks him, and he passes off the scene. When other men having learned efficiency, having put their skill, power, knowledge of the business industry right into action, reap a harvest and keep it not only for their own benefit, but for that of some one else.

There is no sadder thing in life anywhere, in any factory, wholesale institution or other business, than for a man to come in the front door and go out the back door. It would have been a sad thing for that bottle washer you heard of to go out the cellar window; in those days he washed bottles in the cellar, and there wasn't any fire in the cellar the year round. He could have gone up and out the cellar door, but not through the office, that was different. There is no sadder thing in industry than men going in the front door and going out the back door.

We hear of factories having to employ ten men in order to get one good one. Why? Because we have not begun to teach efficiency. If I could get it into my boy's mind that if he learned to do one thing and do it better than any other living man, he would be a king. I would have accomplished everything I desire for him.

If a man looking for work should say, "I can do one thing and do it well, the manager would say, "Sit down, I want to talk to you."

are not alike, absolutely not alike. You and I must take this into consideration.

We have come into a century which requires efficiency, not only along mechanical lines, but the demand is for brain knowledge. The big institutions of the country are not picking up the boy who knows how to work on the farm and has simply come to the city for a change. He may get a subordinate position, but he is not what they want. You go into the leading institutions in the big cities and Mr. Gilman will tell you what they are looking for. You go to the M. A. C. and into the graduating class of any year except a war year, and find out where the efficient students are going. Men throughout the country have put their hands upon them and picked their men. We want trained men, not only mentally, but from the standpoint of efficiency, and they are taking the positions and taking them away from some of us old fellows who went to the old red school house and have traveled along the road and taken our time.

From forge and farm and mine and bench,  
Deck, altar, outpost lone,  
Mill, school, battalion, counter, trench,  
Rail, senate, sheepfold, throne,  
Creation's cry goes up on high,  
From age to cheated age:  
"Send us the men who do the work  
For which they draw the wage."

Words cannot help nor wit achieve,  
Nor e'en the all-gifted fool,  
Who will not enter, bide or leave  
The lists he cannot rule;



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

- Triscuit
Brooms
Evap. Apples
Citron
Lemon Peel
Orange Peel
Barley
Washboards

ADVANCED

- Gold Dust
Mop Sticks
Fruit Jars

Index to Markets

By Columns

Table listing various grocery items and their prices, organized by column (A through Y).

1

Table listing various grocery items and their prices, organized by column 1.

2

Table listing various grocery items and their prices, organized by column 2.

CHEWING GUM

Table listing chewing gum products and prices.

CHOCOLATE

Table listing chocolate products and prices.

CLOTHES LINE

Table listing clothes line products and prices.

COCOA

Table listing cocoa products and prices.

COCOANUT

Table listing cocoanut products and prices.

COFFEES ROASTED

Table listing roasted coffee products and prices.

Case

Table listing case products and prices.

McLaughlin's XXXX

Table listing McLaughlin's XXXX products and prices.

CONDENSED MILK

Table listing condensed milk products and prices.

CONFECTIONERY

Table listing confectionery products and prices.

Specialties

Table listing specialty products and prices.

Chocolates

Table listing chocolate products and prices.

Pop Corn Goods

Table listing pop corn goods and prices.

Cough Drops

Table listing cough drops and prices.

NUTS—Whole

Table listing whole nuts and prices.

Shelled

Table listing shelled nuts and prices.

Peanuts

Table listing peanut products and prices.

CREAM TARTAR

Table listing cream tartar products and prices.

DRIED FRUITS

Table listing dried fruit products and prices.

Currants

Table listing currant products and prices.

Peaches

Table listing peach products and prices.

Peel

Table listing peel products and prices.

Raisins

Table listing raisin products and prices.

California Prunes

Table listing California prunes and prices.

FARINACEOUS GOODS

Table listing farinaceous goods and prices.

Farina

Table listing farina products and prices.

Original Holland Rusk

Table listing original holland rusk and prices.

Hominy

Table listing hominy products and prices.

Maccaroni and Vermicelli

Table listing macaroni and vermicelli and prices.

Pearl Barley

Table listing pearl barley and prices.

Peas

Table listing pea products and prices.

Sago

Table listing sago products and prices.

FISHING TACKLE

Table listing fishing tackle and prices.

Cotton Lines

Table listing cotton lines and prices.

Linen Lines

Table listing linen lines and prices.

Poles

Table listing pole products and prices.

FLAVORING EXTRACTS

Table listing flavoring extracts and prices.

6

Table with 1 column: 6. Includes sections for Flour and Feed, Jell-O, Jiffy-Jell, Mapleine, Molasses, Mustard, Olives, Pickles, Pipers, Playing Cards, Potash, Provisions, Honey, Horse Radish, and Jelly.

7

Table with 1 column: 7. Includes sections for Jell-O, Jiffy-Jell, Mapleine, Molasses, Mustard, Olives, Pickles, Pipers, Playing Cards, Potash, Provisions, Honey, Horse Radish, and Jelly.

8

Table with 1 column: 8. Includes sections for Mackerel, Lake Herring, Seeds, Spices, Syrups, Corn, Kingsford, Muzzy, Silver Gloss, Argo, Columbia, Durkee's, Snider's, Saleratus, Common Grades, Warsaw, Solar Rock, Common, Granulated, Fine, Medium, Salt Fish, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Holland Herring, Standards, Y. M. bbls., Standard, Y. M. kegs, Herring, Med. Fat Split, Laborador Split, Norway, Special, Scaled, Boned, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs.

9

Table with 1 column: 9. Includes sections for Mackerel, Lake Herring, Seeds, Spices, Syrups, Corn, Kingsford, Muzzy, Silver Gloss, Argo, Columbia, Durkee's, Snider's, Saleratus, Common Grades, Warsaw, Solar Rock, Common, Granulated, Fine, Medium, Salt Fish, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Holland Herring, Standards, Y. M. bbls., Standard, Y. M. kegs, Herring, Med. Fat Split, Laborador Split, Norway, Special, Scaled, Boned, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs.

10

Table with 1 column: 10. Includes sections for Oolong, English Breakfast, Ceylon, Pekoe, Choice, Flowery O. P. Fancy, Tobacco, Fine Cut, Blot, Bugle, Dan Patch, Fast Mail, Hiawatha, May Flower, No Limit, Petoskey Chief, Peach and Honey, Red Bell, Sterling, Sweet Cuba, Sweet Cuba, Sweet Cuba, Sweet Burley, Sweet Burley, Sweet Mist, Telegram, Tiger, Uncle Daniel, Uncle Daniel, Plug, Am. Navy, Apple, Day's Work, Drummond Nat. Leaf, Drummond Nat. Leaf, Battle Ax, Bracer, Big Four, Boot Jack, Boot Jack, Bullion, Chimax Golden Twins, Chimax, Creme de Menthe, Derby, 5 Bros., Four Roses, Gilt Edges, Gold Rope, Gold Rope, G. O. P., Granger Twist, G. T. W., Horse Shoe, Honey Dip Twist, and 10 lb., Jolly Tar, J. T., Kentucky Navy, Keystone Twist, Kismet, Maple Dip, Merry Widow, Nobby Spun Roll, Parrot, Patterson's Nat. Leaf, Peachey, Picnic Twist, Piper Heldsteck, Piper Heldsteck, Polo, Red Cross, Scrapple, Sherry Cobbler, Spear Head, Spear Head, Sq. Deal, Star, Standard Navy, Ten Penny, Town Talk, Yankee Girl, All Red, Am. Union Scrap, Bag Pipe, Cutlas, Happy Thought, Honey Comb Scrap, Honest Scrap, Mail Pouch, Old Songs, Old Times, Polar Bear, Red Band, Red Man Scrap, Scrapple, Sure Shot, Yankee Girl Scrap, Pan Handle Scrap, Peachey Scrap.

11

Table with 1 column: 11. Includes sections for Smoking, All Leaf, BB, Badger, Banner, Bull Durham, Bull Durham, Bull Durham, Buck Horn, Buck Horn, Briar Pipe, Black Swan, Black Swan, Carnival, Carnival, Cigar Clipper, Cigar Clipper, Identity, Darby Cigar Cuttings, Continental Cubes, Corn Cake, Corn Cake, Cream, Cuban Star, Chips, Dills Best, Dills Best, Dills Best, Dixie Kid, Duke's Mixture, Duke's Mixture, Duke's Mixture, F. F. A., F. F. A., Fashion, Fashion, Five Bros., Five Bros., Five cut Plug, F. O. B., Four Roses, Full Dress, Glad Hand, Gold Block, Gold Star, Gail & Ax Navy, Growler, Growler, Growler, Giant, Giant, Hand Made, Hazel Nut, Honey Dew, Hunting, I X L, I X L, Kiln Dried, King Bird, King Bird, King Bird, La Turka, Little Giant, Lucky Strike, Le Redo, Le Redo, Myrtle Navy, Myrtle Navy, Maryland Club, Mayflower, Mayflower, Nigger Hair, Nigger Hair, Nigger Hair, Nigger Head, Noon Hour, Old Colony, Old Mill, Old English Crave, Old Crop, Old Crop, P. S., P. S., Pat Head, Patterson Seal, Patterson Seal, Patterson Seal, Peerless, Peerless, Peerless, Plaza, Plow Boy, Plow Boy, Pedro, Pride of Virginia, Pilot, Queen Quality, Rob Roy, Rob Roy, Rob Roy, Rob Roy, S. & M., S. & M., Soldier Boy, Soldier Boy, Stag, Stag, Stag, Solder Boy, Sweet Caporal.

**SPECIAL PRICE CURRENT**

12	13	14
Sweet Lotus, 5c ... 5 76	Wire End	<b>BAKING POWDER</b>
Sweet Lotus, 10c ... 11 52	1 lb., 250 in crate ..... 35	<b>K C</b>
Sweet Lotus, 16 oz. ... 5 50	2 lb., 250 in crate ..... 45	Doz.
Sweet Rose, 2 1/4 oz. ... 30	3 lb., 250 in crate ..... 55	10c, 4 doz. in case .... 95
Sweet Tip Top, 5c ... 50	5 lb., 250 in crate ..... 65	15c, 4 doz. in case .... 1 40
Sweet Tip Top, 10c ... 1 00		25c, 4 doz. in case .... 2 35
Sweet Tips, 1/2 gro. ... 11 52	<b>Churns</b>	50c, 2 doz. plain top 4 50
Sun Cured, 10c ... 98	Barrel, 5 gal., each .. 2 40	80c, 1 doz. plain top 7 00
Summer Time, 5c ... 5 76	Barrel, 10 gal., each .. 2 55	10 lb. 1/2 dz., plain top 14 00
Summer Time, 7 oz. 1 65		Special deals quoted up-
Summer Time, 14 oz. 3 50	<b>Clothes Pins</b>	on request.
Standard, 5c foil ... 5 76	Round Head	K C Baking Powder is
Standard, 10c paper 9 60	4 1/2 inch, 5 gross ..... 65	guaranteed to comply with
Seal N. C. 1 1/2 cut plug 70	Cartons, No. 24, 24s, bxs. 70	ALL Pure Food Laws, both
Seal N. C. 1 1/2 Gran. ... 63		State and National.
Three Feathers, 1 oz. 48	<b>Egg Crates and Fillers</b>	
Three Feathers, 10c 11 52	Humpty Dumpty, 12 dz. 20	
Three Feathers, and	No. 1 complete ..... 42	
Pipe combination .. 2 25	No. 2 complete ..... 35	
Tom & Jerry, 40c ... 4 60	Case, medium, 12 sets 1 30	
Tom & Jerry, 20c ... 2 00		
Tom & Jerry, 3 oz. ... 76	<b>Faucets</b>	
Turkish, Patrol, 2-9 5 76	Cork lined, 3 in. .... 70	
Tuxedo, 1 oz. bags .. 48	Cork lined, 9 in. .... 80	
Tuxedo, 2 oz. tins ... 96	Cork lined, 10 in. .... 90	
Tuxedo, 20c ... 2 04		
Tuxedo, 80c tins ... 7 68	<b>Mop Sticks</b>	
Union Leader, 5c coil 5 76	Trojan spring ..... 1 25	
Union Leader, 10c	Eclipse patent spring 1 25	
pouch ..... 11 52	No. 1 common ..... 1 25	
Union Leader, ready	No. 2, pat. brush hold 1 25	
cut ..... 11 52	Ideal No. 7 ..... 1 25	
Union Leader 50c box 5 10	12lb. cotton mop heads 1 75	
War Path, 5c ... 6 00		
War Path, 20c ... 1 60	<b>Pails</b>	
Wave Line, 3 oz. .... 40	10 qt. Galvanized .... 3 50	
Wave Line, 16 oz. .... 40	12 qt. Galvanized .... 4 00	
Way Up, 2 1/4 oz. ... 5 75	14 qt. Galvanized .... 4 50	
Way Up, 16 oz. pails 35	Fibre ..... 4 00	
Wild Fruit, 5c ... 6 00	<b>Toothbrushes</b>	
Wild Fruit, 10c ... 12 00	Birch, 100 packages .. 2 00	
Yum Yum, 5c ... 5 76	Ideal ..... 85	
Yum Yum, 10c ... 11 52		
Yum Yum, 1 lb. doz. 5 40	<b>Traps</b>	
	Mouse, wood, 2 hoels .. 22	
	Mouse, wood, 4 hoels .. 45	
	10 qt. Galvanized .... 1 55	
	12 qt. Galvanized .... 1 70	
	14 qt. Galvanized .... 1 90	
	Mouse, wood, 6 hoels .. 70	
	Mouse, tin, 5 hoels ... 65	
	Rat, wood ..... 80	
	Rat, spring ..... 75	
	<b>Tubs</b>	
	No. 1 Fibre ..... 16 50	
	No. 2 Fibre ..... 15 00	
	No. 3 Fibre ..... 13 50	
	Large Galvanized ... 12 50	
	Medium Galvanized 10 75	
	Small Galvanized ... 9 50	
	Small, Galvanized .... 8 75	
	<b>Washboards</b>	
	Banner, Globe ..... 3 75	
	Brass, Single ..... 6 75	
	Glass, Single ..... 3 75	
	Double Peerless ..... 6 25	
	Single Peerless ..... 5 25	
	Northern Queen ..... 4 60	
	Good Enough ..... 4 65	
	Universal ..... 4 75	
	<b>Wood Bowls</b>	
	13 in. Butter ..... 1 75	
	15 in. Butter ..... 3 15	
	17 in. Butter ..... 6 75	
	19 in. Butter ..... 10 50	
	<b>WRAPPING PAPER</b>	
	Fibre Manila, white .. 8 1/4	
	Fibre, Manila, colored	
	No. 1 Manila ..... 8 1/4	
	Butchers' Manila ... 8	
	Kraft ..... 10 1/2	
	Wax Butter, short c't 16	
	Wax Butter, full c't 20	
	Parchm't Butter, rolls 19	
	<b>YEAST CAKE</b>	
	Magic, 3 doz. .... 1 15	
	Sunlight, 3 doz. .... 1 00	
	Sunlight, 1 1/2 doz. ... 50	
	Yeast Foam, 3 doz. ... 1 15	
	Yeast Foam, 1 1/2 doz. 85	
	<b>Window Cleaners</b>	
	12 in. .... 1 65	
	14 in. .... 1 85	
	16 in. .... 2 30	
	<b>AXLE GREASE</b>	
	1 lb. boxes, per gross 8 70	
	3 lb. boxes, per gross 23 10	
	<b>WICKING</b>	
	No. 0, per gross ..... 35	
	No. 1, per gross ..... 45	
	No. 2, per gross ..... 60	
	No. 3, per gross ..... 90	
	<b>WOODENWARE</b>	
	<b>Baskets</b>	
	Bushels ..... 1 10	
	Bushels, wide band .. 1 25	
	Market, drop handle .. 45	
	Market, single handle 50	
	Splint, large ..... 4 00	
	Splint, medium ..... 3 50	
	Splint, small ..... 3 00	
	Willow, Clothes, large	
	Willow, Clothes, small	
	Willow, Clothes, me'm	
	<b>Butter Plates</b>	
	<b>Ovals</b>	
	1/4 lb., 250 in crate .... 35	
	1/2 lb., 250 in crate .... 35	
	1 lb., 250 in crate ..... 40	
	2 lb., 250 in crate ..... 50	
	3 lb., 250 in crate ..... 70	
	5 lb., 250 in crate ..... 90	

**The Only Five Cent Cleanser**



Guaranteed to Equal the Best 10c Kinds

80 Can Cases ..... \$3.20 Per Case

Handled by All Jobbers

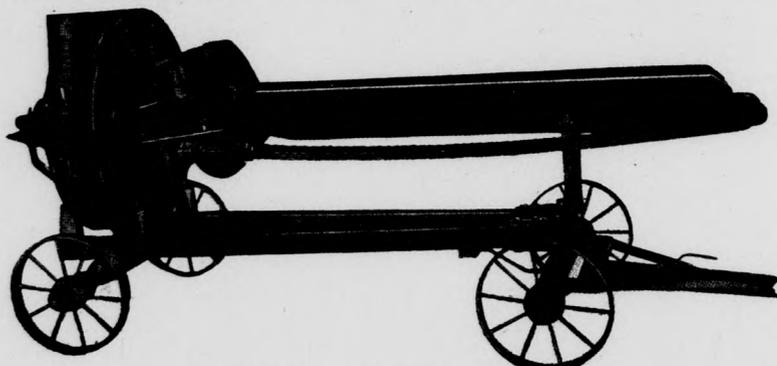
Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

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.....

SEND FOR SAMPLES

WRITE FOR PRICES

**"Blizzard" Ensilage Cutters**



**CLEMENS & GINGRICH CO.**  
Distributors for Central Western States

1501 Wealthy St.

Grand Rapids, Michigan

**The Iron Safe Clause**

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

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

**GRAND RAPIDS SAFE CO.**

GRAND RAPIDS, MICHIGAN



**ROYAL**  
BAKING POWDER  
K C



**MORTON'S**  
SALT  
IT POURS

**SOAP**

Lautz Bros. & Co.  
[Apply to Michigan, Wisconsin and Duluth, only.]  
Acme, 100 cakes ..... 4 75  
Big Master, 100 blocks 5 00  
Climax, 100 oval cakes 4 25  
Gloss, 100 cakes ..... 4 75  
Lautz Master Soap ... 4 75  
Naphtha, 100 cakes ... 4 85  
Oak Leaf, 100 cakes ... 4 75  
Queen Anne, 100 cakes 4 75  
Queen White, 100 cks. 4 75

Proctor & Gamble Co  
Lenox ..... 4 75  
Ivory, 6 oz. .... 5 75  
Ivory, 10 oz. .... 9 60  
Star ..... 4 60

Swift & Company  
Swift's Pride ..... 4 50  
White Laundry ..... 4 25  
Wool, 6 oz. bars ... 4 65  
Wool, 10 oz. bars ... 6 50

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

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

Soap Compounds  
Johnson's Fine, 48 2 3 25  
Johnson's XXX 100 5c 4 40  
Rub-No-More ..... 4 10  
Nine O'Clock ..... 3 50

Washing Powders  
Gold Dust  
24 large packages ... 5 00  
100 small packages .. 4 85

Lautz Bros. & Co.  
[Apply to Michigan, Wisconsin and Duluth, only.]  
**Snow Boy**  
100 pkgs. .... 4 85  
60 pkgs. .... 3 00  
48 pkgs. .... 4 85  
24 pkgs., family size 4 25  
20 pkgs., laundry size 4 75

Naphtha  
60 packages ..... 3 00

Queen Anne  
60 packages ..... 3 00

Oak Leaf  
24 packages ..... 4 25  
100 packages ..... 4 85



**CHARCOAL**

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

# BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for three cents a word the first insertion and two cents a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

## BUSINESS CHANCES.

For Sale Or Rent—Building formerly occupied by the Clune Furniture Co. on Main street, Cheboygan, Michigan. Especially suited for furniture store or wholesale grocery, 200 feet long, 60 feet wide, two floors. Will sell outright or rent at reasonable figure. Mrs. Ida E. Clune, Cheboygan, Michigan. 156

Hotel—For sale cheap, 50 room hotel in oil district; for further information address Mrs. M. S. Dickinson, 517 No. 5th, St. Joseph, Missouri. 146

For Sale—Only bakery in town of 2,000 in connection with confectionery and ice cream parlor. Good reason for selling. Address Box 413, Portland, Mich. 147

For Sale—Rexall Drug Store in city of 1,000 in Central Michigan. Invoice \$3,000. Address No. 148, care Michigan Tradesman. 148

For Sale—Because of owner serving in U. S. Army, one-fifth interest in best hardware in Northern Michigan. Will take about \$3,000. Address Lieut. Joe Murphy, 825 Michigan St., Petoskey, Michigan. 149

Lederer-Feibelman Co., doing department store business at Terre Haute, Brazil and Clinton, Indiana, want to dispose of their Brazil and Clinton stores, in order to concentrate and enlarge their Terre Haute store. We offer for sale, cash only, at Brazil, Indiana, modern department store doing \$85,000 business annually, all cash, good profits. At Clinton, Indiana, modern department store doing business \$75,000 annually, all cash, good profits. No old stock, no clothing, no shoes, no groceries in either store; good lease. Either stock will be reduced to suit purchaser; no trade; no agents. Come and investigate. Address Lederer-Feibelman Co., Terre Haute, Indiana. 150

For Sale—Harness stock of Theodore Nohe, deceased; invoices \$1,500. Clean, new stock. In business three years; only shop within 15 miles. Located in one of the best farming sections of Illinois. Profitable and nearly cash business. Fine opening. Address R. W. Ruckman, Amboy, Illinois. 151

For Sale—\$6,000 hardware, implement and harness stock. Two story brick store and fixtures 25 x 114, \$4,000. Large house and two lots. Home large enough for two family apartment. Will consider farm or city rentals of real estate. Only stock of kind in town. I have run it 24 years, want to quit. Over \$30,000 business last year. Located on steam and electric road. Lock Box 6, Morrice, Michigan. 152

For Sale—Extra good store gas lighting system at less than half cost price A real bargain. Write, J. B. Hompe & Son, Dear Creek, Minneapolis. 153

Druggist—Splendid opening for good live druggist in one of the best cities in Illinois outside of Chicago. With a steady increasing population having doubled during the past ten years, now 24,000 without a corresponding increase in druggists, offers an exceptional opportunity for an up-to-date druggist. A new up-to-date corner store on one of the main streets, in a building rented exclusively to professional men. Dr. W. F. Schmeckebier, Chicago Heights, Illinois. 154

For Sale—For cash, \$8,000 stock dry goods, men's furnishings, shoes and notions in city of 25,000 population in Northern Indiana. No old goods in stock. Will sell at inventory price, which is about 25 per cent. less than goods cost to-day. This is an old established business. Have been in this location for 15 years. Want to retire. Address Box 660, Buchanan, Michigan. 155

For Sale—Several car loads of cedar fence posts. A. Mulholland, Reed City, Michigan. 143

Collections everywhere. We get the money and so do you. No charge unless collected. United States Credit Service, Washington, D. C. 57

For Sale—Good live drug and grocery stock located in the heart of Flint. Reason for selling, ill health. Must be sold at once. J. C. Hughes & Co. 98

Advertisers—I re-write any advertisement; print or manuscript; any size desired, for \$1, cash with order. Let me boost your sales! Dax the Ad. Fixer, Lock Box 270, Chicago, Ill. 133

For Sale—Clean general stock in growing city of Fremont. Stock will inventory about \$12,000. Will rent or sell store building. Address No. 102, care Michigan Tradesman. 102

First-Class confectionery and ice cream parlor. Lock Box 72, Montpelier, Ohio. 139

Cash Buyers of clothing, shoes, dry goods and furnishings. Parts or entire stocks. H. Price, 194 Forrest Ave. East, Detroit. 678

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

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

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

Wanted—Location for grocery store or would buy stock at reasonable price in town of 1,000 or over. Will pay cash. C. E. Groves, Edmore, Michigan. 44

For Sale—Clean hardware stock, well located in most rapidly growing portion of Grand Rapids. Good farming trade. Stock and fixtures will inventory about \$5,000. Chas. M. Owen, Attorney for trustee, 1019 Michigan Trust Bldg., Grand Rapids. 45

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

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

Cash Buyer of clothing, shoes, dry goods, furnishings and carpets. Parts or entire stocks. Charles Goldstone, 325 Gratiot Avenue, Detroit. 63

### EVERY MERCHANT IN MICHIGAN

Can use the John L. Lynch Sales Co., to build up their business, sell out their store, stock and fixtures, reduce stock, raise money or clean up odd lots left in stock. We can get you a good price for your merchandise. We sold for Blood & Hart, Marine City, Michigan, population 3,500 in nine days, \$17,774.00. Write them! We sold for George Duguid, Gobleville, Michigan, population 350 opening day of the sale over \$2,000.00 Write them! We have worked wonders for others and can do same for you. Write to-day for information, dates, references, etc. Please mention size of stock. John L. Lynch Sales Co., 28 So. Ionia Ave., Grand Rapids, Mich.

Clean, up-to-date stock millinery; women's ready-to-wear. Art goods. In progressive town on St. Clair river. Box 177, Algonac, Michigan. 84

For Sale—Cement block factory, gravel pit, power tamper, mixer, dry kiln, six horse power steam boiler. J. Prochnow, Romeo, Michigan. 119

For Sale—Billiard room, two billiard tables 4 1/2 x 9; two pocket billiard tables 4 1/2 x 9, Brunswick-Balke make; 12 billiard chairs. Everything complete to do business with. Enquire F. O. Lord, Grand Ledge, Michigan. 121

For Sale—Drug stock and fixtures in one of Michigan's best cities. Suburban store. Located near school and factory district. Present owner has to get out on account of health. Last invoice \$5,700. Will invoice or lump off. \$1,500 cash required, balance terms to suit buyer. Address all communications to F. C. C., care Michigan Tradesman. 82

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 767

Your opportunity for up-to-date stocks in clothing, dry goods and shoes; clothing and shoe merchant having retired. No shopworn, fire or damaged stocks need apply. Great business opportunity. County seat, surrounded by excellent farming community. Splendid crop prospects. Address F. W. Hill, Keytesville, Missouri. 141

For Sale—General stock in one of the best market towns in Michigan. Stock new and up-to-date. Will inventory between \$7,000 and \$8,000. Satisfactory reasons for selling. Address Box 127, Hemlock, Michigan. 142

Drug Store (snap) for sale in Blue Island, Ill. Big snap. Good business. Full particulars free. Address Public Drug Store, Blue Island, Illinois. 131

### HELP WANTED.

Wanted—Man capable of running small shingle mill. A. Mulholland, Reed City, Michigan. 144

## SPLENDID OPPORTUNITY FOR YOUNG MEN

Study Veterinary Medicine. Have a profession of your own, be independent. It is one profession that is not crowded. Its future looks brighter than ever before. No one doubts the future of the livestock industry. The U. S. government needs Veterinarians as Meat Inspectors, Serum Inspectors, etc. Become a qualified veterinarian and a good opening is practically waiting for you.

The Grand Rapids Veterinary College offers every opportunity for studying Veterinary Science. Three fully equipped laboratories, a veterinary hospital, exceptional clinical facilities, a faculty of 12 members, three good lecture rooms, a large dissecting room, 1,800 free clinics in one year, 500 alumni all making good. Organized and operated under state law. Governed by board of trustees.

### A 4 Years' Course of 6 1/2 Months Each

School opens in September, ends in April. Nearly six months each year to earn money to pay expenses. Grand Rapids offers remarkable opportunity to make money while at college.

Every student is given a free membership in the Y. M. C. A. with full privileges. We have an organized football team, athletic association, lecture course.

Four years at Grand Rapids Veterinary College will give you an efficient knowledge of Veterinary Medicine. Write for catalogue and information.

Dr. C. S. McGuire, Dean of Faculty, Colon C. Lillie, Pres. Board of Trustees, 194 Louis Street, Grand Rapids, Mich.

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They save time and expense. They prevent disputes. They put credit transactions on cash basis. Free samples on application.

Tradesman Company  
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## Conservative Investors

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# "As Permanent as the Everlasting Hills"

There are two things in this day and age which conform to the above description—cement construction and investments in cement propositions. Both are permanent, because they deal with a product of Nature which is practically inexhaustible. The world can never get too much cement. During the next dozen years it will be impossible to manufacture cement fast enough to meet the enormous demands which will be created by the war in Europe. Better get in under the wire before the price of stock advances above \$10 a share.

## Deuel & Sawall, Inc.

Financial Agents

### Petoskey Portland Cement Company

Murray Building

Grand Rapids, Michigan

## FATHER AND THE BOYS.

### Shift of Ownership at the G. J. Johnson Cigar Co.

Gerrit J. Johnson has sold all of his stock in the G. J. Johnson Cigar Co. to his children, associates and employes and retired from the active management of the business. The new officers of the corporation are as follows:

President—Tunis Johnson,  
Vice-President—Harry McIntyre,  
Secretary—John Dietrich,  
Treasurer—Raymond W. Starr.

These gentlemen, together with G. J. Johnson, Frank Marrin and Walter E. Gray, comprise the board of directors.

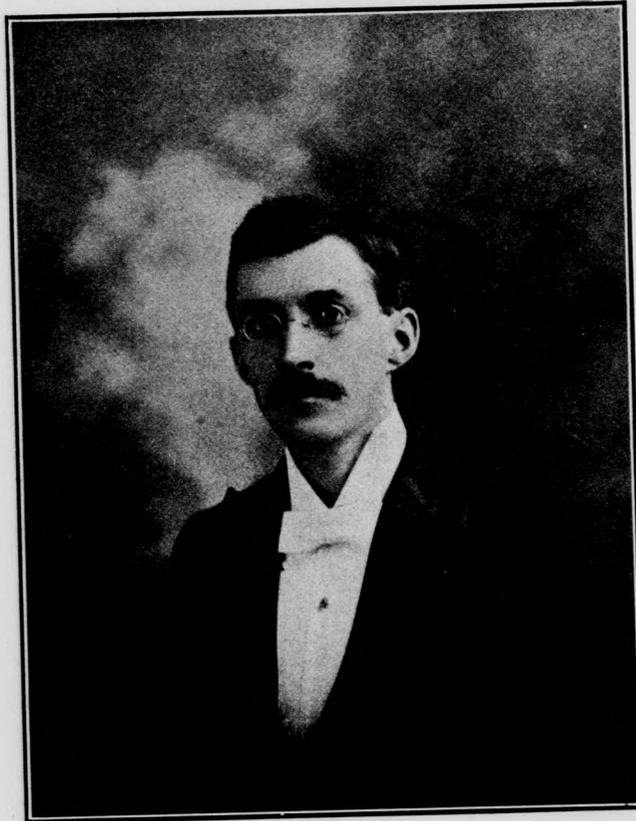
The shift in stock ownership involved the transfer of the real estate and factory buildings on Ottawa avenue, the stock holding in the Pantlind Hotel Co. and the California property of the corporation to Mr. Johnson.

Gerrit J. Johnson was born at Kampen, Overisel, April 30, 1863. At the age of 9 years he emigrated to this country with his parents, locating in Grand Rapids, where he attended public school three years. At the age of 12 he entered the cigar factory of Mohl & Schneider (now the H. Schneider Co.), where he worked two years as stripper. Between the age of 14 and 16 years he was employed in the same capacity in the cigar factory of C. W. Wilckie. He then entered the cigar factory of his father, the late Tunis Johnson, devoting the next five years to learning the trade, which he mastered thoroughly. At the age of 25 he embarked in the manufacture of cigars on his own account in a bed room in his home on South Prospect street, subsequently removing to 247 West Broadway, where he carried on the business one year. He then removed to Lowell, where he conducted a factory with signal success for two years, at the end of which time he returned to Grand Rapids and opened a factory on South Lafayette street. Twenty-five years ago he removed to 347 South Division street, corner of First avenue, where his business increased so rapidly that a removal was made to a three-story and basement building in the block now occupied by the Pantlind Hotel. Eight years ago the present factory was erected on Ottawa avenue. It is 100 feet square, five stories and basement, including a sub-basement. The company subsequently acquired 66 feet frontage adjoining the building on the south, which it occupies as a garage and for storage. The corporation has its own custom house in its building.

At the age of 21 Mr. Johnson married Miss Katie DeLeeuw, by whom two children have been born. He is a member of Lowell Lodge, No. 90 F. & A. M., and is also a member of Batavia Tent, K. O. T. M. He is a persistent worker and has built up a business in the face of obstacles which would have discouraged a less resolute man. In 1893 the local cigar-makers' union declared war on his factory, but he went through the ordeal unscathed, owing to the fact

that he was not in debt and had established his business on a firm foundation, so that it was not susceptible to injury through the machinations of the combined and allied influence of unionism and rum. His employes are happy and contented, as the average wage scale is higher than it is in any shop dominated by the union. In January, 1916, the company promulgated a rule that all employes who remained through the year would be given a bonus at the end of the year. When the time came to make good on this rule the management issued checks to the aggregate amount of \$12,000. The same rule is in effect this year.

Personally, Mr. Johnson is a genial gentleman whose acquaintance is wide and whose friends are legion.



G. J. Johnson.

While he has, necessarily, been somewhat aggressive in business, he has never been accused of overstepping the line of business ethics. He stands well with the trade, is respected by his customers and esteemed by his associates. What more can any man ask?

### Review of the Grand Rapids Produce Market.

Asparagus—Home grown 95c per doz.

Bananas—\$4.75 per 100 lbs.

Beets—\$1 per doz. bunches for new.

Butter—The market is firm following a recent decline. Receipts are improving, both in quality and quantity, and lower prices are not looked for to any extent during the present month. A large quantity of butter is being stored this month, owing to the well-known fact that June butter is better for storing than that produced in any other part of the year. There is a good home demand, but no export enquiry and the receipts are increasing daily. Local dealers

hold fancy creamery at 39c in tubs and 40c in prints. Local dealers pay 32c for No. 1 in jars and 28c for packing stock.

Cabbage—New California commands \$4 per 80 lb. crate.

Carrots—\$2 per hamper for Illinois.

Cauliflower—\$2.75 per doz.

Celery—Florida, \$3.50 per box of 3 or 6 doz.; \$3 per box of 8 doz.; California, 75c@\$1 per bunch.

Cocoanuts—\$6 per sack containing 100.

Cucumbers—\$1@1.10 per doz.

Eggs—Eggs have declined 3c during the week, due to the good receipts and fair consumptive demand. Fewer eggs were stored last week than any week since the season started, as some fancy marks are starting to show defects in quality due to the

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

Green Corn—50c per doz. for Florida.

Green Onions—20c per doz. bunches for home grown.

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

Lemons—California are selling at \$5 for choice and \$5.50 for fancy.

Lettuce—15c per lb. for hot house leaf; \$2 per hamper for Southern head; \$3 per crate for Iceberg from California.

Maple Syrup—\$1.50 per gal. for pure.

Mushrooms—75c per lb.

Nuts—Almonds, 18c per lb.; filberts, 16c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 15½c for Naples.

Onions—Texas Bermudas command \$2.25 per 45 lb. crate for yellow or white.

Oranges—California Navals, \$3.75@4; Valencias, \$4@4.25.

Peas—\$2 per bu. for Florida.

Peppers—Southern command 60c per basket.

Pineapples—Cubans are held as follows: 24s and 30s, \$3.25; 36s, \$3.

Plants per box crated—Tomatoes, 85c; cabbage, 85c; pepper, \$1; astors, \$1; salvia, \$1; geraniums, \$1.40.

Pop Corn—\$2.25 per bu. for ear, 6½@7c per lb. for shelled.

Potatoes—Od command \$3.50 per bu.; new, \$4 per 50 lb. hamper.

Poultry—Local dealers pay as follows, live weight: heavy hens, 23c; light hens, 21@22c; cox and stags, 15@18c; broilers, 38@40c; geese, 15@16c; ducks, 22@23c. Dressed fowls average 3c above quotations.

Radishes—12c per doz. bunches for small.

Rhubarb—Home grown, 3c per lb. or 75c per 40 lb. box.

Strawberries—Marylands are now in the market, commanding \$5.50 for 32 qts.

Squash—Button, 4c per lb.

Tomatoes—\$1.75 for 4 basket crate, Texas.

Water Melons—40@50c apiece for Florida.

Wax Beans—\$3 per hamper from Florida.

### BUSINESS CHANCES.

For Sale—Stock of groceries doing about \$900 per week cash business. Cheap rent. Will stand close investigation. Address L. B. 275, Owosso, Mich. 157

## Attention, Hardware Dealers

We can ship every article in the haying tool line the same day the order is received by us.

We anticipated the extraordinary demand for all goods going to the farms, and we feel confident we can be of service to the farmer by being able to supply the retail hardware merchant promptly with most everything he may require in our line.

Telegraph, telephone or send us your mail orders and we know our service will be of great assistance to all.

### Michigan Hardware Company

Corner Oakes St. and Ellsworth Ave.

Exclusively Wholesale