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When two or more coats of our PIONEER PREPARED PAINT is applied as received in original packages, and if within three years it should crack or peel off, thus failing to give satisfaction, we agree to re-paint the building at our expense, with the best White Lead or such other paint as the owner may select. In case of complaint, prompt notice must be given to the dealer.
T. H. NEVIN & CO.,
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Pittsburg, Pa.
Write for prices and Sample Card to
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THE BEST SELLING GOODS ON THE MARKET.
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The Most Complete Assortment in Michigan. Don't Buy until you get my prices.
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We carry a full line of Seeds of every variety, both for field and garden. Parties in want should write to or see the
GRAND RAPIDS GRAIN AND SEED CO.
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FRUIT EVAPORATOR.
For Sale Very Cheap.
Been Used only One Season.
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The Traveling Men's Favorite.
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SILVER SPOTS
This Cigar we positively guarantee a clear Havana filler, with a spotted Sumatra Wrapper, and entirely free from any artificial flavor or adulterations.
It will be sold on its merits. Sample orders filled on 60 days approval.
Price \$35 per 1,000 in any quantities. Express prepaid on orders of 500 and more. Handsome advertising matter goes with first order. Secure this Cigar and increase your Cigar Trade. It is sure to do it.

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The undersigned will pay the highest market price for HEMLOCK BARK loaded on board cars at any side track on the G. R. & I. or C. & W. M. Railroads. Correspondence solicited.
N. B. CLARK,
101 Ottawa St., Grand Rapids

What do you think of this? While in conversation with Wm. M. Dale, one of the largest druggists in Chicago, we were surprised to learn that he had sold over a half million of Tansill's Punch 5c cigars and that the quality gets better all the time. The demand continues to increase. Let us tell you, if you want to sell a cigar that your customers will be pleased with, the sooner you order Tansill's Punch the better. - Independent Grocer.

MANUFACTORIES.

Their Value and How to Secure Them.*
Mr. President and Gentlemen of the Michigan Business Men's Association:
In casting a glance at this intelligent body of business men congregated at this our first anniversary from all parts of this prosperous commonwealth, I feel that I have undertaken a task, for the performance of which my ability is inadequate to do justice to a subject of such great magnitude and importance. I would much rather that some one more capable than I had been selected, but it has been assigned to and accepted by me, and consequently, I will have to submit to the inevitable. I trust, however, that you will, under the circumstances, be lenient in your criticisms.

I do not think there is a gentleman in this assembly but is aware and will concur with me in the assertion that manufacturing industries are the most beneficial and essential to the advancement, civilization, growth, prosperity and welfare of a commonwealth, community or city. It is mostly through this enterprise we must attribute the speedy success and prosperity of the State of Michigan, which, a trifle over half a century ago was almost an entire wilderness, with its tall, majestic evergreen pines, its oak openings and beech and maple timber belts, interspersed and impregnated with innumerable lakes, marshes and swamps. Its roads were Indian trails, and the inhabitants the noble red man, the bear, the wolf and the deer—the days when quinine was considered as necessary for subsistence as flour is at this date. Its commerce was insignificant and all its great resources of minerals and timber were wholly undeveloped. The population was very scant, scattered along the eastern and southern edge of the territory; the time when there were no railroads, no telegraphs or telephones, no electric lamps situated on skyward towers, taking the gloom from the night and encircling us in perpetual radiance.

But, gentlemen, mark the changes and improvements that have taken place in this short interval. The predictions that Michigan would be a State of forests and swamps a century hence have proved to be incorrect. The sharp, glittering axes of the pioneer, amidst hardships, privations and dangers, with indomitable energy, confident of success, vigorously assailed and leveled that great wilderness with such rapidity that this day it is dotted with magnificent thoroughfares, beautiful cities and villages, and numerous manufacturing of various kinds, with a network of railroads accessible to almost any part of the State. It has acquired an exalted position and is the recipient of much credit and distinction for her great commercial increasing prosperity and the unparalleled rapidity of its marvelous growth; and what is it that has done this work in so short a time? It is principally attributable to manufacturing enterprises, and a Michigan to-day, with an area of 56,000 square miles and 2,000,000 inhabitants, in comparison with her sister States, is a manufacturing advancement and sciences, by the unbounded zeal and liberality of her people, is excelled by none.

Manufacturing enterprises promote life, energy, business and wealth. They will furnish employment to our inhabitants, trade to our merchants, promote the growth and welfare of our cities and towns, will build factories, stores and houses, and by that means furnish employment to our mechanics, will have a tendency to increase railroad and other transportation facilities—in fact, there is no enterprise that will stimulate such a healthy, lasting and substantial boom as various manufacturing establishments. What state would our country be without them? Let us for a moment review that memorable panic of '73, when the cry of overproduction, yet ringing in our ears, was heard all over the land—from the western cliffs of the Rocky Mountains and the Pacific coast, and from the orange groves of Florida in the south to her Majestic's islands in the north—our factories, one after another, shut down and abandoned, real estate began to depreciate to less than one-half its real value, in fact, there was no sale whatever for it. Men and women in our cities and villages were idle for want of employment, mercantile and commercial interests received such a death blow that it will ever be memorable in American history, business transactions on confidence had entirely vanished, the results were disastrous and complicated, failures were a general depression of commercial life throughout the continent, and our country which, a few months previous, was in the height of glory and prosperity, lay before us dead and barren like a desert.

But, mark the change! After a period of deep depression and discouragement, from the dying embers of desert desolation, prosperity gradually began to return. One establishment after another resumed operations, labor of all kinds was again in demand, wages advanced, confidence kept gradually returning, real estate began to move and loom up, and once more the merry hum of machinery and the hammer of the mechanics were the welcome music which gladdened our hearts. Life and prosperity were again everywhere visible, and I trust and have no doubt that eventful time has taught a lesson to the American people never to be forgotten, and henceforth they will take precaution to advance on a sure, sound and healthy basis, and use due caution to keep within bounds.

As before demonstrated, at the present day, the country being dotted with its many cities, villages and hamlets, it requires something aside from a farming community to increase population and insure prosperity. We must furnish employment to our inhabitants and business to our merchants or they cannot remain with us; building houses and stores simply will not maintain a place. In my estimation there is nothing that looks so discouraging as a number of vacant stores and houses in a town, but you will not find them in a manufacturing town; for, show me a town with manufacturing enterprises, and I will show you a place of growth and prosperity.

We will now indulge in an imaginary sail across the Atlantic and alight in the great city of London, with its innumerable and great manufacturing establishments, and in that beautiful and prosperous metropolis of Prussia—Berlin. Although not a seaport, and, therefore, cannot gain advantages from that source, it derives its principal maintenance from its great and efficient manufacturing and commercial enterprises. I could name a great many other points over there, but our time is limited, and it is by no means necessary for us to delve among the improvements and cities of the Old World. We will, therefore, recross and land in New York, the metropolis of our continent, which, for its manufacturing enterprise and its great commercial activity, is second to none in the world. We will now wind our way to that celebrated manufacturing city of Pennsylvania—Pittsburg—noted for its many immense oil refineries, iron and steel foundries, which are carried on so extensively that in nearing the suburbs of that city the black smoke issuing from its towering smokestacks is emblematical of a volcano opening its craters and from the bowels of the earth expelling its eruptions.

We will now cast a glance at our own metropolis—Detroit—with its many superior manufacturing enterprises of various kinds, carried on to such an extent, steadily enhancing the prosperity and growth. It is a marvelous and astonishing fact that, stationed, for instance, on Gratiot avenue at the time when the mechanic and laborer reared from his daily toil, for more than an hour you can see the walks on both sides of that thoroughfare completely lined and blockaded with men, women boys, and girls carrying dinner pails.
Such is what enhances the population of our cities and promotes prosperity, wealth and commerce. Let us now visit our flourishing city of Owosso, situated on the Shiawassee River, the place of my residence for nearly a quarter of a century.
When I located in Owosso in 1867, it was a quiet little city of about 1,500 inhabitants, sustained at that time principally by a farming community. The Detroit & Milwaukee Railway was the only railroad at that time in operation, but the Jackson, Lansing & Saginaw road was then building and was completed at the close of that year. Manufacturing enterprises of any note were unknown, nothing more than a planing mill, flouring mill and two iron foundries on a small scale. The city, as you might say, held its own with a few slight improvements and slow, tardy growth.
In 1880, our census gave us 2,500 inhabitants. About one year previous to that time Mr. D. M. Estey proposed to erect his new furniture factory, then situated six miles north, on the Shiawassee River, to Owosso. An appropriation was asked from the city in the shape of land for a site for the erection of a factory, which was granted, and a factory was immediately built with quite an extensive capacity. It was then operated under the name of "The Owosso Furniture Company," but was shortly after reorganized under the name and firm of "Estey Manufacturing Company," for the purpose of manufacturing furniture on an extensive scale; it was operated and pushed to such an extent that but a short time elapsed before the capacity was inadequate, and a large brick building was added with new and extensive machinery, and it has ever since steadily improved and enlarged until it now employs 275 hands with a weekly pay roll of about \$3,000; their goods are jobbing all over the United States—south as far as Georgia and Florida, and west to Arizona and the Rocky Mountains.
In 1883, Mr. L. E. Woodard came here from the State of New York and purchased a planing mill, sash and blind factory, also a lumber yard which he operated on Owosso, but kept gradually gaining until the panic of '73 struck our little city, which was not exempt from its ravages. Everything in the shape of business was at a standstill; building operations of all kinds had ceased, lumber was in no demand, but when prosperity returned Mr. Woodard was equal to the emergency and erected many dwelling houses, built additions to his planing mill, imported lumber from the Saginaw valley by the million, and kept steadily enlarging and increasing until now he has a lumber business of great magnitude, and his planing mill and sash and blind factory have been pushed and enlarged to such an extent that he now employs over 100 hands in both the planing and sash and blind factory.
In 1884, the project of a sash and blind factory was agitated; the city was asked for an appropriation of \$3,000, which was granted, and a handsome, roomy brick factory was built. It was operated by a stock company, but, like many other new enterprises of that kind, by mismanagement and inexperience it almost proved a failure. Mr. L. E. Woodard was induced to purchase the entire interest, and with the pluck, energy and perseverance of a Napoleon Bonaparte, he put his shoulder to the wheel, pushed and enlarged the business to such a pitch that its present capacity is inadequate; orders are received much faster than they can be filled, although the establishment is running day and night. It is now being enlarged to double its present capacity, the 75 hands now employed will be increased to 130, and Mr. Woodard's praiseworthy efforts were rewarded with victory and success. This incident will demonstrate to you that novices are apt to fail, and in order to have enterprises turn out successfully, it is of the utmost importance to have live, energetic business men to manage them.

We have now a good number of other important manufacturing enterprises: Woodard Bros.' Furniture Factory, employing about 60 hands; the Owosso Tool and Bending Works with about forty hands; Owosso Extension Table Manufacturing Co.; Owosso Gas Co.; Bary Manufacturing Co. (foundry); two extensive brick yards; flouring mills, etc. The entire number of hands employed is from 700 to 800, with a weekly pay roll of about \$8,000. Nearly one-half of the employees are men of families, hence it is unnecessary for me to explain, for you can judge for yourselves, the benefits derived by the mercantile, municipal, commercial interests and growth to the city. We have also had, within the last year, another railroad completed, the Toledo, Ann Arbor & North Michigan, and these enterprises have, since 1882, pushed our little city from 2,500 to over 5,000 inhabitants, and it is still steadily increasing.

In the meantime magnificent stores with plate glass fronts, and fashionable dwelling houses embowered among trees and flowers, surrounded by beautiful lawns of liberal ex-

panse, kept towering up in all parts of the city, yet no vacant houses in the place. From all kinds and descriptions are occupied more in continual demand. Not a mechanic is sounding in every direction, and the towering structures are fashioned and adorned by the artistic brush of the painter, as monuments of the genius of man. Educational advantages are met with great liberality, and the city is continually improving with many new enterprises.

The evidences of prosperity cited in the character of public and private improvements are to be traced alike to the manufacturing enterprises in our midst, and we will shortly enjoy one of the most stupendous enterprises we have had yet, viz: the location of the car and repair shops of the Toledo, Ann Arbor & North Michigan Railway Co. and with it the division headquarters of the road, and consequently the home of the car and conductors, firemen and brakemen of the road. This project had to be carried by special election, to bond the city for \$25,000, the sum required to procure the location of the shops. The election was held August 23, last, and in order to demonstrate to you the enthusiasm, liberality and enterprise of our citizens, I will announce to you the result of said election: there were 712 votes cast, 648 "Yes" and only 66 "No."
If any of the gentlemen of this convention should, perchance, be about our flourishing little city some pleasant Saturday evening and pass up and down our main thoroughfares, they would be obliged to elbow their way through, as the walks are then completely thronged with humanity, and everything presents the appearance of business life and animation. It would give them a good idea of what manna is falling from heaven for a town. And now, gentlemen, "How to Obtain Them," more especially in small towns. I assure you this is no small task. It requires a great deal of patience, perseverance and brain work, and, as we come to brain work, it reminds me of a story, and as the gentlemen are somewhat tired by this time, and knowing that business is the object of their visit, with your permission, proceed to tell it. There was a certain dundish individual, with more money than brains, who generally managed to go to Washington when Congress was in session, in order to have the honor of ringing in with the congressional gentlemen. One day he was in conversation with one of the members, who happened to be baldheaded, and he asked him the question, how it came that he had the best educated men as baldheaded. "Well," said the gentleman, "I will tell you. Did you ever study anatomy?" "No, sir."
"Well, you see the brain lies and extends under the skull from the front to the back of the head. The hair enters through the skull, and is clinched on the under side. Life and energy perform any brain work, the brain is in constant motion, which so far from the clinching of the hair that it gradually wears off the entire clinching, and there being nothing on the underside to hold it, it will easily pull out. That, sir, is the reason why educated men are usually baldheaded."

As remarked before, it is no easy task to obtain manufacturing enterprises in a town rough and rugged, and those who have had experience are undoubtedly aware of it. All knowing the advantages they possess, it is a natural consequence that every city, town and hamlet is making strenuous efforts to procure them, hence you will see that they are to be procured only by money, hard labor and difficulty. In order to induce a manufacturer to locate in your town, you will have to picture to him advantages that insure his success. You will have to pay him a bonus, either in land or money, or both, and, even then, after securing the establishment, you will have to run your chances of success. All corporations or individuals manufacturing wares on an extensive scale and employing a number of hands, know their value, and if you want them to locate in your town, you will have to pay for them. Those factories are of the same value to a corporation or city as your stock of merchandise is to you. You cannot get a stock of goods without paying for them, neither can a city or town obtain a factory of any consequence without paying for it. It is difficult to obtain the value of the market, and you will have to pay for it to obtain it, and money judiciously expended for such enterprises is well invested. It matters not what amount you pay for them, as long as the value is in them. Cheaply purchased factories are no more cheap than a shoddy suit of clothing is at a small price.

An extensive and successful manufacturing establishment already located can hardly be induced to remove its business. Our little city should petition Messrs. Newberry & McMillan to remove, and locate their extensive car shops at Owosso. I hardly think they would give our proposition a moment's consideration. In order to obtain manufacturing enterprises you must commence on a small scale, and so run the chances of their success, in which event the manufacturers will make strenuous efforts themselves to extend and enlarge of their own accord; and if so, they will remain with you and the benefit derived will be mutual.

It is necessary to have competition in freight rates, for that is a big item to the manufacturer. It will require more than one railroad line to obtain such. Suitable timber from which to manufacture their goods is also of much importance. Water power is a great inducement, but not so great consequence as in former years, as most of the machinery at this date is run by steam or gas. The principal point to success is to induce manufacturers on a small scale—such as flouring mills, sash and blind factories, planing mills, iron foundries, etc. Such have a tendency to promote healthy and steady growth, and will eventually induce railroad competition, and with it manufacturers on a large scale. Bear in mind: one hand will wash the other, and prosperity accomplished by degrees and by persistent activity is apt to be more lasting and beneficial than any other.

In conclusion I would say: Cast your breath upon the waters and in due time it will return. The time is past when avicious, grasping Shylocks and drowsy Rip Van Winkles meet with prosperity and success. Therefore, you will have to stimulate a spirit of enthusiasm, enterprise and liberality. You will have to use prudence, endure patience and perseverance, and, should you fall once, twice or even three times, do not get discouraged and throw up the sponge,

but try again until finally victory will crown your efforts and prosperity will reign in your midst.

The Traveling Man.*
It has been the usual custom in responses to this toast to especially refer to the comical side of the commercial traveler—his ever-ready fund of wit and humor, the free and easy manner with which he adapts himself to all circumstances. At a recent meeting of the Pharmaceutical Society of this State, on an occasion like this, one of its most prominent members, in response to this toast, referred to him as "an angel—one quite dissimilar to the one mentioned in the Good Book, who came down at stated periods of time and troubled the waters for the healing of the people." He said that the modern commercial angel was never known to trouble any water. Our temperance friends, in their efforts for reform, have discovered that they can combat more successfully the saloon with an open door than the one located behind a druggist's sign. Such little things, no doubt, would be amusing, were they true. As a representative of this class of business men, I protest. No, I am here to defend any individual dereliction from the path of rectitude and duty. A decayed apple away down in the corner of a barrel will, to a certain extent, taint the balance of the fruit in that barrel. All branches of business have members who are no honor to their associates, or themselves, and it comes with ill grace from any branch of business to thus stigmatize the whole body politic of another class.

We live in an age of progress, and the commercial traveler of to-day stands erect, the equal—physically, mentally and morally—of any other class of business men when he comes in contact. In your relations with him you will find him sharp, crisp, energetic, full of business, firm, believing (at least, to all outward appearance) that he represents the only house in his line that has reached the acme of perfection in point of style, fit or durability of its wares. Do not censure him if you think at times that he overdoes the picture. Men of all branches of business, and of all qualities may first be observed by the purchaser. You will find that in his business methods he differs but slightly from other men. Treat him, when he calls upon you in his capacity as salesman, with that respect that should always be accorded by one gentleman to another; for who knows how soon he may be in a position to return to you a hundredfold your acts of kindness, integrity and strict business principles. The traveler of to-day may, on the morrow, be the successor of the firm he represents. In the ups and downs of mercantile life, through circumstances over which you have no control, misfortune overtakes you, how gladly will he avail himself of the opportunity to lend a helping hand, or bridge over what might have been a financial failure. Statistics tell us that 75 per cent. of all those engaged in enterprises outside of agriculture make a financial failure, by personal neglect, trusting their affairs to inexperienced parties, or by not looking after the small details of their business.

From the rock-bound coast of the Atlantic to the Golden Gate of Northern Maine to the orange groves of the Sunny South, listen, and you can hear the steady tramp, tramp, tramp of three hundred thousand commercial men to the life and drum of successful business. As a citizen of this great commonwealth, he stands as one of the most important factors in commercial development and future prosperity. Who, more than he, comprehends the resources of our republic, its great deposits of mineral wealth, the richness of its soil, the legislation most needed for its perpetuity. On all these subjects he is ever ready to give an opinion, and as a gleaner of information accurate and reliable on the general condition of trade, in fact, on all business topics, he is brimful of valuable suggestions, which are generally trustworthy and true to his convictions. He ever stands a faithful helper to his employer in times of adversity, and shares his joys when the fickle goddess has been more kind. For him we claim no superiority, but with commendable pride does he point to the fact that the American colonies of Canada are not augmented from his ranks. Neither does he expect that monuments of bronze or marble will be erected to tell a coming generation his virtues. He only asks that credit be given where merit demands, believing as he does with Burns that "a man's a man for a' that."

*Response by Geo. W. Noble at banquet of M. B. M. A., at Flint, Sept. 7.
Beet-Root Sugar Cultivation in the United States.
Claus Spreckels, the great sugar refiner, is reported to be contemplating the experiment of growing beet-root sugar in this country in one of the central western states. It is claimed that the climate is similar to that in Germany and Austria, where beet-root cultivation is a most important industry. As is well known, the cultivation of beet sugar has been very profitable in those and other European countries, where high bounties have been paid by the governments. If it is true as reported that such experiments are contemplated, the outcome of them will be closely watched. Whether under present conditions of low sugar prices it is possible to successfully make this sugar in this country is an interesting question. In 1886 the total consumption of sugar of all kinds in the United States was 1,389,125 tons, of which only one-tenth was produced in this country.
A drug war is in full blast at Elizabeth, N. J., and all the leading druggists are cutting rates in a lively fashion. The chief onslaught seems to be on patent medicines, which have been whittled down to a low figure. Some of the firms announce that they will drive their rivals out of business or else force them to sell at a reasonable rate. If the cutting continues it is expected that some firms will have to succumb.
A New England paper published the card of a dealer in shoes and cheap articles, which contained the following ambiguous clause: "N. B. Ladies who wish cheap shoes will do well to call soon, as they will not last long."

NOT OUR KIND.

The Detroit Journal, which has exhibited singular antipathy to the cause of organization since it became a living issue among Michigan business men, and has rigidly opposed every legislative measure the associations have proposed for the amelioration of the membership, thus slurs the movement in a recent issue:

Grand Lodge wants a business men's association, and is offered Ovid's old one. It has two or three years' rust on it, but has never been used much.

For the benefit of the Journal, and others who might be influenced by the statement thus quoted, THE TRADESMAN would have it understood that the Ovid association above referred to is in no way connected with the movement which has been inaugurated in nearly 100 cities and towns in Michigan; that it was not organized under the auspices of the State Association, nor has it recognized, or been recognized by, the State body. It organized on primitive methods, long since obsolete, and attempted to exist without seeking the co-operation of the other associations of the State. Its decadence and failure are to be attributed wholly to faulty plans and a disposition on the part of the members to "go it alone" and refuse the proffered assistance of 2,000 brother business men in various parts of the State. With this understanding of the matter, is it any wonder the organization failed to accomplish desired results?

In this connection, it affords THE TRADESMAN much pleasure to be able to state that no association which has been organized on the plans advocated by this journal has ceased to exist, nor do any of the associations so formed give any promise of leading other than useful lives—bettering their members, improving the financial conditions of the membership and building up the communities of which the members are a part.

THE TRADESMAN has received numerous complaints from shippers in the fruit belt this season regarding the shameful manner they have been treated by the express companies. THE TRADESMAN has investigated a number of the complaints and found the facts to be as represented. In many cases, fruit marked for a certain market has been carried beyond its destination and in dozens of instances shipments have been refused, when there was plenty of room for them in the express car, owing to the caprice of the agent. This threw the fruit on the market a day later than was intended, frequently incurring loss because of its unmerchantable condition. In many cases, proper care was not taken to prevent breakage, and when accidental breakages occurred, adequate means were not taken to make the loss as little as possible. The fruit crop has been large, to be sure, and has required exceptional facilities and patience on the part of the express companies, but the latter have not done themselves or the shippers justice in the reckless and generally unaccommodating manner they have pursued from the beginning of the season. Wherever water transportation is possible, the policy above referred to has driven shippers to resort to that means of getting their product to market, and the uniform courtesy they have received at the hands of vesselmen and forwarding agents, coupled with the superior condition in which the fruit reaches its destination, has done much to bring water transportation into favor among fruit producers and shippers.

The number of private banks which have been started in the smaller towns of the State during the past year is remarkable. In too many instances the capital at stake is too small to warrant the people having any confidence in the enterprises, one institution having recently been started in a lake shore town with but \$1,000 at its back, out of which two partners expect to make a living. It is difficult to predict anything but failure for such an enterprise or for any undertaking in the banking line which is operating under similar circumstances. The best method to pursue is the one THE TRADESMAN has frequently recommended—the organization of a State bank, with savings feature, the stock to be placed in the hands of every person whose patronage would be worth anything to the institution.

Business men, as a rule, pay their taxes without a murmur, but they are not particular enough to see that the money raised by taxation is expended judiciously and economically. Especially is this the case in villages with money raised for the support of the corporation. While a business man usually finds a place on the board of trustees, it is not always an important taxpayer who is so honored, and many small cases of jobbery are worked through under the guise of public improvements. If business men were more in the habit of attending the meetings of the boards of trustees, there would be fewer bills presented, those presented would be scaled down to actual realities and a corresponding reduction in village taxes would necessarily follow.

BASELESS CLAIMS.

One by one the roses fall. The advocates of the so-called "pure food movement" have claimed all along that Wm. K. Newton, State Dairy Commissioner of New Jersey, was in favor of the proposed National Act. THE TRADESMAN has in its possession a letter written by Mr. Newton on May 2, 1887, in which he denounces the measure and the men advocating it. Disgusted at the wanton use his name has been put to by the so-called "pure food" cranks, he now comes out in the American Analyst with the following emphatic disclaimer:

The National Government can and should enact laws to prevent the importation of all adulterated food and drugs, and it can prevent the manufacture and sale of such articles in the District of Columbia and the territories; further than this it cannot go. The prevention of the sale and manufacture of adulterated articles in the states is a matter with which the different state governments have to do, and with which the National Government has no business to interfere.

This seems to me to be the essence of the whole matter, and it is of no use to expect the Government to interfere with the police powers of the states by enacting a general adulteration law; even if this was done such a law would not be constitutional.

The above is a fair sample of the baseless claims made by the men who are advocating an impossible measure for the dollars and cents there are in it. Half the representative men and journals they claim to be in favor of their scheme are dead set against it, and have so expressed themselves time and time again; yet the editors of the house organs who espouse the scheme continue to put forth such claims, with no regard for the truth or the feelings of the persons misrepresented.

If ever a town needed a hotel, it is Grand Lodge. Fusion sheets, co-operative towels and partnership napkins are a distinguishing feature of the two excuses for hotels now eking out a miserable existence at that place. No wonder the traveling men are as careful to steer clear of Grand Lodge in the night time as they would be to avoid a town stricken with a pestilence.

Few towns bear evidence of brighter future prospects than Saugatuck and Douglas. Already participants in a lake carrying trade of no small dimensions, which will be largely augmented by the advent of railway connection with the outside world, both towns give unmistakable signs of reviving business activity.

Acting on the principle of "Giving the devil his due," THE TRADESMAN prints a card from Mr. Dodge, of Lowell, on the fourth page of this issue. If there was ever any question as to Mr. Dodge's sanity, there can be none after perusing the article in question.

Purely Personal.

Julius Houseman is confined to his bed by serious illness in the shape of a fever.

John Smith, the jolly Ada merchant, meandered around among the jobbing houses Monday.

Heman G. Barlow is back at his desk at Cody, Ball, Barnhart & Co.'s. He is just as cranky as ever.

Ben. W. Putnam has gone to Minneapolis on a pleasure trip. He will be gone about two weeks.

Chas. E. Brewster, the Kingsley cant hook manufacturer, was in town a couple of days last week on his way to Chicago and Milwaukee.

N. B. Blain, President of the Lowell B. M. A., was called upon to mourn the death of his father last week, which occurred on Tuesday—the 86th birthday of the deceased.

Thos. S. Freeman has returned from Mt. Clemens, whither he went to obtain relief from his old enemy—inflammatory rheumatism. He was only partially successful this time.

Jos. Hinemann, late in charge of the claim department of Sprague, Warner & Co., of Chicago, has taken the position of manager of the collection department of the Grand Rapids School Furniture Co.

J. H. Thaw has lost his interest in Ohio farm life and returned to his old love—the brokerage business. He is at present assisting Thos. S. Freeman.

It is reported that Geo. B. Dunton has invented, and will apply for a patent on, an ingenious device to attach to oil cans, and that several manufacturers are bidding for the exclusive use of the patent.

Fred. Stoner the Grand Haven confectioner, has sold out, leaving some of his creditors in the lurch. Mr. Stoner was never overburdened with honesty and his recent actions are perfectly in keeping with his previous policy.

E. Densmore, the well-known inventor, has returned from California, but will face westward again in about two weeks. During his last visit to the Slope he purchased a large fruit farm and has now in contemplation the starting of a veneer mill at San Diego.

Jim Stewart, the holy terror of the Saginaw Valley, sends THE TRADESMAN \$5 for a five years' subscription to the paper, but accompanies the remittance with a letter in his own hand which no one in Grand Rapids has been able to decipher. The next letter Mr. Stewart writes THE TRADESMAN should be accompanied by an interpreter, to ensure reply.

At the West Michigan Fair.

Grocers in Grand Rapids and the towns surrounding will find it to their advantage to inspect Walker & Son's display of pickles at the West Michigan Fair and get their prices before purchasing elsewhere—sweet, sour, mixed and chow-chow, all grades.

WALKER & SON, Grand Rapids.

AMONG THE TRADE.

GRAND RAPIDS GOSSIP.
Chas. K. Farmer has engaged in the grocery business at Pipestone. Bulkley, Lemmon & Hoops furnished the stock.

Cody, Ball, Barnhart & Co. have leased two more upper floors in the Barnhart block and thrown them in connection with their entire establishment.

Wm. Sears & Co. are now running a night force as well as a day gang, enabling them to keep their machinery moving twenty hours out of the twenty-four.

L. Townsend, formerly engaged in the grocery business at Howard City, has opened a grocery store on the corner of South Ionia and Hall streets, and will shortly add lines of dry goods and notions.

H. F. Hastings has made an arrangement with the Arbuckle Coffee Co., of New York, to carry a stock of their bulk roasts and their second grade package goods—"Avorica"—as soon as the necessary facilities can be arranged.

Grand Rapids jobbers have generally sent out invitations to their trade to improve the reduced railway rates incident to the West Michigan Fair by paying the city a visit. In most cases, the trade is asked to accept the hospitality of their jobbing friends to the freedom of the theatres and admission to the Fair.

The Empire Furniture Co. has sold its business to the Empire Furniture Co., of Constantine, which corporation will make the goods hereafter, ship them to this market in the white, where they will be finished and placed on the market by Messrs. Mason and Chapman, who are represented on the stock list of the Constantine corporation.

AROUND THE STATE.

Flint—E. H. Morse has bought the drug stock of J. L. Willett.

Cambria—A. W. Bennett succeeds J. P. Molby in general trade.

Leslie—Martin Small succeeds H. Grove in the grocery business.

Boyer City—John C. McFallin, general dealer, has been attached.

Ithaca—Srodes Bros. succeed Geo. H. Srodes in the grocery business.

Tyre—A. MacDonald & Co. succeed MacDonald Bros. in general trade.

Ashley—Field Bros., general dealers, have assigned to A. H. Phinney.

Three Rivers—Fred. T. Kinney succeeds Place & Kinney in general trade.

Ithaca—Carter & Sons, grocers, have been closed on chattel mortgage.

Detroit—Munger & Co. have opened a wholesale hardware establishment.

Clio—Mark & Worcester succeeds Mark & Carey, grain and produce dealers.

Flint—Snyder & Braintmeyer are a new firm in the fancy goods and notion line.

Milford—F. H. Trump & Son succeed F. H. Trump in the fancy goods business.

Union City—L. A. Walsworth succeeds Bell & Walsworth in the meat business.

Charlotte—Frank S. Piper succeeds Piper & Tower in the boot and shoe business.

Pontiac—Benedict & McCauley succeed Benedict & Daniels in the music business.

Ludington—Wallace Houk succeeds B. G. VanLeuven in the confectionery business.

Homer—Fred Snyder has bought the stationery and news business of W. L. Harmon.

Homer—O. L. Linn succeeds Spayde & Linn, dealers in clothing and boots and shoes.

Battle Creek—C. H. Cuykendall succeeds Nicholas Renker, dealer in cigars and tobacco.

Kalkaska—Mr. Smith has sold his meat market to a Mr. Miles. Mr. Smith returns to Niles.

Mancelona—Waldeen & Shelberger have engaged in the grocery and boot and shoe business.

Hastings—Houghtaling & Lichty succeeds Henry Houghtaling & Son in the grocery business.

Morley—Henry Strophe has purchased the Wiley & McMullen stock of goods and is closing it out at his store.

Charlevoix—W. W. Fuller, late with A. J. McLeod, expects to open a meat market at Alba in the near future.

Dowagiac—J. R. Edwards succeeds J. R. Edwards & Co., dealers in boots and shoes and gent's furnishing goods.

Otsego—The Norton & Wolf general stock will be sold at sheriff's sale to-day. N. W. Mills will probably be the purchaser.

Charlevoix—E. B. Hodge & Co., having failed to find a building at Alba suitable for a harness shop, have concluded to continue the same business here.

Hersey—Frank Beardsley succeeds Neville & Beardsley in the drug business. Dr. Neville, the retiring partner, will engage in the lumber business in Wisconsin.

East Saginaw—M. A. Knox, formerly engaged in the grocery business at Tustin, has formed a partnership with Mr. Ewing under the firm name of Knox & Ewing and engaged in the grocery business on Wadsworth street.

Breedsville—H. W. Rodenbaugh, formerly engaged in the drug business here, but for the past few months the manager of a drug store at Paw Paw, has purchased the drug stock of B. J. Robertson here and will continue the business.

MANUFACTURING MATTERS.

Romeo—A new carriage factory is in prospect.

Flat Rock—The N. Ludington Co.'s new sawmill has started up.

Eastwood—A bowl and woodenware factory is wanted, and wanted bad.

Stanton—Z. B. Knapp has bought timber near here and is building a shingle mill.

Roscommon—Gow, Majo & Co. will put in 5,000,000 feet of logs the coming season.

Gladstone—Jones & Eichhorn will put in 4,000,000 feet of logs for Gardner & Wood.

Coleman—T. B. Simons has shut down his mill for the season, after making a cut of 3,500,000 shingles.

Menominee—The Soper Lumber Co. will put in 25,000,000 feet of logs this winter, and the Bay Shore Lumber Co., 15,000,000 feet.

East Saginaw—The Corning Lumber Co. has sold a tract of pine on the Manistique River to Bradley & Sons, of Bay City, for \$80,000.

Alpena—Fletcher, Pack & Co. have handled over their logging railway at Hubbard lake since it was started, 35,000,000 feet of logs.

Muskegon—Hovey & McCracken have bought Barker & Akeley's sawmill and plant at North Muskegon and will assume possession December 1.

Stanton—The Cutler & Savidge Lumber Co., of Grand Haven, has about eighty men at work in its timber just northwest of this place and expects to put in about 12,000,000 feet the coming season.

Bay City—Several of the mills are getting crowded for dock room to pile their lumber on. L. L. Hotchkiss & Co., on the west side, will shut down next week for want of logs. The firm has several million feet they expected to get to saw this season hung up in some of the streams.

Marquette—The scarcity of lake transportation may be appreciated from the fact that the immense Burtis saw mills have been obliged to shut down because they cannot get vessels to market their lumber, while all their dockage and yard room are piled high with manufactured stuff.

STRAY FACTS.

Bad Axe—A flour mill is wanted.

Kalkaska—A photographer and a dentist are wanted.

Watervliet—The Watervliet Evaporating Co. begun operations on Sept. 15.

Byron—J. M. Corkey, of Flint, has contracted to build three brick stores here.

Tustin—Cadillac shippers are paying 69 cents per bushel for potatoes on track here.

Niles—F. M. Gray, President of the Citizens' National Bank, has sold his interest to E. F. Woodcock and other capitalists of Lansing and will retire from the banking business for a time. Mr. Woodcock will take charge of the bank Oct. 1.

Fremont—D. Gerber & Sons have under advisement the merging of their extensive tanning business into a stock company, having received flattering inducements in the way of financial assistance from Chicago capitalists in the event of such a turn of affairs.

Carson City—By a vote of 120 to 7, the corporation is authorized to bond the village for \$10,000 for encouraging public improvements. One half of this sum will be devoted to securing a complete system of water works and the balance will be used as a bait to lure manufacturing enterprises.

Saugateak—Rogers & Bird have under advisement the project of building a second steambath, to run on the Chicago route in conjunction with the A. B. Taylor. In case the project is carried in effect, work will be begun on the new craft this fall, so as to have her ready for next summer's business. She will have 110 foot keel.

Kalamazoo—M. W. Haynes, Jas. Zanders and Geo. A. Pfiffer, doing business under the style of the Ideal Cart Co., have assigned to David Fisher. Before assigning, they executed mortgages for \$1,000 to the Kalamazoo National Bank and \$600 to Lansing firm. The assets are \$8,500, consisting of \$2,300 book accounts and the remainder stock. The liabilities are \$7,500. The principal creditors are the White Wheel Co., of Fort Wayne and Evers & Bauman and C. H. Dickinson, of Kalamazoo. Some of the creditors believe that they will receive 70 cents on the dollar.

GRIPSACK BRIGADE.

L. M. Mills attended a family reunion at Rockford on Monday.

A. F. Roat, traveling representative for Samuel B. Davis & Co., of Chicago, was in town over Sunday.

Wm. R. White, the jolly representative of the Thompson & Taylor Spice Co., of Chicago, was in town over Sunday.

A. W. Newark, who has been working the Upper Peninsula trade for Cody, Ball, Barnhart & Co., has severed his connection with that house and returned to his home at Cadillac.

H. B. French, for several years past traveling salesman for the Cleveland Baking Co., has accepted a similar position with Wm. Sears & Co., taking the "upper country" for his territory.

The Pentwater News thus pays its respects to the Celtic representative of the Grand Rapids Packing & Provision Co.: "John Garvey, Jr., hired a rig and driver at Montague, Monday, to take him to Shelby. The road near the coal kilns is nearly the railway track, and as they approached the kilns the smoke from them prevented their seeing the freight train coming until right in front of their team. Their rig was a top carriage and it was impossible to jump out. The team reared and commenced backing, and apparently they would soon be under the wheels of the cars. The drummer got down on his knees and commenced praying, while the driver lashed the horses and by whip persuasion compelled them to keep clear of the track until the train passed. This is said to be the only case on record of a drummer's praying."

Addison Morrison has returned from Kittingham, Pa., whither he went with his family a couple of weeks ago. His family still tarry at the old home.

Peter Lankaster, city salesman for Hawkins & Perry, will accept a similar position with the new Telfer Spice Co., in which corporation he will have a financial interest, on October 1.

Ed. Bush, for several years on the road for J. H. Thompson & Co., of Detroit, has engaged to travel for the American Eagle Tobacco Co. This will compel Thos. P. Ferguson to stretch out his territory over a dozen or fifteen new towns.

During A. S. Doak's visit in Canada this summer, he let his prize bull dog take his vacation at South Boardman and when he called for his dog last week he was met by a delegation of farmers nearly half a mile in length. Supposing they were a lot of grangers, wanting to buy a carload of groceries, he put on his most catching smile and squared himself for business. But his mind was soon disabused of that theory, for each granger, as he pressed Doak's hand, left in it a bill for more or less dead sheep, which the aforesaid bull dog had killed during his vacation. Doak cast about him for a friend, but as both Murray and Peck certified to the death of each and every sheep at the hands of Doak's dog, there was nothing left for old "yours truly" to do but to plank down his last month's salary, which he did manfully. The last seen of the dog was in the baggage car on his way home, with all four feet tied with a clothes line and a bird cage over his head.

Told on the West Side.

"Say, Watson," said Pettersch, "you know Jenks. What sort of a fellow is he? He has owed me a bill for over a year. Is he honest?" "Yes," said Watson, slowly; "Jenks is honest; there's no doubt about that; but it takes him a long time to find it out."

Mason County Druggists on the New Law.

LUDINGTON, Sept. 17, 1887.

E. A. Stowe, Grand Rapids:

DEAR SIR—At the last meeting of our Society, it was unanimously resolved that the new State law regulating the sale of liquors by druggists shall be strictly observed and rigidly conformed to in all its bearings, especially that relating to dram drinking.

Respectfully, WM. HEYSETT,
Sec'y Mason County Pharm. Society.

MISCELLANEOUS.

Advertisements will be inserted under this head for one cent a word or two cents a word for three insertions. No advertisement taken for less than 25 cents. Advance payment.

Advertisements directing that answers be sent in care of this office must be accompanied by 25 cents extra, to cover expense of postage.

FOR SALE—The best brick hotel and barn in Michigan for \$4,000; owner going west. F. W. Downer, Gaines, Mich. 208*

FOR SALE—Or exchange, platform spring peddling wagons, suitable for wholesale or retail trade. Address Welling & Carhart, 139 Jefferson avenue, Detroit, Mich. 208*

FOR SALE—A new soda fountain, which cost \$140 and freight this spring. It was bought of Matthews & Co. Will sell for \$100. In perfect order. W. R. Mandigo & Co., Sherwood, Mich. 212*

FOR SALE—Stock of general merchandise which will inventory about \$10,000, but can be run down to \$6,000 within thirty days. This is an established business of nine year's standing, and a rare chance for the purchaser. Good reasons for selling. Apply to Rice & Lillie, Coopersville, Mich. 207*

FOR SALE—Drug stock in a town of 1,700 inhabitants, situated in fine farming and milling country. A good place for the right man. Reason for selling—owner not a registered pharmacist. Address Lock box 48, Fremont, Mich. 209*

FOR SALE—Twenty acres of improved fruit land, with several acres bearing fruit, one mile from Frankfort. Will trade for house and lot or stock of goods in Grand Rapids. 251*

FOR SALE—Desirable residence lot on Livingston street. Will sell on long time or exchange for good stock, mortgages or other real estate. E. A. Stowe, Tradesman office. 208*

FOR SALE—Twenty acres of improved fruit land three miles from Frankfort. Will trade for house and lot or stock of goods in Grand Rapids. Address, for particulars, E. A. Stowe, Grand Rapids. 205*

FOR SALE—120-acre farm, with fine house and other buildings, three miles north of Coopersville. The best orchard in Ottawa county. Price \$7,000 cash. Address, for further particulars, E. A. Stowe, Grand Rapids, Mich. 188*

FOR SALE—At a bargain, all the machinery of a two run grist mill. Put up last year. Does first class-work. G. C. Willey, Summit City. 213*

FOR SALE—Cheap—Portable saw mill in good running order. Capacity 25 M pine lumber per day. Gang edger, saw dust carrier, and line rollers. For further particulars enquire of J. F. Clark, Big Rapids, Mich. 196*

FOR SALE—The best drug store in the thriving city of Muskegon. Terms easy. C. L. Brundage, Muskegon, Mich. 193*

FOR SALE—Best bargain ever offered for general stock in growing town in good farming community in Northern Michigan. Stock will inventory about \$50,000. Sales last year were \$60,000. Address "The Tradesman," Grand Rapids. 177*

FOR RENT—Pleasant store at 19 West Full-ton street, Boston block. Now used as dry goods store. Good location. Apply to 221 Mt. Vernon street. 207*

WANTED—Good newspaper man with at least \$500 cash, to take half interest in, and management of, newspaper office in growing town on Lake Michigan. Address Franklin, care Michigan Tradesman. 209*

WANTED—Situation by registered pharmacist of four years' experience. First-class references. Address P., Tradesman office. 209*

WANTED—A first-class meat market man to take good position in country town. Good salary to good man. Address J., care Tradesman. 207*

WANTED—By a man of twenty years experience, a situation on road handling groceries, cigars, tobacco, wooden or willow ware or can turn to most any line of goods. The best of references given. Address John M. Laberteaux, Benton Harbor, Mich. 209*

WANTED—To exchange farm worth \$2,500 for a stock of goods. Address Box 23, Tradesman office. 208*

WANTED—A man having an established trade among lumbermen to add a special line and sell on commission. To the right man a splendid chance will be given to make money without extra expense. Address "B," Michigan Tradesman. 192*

TO EXCHANGE—Highly improved real estate adjoining city limits for stock of general merchandise. Address Box 65, Grand Rapids, Mich. 211*

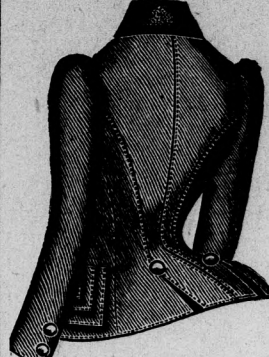
TIMBER LAND FOR SALE—4,400 acres of the timber land in Columbia Co., Oregon, within 35 miles of Portland, 3 to 4 miles of the Columbia River. For further particulars call on or address E. E. Long, No. 10 Stark St., Portland, Oregon. 210

VOIGY, HERPOLSHEIMER & CO.,

80 and 82 Monroe and 48, 50 and 52 Ottawa Sts.,

GRAND RAPIDS, - MICHIGAN.

We desire to call the
attention of the
Wholesale
Trade
to the fact that we



have just received a

Large and Well-Assorted
Stock of
Ladies', Misses' and Children's
CLOAKS



Which we are offering

at prices that can-

not be

UNDERSOLD

Ye City Belles.
Written especially for THE TRADESMAN.
Ye city belles, ye city belles,
How my bosom throbs and swells
When ye pass by.
Ye bonnie blondes and sweet brunettes,
I see thy portraits and vignettes
On "Rock and Rye,"
In shop and store;
Then, bless your eyes,
I curse my sighs,
And love no more.

Along Monroe street in cigar stores,
And on the screens and saloon doors
I meet your stare;
Then wonder why a woman charms,
When such display of legs and arms
And bodies bare
Are common stuff;
At once my heart
Feels love depart
And cries—Enough.

Regular Meeting of the Muskegon Association.
From the Muskegon Chronicle, Sept. 14.

The Business Men's Association met again last evening in the city hall. Though there was not present a majority of the whole membership, there were enough there to make the transaction of business interesting and the discussion of new subjects enthusiastic. Many members came in during the latter part of the proceedings, being unable to leave their places of business sooner.

The following standing committees were confirmed:

On Manufacturers—J. A. Miller, F. Jiroch, H. S. Henderson.
Transportation—S. S. Morris, Dennis Smith, G. F. Sperry.
Insurance—J. D. Vanderwerp, C. C. Moulton, Fred Brundage.
Improvements—C. B. Mann, R. S. Miner, N. Platt.

Trade Interests—Wm. Peer, Dr. G. P. Booth, H. J. Footlander.
Lowell Bros., manufacturers of refrigerators at Ionia, wrote for information as to the possibility of starting a factory here. As this matter embraces one of the principal objects of the Association, it was discussed at length. The best ways to secure such manufacturers were also brought up. The matter was turned over to the Committee on Manufacturing, with the suggestion that they invite the Lowell Bros. to come and look Muskegon over.

The amendments to the constitution, read at the last meeting, with some other minor changes, were adopted.

The Executive Committee reported in regard to securing a hall in which to hold their meetings. J. A. Miller stated that, besides other numerous inquiries, he had spoken to Mayor Torrent and other members of the council, who expressed themselves as being willing that the Association should hold its meetings in the city hall. The Association instructed the Executive Committee to petition the council for the same.

H. B. Fargo, one of the delegates to the State convention, presented a highly interesting report.

The matter of the Muskegon Association obtaining a charter and being annexed to the State Association was next brought up. There are over 100 on the list of membership, some of whom have not paid their initiation fee and cannot be considered members until they do. To be annexed to the State organization 25 cents per capita is required, which will be taken from the treasury, but which it was not desired to send until all the names of membership had been confirmed, and a good showing could be made. The Executive Committee was instructed to notify those members whose dues were unpaid of the requirements, so that by their next meeting the number of per capita could be determined.

Several new members were admitted to membership.

Before the meeting closed the subject of toll roads was brought up. Those of the farming country of Grand Rapids were noted and it was thought by a number of the members present that stock in such a road from Muskegon would be an excellent investment. This subject will receive more attention at another meeting.

Travelers' Methods—The Great Secret of Selling Goods.
From the Philadelphia Record.

"How do traveling salesmen sell goods?" is a question easily and often asked, but with difficulty answered. Indeed, there may be a different answer from almost every man who travels and yet no single explanation that would apply to all cases. Two general divisions might be made, however, in the methods of selling merchandise, and this is the way an old traveler divides them:

"There are a great many successful traveling men who always make it their practice to go for business right away as soon as they enter a store. There is no waste of time and words in idle talk or congratulations, but samples are at once shown and then it is: 'I can sell you these goods at such and such a figure: do you want any of these? Or these? No? Very well; how about those figures? No? There is no dicker about price, and it is of no use for the buyer to try and bluff the salesman. The buyer knows his man, and knows that what he says is final. If he sees a bargain that he wants he takes it as offered, knowing that he can do no better with the salesman. There are lots of men who pursue this straightforward policy and never attempt to beat about the bush, and they sell big bills of goods. Often, however, they are not so successful until they become known to the buyers, but then they generally manage to get what they are after. Then there is the other extreme. Instead of talking business at the start, the salesman, if he has a big buyer in tow, spends a day with his big buyer the sights and generally enjoying himself, but never a word of business. There is nothing but pleasure for the first day. When the buyer has been well warmed up and is in good humor the salesman steps in to bid him good-by, and just as he is on the point of leaving he mentions casually that he has some fine bargains in certain lines, and in a very incidental manner calls attention to the goods. When he finally does depart he takes with him a goodly order, which he has secured in a very unobtrusive manner and without apparent effort. Now here are two totally different methods of selling goods, and very often both will be used upon the same buyer by different salesmen with equally good results, while, on the other hand, many men can only be approached by one or the other of the methods. It only shows that to buy or sell goods one must know his man."

G. W. Crouber, druggist, Charlevoix: "God bless THE TRADESMAN."

Association Notes.
The Sherman B. M. A. took in three new members at its last meeting.
Calumet and Red Jacket business men have organized into a protective association. No "hick" given to dead-beats.
Three Oaks has organized an Association of eighteen members and is considering the subject of joining the State body.
State Treasurer Sprague, who has been spending a couple of weeks at Detroit, returned to his home at Greenville last Saturday.
Charlotte business men are moving in the matter of organization and will soon swing into line.
The business men of Leroy have asked the editor of THE TRADESMAN to name a date on which he can assist them to organize an association.

The Kalkaska B. M. A. has presented a \$1,000 building to Don. D. Haven, who lost his sash, door and blind factory by fire two weeks ago. He will start up again as soon as the necessary machinery can be procured.
The pamphlet and blanks ordered printed by the State convention were issued within a week of the adjournment of the convention and are now in the hands of every local association in the State. So far as heard from, the local bodies are taking prompt action in securing charters from the State Association. The work was never in such good shape as at present, and much of the system and uniformity which it is now assuming is due to the incorporation of the State and local bodies.

The Hardware Market.
Nails and iron are firm. The nail pool spoken of in a recent issue of THE TRADESMAN does not now give promise of being formed, but there is no prospect of a decline in prices. The glass market is very firm. The manufacturers claim that they cannot concede the advance in wages demanded by the blowers, and there is no indication that the factories will start up before January 1.

Hardware.
These prices are for cash buyers, who pay promptly and buy in full packages.

AGERS AND BITS.
Ives', old style.....dis 60
N. H. C. Co.....dis 60
Dougllass'.....dis 60
Pierces'.....dis 60
Snel's.....dis 60
Cook's.....dis 40
Jennings' genuine.....dis 25
Jennings' imitation.....dis 50&10

BALANCES.
Spring.....dis 40

BARROWS.
Railroad.....\$ 14 00
Garden.....net 33 00

Hand.....dis \$ 60&10&15
Cow.....dis 70
Gong.....dis 30&35
Door, Sargent.....dis 60&10

BOLTS.
Stove.....dis \$ 60
Carriage new list.....dis 70&10
Flow.....dis 50
Wrought Barrel Bolts.....dis 60
Cast Barrel Bolts.....dis 60
Cast Barrel, brass knobs.....dis 40
Cast Square Spring.....dis 60
Cast Chain.....dis 40
Wrought Barrel, brass knob.....dis 60
Wrought Square.....dis 60
Wrought Sunk Flush.....dis 60
Wrought Bronze and Plated Knob.....dis 60&10
Ives' Door.....dis 60&10

BRACES.
Barber.....dis \$ 40
Backus.....dis 50&10
Am. Ball.....dis net

BUCKETS.
Well, plain.....\$ 3 50
Well, swivel.....\$ 4 00

BUTTS, CAST.
Cast Loose Pin, Brund.....dis 70&10
Cast Loose Pin, Berlin bronzed.....dis 70&10
Cast Loose Joint, genuine bronzed.....dis 60&10
Wrought Narrow, bright fast joint.....dis 60&10
Wrought Loose Pin.....dis 60&10
Wrought Loose Pin, acorn tip.....dis 60&5
Wrought Loose Pin, japanned.....dis 60&5

CASTINGS.
Wrought Table.....dis 60&5
Wrought Inside Blind.....dis 60&10
Wrought Brass.....dis 40
Blind, Clark's.....dis 70&10
Blind, Parker's.....dis 75&10
Blind, Shepard's.....dis 70

CAPS.
Fly's 1-10.....per m \$ 65
Hick's C. F.....dis 25
G. D.....dis 60
Musket.....dis 60

CATRIGES.
Rim Fire, U. M. C. & Winchester new list.....\$ 50&10
Rim Fire, United States.....dis 50&10
Central Fire.....dis 50&10

CHISELS.
Socket Framer.....dis 70&10
Socket Framing.....dis 70&10
Socket Corner.....dis 70&10
Socket Slices.....dis 70&10
Socket Tangent.....dis 40
Bartons' Socket Firmers.....dis 20
Cold.....dis net

COMBS.
Curry, Lawrence's.....dis 40&10
Hotchkiss.....dis 25

COCKS.
Brass, Racking's.....dis 60
Bibb's.....dis 60
Beer.....dis 40&10
Fenn's.....dis 60

COPPER.
Planned, 14 oz cut to size.....\$ 25
14x22, 14x30, 14x30.....dis 25
Cold Rolled, 14x36 and 14x60.....dis 25
Cold Rolled, 14x48.....dis 25
Bottoms.....dis 25

DRILLS.
Morse's Bit Stock.....dis 40
Taper and Straight Shank.....dis 40
Morse's Taper Shank.....dis 40

ELBOWS.
Com. 4 piece, 6 in.....doz net \$ 75
Corrugated.....dis 20&10
Adjustable.....dis \$ 40

FILES—New List.
American File Association List.....dis 60&10
Dixson's.....dis 60&10
New American.....dis 60&10
Nicholson's.....dis 60&10
Heller's.....dis 60
Heller's Horse Rasps.....dis 60

GALVANIZED IRON.
Nos. 16 to 30, 22 and 24, 25 and 26, 27
List 12 13 14 15 16

GAUGES.
Stanley Rule and Level Co.'s.....dis 50

HAMMERS.
Maydole & Co.'s.....dis 25
Kip's.....dis 25
Verkes & Plumb's.....dis 40&10
Mason's Solid Cast Steel.....30 c list 50
Blacksmith's Solid Cast Steel, Hand.....30 c list 50

HANGERS.
Barn Door Kicker Mfg. Co., Wood track.....60&10
Champion, anti-friction.....dis 60&10
Kicker, wood track.....dis 40

Gate, Clark's, 1, 2, 3.....dis 60

State.....per doz, net, \$ 50
Screw Hook and Strap, to 12 in. 4 1/4 14
and longer.....net 3 1/4
Screw Hook and Eye, 3/4.....net 10 1/4
Screw Hook and Eye, 1/2.....net 8 1/4
Screw Hook and Eye, 3/8.....net 7 1/4
Strap and T.....dis 70

HOLLOW WARE.
Pots.....60
Kettles.....60
Spiders.....60
Gray enameled.....50

HOUSE FURNISHING GOODS.
Stamped Tin Ware.....new list 75
Japanned Tin Ware.....25
Granite Iron Ware.....25

HOES.
Grub 1.....\$11 00, dis 60
Grub 2.....\$11 50, dis 60
Grub 3.....\$12 00, dis 60

KNOBBS—NEW LIST.
Door, mineral, jap. trimmings.....dis 55
Door, porcelain, jap. trimmings.....dis 55
Door, porcelain, plated trimmings.....dis 55
Door, porcelain, trimmings.....dis 55
Drawers and Shutter, porcelain.....dis 70
Picture, H. L. Judd & Co.'s.....40&10
Humacite.....dis 45

LOCKS—DOOR.
Russell & Irwin Mfg. Co.'s new list.....dis 55
Malory, Wheeler & Co.'s.....dis 55
Branford's.....dis 55
Norwalk's.....dis 55

LEVELS.
Stanley Rule and Level Co.'s.....dis 70

MATTOCKS.
Adze Eye.....\$16 00 dis 60
Hunt Eye.....\$15 00 dis 60
Hunt's.....\$18 50 dis 20 & 10

MAULS.
Sperry & Co.'s, Post, handled.....dis 50

MILLS.
Coffee, Parkers Co.'s.....dis 40
Coffee, P. S. & W. Mfg. Co.'s Malicious.....dis 40
Coffee, Landers, Ferry & Clark's.....dis 40
Coffee, Enterprise.....dis 25

MOLASSES GATES.
Stebbin's Pattern.....dis 60&10
Stebbin's Genuine.....dis 60&10
Enterprise, self-measuring.....dis 25

NAILS—IRON.
Common, Brad and Fencing.
10d to 60d.....\$ keg \$2 10
8d and 9d adv.....dis 50
6d and 7d adv.....dis 50
4d and 5d adv.....dis 50
3d advance.....dis 1 50
3d fine advance.....dis 2 25
Clinch nails, adv.....dis 1 00
Finishing 1 1/2 3d 6d 4d
Size—Inches 1 3 2 1/4 1 1/2 1 1/4 1 1/2 2 00
Steel Nails—2 to 20

OILERS.
Zinc or tin, Chase's Patent.....dis 60&10
Zinc, with brass bottom.....dis 50
Brass or Copper.....dis 50
Resper.....per gross, \$12 net
Olmstead's.....50&10

PLANES.
Ohio Tool Co.'s, fancy.....dis 30
Sciota Bench.....dis 50&55
Sandusky Tool Co.'s, fancy.....dis 30
Bench, first quality.....dis 50&55
Stanley Rule and Level Co.'s, wood.....dis 20

PANS.
Fry, Acme.....dis 50&10
Common, polished.....dis 60&10
Dripping.....\$ 10 6 1/4

RIVETS.
Iron and Tinned.....dis 55
Copper Rivets and Buns.....dis 60

PATENT PLANISHED IRON.
"A" Wood's patent planished, Nos. 24 to 27 10 20
"B" Wood's pat. planished, Nos. 27 to 29 20
Broken packs 1/2 & 3/4 extra.

ROPE.
Sisal, 1/2 in. and larger.....11 1/4
Manilla.....12 1/2

SQUARES.
Steel and Iron.....dis 70&10
Try and Bevel.....dis 60
Mitre.....dis 20

SHEET IRON.
Com. Smooth. Com.
Nos. 10 to 14.....\$ 4 20 \$2 90
Nos. 15 to 17.....4 20 2 90
Nos. 18 to 21.....4 20 3 00
Nos. 22 to 24.....4 20 3 00
Nos. 25 to 26.....4 40 3 15
No. 27.....4 40 3 35
All sheets No. 18 and lighter, over 2 inches wide not less than 2-10 extra.

SHEET ZINC.
In casks of 600 lbs. \$ 12 1/2
In smaller quantities, \$ 12 1/2 6 1/4

TACKS.
American, all kinds.....dis 60
Steel, all kinds.....dis 60
Swedes, all kinds.....dis 60
Gimp and Lace.....dis 60
Light Box Nails.....dis 60
Finishing Nails.....dis 50
Common and Patent Brads.....dis 50
Hungarian Nails and Miners' Tacks.....dis 50
Trunk and Clout Nails.....dis 45
Tinned Trunk and Clout Nails.....dis 45
Leathered Carpet Tacks.....dis 35

TINNERS' SOLDERS.
No. 1, Refined.....12 60
Market Half-and-half.....18 00
Strictly Half-and-half.....17 50

TIN PLATES.
IC, 10x14, Charcoal.....5 40&5 60
IX, 10x14, Charcoal.....7 25
IC, 12x12, Charcoal.....6 25
IX, 12x12, Charcoal.....7 75
IC, 14x20, Charcoal.....5 75
IX, 14x20, Charcoal.....5 25
IXX, 14x20, Charcoal.....9 75
DC, 100 Plate Charcoal.....10 75
DXX, 100 Plate Charcoal.....8 50
DXXX, 100 Plate Charcoal.....12 50
Redipped Charcoal Tin Plate add 1 50 to 6 75

**Roofing, 14x20, IC.....5 25
Roofing, 14x20, IX.....6 75
Roofing, 20x28, IC.....12 00
Roofing, 20x28, IX.....14 00**

TIN—LEADED.
IC, 14x20, choice Charcoal Terne.....5 50
IX, 14x20, choice Charcoal Terne.....7 00
IC, 20x28, choice Charcoal Terne.....11 00
IX, 20x28, choice Charcoal Terne.....14 00

TRAPS.
Steel Game.....60&10
Oneida Community, Newhouse's.....dis 35
Oneida Community, Hawley & Norton's.....60&10
Hotchkiss'.....dis 60&10
S. P. & W. Mfg. Co.'s.....60&10
Mouse, choker.....180 \$ doz
Mouse, delusion.....\$1 50 \$ doz

WIRE.
Bright Market.....dis 67 1/2
Annealed Market.....dis 70&10
Copper Market.....dis 62 1/2
Extra Baling.....dis 65
Tinned Market.....dis 62 1/2
Tinned Broom.....\$ 2 50
Tinned Mattress.....\$ 2 8 1/2
Coppered Spring Steel.....dis 50
Tinned Spring Steel.....dis 60&10
Plain Fence.....\$ 2 50
Barbed Fence, galvanized.....4 10
painted.....3 35
Copper.....new list net

WIRE GOODS.
Bright.....dis 70&10&10
Screw Eyes.....dis 70&10&10
Hook's.....dis 70&10&10
Gate Hooks and Eyes.....dis 70&10&10

WRENCHES.
Baxter's Adjustable, nickeled.....dis 60
Coe's Genuine.....dis 60
Coe's Patent, American wrought.....dis 75
Coe's Patent, malleable.....dis 75&10

MISCELLANEOUS.
Bird Cages.....50
Pumps, Cistern.....dis 75
Screws, new list.....70&5
Casters, Bed and Plate.....dis 60&10
Dampers, American.....dis 60
Forks, hoes, rakes and all steel goods.....d 1/2
Copper Tools.....20c

FOREIGN AND DOMESTIC FRUITS.
SPECIAL ATTENTION GIVEN TO FILLING ORDERS.
CEO. E. HOWES,
JOBBER IN
8 and 10 Ionia Street, GRAND RAPIDS, MICH.

JENNESS & MCGURDY,
Importers and Manufacturers' Agents.
DEALERS IN
Crockery, China, Glassware,
Fancy Goods of all Descriptions.
HOTEL AND STEAMBOAT GOODS,
Bronze and Library Lamps, Chandeliers, Brackets, Etc.,
73 and 75 Jefferson Ave.,
DETROIT, - MICH.

Wholesale Agents for Duffield's Canadian Lamps.

FOSTER, STEVENS & CO.,
Wholesale Hardware.
With Additions Lately Made to Our Business, We now Think We have the
FINEST AND MOST COMPLETE
HARDWARE STORE
In the State of Michigan.
Our Facilities for doing Business have been much Improved and we feel better able to meet all
MARKETS and PRICES.
We Solicit Orders or Inquiries for anything wanted in the line of Hardware.

FOSTER, STEVENS & CO.,
10 and 12 Monroe street, and 33, 35, 37, 39 and 41 Louis street,
Grand Rapids, - Mich.

HARDWOOD LUMBER.
The furniture factories here pay as follows for dry stock:
Basswood, log-run.....12 00&14 00
Birch, log-run.....15 00&18 00
Birch, Nos. 1 and 2.....22 00
Black Ash, log-run.....18 00&15 00
Cherry, log-run.....25 00&28 00
Cherry, Nos. 1 and 2.....45 00&50 00
Cherry, cull.....20 00
Maple, log-run.....12 00&14 00
Maple, soft, log-run.....11 00&13 00
Maple, Nos. 1 and 2.....22 00
Maple, clear, flooring.....25 00
Maple, white, selected.....25 00
Red Oak, log-run.....21 00
Red Oak, Nos. 1 and 2.....22 00
Red Oak, quarter sawed.....26 00&30 00
Red Oak, No. 1, step plank.....25 00
Walnut, log-run.....25 00
Walnut, Nos. 1 and 2.....27 00
Walnut, culls.....25 00
Grey Elm, log-run.....21 00
White Ash, log-run.....12 00&14 00
Whitewood, log-run.....20 00&22 00
White Oak, log-run.....27 00

F. J. LAMB & CO.,
WHOLESALE DEALERS IN
FRUITS AND VEGETABLES,
Butter, Eggs, Cheese, Etc.,
8 and 10 Ionia Street, GRAND RAPIDS, MICH.

Foreign and Domestic Fruits.
SPECIAL ATTENTION GIVEN TO FILLING ORDERS.
CEO. E. HOWES,
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Grey Elm, log-run.....21 00
White Ash, log-run.....12 00&14 00
Whitewood, log-run.....20 00&22 00
White Oak, log-run.....27 00

LUMBERMEN
And Close Buyers of Western Michigan.
The James Stewart Co., Limited,
—OF—
EAST SAGINAW, - - MICHIGAN,

Desires to call your attention to the fact that they are the best firm in this State to purchase supplies from. Carrying an immense stock of
Teas, Coffees, Spices, Tobaccos, Etc.,
And purchasing early for spot cash enables this Co. to offer Bargains no other firm in Michigan dare offer. We offer all **FIRST-CLASS BRANDS** of PLUG TOBACCO in

10 BUTT LOTS AT 36 CENTS.
—WE INCLUDE—
SPEARHEAD, ACME, PUNCH, DIAMOND S.,
NIMROD, VINGO,
CHOCOLATE CREAM, GOLD SHIELD, P. V.,
And Many Other Brands.

We also offer 500 butts of the following brands in 5 BUTT LOTS AT THE VERY REASONABLE PRICE OF 26 CENTS.
Venable's Lark, Lorillard's Sweet Russett, Mc-Alpin's Boom, Sorg's Quality & Quantity.

Merry War, in 5 butt lots - - 30c.
Big X Plug in 5 butt lots - - 24c.
—WE ALSO OFFER—
1,000 PAILS OF FINE CUT AT 24 TO 30 CENTS.
ALL SPLENDID VALUES.
In Teas we only ask a trial order. Our present stock of 1,400 packages includes Teas of every nature and description.
DUST 5 TO 6c., GOOD DUST AT 10 TO 12c.

IN JAPANS,
Low Grades, fine for money, - 12 to 14c.
Mediums. - - - - - 16 to 18c.
Good New Japs - - - - - 20 to 24c.
Elegant New Japs - - - - - 28 to 33c.
Fancy Japs, Our Own Importation, 37 to 46c.

Send for Samples and Quotations on everything sold by First-Class Jobbers. We Stand next to Phil. Armour on everything in the
THE JAMES STEWART CO.
(Limited.)

PROVISION LINE.
Parties Desiring Our Circulars Please Mail Address.

THE JAMES STEWART CO.
(Limited.)

The Michigan Tradesman.

MR. DODGE AGAIN.

He Makes Certain Statements Which Are Open to Argument.

LOWELL, Aug. 27, 1887.

R. A. Stowe, Grand Rapids:
DEAR SIR—Upon my return to-day from a short absence from Lowell, looking after some railroad matters for the Lowell & Hastings Railway Company, for whom I have the honor of being attorney, I was shown the two articles in your paper in relation to myself, which are evidently libelous in their nature. I propose to answer the charges therein made and therefore ask the publication of this letter in THE TRADESMAN. Some of the statements therein I shall acknowledge and some I shall deny.

First, I am a lawyer, duly admitted to practice in the State Courts of Michigan and United States District Courts.
Second, some eighteen years since I was a practicing physician, but becoming dissatisfied with that profession, I read the ordinary course of elementary books of law, and after a rigid examination in open court, before the legal bar of Ionia county, I was duly admitted to practice in the courts. Was there anything dishonorable in this procedure? Once a poor boy sawing wood from door to door in the city of Grand Rapids, I believed I had the moral and legal right to select any honorable profession without in subsequent years being taunted with being a doctor or lawyer, as if those two professions would bring me into reproach before the business men of Kent county, or of the State of Michigan.

Third, my name is on the delinquent list of the Lowell Business Men's Association, but I had notified the Secretary of the Association here that I was not aware that I was in debt to the person who placed my name thereon. I am not aware of it now. He has never given me any bill of account in his favor. I so informed the Secretary, and I say now, as I have said often, if he has an account against me, let him present it and he can have his pay any minute. I shall call no names, neither deal in personalities. I have been in this gentleman's store almost daily; purchased goods of him for years and paid for them immediately; I have associated with him politically and fraternally, yet I have not, to the date of this writing, received one single item of account in his favor. He certainly must be mistaken. If I owe him one dollar, let him bring me his items, and, if just, his pay is ready—in case I have no legal set-off.

On the occasion of the Association here last Friday, I did not post up any notices denouncing the Business Men's Association as a "gathering of high-toned dead-beats." I had nothing whatsoever to do with it, and did not know anything about these notices in any way, shape or manner, directly or indirectly. More than that, I did not instigate them; and when these notices were charged to me, I confess that my anger was, for heat, above 90 degrees Fahrenheit.

I have been invited to join the Association more than once, and again to-day by their honorable Secretary; but I have steadily refused because I believed that all legal means should be exhausted before beginning such "listing." I have held and have often so stated, that where men gave credit, knowing the laws of Michigan in relation to the collection of debts and the exemption of properties from execution, it was business dignity and a lowering of business dignity to subsequently "sneak" if, forsooth, they have been mistaken in their judgment in so giving credit.

I have been engaged in active business for over thirty years, and can safely say that I have over ten thousand dollars in accounts against different parties. I have never sued but two, and in both these cases I afterward deplored my haste. I would prefer to lose a debt in full rather than to injure a struggling poor man. We can not always lift the curtain of domestic life or disclose the secrets of poverty. Behind this curtain and hidden within these home secrets are skeleton sorrows and struggles which God's toilers only know. Possessing, as I do, the memories of my aching back, burdened with his saw-buck and saw in your city in the years gone by, with crackers and baked potatoes seasoned with salt as my only food, eaten alone in my room in the old Grand Rapids Academy (under the tuition of Professor Franklin Everet and his sainted wife), I find my sympathies have never dried up. Their kindness to me then, a poor, struggling boy, I can never forget, and their lessons of patient toil I shall ever remember.

A few years ago, in a business matter I lost in a few hours the toll of years. I buckled on the harness, refused to take advantage of the bankrupt law (then in force), and have now nearly paid up in full dollar for dollar with interest. Since then I have met another loss (through the agency of one of the members of the Lowell Association, by the way), which almost crushed me and left me in debt, without office, books, or a thing but a stout heart and willing hands. I have now a comfortable house, a good office with a fair library, and am almost out of debt. And every man, if my life is spared, will receive his pay in full.

Now, if it is a fact that my recent actions have been so eccentric as to give some of my friends strong grounds for fearing that I am not quite right in the upper story, I confess that some of the members of the Lowell Business Men's Association must sadly err in judgment when they invite such a one as they say I am to become a member of their body. But if to defend the cause of the poor, if to vindicate the rights of the poverty-stricken laborer, if to insist that the law for the collection of debts shall first be exhausted before recourse be taken to what, in the present case, I believe to be a libelous procedure—then I am an "eccentric."

Your worthy speaker, on the day of your picnic here, advocated the same doctrine I quote (and Mr. Walker never uttered a teaching more replete with truth): "The danger is that wrong may be done by putting on the list those who are honestly trying to pay, but are unfortunate, and those who honestly, but mistakenly, perhaps, dispute the account. If there be an honest dispute between the merchant and his customer over an account, it should be settled by courts of justice, at all events outside the Association. This should be the invariable rule, if the Association would merit success and receive public approval."

Finally, I am not a preacher—I never was a minister of the gospel; but if I had been I should have been no disgraced. I am a devoted believer in the doctrines of the Christ as enunciated by Him, and I hold that there cannot be a higher, holier, or grander office on earth than that of a minister of that gospel, and I cannot yield to any man more respect than to that man who, with heroic self-abnegation, devotes his life to the elevation of men to a

high moral standard. Yet, even in this department of life's labor, there are those who defraud, as well as in the mercantile life. All the "stalls of service" have more or less of the counterfeit—except, perhaps, the editorial and legal. Now, if the teaching, "I was hungry and ye fed me, I was naked and ye clothed me, I was sick and ye came and ministered unto me, and I was in prison and ye visited me," has become obsolete, please let me know. Having overcome the anger I felt on reading your comments, with "malice toward none," and soliciting a full publication of this, my defence, I am,
With great respect, E. W. Dodge.

The above letter was accompanied by the following communication, which speaks for itself, as it is reproduced *verbatim*.
LOWELL, Aug. 31, 1887.
R. A. Stowe, Grand Rapids:

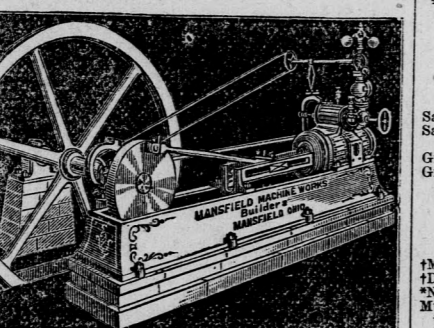
DEAR SIR—I have read in the tradesman an article in regard to Col. E. W. Dodge writing and posting some notices of the Business Men's Pic Nick recently held here and am here to say that Mr. E. W. Dodge did not write, or post, nor have any thing to do with them in any way. I wrote and posted them myself, and will say that there is more truth than Poetry in them, as far as our town is concerned. And wishing to set Mr. Dodge all right before the people write this to you. And if any one feels any doubt about the matter I can prove what I say, by three reliable persons. I consider Mr. Dodge a Gentleman, and a good Lawyer, and do not wish to longer let this matter rest on his shoulders, as mine are broad enough to bear it all.

If you require any pay ment for the Publication of this communication please forward your Bill and I will gladly Honor it.
Geo. M. BONNAR.

THE ACME OF UTILITY AND ECONOMY
IN STORES EVERYWHERE
SAHELVING
Koch's Patent
ADJUSTABLE SHELF REVERSIBLE BRACKETS
SAHELVING CAN BE READILY PUT UP BY ANY ONE AND MOVED AS EASILY AS STOCK ONE BRACKET @ SUITABLE FOR VARIOUS WIDTHS OF SHELVING.
PATENTED OCT. 19, 1887.
Manufactured by
KOCH A. B. CO.
354 MAIN ST., PEORIA, ILL.

Liberal discount to the trade, or parties first putting up these brackets in any locality.

PORTABLE AND STATIONARY ENGINES
From 2 to 25 Horse-Power, Boilers, Saw Mills, Grist Mills, Wood Working Machinery, Shafting, Pulleys and Boxes. Contracts made for complete outfits.



W. C. Denison,
88, 90 and 92 South Division Street,
GRAND RAPIDS, MICH.

HESTER & FOX,
Manufacturers' Agents for
Saw and Grist Mill MACHINERY
Planers, Matchers, Moulders and all kinds of Wood-Working Machinery, Saws, Belting and Utis.



And Dodge's Patent Wood Spilt Pulley. Large stock kept on hand. Send for sample Pulley and become convinced of their superiority.

WRITE FOR PRICES.
44, 46 and 48 So. Division St.,
Grand Rapids, Mich.

J. H. MYERS
Manufacturer of Harness and Collars at Wholesale and Retail, 73 Canal street, Grand Rapids, has the finest line to select from in the city. Give him a call. None but experienced workmen employed.
PLACE to secure a thorough and useful education is at the **GRAND RAPIDS (MICH.) BUSINESS COLLEGE.** Write for Catalogue. Address, C. G. SWENBERG.

GRAND RAPIDS FRONT

—TO THE—
—AGAIN—

We are now supplying the Trade with our new Brand of Soap
"BEST FAMILY."
It is the LARGEST and BEST bar of white PURE SOAP ever retailed at Five Cents a bar. Respectfully,

Grand Rapids Soap Co.

STEAM LAUNDRY,
43 and 45 Kent Street.

STANLEY N. ALLEN, Proprietor.
WE DO ONLY FIRST-CLASS WORK AND USE NO CHEMICALS.

Orders by Mail and Express Promptly Attended to.

OATS!

In can offer a few cars of
No. 1 White Oats at - 31 1/2 c.
No. 1 Timothy Hay, per ton, \$13.

In car lots here on track.

W. T. LAMOREAUX,
71 Canal Street,
GRAND RAPIDS, - - MICH.

CINSENC ROOT.
We pay the highest price for it. Address
Peck Bros., Druggists, Grand Rapids, Mich.

TIME TABLES.

Grand Rapids & Indiana.
All Trains daily except Sunday.

GOING NORTH.
Traverse City & Mackinaw Ex. 8:45 a.m. 9:05 a.m.
Traverse City & Mackinaw Ex. 11:30 a.m. 11:50 a.m.
Traverse City & Mackinaw Ex. 7:30 p.m. 7:50 p.m.
Cadillac Express. 3:40 p.m. 4:00 p.m.
Saginaw Express. 11:25 a.m. 11:45 a.m.
Saginaw Express. 10:30 a.m. 10:50 p.m.

Saginaw express runs through solid.
9:05 a.m. train has chair car to Traverse City and Mackinaw.
11:30 a.m. train has chair car for Traverse City, Petoskey and Mackinaw City.
10:40 p.m. train has sleeping cars for Traverse City, Petoskey and Mackinaw.

GOING SOUTH.
Cincinnati Express. 7:15 a.m. 7:35 a.m.
Fort Wayne Express. 10:30 a.m. 11:45 a.m.
Cincinnati Express. 4:40 p.m. 5:00 p.m.
Traverse City and Mackinaw Ex. 10:50 p.m.

7:15 a.m. train has parlor chair car for Cincinnati.
5:00 p.m. train has Woodruff sleeper for Cincinnati.
5:00 p.m. train connects with M. C. R. R. at Kalamazoo for Battle Creek, Jackson, Detroit and Canadian points, arriving in Detroit at 10:45 p.m.

Muskegon, Grand Rapids & Indiana.
Leave. Arrive.
6:30 a.m. 10:10 a.m.
11:00 a.m. 4:20 p.m.
4:40 p.m. 8:30 p.m.
Leaving time at Bridge street depot 7 minutes later.
C. L. LOCKWOOD, Gen'l Pass. Agent.

Detroit, Lansing & Northern.
Grand Rapids & Saginaw Division.
DEPART.
Saginaw Express. 7:30 a.m. 7:50 p.m.
Saginaw Express. 4:10 p.m. 4:30 p.m.

Grand Rapids Express. 11:25 a.m. 11:45 p.m.
Grand Rapids Express. 10:30 p.m. 10:50 p.m.
All trains arrive at and depart from Union depot. Trains run solid both ways.

Chicago & West Michigan.
Leave. Arrive.
Mail. 7:45 a.m. Grand Rapids. 9:45 a.m. 10:15 p.m.
Day Express. 12:30 p.m. 2:45 p.m.
Night Express. 11:30 p.m. 5:45 a.m.
Muskegon Express. 5:00 p.m. 11:00 a.m.

Daily, 7 days except Sunday.
Pullman Sleeping Cars on all night trains. Through parlor car in charge of careful attendants without extra charge to Chicago on 12:30 p.m. and through coach on 9:10 a.m. and 11 p.m. trains.

Newaygo Division.
Leave. Arrive.
Express. 4:05 p.m. 4:30 p.m.
Express. 8:25 a.m. 10:30 a.m.
All trains arrive and depart from Union Depot.
The Northern terminus of this division is at Baldwin, where close connection is made with F. & M. trains to and from Ludington and Manistee.
W. A. GAVETT, Gen'l Pass. Agent.
J. B. MULLIKEN, General Manager.

Lake Shore & Michigan Southern.
Kalamazoo Division.
Leave. Arrive.
Ex. & Mail. N. Y. Mail. 7:45 a.m. Grand Rapids. 9:45 a.m. 10:15 p.m.
5:55 p.m. 9:02 a.m. Allegan. 8:28 a.m. 5:00 p.m.
7:40 p.m. 10:06 a.m. Kalamazoo. 7:50 a.m. 4:00 p.m.
8:30 p.m. 11:50 a.m. White Pigeon. 6:55 a.m. 5:20 p.m.
2:30 a.m. 5:05 p.m. Toledo. 11:00 p.m. 9:45 a.m.
8:30 a.m. 9:00 p.m. Cleveland. 6:40 a.m. 5:25 p.m.
2:30 p.m. 3:30 a.m. Buffalo. 11:35 a.m. 11:40 p.m.
5:40 a.m. 6:50 p.m. Chicago. 11:30 p.m. 6:50 a.m.
A local freight leaves Grand Rapids at 12:30 p.m. carrying passengers as far as Allegan. All trains daily except Sunday.
J. W. McKENNEY, General Agent.

Detroit, Grand Haven & Milwaukee.
GOING EAST.
Arrives. Leaves.
Steamboat Express. 6:35 p.m. 6:30 p.m.
Through Mail. 10:40 a.m. 10:50 a.m.
Evening Express. 3:25 p.m. 3:30 p.m.
Limited Express. 6:50 a.m. 6:50 a.m.
Mixed with coach. 11:00 a.m. 11:00 a.m.

GOING WEST.
Morning Express. 1:00 p.m. 1:10 p.m.
Through Mail. 9:00 p.m. 9:10 p.m.
Steamboat Express. 10:40 p.m. 10:45 p.m.
Mixed. 7:45 a.m. 7:45 a.m.
Night Express. 5:25 a.m. 5:40 a.m.

Daily, Sundays excepted. Daily.
Passengers taking the 6:30 a.m. Express make close connection at Owasco for Lansing, and at Detroit for New York, arriving there at 10:30 a.m. the following morning. The Night Express has a through Wagner car and local sleeping car from Detroit to Grand Rapids.
Jas. Campbell, City Passenger Agent.
Geo. B. REEVE, Traffic Manager Chicago.

Michigan Central.
Grand Rapids Division.
DEPART.
Detroit Express. 6:15 a.m. 6:15 a.m.
Day Express. 1:10 p.m. 1:10 p.m.
Atlantic Express. 10:10 p.m. 10:10 p.m.
Mixed. 6:50 a.m. 6:50 a.m.

ABOVE.
Pacific Express. 6:00 a.m. 6:00 a.m.
Mail. 5:00 p.m. 5:00 p.m.
Grand Rapids Express. 10:15 p.m. 10:15 p.m.
Mixed. 7:45 a.m. 7:45 a.m.

Daily. All other daily except Sunday. Sleeping cars run on Atlantic and Pacific Express trains to and from Detroit. Parlor cars run on Day Express and Grand Rapids Express to and from Detroit. Direct connections made at Detroit with all through trains East over M. C. R. R. (Canada Southern Div.).
D. W. JOHNSON, Mich. Pass. Agt., Grand Rapids.
D. W. JOHNSON, Gen'l Pass. and Ticket Agt., Chicago.

Duluth, South Shore & Atlantic Railway.
WEST.
A. M. P. M. Leave. Arrive.
11:30 5:05. Grand Rapids. 10:30 10:30
P. M. A. M. Lv. Arr. P. M. A. M.
10:45 7:50. St. Ignace. 10:45 7:50
8:00 1:00. Marquette. 10:45 1:00
8:35 1:45. Negaunee. 10:45 1:45
8:45 1:55. Houghton. 10:45 1:55
8:14 6:34. Calumet. 10:45 6:34
P. M. P. M. Arrive. Leave. A. M. P. M.

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SAMPLES TO THE TRADE ONLY.
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REMOVED.
Jennings & Smith,
ARE NOW LOCATED IN THE
Gibson Building, 38 and 40 Louis St.,
And Would be Pleased to have a Call from Their Many Friends.
Opposite Eagle Hotel,
GRAND RAPIDS, - - MICH.

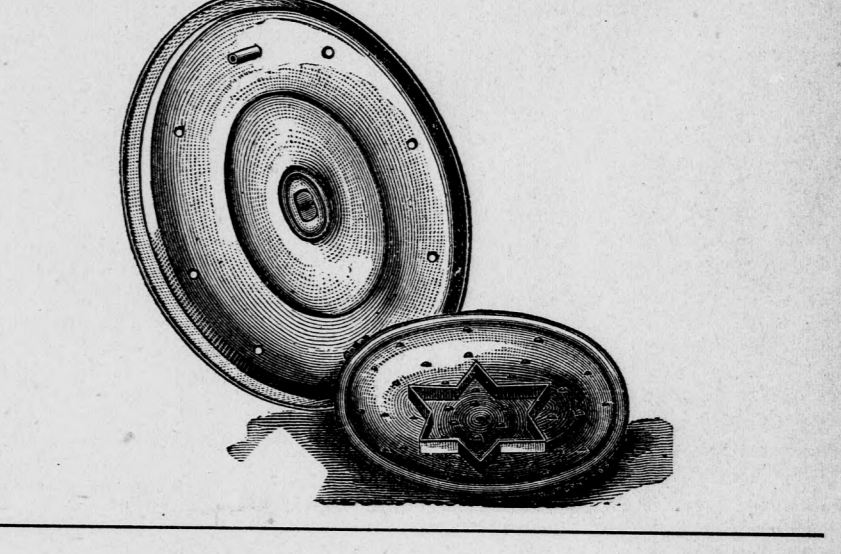
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A MERCANTILE JOURNAL, PUBLISHED EACH WEDNESDAY.

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Entered at the Postoffice at Grand Rapids as Second-class Matter.

WEDNESDAY, SEPTEMBER 21, 1887.

LEISURE HOUR JOTTINGS.

BY A COUNTRY MERCHANT.

Written Especially for THE TRADESMAN. Those individuals who attempt to solve the credit problem, in the columns of the commercial papers, are undoubtedly actuated by the deeply-seated and praiseworthy desire of being serviceable to their business contemporaries, and with this view of their intentions I have carefully perused much of the recent "literature" on the subject.

As it is patent to everyone that the ready pay system is the only one that gives the merchant perfect immunity against dishonest and unfortunate debtors, it is to be expected that a majority of the writers pronounce the "No Credit" the shibboleth of the trader; and I notice in a Chicago paper the effusion of a gentleman, who has become so thoroughly exasperated by personal losses that he vehemently calls for a total abolition of all credit transactions of every name and nature.

Now, credit is credit, whether given for a day or a year, and any person of reasonable information who takes a cursory glance at the business field can see that it is practically indispensable, and the only debatable question is whether credit in the retail trade is advisable or not.

When I think of the vast machinery of the commercial world that is lubricated by credit, and then witness the efforts of some party—who, through want of judgment, carelessness or lack of energy, perhaps, has become the victim of the bear tribe—to stop the revolution of the wheels, it puts me in mind of a little anecdote which a St. Lawrence river captain used to relate.

One day, while "shooting the rapids" and in the midst of the most tumultuous water, as he stood by the wheel anxiously watching its every motion, an excited individual came rushing up to him, and shouted:

"Hi, Captain! Stop yer boat! My hat's blowed overboard!"

Profit and the accumulation of profits being, of course, the primary object of the trader, every detail of his business possible should be made practically subservient to his interests. If, by a judicious extension of credit, he can enlarge his income, and he is financially situated to withstand the necessarily increased outlay, it is certainly sensible in him to add the feature to his trade; if, on the contrary, the losses that will inevitably attend anything like an extended "book business" should equal or exceed his profits, or, if the difficulties in collections should keep him in embarrassed circumstances, it would be folly to deviate from a ready pay system.

When I started this paper as a continuation of an article which appeared in a former issue of THE TRADESMAN, I intended to give some facts and figures from my personal experience with the "you'll have to put it down" customer, but, on reflection, it has occurred to me to make a more representative country merchant my authority on the subject.

I have, consequently, interviewed a retired trader, who for many long and busy years had an exceptionally favorable opportunity for studying the subject that suggests this writing.

"I would not for a moment," said the gentleman in question, "make any suggestions or express any opinions regarding the subject of credit as applied to the business of the present time; but I will give you my experience and the deductions I have drawn therefrom."

"I started in trade a great many years ago with plenty of ambition but a rather limited capital. The dead-beat element, in those days, was not so conspicuous as at present, but still it existed, and my anxiety to sell goods, and fear of offending people combined, soon loaded me down beyond my capacity with slow and worthless accounts.

It was only by the closest figuring and the generosity of my creditors that I was able to keep afloat. Then, I went on another tack absurdly resolute in refusing to give time to anyone under any circumstances and lost some of my most profitable customers for want of a little practical common sense. Then, for a period, I gravitated between the extremes of strictly ready pay and an almost reckless system of credit, and five or six years of business found me about as well off, financially, as when I commenced. Then, I took in a partner who, luckily, was a cool-headed, sensible and practicable business man. He staid with me four or five years and had the exclusive control of the books, and I followed his system while I remained in trade, and I safely say that I made a tidy little sum out of credit customers.

"Now, understand me, I don't claim that I ever formulated iron-clad rules and regulations and never violated them in any case, but I was governed by certain general principles, which, without adhering particularly to their relative order of importance, may be put in something like this shape:

"Trust only those who are financially

responsible or those who have a well-earned reputation for honesty and promptness.

"Don't trust those who are notorious for their slowness or unwillingness to settle or those who have a chronic habit of disputing accounts, no matter what their circumstances may be. Don't 'accommodate' the idle, improvident and shiftless, even as a matter of sympathy, for such sympathy and the cost of your goods will be wasted. Don't invest in strangers without satisfactory reference. Don't let the fact of a man's being a passably good customer count against his general reputation. Don't ever try to silence your doubts by saying 'this fellow is a notorious beat, but he won't try to beat me.'"

"When practical, always have a fixed time set for payment, and when an unreasonable period has elapsed after the account is due, don't be afraid to let your debtor know that you know it. You will keep more friends among credit customers by insisting on reasonably prompt settlements. If the debtor can't pay, get an interest bearing note. If he refuses to sign one, it is a good reason for putting the matter in a judgment.

"In demanding your pay be courteous but firm, and don't entertain lingering doubts that perhaps you are unreasonably precipitate in calling for what honesty and equitably belongs to you.

"Now this is a general outline of what I consider a fairly satisfactory credit system, but, of course, you must expect unpleasantness and losses under the best devised plans that the most level-headed retailer can mature; the great study is to bring both as close to the minimum as possible.

"Suppose that you sell four thousand dollars' worth of goods on time during the year; you can reasonably estimate that, at the best, you would lose three-fourths of this amount by doing a strictly cash business. If you make, say, twenty per cent. profit—and in the terms of trade put it down that you can make better profits than in the strictly ready pay one—you have added six hundred dollars to your income, less the losses; and a merchant who for five consecutive years would allow himself to be defrauded out of over one-sixth of this amount, annually, had better auction off his stock and use his talents on a ditching shovel or crosscut saw."

It will be observed that the old gentleman has failed to offset against the alleged profits the annoyances and vexations that invariably attend a credit business. Perhaps he was wise in doing so, as I doubt whether there are two dealers in Michigan who could agree upon their monetary value.

Five energetic young men can obtain salaried positions with the Metal Back Album Co., Battle Creek.

M

Muzzy's Corn Starch is prepared expressly for food, is made of only the best white corn and is guaranteed absolutely pure.

U

The popularity of Muzzy's Corn and Sun Gloss Starch is proven by the large sale, aggregating many million of pounds each year.

Z

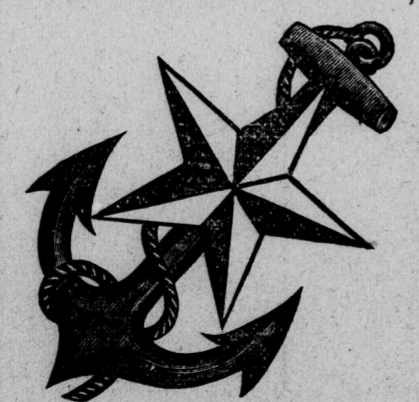
The State Assayer of Massachusetts says Muzzy's Corn Starch for table use, is perfectly pure, is well prepared, and of excellent quality.

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Muzzy's Starch, both for laundry and table use, is the very best offered to the consumer. All wholesale and retail grocers sell it.

Y

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—AND—
SALT FISH.

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See Quotations in Another Column.



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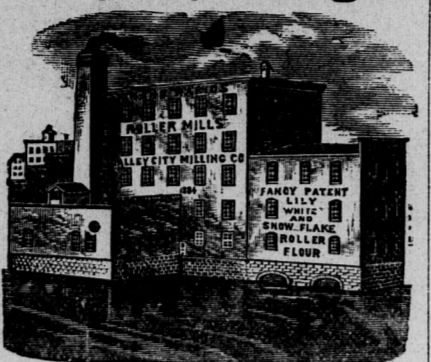
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We Guarantee Satisfaction.

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AGENTS FOR THE
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Special attention given to ordered work. Call and see me or send for estimates.
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Manistee County Pharmaceutical Society.
President, W. H. Willard, Secretary, A. H. Lyman.

BOGUS WINE.
How the So-Called French Wines are Sometimes Manufactured.

Our readers do not need to be told that most of the beer sold in this country is adulterated, to a greater or less extent, with various drugs, such as quassia, nux vomica, aloes and strychnine, to impart the bitter taste and to give it the foam that stimulates genuine lager.

Much of the alleged French wine sold in this country is also made up from many ingredients, the least of which is the real wine from which the whole is sold.

Not long ago the chemists of the municipal laboratory in Paris made analysis of a large number of the wines sold as claret and Burgundy in this city.

Opium is rather firm, but not quotably changed. Morphine is steady and quinine continues very low, but a reaction may set in at any time.

STRUGGLE WITH DEATH.

Confessions of a Confirmed Opium Eater.
New York Cor. Detroit Journal.

There are drug stores on lower Broadway which do a big business, and especially with weary or debilitated men who call at late hours to get something to buoy them up.

One evening several weeks ago a young man, apparently about 30 years of age, visited me in my office, cautiously approached the prescription counter and called for 10 cents' worth of gum opium.

"I believe no mortal ever suffered as I did after making that resolve," I yawned, the tear ducts were opened until my eyes swam and sleep was out of the question.

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sell it to me. Then I went home determined to cease taking it.

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WHOLESALE PRICE CURRENT.

Advanced—Balsam copaiba.
Deoiled—Oil spearmint, oil wintergreen, linseed oil.

Aceticum, German. 80c 100
Benzoinum, German. 80c 100
Carbolium. 45c 65

Acacia, 1st picked. 21c 25
" 2nd " 20c 25
" Sifted sorts " 20c 25

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Florida sheets' wool, carriage. 25c 30
Nassau do do 1 10
Velvet Ext do do 1 10

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Benzoinum, German. 80c 100
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HAZELTINE & PERKINS DRUG CO.

WHOLESALE
Have now in Stock and Invite Your Order for the

HOLIDAY TRADE
An Elegant Line of

PERFUMES
Put up in the following styles:

Match Safes five styles
Christmas Cards ten styles

Fancy Plush Boxes
Hand Lamps two sizes

Night Lamps
Embossed Boxes

Vases four styles
Stippers two sizes

Bisque Figures
Watches

Tumblers
Pitchers

Boots
Jugs

Sachet Bags
Also a Line of

APPROVED BY PHYSICIANS.
Cushman's

MENTHOL INHALER
In the treatment of Catarrh, Headache, Neuralgia, Hay Fever, Asthma, Bronchitis, Sore Throat and Severe Colds, stands without an equal.

HAZELTINE & PERKINS
All These Goods are Low in Price and are very Desirable.

SEEDS
FOR EVERYBODY.
For the Field or Garden.

CLOVER OR TIMOTHY SEED
Or any other kind, send to the

SEED STORE
71 CANAL ST.,
W. Y. LAMOREAUX.

Grand Rapids, Mich.

DRUGGISTS!

One of the most important provisions of the new liquor law, in its bearings on the drug trade, is that clause which prohibits druggists selling liquor to minors, except on the written order of the parent or guardian.

By being supplied with proper blanks, this provision is rendered as little onerous as possible.

We are prepared to furnish these blanks in any quantity desired.

Can furnish them with printed card of druggist, and blocked in tablets of 100, sent post paid, 500 for \$1.50 and 1,000 for \$3.

FULLER & STOWE COMPANY,
Grand Rapids, - Mich.

CHURCH'S Bug Finish!
READY FOR USE DRY. NO MIXING REQUIRED.

It sticks to the vines and Finishes the whole crop of Potato Bugs with one application; also kills any Curculio, and the Cotton and Tobacco Worms.

This is the only safe way to use a Strong Poison; none of the Poisons is in a clear state but thoroughly combined by patent process and machinery, with material to help the very fine powder to stick to the vines and entice the bugs to eat it, and it is also a fertilizer.

ONE POUND will go as far as TEN POUNDS of plaster and Paris Green as mixed by the farmers. It is therefore cheaper, and saves the trouble and danger of mixing and using the green, which, needless to say, is dangerous to handle.

Bug Finish was used the past season on the State Agricultural College Farm at Lansing, Michigan, and, in answer to inquiries, the managers write: "The Bug Finish gave good satisfaction on garden and farm." Many unsolicited letters have been received praising Bug Finish.

Barlow & Star, hardware dealers at Coldwater, Mich., write as follows under date of May 14: "We sold 3,100 pounds of 'Bug Finish' last year. It is rightly named 'Bug Finish,' as it finishes the entire crop of bugs with one application. We shall not be satisfied unless we sell three tons this year. There is already a strong demand for it. Please send us ten barrels (3,000 pounds) at once."

Guaranteed as represented. Cheaper than any other Mixture used for the purpose. MANUFACTURED BY

Anti-Kalsomine Co., Grand Rapids.

Voigt, Herpolsheimer & Co.,
Importers and Jobbers of

DRY GOODS
Staple and Fancy.

Overalls, Pants, Etc.,
OUR OWN MAKE.

A Complete Line of
Fancy Crockery & Fancy Woodenware

OUR OWN IMPORTATION.
Inspection Solicited. Chicago and Detroit Prices Guaranteed.

MAGIC COFFEE ROASTER
The most practical hand Roaster in the use. Thousands are using it every day. They are simple durable and economical. No grocer should be without one. Roasts coffee and peans to perfection. Send for circular.

Robt. S. West,
150 Long St.,
Cleveland, Ohio.

Old Collector.

Written Especially for THE TRADESMAN.
With bills, duns, excuses and stiffs
Old Collector circles around;
Coaxing, threatening, cajoling, he drifts,
A nightmare that never is downed;
Balked, outwitted, knocked out,
Still Old Collector's about.
In office and store, in houses and shops,
In saloons, the factories, the street,
Anywhere and everywhere making his
stops,
Where pauses a debtor, delinquent or
beast;
He ferrets him out, like sleuth hound
on track,
And straddles his neck and pounds on
his back.
Curses, frowns, tirades and abuse
Are compliments Collector receives;
Yet, like a Roman, he asks for no truce,
But sticks and a victory achieves.
Discouraged? No, nor downcast—
He stays and gets them at last.

Mutual Insurance.*

Mutual insurance is a sort of fraternal organization, whereby we band together for the protection of ourselves, our families, and those with whom we transact business. Had Paul's injunction to the Gallatians, "Bear ye one another's burdens," been heeded both in spirit and in letter by all generations, it is possible we could do without insurance organizations. But, alas for human selfishness! The minister must fix his own salary, or seek other employment to furnish his family with the necessaries of life. Were he to labor according to scriptural teachings, "taking no thought for the morrow," trusting to his brothers, sisters and friends for support, we fear a sad change would come over his domestic affairs. Think you his butcher would send him the choicest roasts of beef? Would the tailor furnish him clothing of the latest styles? When the good pastor's wife entered a dry goods store, would the proprietor extend a cordial greeting, and the clerks approach with their most winning smiles, ever ready to display the best goods in the house? When the farmer brought the eggs, would the stale ones all be left at home? I am almost afraid that even the good farm wife would hesitate before sending the daintiest roll of butter to the parsonage and that the first fruits of the season would not always be brought to the parson's door nor the wants of his family be always carefully looked after. My impression is that the salary plan is by far the safest, both for the minister and his family.

So is insurance a better protection against loss than merely trusting to our friends for relief. By the mutual plan of insurance we, perhaps, come nearest to Paul's admonition, "Bear ye one another's burdens." We associate ourselves together, promising to assist the member who is unfortunate either by death or fire. The money paid upon our policies is not thrown away, neither does a large share of it go into the pockets of stockholders. We are benefactors not only of each other but of the public. The burned home that renders its occupants so desolate, the loss of which might never be repaired, is, by a few shillings or dollars paid by each member, raised from the ashes and a cheerful and happy home again established. Our neighbor's barn may burn—we help him build another. Years might elapse and stocks and crops perish with cold and storms before he alone could repair the loss. Manufacturing establishments which to-day may be the glory and pride of the proprietor and community, giving employment to scores and hundreds of laborers, may to-morrow be a smoking pile of ruins. Our money comes to the rescue. Another factory is built and the proprietor and community are saved from an irreparable calamity.

Mercantile establishments are not exempt from fire, neither shops nor warehouses. Mutual insurance companies can be organized that, with good officers and good regulations, can take risks on life and on all, or nearly all, classes of property. Why not? Stock companies may be indispensable at present; but I cannot see why it is absolutely necessary for us to erect and furnish costly offices, to pay extravagant salaries to agents, and enrich the pockets of stockholders (sometimes almost to our ruin), in order to get our lives and property insured. True and genuine insurance seeks only to repair, so far as possible, the loss sustained, paying a fair price for the transaction of our business, etc. Stock companies are organized for the sole purpose of speculation. Unquestionably they have done much good in the past and may continue to do so in the future. Whether we shall ever be able to dispense with their services is a question to be solved in the future. It may never be solved.

Very many mutual insurance companies are meeting with good success; others prove only a source of expense and annoyance to their members. Farmers' mutuals have proven a success, perhaps from the fact that the property insured is not so much scattered as that of other companies, thus giving the policy holders a better chance to assemble at annual elections, and use greater care in selecting officers to transact their business. Mutual associations organized for protecting their members against loss by fire on manufacturing industries, shops, mills, mercantile houses, etc., must necessarily use great care in selecting their members and officers, also in taking risks. One worthless officer or bad member may seriously affect the whole running machinery. Members must attend elective meetings and take an interest in the affairs of the society, or bad results will surely follow.

A few words on the anti-compact insurance bill passed at the last session of the Legislature, taking effect January 1, 1888. It is possible and even probable that those companies affected by the Act will seek to make it as obnoxious as possible, perhaps, in some cases, largely increasing the percentage on policies and in others refusing to take risks on certain classes of property. The compact to which they require their agents to subscribe, before entering their service, is both oppressive and tyrannical, and not in the least in the interest of the insured. The system is bad and should never be tolerated in this or any other state. Those compact companies are powerful. They fought the bill, inch by inch, and I am sorry to say that appearances indicated that money was used liberally to defeat its passage. Great injustice is being done to many parties by the compact system, and we should stand shoulder to shoulder and abolish it from our midst.

*Paper read by Hon. M. T. Cole at third convention of M. B. M. A.

AMOS S. MUSSELMAN & Co.,

WHOLESALE GROCERS,

21 and 23 SOUTH IONIA STREET, GRAND RAPIDS, MICH.

TO THE GROCERY TRADE,

GREETING: We are now Comfortably Settled in Our New Quarters, and extend a Cordial Invitation to the Trade to Visit us at any time, but Especially During THIS WEEK OF THE FAIR.

Talk is Cheap, but we ask you to try our end of the Pudding String, and see if we have not a Juicy Portion in our Possession.
Come in and visit us anyhow. It won't cost you anything and a visit may Save you money.
Your Cheerful Servants,

AMOS S. MUSSELMAN & CO.

WINTER COAL

—AT—
SUMMER PRICES.
Until Further Notice.
Egg and Grate - - - \$6.75 per ton.
Stove No. 4 and Nut - - \$7.00 per ton.
For September Delivery.
Grand Rapids Ice & Coal Co.,
OFFICE 52 PEARL ST.,
Yard, Corner Wealthy Avenue and M. C. R. R.
Telephone No. 159.



CALL FOR
SCHUMACHER'S ROLLED AVENA,
From the best White Oats.
Oatmeal, Parched Farinose and Rolled
Wheat in Original Packages.
To use these choice cereals is to learn how
to live.

RETAIL MERCHANTS And Dealers.



THE
MISSOURI
Steam
Washer
Is made in the best possible manner, of the
best obtainable materials, and with proper
care is warranted to last any ordinary fami-
ly ten years. Every merchant and retail
dealer should keep it in stock. Write for
prices and terms.
J. WORTH, Sole Mfr.
ST. LOUIS, MO.

The letters below are a fair sample of a
very large number received by me in my
regular correspondence. They speak for
themselves.
OGALLALA, Neb., Nov. 29, 1888.
J. WORTH, St. Louis, Mo.:
DEAR SIR—I received yours of the 16th, asking
how I liked the Missouri Steam Washer.
Sir, I can do more and better washing with it
in one day than any four women can do in the
same time by any other process. It is the best
Washing Machine in the world and the invent-
or ought to have a pension for helping women
with their hardest work as he has.
Yours truly, Mrs. EMMA ARMSTRONG.
Office of J. R. LANE & Co., Phoenix Laundry,
BIG RAPIDS, Mich., July 7, 1888.
J. WORTH, St. Louis, Mo.:
DEAR SIR—Two years ago we purchased one
of your Steam Washers of Mr. Owen, of this
place. After giving it a thorough trial we find
that it is the best washer, little or big, we ever
saw. One girl does all our washing, which is
\$6 to \$75 per week, and the clothes are per-
fectly clean and white. Fraternally yours,
J. E. LANE & Co.

POTATOES.

We give prompt personal attention to
the sale of POTATOES, APPLES, BEANS
and ONIONS in car lots. We offer best
facilities and watchful attention. Consign-
ments respectfully solicited. Liberal cash
advances on Car Lots when desired.

Wm. H. Thompson & Co.,
COMMISSION MERCHANTS,
166 South Water St., CHICAGO.
Reference
FELSENTHAL, GROSS & MILLER, Bankers,
Chicago.

EDWIN FALLAS,
PROPRIETOR OF
VALLEY CITY COLD STORAGE,
JOBBER OF
Butter, Eggs, Lemons, Oranges.
And Packer of
SOLID BRAND OYSTERS.

Facilities for canning and jobbing oysters
are unsurpassed. Mail orders filled promptly
at lowest market price. Correspondence so-
lited. A liberal discount to the jobbing
trade.
217, 219 Livingston St.,
Grand Rapids.



Fuses, Caps, Augers,
Blasting Apparatus.
MURCULES POWDER
THE GREAT STUMP AND ROCK
Annihilator

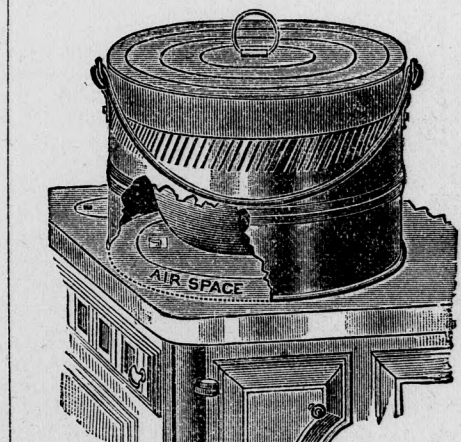
Strongest and Safest Explosive known
to the Arts. Now is the time to Stock Up
for Farmers' Trade.
Mail orders promptly filled.
L. S. HILL & CO.,
19 and 21 Pearl St., Grand Rapids, Mich.
Also wholesale dealers in Gunpowder,
Ammunition, Guns, Fishing Tackle and
Sporting Goods Generally.

P. STEKETEE & SONS,
JOBBER IN
DRY GOODS,
AND NOTIONS,
88 Monroe St.,
AND 10, 12, 14, 16 AND 18 FOUNTAIN STREET,
GRAND RAPIDS, MICH.
Peerless Carpet Warps and Geese Feathers
American and Stark A Bags } A Specialty.

WM. SEARS & CO.
Cracker Manufacturers,
Agents for
AMBOY CHEESE.
37, 39 & 41 Kent Street, Grand Rapids, Michigan.

CURTISS, DUNTON & ANDREWS
ROOFERS
Good Work, Guaranteed for Five Years, at Fair Prices.
Grand Rapids, - - Mich.

H. LEONARD & SONS,
WHOLESALE
CROCKERY, GLASSWARE,
LAMP GOODS AND STONEWARE.
134, 136, 138, 140 Fulton St., Grand Rapids, Mich.



State Agents
FOR THE
Excelsior Cooking Crock.
Positively the finest kettle for cooking any
kind of food. Those who try it will have no
other.
Cheapest Preserving Kettle. Absolutely Fire
Proof. Not affected by Heat or Acid.
Factory Prices
2 quart..... doz. \$4.00
3 quart..... " 6.00
4 quart..... " 8.00

To Insure Prompt Shipment Order
Fruit Jars direct from us.



HEADQUARTERS
Mason's Porcelain Top Fruit Jars.
PRICES. \$ gross.
Pints..... \$9.50
Quarts..... 10.00
1/2 gallons..... 13.00
Rubbers extra..... 75
Globe Fruit Jars, pints..... 11.00
" " quarts..... 12.00
" " 1/2 gallon..... 15.00
Preserve Jars. Tomato Jugs. Apple
Butter Jars. Blackberry Jam Jars.



Sherwood's Incorparable Fin- Glazed Stoneware.
Stew pans 1/4 gal..... doz. 1.50 1.75
" 1 " " " 2.00 2.25
Milk pans..... doz. .60



SHERWOOD'S.
1/4 gal. Pres. Jars..... doz. .75
1/2 " Butter Crooks..... 1.00
White Lined..... .90
1 gal. Butter crooks 1 " " " " 1.40
White Lined..... 1.50 2 " " " " 2.25
2 gal. Butter Crooks 1/4 " Tomato Jugs and corks..... 1.40
White Lined..... 3.00
Tea Pots,
Coffee Pots,
Ice Mugs,
Regular Stoneware. per doz.
1/4 gal. Preserve Jars. Stone Cover..... 90
" " " " " " " " 1.40
" " " " " " " " 1.40
Corks for 1/4 gal. Tomato jugs..... 15
Sealing wax, five pounds in package per
pound..... .05