The Michigan Tradesman.

VOL. 5.

GRAND RAPIDS, WEDNESDAY, JUNE 20, 1888.

NO. 248.

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Compact Insurance Law. The following is the full text of the de-

THE LAW IS GOOD.

sion of the Supreme Court sustaining the validity of the law prohibiting combinations among insurance companies for the purpose of exacting exorbitant rates: SUPREME COURT OF MICHIGAN.

ance Company, of Hartford, Conn., Relator, Henry S. Raymond, Commissioner of Insurance, Respondent.

The Hartford Fire Insur-

Filed June 8, 1888

long, J. delivered the opinion of the Court. Petition is filed in this cause for mandamus to compel the respondent, the Commissioner of Insurance of the State of Michigan, to vacate an order made by him on the 2d day of April, 1888, revoking the license of relator to do business within this State. The relator is an insurance corporation,

organized and existing under the laws of the State of Connecticut, and for many years has transacted an insurance business in the State of Michigan. In February, 1887, it filed the necessary proofs and papers with the Commissioner of Insurance to obtain and did obtain a renewal of its authority to do hysiness in the State of authority to do business in the State of Michigan, and paid to the State Treasurer the specific taxes due from it for the preceding year and continued to do business in this State for the year 1887.

At its session in 1887, the Legislature of

this State passed an act, which was an proved June 28, 1887, entitled "An Act to regulate the manner in which insurance companies not organized under the laws of this State, but doing business within it,

Section 2 absolutely forbids the making by any such insurance company any con-tract of the character mentioned in sec-

Section 3 prohibits the agents of any such company or association from making any such contract with the agent or agents of any other company.

Section 4 declares it unlawful for any

agent, solicitor, broker, surveyor or any one in any other capacity to transact or aid in transacting business for any company vioating said act.

Section 6 makes it the duty of the Comissioner to provide a blank for contract required under the first section of the act and to mail the same to each company not incorporated under the laws of this State but doing business therein under authority from the Commissioner of Insurance. This section makes it the express duty of the Commissioner of Insurance to the continuous of the conti revoke the certificate of each and every of said companies or associations which shall not file such undertaking" properly filled, executed and authenticated within thirty days after the mailing of said blanks

Section 7 makes it the duty of the Comviolation of the provisions of this act," to investigate and if satisfied that any com-pany is violating its undertaking or section 2 of the act or that its agents are so violating the same, "to forthwith revoke the certificate granted in behalf of such company or association."

In January, 1888, relator applied to the Commissioner of Insurance for a renewal of its authority and on February 28, 1888, filed with the Commissioner the agreement provided for by the act of 1887. This agreement is as follows: "Know all men by these presents: That the Hartford Fire Insurance presents: That the Hartford Fire Insurance Company of the City of Hartford, in the State of Connecticut, a body corporate by or under the laws of Connecticut and fully authorized to conduct the business of fire or ing been admitted or having applied for admission to transact the business of fire insurance in the State of Michigan, in conformity with the laws thereof, and in compliance with Act No. 285 of the Public Acts of 1887, does hereby undertake, stipulate and promise and agree that it will not and promise and agree that it will not directly or indirectly enter into any contract, cost of the conduct of the business would agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associa-tions, the object or effect of which is to prevent open and free competition between it and said company, companies, association or associations or the agents of their respective companies or associations in the business transacted in the State of Michigan or in any part thereof." This agreement was signed by the President and Secretary of the company and to it was affixed its corporate seal.

At the time of filing this agreement with the Commissioner, the relator served upon the Commissioner the following protest:

the Commissioner, the relator served upon the Commissioner the following protest:

"To the Honorable the Commissioner of Insurance of the State of Michigan:

"Act No. 285 of the State of Michigan requires insurance companies not organized under the laws of your State as conditions precedent to transacting business therein to execute and file with you an undertaking that they will not, directly or indirectly, enter-into any contract, agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associations the object or effect of which is to prevent open and free competition in the business transacted in the State or any part thereof. This act also in terms makes it unlawful for agents of companies to enter into like contracts for similar purposes and attempts to investigate alleged violations of the act, and if a stateful therefore that any company

thereof.

"The form of the undertaking prepared by you under this act we have executed and enclose herewith. In executing and transmitting this instrument to you this company does hereby make and transmit therewith its most earnest protest against therewith its most earnest protest against the subscribing company is to require the subscribing company is to require the subscribing company is to require

"In executing the annexed agreement this company must not be understood as consenting to the jurisdiction attempted to be con-ferred upon you by the seventh section of said act or that the authority of this comsaid act or that the authority of this company to do business in the State of Michigan may be revoked, in case you or your deputy should become satisfied that this company is represented by any agent who is violating the provisions of section three of said act; and this company, in executing and transmitting the annexed undertaking, does not intend to express the days for the content of the co does not intend to consent and shall not be understood as consenting to all the provis-ions of said act or waiving its rights to question the validity thereof should it beome necessary hereafter."

This protest was signed by the President

and Secretary of the company.

The renewal certificate was duly issued to the relator by the Commissioner of In-surance and the relator continues to do busness within this State. On March 20, 1888, the Commissioner of

Insurance served upon the relator the following written notice: Messrs. George I. Chase, President, and P. C. Royce, Secretary Hartford Fire Insurance Company:

"GENTLEMEN-It having come to my knowledge that the Hartford Fire Insurance Company has violated the provisions of section two of Act No. 285, Public Acts of 1887, by entering into a contract, agreement or arrangement with the Michigan Rating of the contract, agreement or arrangement with the chieft of which the contract of the contr this State, but doing business within it, shall transact their business."

Section 1 of this act by its terms requires "all fire, marine or inland insurance companies or associations, in addition to the requirements of the law in force, to file with the Commissioner of Insurance an undertaking that it will not directly or indirectly enter into any contract, agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associations, or the agents of their respective companies or associations in the business transacted in this State."

1887, by entering into a contract, agreement or arrangement with the Michigan Rating and Inspection Bureau, the object of which is to prevent open and free competition between the companies doing business in this State, you are hereby notified to appear before me, at my office in Lansing, on Wednesday, the 28th day of March, 1888, at 10 o'clock a. m., to show cause why the ertificate of authority to transact business in this State hereofore granted to said companies, association or associations, or the agents of their respective companies or associations in the business transacted in this State.

Respectfully yours,

Gome of Insurance and paying subscribers retained. The faithful observance of this clause I consider absolutely essential for my own provetection. Should non-subscribing companies have the benefit of the information which this Bureau proposes to furnish its subscribers retained. The faithful observance of this clause I consider absolutely essential for my own provetection. Should non-subscribing companies have the benefit of the information which this Bureau proposes to furnish its subscribers retained. The faithful observance of this clause I consider absolutely essential for my own proveted in Should non-subscribing companies have the benefit of the information. Should non-subscribing companies of the subscribers retained.

Respectfully yours, HENRY S. RAYMOND, Com. of Insurance."

On March 28, 1888, the relator appeared specially before said Commissioner by Hon. Isaac Marston, its attorney, for the sole and only purpose of objecting to such proceedings for the following reasons:

"The said act is unconstitutional an "1. In its attempts to confer upon the

Commissioner of Insurance, an officer appointed by the Governor, judicial power. "2. That said act does not provide or point out any way or method of notifying a company interested that an investigation is about to be had under the provisions of

section seven. "3. That said act does not provide for or require any complaint, charge or specification, informing such company of the way or manner in which it is claimed such com-pany has violated the provisions of said act or give said company an opportunity to appear and be heard upon such investiga-

"4. That said act deprives said company of its right to a trial by jury, and attempts to deprive it of valuable rights and priv-

ileges without due process of law.

'5. That the notice issued in this cause does not set forth or contain any charge showing a violation of the act nor point out dissatisfaction exists, and a new appointee. with reasonable certainty how or in what manner the said act has been violated by said company."

On the hearing before the Commissioner, on the 28th day of March, 1888, the said Commissioner of Insurance produced in evidence a printed circular issued by David Beveridge, the material parts of which are

"The enactment by the Michigan Legis-lature of a law forbidding such agreements between fire insurance companies as tend to prevent open and free competition, would or under the laws of Connecticut and fully appear to render necessary some different plan for the conduct of the business. Asfire and marine and inland insurance, having been admitted or having applied for admission to transact the business of five in the conduct of the business. Assuming that the law will be respected by fire underwriters in both its letter and spirit, and it being evident that were each company compelled to employ in its own behalf a person to rate and inspect risks, the result would be that no property holder could tell from day to day what his rates of insurance would be and moreover that be largely increased, I propose—if a sufficient number of subscribers can be obtained—to open on the first of January next an Inspection and Rating Bureau, with headquarters at Detroit, to conduct the business contemplated.

granted in behalf of such company and caufe public notice of such revocation to be given.

Trating contemplated. It is proposed that the rating shall be made as low as the subscribing companies can, in the judgment of from co-operating in any manner in given.

"It is the desire of this company, while transacting business in the State of Michigan, to comply with and observe the laws thereof.

scribing companies can, in the juugment of the Bureau, safely accept, having reference to cost and a moderate profit. I reserve the right to adopt all existing tariffs as the rates of my Bureau until they are changed by me and changes duly promulgated.

its agents in the several branch districts to submit to the deputy inspector of the dis-trict all daily reports and indorsements, and the said inspector will cause to be stamped or written on said daily reports the rate approved by the Bureau, and shall also verify by his stamps all other documents presented and mail the same to the subscriber to whom

they respectively belong.

"The fourth clause of the prospectus provides for the headquarters of the five several branch districts and the counties included in each branch.

"The fifth clause provides for the furnishing from the Bureau to subscribers tariffs and schedules for rating risks outside of the districts enumerated.

"Sixth. No company will receive the rates of the Bureau save such as subscribe for them and agree to withhold them from non-subscribing companies. In order that subscribers may enjoy the benefit of the Inspection and Rating Bureau made at the several branch offices it will be necessary that each subscriber shall give assurance that he will abstain from furnishing investions. spection and Rating Bureau made at the sevwill abstain from furnishing inspection and rating to any non-subscribing company and will be accepted, except those provided will faithfully require his agents in each of with brick or stone furnace rooms and firstthe several districts to conform to the ratings and rules made necessary by the use of

which are to be added all necessary expenses in conducting the Bureau and its branches, these amounts so to be paid, to be apportioned among the subscribing companies as the net premiums received by each shall bear to the net premiums received by all; and in order to meet the immediate expenses of the Bureau, each company at the time of subscribing is to pay \$25 and to be credited therewith on its first assessment.

"Any company subscribing may withdraw from the Bureau upon giving thirty days' notice of its intention so to do and payment of dues to date, and the Bureau reserves the right to terminate the contract with any company whose use of facilities thus extended may be deemed detrimental to the interests of the Bureau."

It is then added: "I wish to add that, in the event of your becoming a subscriber under the foregoing arrangement, I will undertake to provide that the persons employed as deputy inspectors at the branch offices shall be satisfactory to the subscribers and that should any considerable number of the subscribers become dissatisfied with the inspector, on account of his incompetency or unfitness for the position, he shall be displaced within General Agent in Michigan on Feb. 7, thirty days of the date of notice received 1888. from one-fourth of the subscribers that such

of such displaced inspector. "It is proper to add that the outlines of the preceding plan have been placed before learned counsel, its general features considered, and it is pronounced free from objections so far as being an infringement upon the law of the State heretofore referred to is concerned.

Sincerely, DAVID BEVERIDGE.

DETROIT, Nov. 29, 1887." Said Commissioner also produced an agree-ent on the part of the relator with said David Beveridge, by which it appears that The inspectors will stamp the rates fixed by relator became a subscriber to the Beveridge plan as follows:

"CHICAGO, Dec. 1, 1887. To David Beveredge:

"The Hartford Fire Insurance Company, of Hartford, Conn., having carefully examined the prospectus issued by you of an Inspection and Rating Bureau in the State of Michigan, a copy of which is hereto attached and made a part hereof, does become a subscriber thereto, and agrees to pay you as in said prospectus stated, and to observe each and every of the terms thereof, so long as the same are observed by you and this company remains business in this State and is about to cause a subscriber thereto.
G. F. BISSELL, Gen'l Agent."

headquarters at Detroit, to conduct the business contemplated, through branches located at Detroit, Jackson, Kalamazoo, Grand Rapids, Saginaw and, if the interests of the subscribers shall require it, at other points. In order to accomplish the objects above set forth, I propose:

"First. To employ at each of the branches named a competent deputy inspector, who shall be possessed of undernwriting skill and knowledge sufficient to fit him for the position. It shall be the duty him for the position. It shall be the duty has continued so to be from thence hitherto. delivered the foregoing agreement to said David Beveredge. Said attorney further admitted to said Commissioner of Insurance admitted to said Commissioner of Insurance Company business, the premiums from which to

has continued so to be from thence hitherto.

It was agreed between the said Commissioner and the attorney for said company that the agents for said company in the State of Michigan have not entered into any agreement with agents of other companies or associations in violation of the provisions of Act No. 285 of the Dublic Act. visions of Act No. 285, of the Public of 1887, so far as is known to said Com missioner except as may appear from the exhibits and papers referred to herein.

The relator then introduced in evidence before said Commissioner a circular letter issued by it on January 16, 1888, as follows:

ows:

\[\text{``Hartford Fire Insurance Co.,} \\ \text{`Western Dept., Chicago, Jan. 16, '88.} \]

\[\text{`To Agents in Michigan:} \]

\[\text{``Gentlemen—We have received inquiries from a considerable number of our considerable considerable and material and materials.} \]

last session of your Legislature, intender from co-operating in any manner in the regulation of business and which goes into effect on the 1st proximo.

"While we can entertain no respect for a law so iniquitous in its inception and so unjust in its provisions as we regard this to be, so long as it is in force, we expect to observe it ourselves and to ask our agents to do the same.

"After the first of February it will not be lawful for you (in the language of the law) to enter into any contract or 'agreement' with other agents or associa-tions 'the object or effect of which is to prevent open and free competition.' what-ever this may mean. The operation of this law will make certain changes in our business seem expedient. All agreements to observe compact rates will be suspended from and after the date named.

"We wish to add, however, that so far as this company is concerned, we do not expect to tolerate any reduction in rates by reason of these changes. The rates of insurance in Michigan, considering the oppressive tax levied by the State, and the arbitrary provisions imposed upon the business are already much to low.

ness, are already much too low.

"No concessions in the rate last accepted will be made, except for improvements that render the risk safer.

"The system of rules and inspections heretofore employed through compact managers being, under the new law, of questiondeclined in your State. No saw mill risks class appliances for extinguishing fires. Wood-working establishments generally will be declined, except at materially advanced rates and after submission of full surveys.
"We shall require in all cases the en-

forcement of the space and four-fifths clause now in use, in case of insurance on umber, or decline the business. Flouring mills will under no circumstances be accepted at less than the schedule rates here-

"We shall hope to place in your hands at an early day printed tariffs by which the business of this office will be governed without reference to rates offered by other companies. We shall also expect to avail ourselves of such other methods for pro tecting our interests not contrary to law as may occur to us in the future.
"These changes will make it necessary for

us to impose some new burdens upon our agents in respect to surveying risks and reporting fuller information concerning them, which we trust they will cheerfully endure. Agents will please understand that rules relating to commissions paid by this company or by other companies associated with us in the same agency are in no manner affected by the new law and remain unchanged. You are asked to preserve this circular, and for your own protection and ours to be governed by your in-

struction in the matters referred to. Yours very truly,

G. F. BISSELL, Gen'l Agent." Upon the production in evidence before the said Commissioner of the agreement and protest and renewal certificate heretofore set forth, it was agreed and admitted by said Commissioner that at the time said renewal certificate was so issued the relator paid to the State of Michigan the sum of \$3,222.94 as a tax upon its business for the preceding year. Relator then produced in evidence before said Commissioner a circular letter issued by its General Agent to its

'Geo. W. Chandler, Agt., Detroit, Mich.: "DEAR SIR-Referring to our circular of Jan. 16 in relation to matters in your State. Rating Bureau, which has been opened at Detroit by Mr. David Beveridge, who proposes to rate and inspect various risks in your State through his own Bureau at Detroit and through bureaus under deputy inspectors in different parts of the State. inspectors in different parts of the State.

"Under the arrangement we make, our daily reports will be furnished to deputy inspectors before being sent to this office. the Bureau thereon and forward them to us. "We have to request, therefore, that you will direct your reports to the Michigan Inspection and Rating Bureau at Derroit

from and after the date of the receipt of

this letter.

Yours, G. F. BISSELL, Gen'l Agent." This was all the evidence offered before he Commissioner of Insurance by either On April 2, 1888, the Commissioner of Insurance made an order revoking the certifi-

notice of said revocation to be published in G. F. BISSELL, Gen'l Agent."

It was admitted by the attorney of the relator before and to said Commissioner of Insurance that said relator executed and delivered the foregoing agreement to said delivered the foregoing agreement to said.

The relator claims that said order of re-

business, the premiums from which received by it annually from this State amount to the sum of \$100,000; that it will suffic irreparable injury if said order is enforce, and published as aforesaid and that relator [CONTINUED ON PAGE 4.]

PERFECTION SCALE The Latest Improved and Best



is to this paper are not discontinued at ex a, unless so ordered by the subscriber. ed at the Grand Rapids Post Office.

E. A. STOWE, Editor

WEDNESDAY, JUNE 20. 1888.

THE VICTORY OVER TYRANNY. Court, sustaining the validity of the anti- Attorney General Taggart looked after the cheap furniture on a larger scale than besider the importance of the decision and the direct benefit it will be to every man who Supreme Court, which holds the law valid July. parries insurance on his property, THE and the Beveridge plan a plain violation of TRADESMAN'is satisfied that there will be no grumbling at the unusually large amount of space devoted to the subject.

The decision of the Supreme Court is the the part of the business men of Michigan simple reason that all artificial means to to secure immunity from the tyranny of maintain rates are removed. Considerable rance combinations. It is the direct result of oppression on the part of the insurance companies, and furnishes another instance of the old adage to the effect that those who sow to the wind must reap the

The board system of fire insurance was carried into effect in this State in 2882. The board managers went through the farce of re-rating each town in the State, which meant in reality sharp and unnecessary advances in commercial risks, although rates on residence property were in some instances reduced. The board managers, as a rule, were incompetent men. If the insurance companies had meant to make the new system obnexious to the people, they could searcely have selected better representatives for that purpose. They were usually men who appeared to feel it beneath them to hold an audience with a heavy insurer, and all remonstrances, howeveryleasantly worded, were invariably met with insult instead of argument. Such a condition of affairs naturally created antagonism among people who loved fair play and deserved decent treatment. Failing to ure redress through appeals to general agents and company headquarters, the business men took advantage of the only avenue left for them to obtain redress-the Legislature. In the fall of 1882, Hon. N. A. Fletcher, of Grand Rapids, was elected to the Legislature with the understanding that he would father a bill which of insurance companies to extort unnecessary tribute from the insuring public. The record Mc. Fletcher made as the author and mpion of the "Fletcher bill" is still Association, but for every member. fresh in the minds of many business men. He made a desperate effort to gush his measure through the Legislature, but the

In the Legislature of 1885, Hon. Robert Blacker, of Manistee, took up the cudgel free as it is in the sale of tea er calico. If in defense of the business public and did all any one harbors any doubts as to the inthat any one could have done under the fluence wielded by the B. M. A. in this rethrough to a successful issue. Again the unholy profits wrung from the people were ought into play to employ lobbyists and rupt legislators, with the same result as before. As a panishment to Mr. Blacker for the prominent part he took in the agstation, the board companies simultaneously elled their policies on his extensive milling properties an a dry, hot day in midsumuntil he could arrange with mutual com- be declared against him and his minions at panies for the renewal of his insurance.

In the meantime, the triumphant attitude of the insurance companies and their board agers became nearly unbearable. Public warranted assumption of authority on the underwriters, and the eture a third champion came to the Hon. M. T. Cole, a farmer living in the House for the third time and had the

in the passage of the Anti-com-rance bill. But for your aid, it bably have been destined to the at it had received in two former that the control of the received and the control of the

nies. The Governor has probably ere the ned the bill, which will, in my judgment nen it takes effect, rid the State of one of

Strange as it may seem, no insurance npany carried into execution the threa that it would retire from the State in the event of the bill becoming a law. Instead of doing so, a portion of the companies Barnhart & Putman furnished the stock. conformed to the law in good faith, while the others sought to evade it by operating inder what was known as the "Beveridge Rating system." This plan was a virtual esumption of the obnoxious features of the at Slocum's Grove. Ball, Barnhart & Putold board system and was so held by the Insurance Commissioner and the Attorney General. To precipitate a test case, the It may appear to some of THE TRADES- Insurance Commissioner revoked the license wan's readers that it devotes more of its of a company which persisted in evading ee than it is justified in doing in giving the law. Ex-Judge Marston was retained full text of the decision of the Supreme to conduct the case for the company, while

While it is yet too early to predict what

effect the decision will have, it is not difficult to see that it means a gradual reduction nination of five years' constant effort on in rates until a fair basis is reached, for the reductions in rates have occurred in som localities since the law went into effect, and there is every reason for believing that still further concessions will now be made. No one wants the insurance companies to do business at a loss, neither does a man wish to pay more than insurance is actually worth. A happy mean between the two The immediate result of the combination extremes is the end sought by business men, was exorbitant advances in rates all around. and the recent decision of the Supreme Court makes it possible to demand that con-

WHY LAG BY THE WAYSIDE? A recent issue of the Evant Review con tains the following:

Evert has a Business Mea's Association f thirty-three members, still a meeting has not been held for six months on account of the absence of a quorum. In union is strength, and with each and every member cenefits can be gained for the town and each advidual member, and it seems to us bad licy to allow the organization to die, as it must if semething is not done immediately.

Few Associations started out under more favorable suspices than the Evart organization. The members went to work with a will secured good results through the collection department and accomplished lasting good for their town in the direction of improvements in wagon roads leading into the place. Having only fairly enlisted in the campaign-having accomplished but a tenth part of the advantages which the organization was created to secure—the members should not now falter by the wayside. They owe it to themselves and to their would put an end to conspiracies on the part town to continue in the work without interruption until they have made Evart a city of enterprise and influence. This advice is intended for no one member of the Evart

To the many benefits secured through the medium of the B. M. A. must now be opposition was so theroughly united that added its greatest achievement—the abolition of combination insurance. From this time on, competition in insurance will be as tances to push the same measure form, he is invited to peruse the voluntar acknowledgement of the father of the Cole law, in another column.

eadly combat and come off victorious, the B. M. A. is now confronted with another abuse quite as annoying, although not so strongly entrenched in ill-getten gains. The new enemy which must be vanquished is compelling him to carry his own risk the peddler, and in all probability war will the Cheboygan convention on August 7

Fabulous Profits Made on Royal Baking

Powder. The trial of the suit of William Ziegler gainst Joseph C. and Cornelius F. Hoagland, for an injunction to restrain the payment of enormous salaries to them as President and Vice-President of the Royal Baking Powder Co. brought out some facts in relation to the internal affairs of the company which the four stockholders would probably have preferred to keep from the paid in. The stockholders are as follows: ut a bitter struggle, however. The years, as follows: 1881, gross sales, in and A. Loranger, trustee, 4. nce companies pulled every wire in round figures, \$1,175,000; net profits, Manistee—The petition of creditors of the ssion, whipped their recalcitrant \$308,000; 1882, sales, \$1,487,000; net prof- Manistee Salt and Lumber Co. amounting ts back into line and threatened to its, \$390,000; 1883, sales, \$1,895,000; profithdraw from the State in case the bill its, \$511,000; 1884, sales, \$2,119,000; profits, James Gamble to the position of co-receiver string last Thursday. ed. It would probably have been de- \$534,000; 1885, sales, \$2,213,800; profits, ated a third time but for the fact that a \$564.000; 1886, sales, \$2,426,000; profits, tively new influence was brought to 682,000; 1887, sales, \$2,657,000; profits, ar on the legislature—the influence of the \$725,162.45. These figures are exclusive of Messrs. Miller and Kneeland, of Milwaukee, position of billing clerk. ss men of Michigan. How the salaries paid the three Hoaglands, as opposed the appointment, and E. F. Uhl, I and to what purpose that influence was follows: J. C. Hoagland, President, \$50,000; d is thus acknowled by Mr. Cole in a C. N. Hoagland, Vice-President, \$30,000; r to the writer under date of June 28, Raymond Hoagland, Treasurer, \$6,000. Judkins made the appointment. clearly established that some of the money

AMONG THE TRADE.

GRAND RAPIDS GOSSIP. J. V. Moran has engaged in the grocery

iness at Lake city. Olney, Shields & Co. nished the stock. John Seven has engaged in the grocery

siness on West Leonard street. Ball,

John W. Ward has engaged in the grocery business at Wolcottville, Ind. Ball, Barnhart & Putman furnished the stock. A. S. Frye has engaged in general trade

man furnished the groceries and Foster. Stevens & Co. the hardware. Martin L. Sweet has leased the factory plant on Prescott street now occupied by the Grand Rapids School Furniture Co.,

where he will continue the manufacture of nact insurance law; but, when they con- interests of the people. How well he suc- fore. The School Furniture Co. expects to ceeded is best shown by the decision of the vacate the premises about the middle of

AROUND THE STATE.

Mt. Clemens-John Kruse succeeds Kruse & Tessman in general trade.

Lansing-J. I. Mead, of the dry goods firm of Mead & Co., is dead. Detroit-Louis Phillips succeeds Julius S

Meyer in the jewelry business. Detroit-Chas. Klien succeeds Chas. P. Klien in the hardware business.

Ynsilanti-A. H. Goldsmith succee H Devoe in the feed business. Jackson-Weber, Grimm & Co. suc

ohn Weber in the meat business. East Saginaw-Wickes Bros, have bought he boiler works of Gray & Wildman.

Howell - Frank A. Burkhart succee J. D. Sleight in the grocery business. Vicksburg-Baker & Carlisle succeed R. Baker in the drug and grocery business. Kalkaska-Orrin Beebe succeeds Noteware & Beebe in the hardware business. Evart-Mrs. Geo. E. Wells succeeds Mrs. M. H. Steinborn in the millinery business. Reed City-Rupert Bros. succeed Mrs. S. L. Brown in the confectionery business. Reed City-Mrs. S. L. Brown has sold her grocery and restaurant to E. A. & A. E.

Rupert East Saginaw - A. Scholtke succeeds business.

Muskegon-H. E. Rumrill has retired by the remaining partner.

Nashville-H. W. Hawkins, who engaged in the dry goods business here about two Hudson. The bank will be open every afmonths ago, has concluded to abandon the field and has returned to Reed City.

STRAY FACTS.

plies, under the style of the Van Elec-

Kalamazoo-The American Cart Co. has ssued a sixteen-page illustrated catalogue. The illustrations are by the Fuller & Stowe | are anciently famous. Under the stern law Saranac-Benson & Crawford have re

as sued in the Circuit Court to recover. Hastings-The boot and shoe busines belonging to the Augustus Rower estate has heen merged into a stock company, under the style of the Rower Shoe Co. The stockholders are J. L. Wilkins, Mrs. J. L. Friday. Wilkins and Wm. H. Spence. The latter will have the management of the business.

Detroit-Arthur Loranger & Co. have company under the same style. The capital stock is \$20,000, of which 75 per cent, is Chicago to attend the convention.

to over \$600,000 for the appointment of Mason, pulled THE TRADESMAN's latchwith Otto Kitzinger was brought up in the Miss Elsie Kellogg succeeds Lloyd Van Circuit Court one day last week. Messrs. Etta as assistant book-keeper for Amos S. Ramsdell & Benedict, of Manistee, and Musselman & Co. Jacob Klasse takes the of Grand Rapids, advocated it. Both sides were ably presented after which Judge

Shelby-Eight of the business men have and Detroit. organized a stock company, under the style of the Shelby Improvement Co., to erect a capital stock is \$6,000, divided into \$100 ares, and distributed among the follow- in town a couple of days last week.

President, D. H. Rankin; Vice-Pres Geo. B. Getty; Secretary, W. H. Churchill: Treasurer, Geo. E. Dewey. Directors, W. H. Churchill, D. H. Rankin, A. R. McKinnon, Geo. B. Getty and R. H. Wheeler.

MANUFACTURING MATTERS.

Detroit-The Neptune Manufacturing Co. has increased its capital stock from \$150,000

Belding-H. H. Belding offers the Mich igan Overall Co., of Ionia, factory power and a bonus to remove to this place.

Manistee-The Filer City Manufacturin Co. has a gang of men and teams at work pulling stumps and preparing the ground for the new buildings, and expect to be ready for manufacturing cheap grades of furniture in about 60 days.

Detroit-The Illinois & Indiana Stone and Coal Manufacturing Co. has become incorporated here and will quarry, manufacture and mine stone, coal and minerals in the counties of Vermillion and Fountaine, Indiana. Capital stock, \$250,000, paid in. Stockholders, O. W. Shipman, 1,320; W. C. Maybury, 1,200; F. A. Blades, 200; F. B. Stevens, 560; J. N. Dexter, 560; W. E. man, trustee, 2,000 shares.

Bank Notes.

Lake Odessa is now the possessor of a

At a meeting of the Directors of the Sec ond National Bank of Owosso, held last Monday, A. T. Nichols retired from the Presidency of the institution, and was succeeded by Jacob Seligman (Little Jake). Jas. Osborn succeeded Mr. Seligman as Vice-President of the Bank. Assistant Cashier Miner was placed in temporary charge of affairs, pending the appointment of a regular Cashier. It was voted to increase the capital stock from \$60,000 to \$100,000 in the fall.

The new Central Savings Bank, at Detroit, opened for business on the 14th in the Detroit opera house block, just around the corner from Woodward avenue, fitted up with all conveniences, including a ladies' waiting-room, something not provided by many banks. Gilbert Hart is President, Joseph H. Hart, for many years with Mer-Butenschoen & Scholtke in the tailoring rill & Ferguson, is Cashier, and the Directors, besides the President and Cashier, are Henry F. Lyster, A. E. Leavitt, Julius from the musical merchandise firm of Wolff Stroh, M. H. Chamberlain, W. C. Stoepel, & Rumrill. The business will be continued H. O. Walker, W. H. Irvine, Wm. Leid, Conrad Clippert, C. K. Latham, W. A. Underwood, H. C. Hart and J. K. Boies, of ternoon until 4:30, and evenings from 7 to 8 o'clock, and until 8:30 on Mondays and Sat-

If the great City of Glasgow Bank failure Hudson-Frank Van Epps, has engaged a few years back, with liabilities of thirty in the sale of electrical appliances and sup- million dollars, marked an epoch in British finance, the manner in which its ruinous effects have largely been overcome is no less noteworthy as an example of that "standing by each other" for which the Scotch people of unlimited liability, the stockholders of the bank had to make good to the creditors evceived orders for their eclipse vine sprinkler ery farthing of their accounts. This they from nearly every State in the Union. They did. But the process brought utter ruin to are unable to fill their orders as fast as reall, except a very few who could afford to pay an assessment of \$3,000 on each \$100 Detroit-Assignee Wm. F. McCorkie, of of stock. Thereupon the Scottish people George A. Sheiley's estate, has filed an in- set to work, quietly and with no appeal to ventory in which he places the assets at outsiders, to care for the unfortunate stock- be out of town and in this way accidentally \$19,029.58, valued at cost, and the liabilities holders. A fund of \$1,935,000 was raised, and so well has it been administered that J. R. Monroe, cashier of the Kalamazoo not a stockholder nor anyone dependent on Savings Bank, and a brother of State Sen-him has suffered want or privation, while ator Charles J. Monroe, of South Haven, many have been aided by loans to regain a died at Kalamazoo one day last week from prosperous business standing. Up to date, injuries received from over-exertion in 83 per cent. of such loans have been repaid by the beneficiaries. There now remains of Detroit-James K. Woolley declares that the fund some \$500,000, the bulk of which the Detroit Steel and Spring Works con- will be devoted to purchasing annuities for tracted to pay him \$1 royalty on an im- widows and other helpless dependents. The provement in springs and housings, and entire transaction forms a notable record at that the company now owes him \$10,000 in once of generosity and thrift, creditable in consequence, which it refuses to pay. He the highest degree to the people who have thus turned disaster into honor.

Purely Personal.

John Shields, of Olney, Shields & Co., caught fifty-seven brook trout near Hart last

Dr. Chas. S. Hazeltine and family are spending the summer at their handsome sidence at Spring Lake.

C. H. Wilbur, the St. Ignace druggist and grocer, was in town Monday on his way to

Miss M. Alice Crookston, daughter of the ion of seeing it perpetuated in the public. President Hoagland reluctantly M. L. Bennett, 200 shares; J. C. Merrill, 40; veteran traveler, has returned from New atutes of Michigan. It did not go through gave the sales and profits, for the past seven H. R. Loranger, 4; A. A. Loranger, 552, York, where she has been pursuing art

> E. M. Slayton, dry goods dealer and manager for the Michigan Knitting Co., at

John De Boe, chemist for the Hazeltine & Perkins Drug Co., was married last Wednesday to Miss Carrie Wagner. They

Gripsack Brigade.

James Anderson, with W. H. B. Totten.

ons in the amounts named: W. H. | A. W. Peck, traveling salesman for the and posts should be removed from the

GOT AWAY ALIVE.

"Is the proprietor in?"

"Hey ?"

"Is the owner of this store in?" "Oh! I be the boss." (Squirt of tobacc

"Hey ?"

"Do you know Jed. Bump?" (Loud.) "Oh, yep. Lives mile north o' here on th' road thet runs paralysis with this one." (Vague sweep of the hand.)

"I am a stranger in these parts and, wanting to make a few inquiries, came to you, seeing you owned the store and would be posted."

classic knowledge is taken.) "Married?"

times."

"Wives dead or divorced?"

Fust, he married Spriggs' gal. She brung him forty acres and a cow. She died-I mean his wife. Then he married Widder Avery, 400; J. B. Corliss, 300; O. W. Ship- Hines. She brung him nothin' and two young uns. She died. Then he married Hanner Spence."

times, so I suppose Hannah died."

"Ya-as, ager. Then he rested a spell and inally married old man Burd's widder."

"I do' know. She up and lef' him." "Did, eh? Well, well! What did Jed.

"We-el, he cum in here right smart arter t happened, and he stood where you stand and I stood here and Tom Bunt over yon, and says Jed, says he, "Boys, I've had great trials in my life and the Lord has afflicted me sorely, but I'd ruther a' buried ten wives than had one get away alive!"

this country was the Bartlett blacking racket. A neat, smooth talker goes into a country merchant's store and by a dint of hard, cold jaw, accompanied with a firstclass shine, which the artist bestows free, he succeeds in getting the country merchant feeling favorable, and immediately whips out an iron-clad contract and proceeds to business. He usually strikes his man for about a \$100 order, and of course is assured by the merchant that he can't stand any signs an order for \$25 or \$30, which reaches him in time stuffed to twice its original size. Nobody reads the contract; but at the head, in very fine print, like the contract on Western Union message, is the iron-clad oath, "not to countermand, return or relate. of course, and stands the shot without a kick. Herzinger & Harter, at Loveland, wrote the blacking firm on receipt of their famous product that they had enough blacking to put the whole world in mourning, and put it on four coats deep, and still have enough left to paint their agent's eye when he called again. The little town of Love land has enough blacking to keep the whole of Colorado hustling for half a century Everybody got a dose except Burke and Skelly & Bond. George West owns a nice lot, while Crawford & Mills offer a box of blacking as a prize with every five cent escaped having a good stock of the stuff kill time by forming themselves into "sides" and pelting each other with it in the streets. Dunk Holliday gave away the snap, but nobody took his advice, and now talking Bartlett blacking to them. Boulder Longmont, Ft. Collins and Greeley are all stocked up in fine shape, and there will be poor trade for shoe polish artists in that part of the country for twenty-five years to

Two Important Business Changes. General surprise was occasioned last week by the announcement that M. J. Clark and Frank Jewell had retired from the wholesale grocery house of Clark, Jewel & Co., to engage in business on the Pacific Coast. The remaining members of the firm, I. M. Clark and Fred B. Clark, will continue the business under th style of I. M. Clark & Son. This recalls the name of the old firm of I. M. Clark &

Before the end of the week, however, as equally unexpected change took place. D D. Cody and Franklin Barnhart sold their interest in the firm of Cody, Ball, Barnhart & Co. to O. A. Ball, Willard Barnhart, will continue the business under the style of Ball, Barnhart & Putman.

Neither house makes any change in its traveling or clerical force.

Better Buy of Regular Dealers. An agent of the Union Supply Co., of Chicago, is soliciting the patronage of the farmers in Sparta and Alpine townships, Kent county. THE TRADESMAN has no special knowledge concerning the Union Supply Co., but, as a general rule, the goods such houses pretend to sell and the goods are spending the honeymoon at Cleveland they send to their customers bear no resem blance, except in price.

Back-Down by the Bell Telephone Co.

Attend the Meeting To-Night.

All members of the Grand Rapids Merantile Association should attend the regular meeting this evening, as several important matters will come up, for consideration and action. The Entertainment Committe will present its report of the annual picnic The Jumbo bottle of Heinz's pickles will be awarded to the grocer whose guess as to its contents comes nearest to the actual num-

New Teas.

The Telfer Spice Co. claims to be the first house in Grand Rapids to receive a consign ment of new teas this season.

POTATOES.

We give prompt personal attention to the sale of POTATOES, APPLES, BEANS and ONIONS in car lots. We offer bes facilities and watchful attention. Consign ments respectfully solicited. Liberal cash

COMMISSION MERCHANTS,

166 South Water St., CHICAGO. FELSENTHAL, GROSS & MILLER, Bankers

MANUFACTURER OF

Horse and Wagon Covers, Awnings and Tents, Flags and Banners, Oiled Clothing, Feed Bags, Wide Ducks, etc.

Telephone 106. 3 CANAL ST., - GRAND RAPIDS.

WANTED.

Butter, Eggs, Wool, Potatoes, Beans, Dried Fruit, Apples and all kinds of Produce.

If you have any of the above goods to ship, or anything in the Produce line let us hear from you. Liberal cash advances

Earl Bros., Commission Merchants

157 South Water St.; CHICAGO. rence: FIRST NATIONAL BANK, Chicago MICHIGAN TRADESMAN, Grand Rapide



for State of Michigan.

STRAIGH

FINEST and LARGEST SMOKE For the money in the U.S. (FPut up 50 in a box. Asi your dealer for them. Manufactured only by JOHN E. KENNING & CO., Grand Rapids Send for prices. OTTOO We carry a full line of

Parties in want should write to or see the Grand Rapids Seed Store, 71 CANAL Street.

both for field and garden

JUDD & CO., IOBBERS of SADDLERY HARDWARE And Full Line Summer Goods. 102 CANAL STREET.

WHIPS

GRAHAM ROYS, - Grand Rapids, Mich.

FOR SALE—GENERAL STOCK, GOOD TRADE, LONG
or short lease of store. A bargain for some one.
Must sell. Want to go South. Address Box 12, Grand-FOR SALE-OF INTEREST TO FURNITURE, AGRI

OR SALE-GOOD HOOSIER FENCE MACHINE FOR

L' manufacturing combination fence, using pi and wire. Also one Gem City Fence Machine. ' machines will be sold at a bargain. Address No care Michigan Tradesman, Grand Rapids.

FOR SALE, WANTED, ETC.

FOR SALE—OF INTEREST TO FURNITURE, AGRIInave a factory nicely located, in good repair, dry kiln,
warehouses, yard, boom and ample power. There is nofurniture factory in this vicinity and there are several hardwood sawmills. I will sell cheap and on easy
terms. Will exchange for other desirable property.
Will take a silent interest or, if desired, will attend to
purchases of material and selling of goods. I am a
non-resident of the city and the property must be disposed of. Address Box 44, Eaton Rapids, Mich. 239

FOR SALE—A WELL-SELECTED STOCK OF DRY
Goods and Groceries in a thriving town of 1,000
inhabitants. Two railroads, good trade, good society,
everything that is desirable. Stock will invoice \$2,000
to \$2,500. Going out of business my reason for selling,
Address H., care of Michigan Tradesman. Grand Ran

FOR RENT OR SALE—ONE-HALF OR THE WHOLE.

| 32,500. Apply to Mrs. E. M. White, at above address. 227 | FOR SALE—THE DRESS OF TYPE NOW USED ON "The Tradesman"—600 pounds of brevier and 200 pounds of nonpareil. A good bargain will be given purchaser. 206 | FOR SALE—AT A BARGAIN. A CLEAN STOCK OF hardware and mill supplies. Address Wayne

care Tradesman office.

POR SALE—FRUIT FARM OF 7½ ACRES, LOCATED in Spring Lake. Ten minutes walk from post-office. Pleasant place. Nice buildings. Will sell on long time or exchange for stock of any kind of merchandise. Place is valued at \$5,000, will take \$2,000 for it. Address S. A. Howey, North Muskegon, Mich. 208

WANTS. WANTED-TO BUY A SECOND-HAND NO. 218 EN-terprise Coffee Mill. Must be in good order and not long in use, and price right. Address G. S. Put-nam, Fruitport, Mich. 237 mam, Fruitport, Mich.

237

WANTED—SECOND-HAND PATENT THREE -SAW
Edger. Address, giving price and full particulars, J. H. Parker, Alpine, Mich.

lars, J. H. Parker, Alpine, Mich.

WANTED—A GRIST MILL AT CONKLIN, SITUATED in one of the best grain producing districts in Michigan. Located on Grand Rapids & Indiana Railroad, both Grand Rapids and Muskegon markets are easy of access. Right party will get site and \$1,000 honus. Address John Sehler, Grand Rapids, or Heavy Miller Conklin.

WANTED—A MAN FAMILIAR WITH THE PROVIS-ion business to travel on the G. R. & I. R. A. swer 222, care Michigan Tradesman. 222 WANTED—SITUATION BY A REGISTERED PHAR-macist, Seven years' experience. Best of refer-

61,200 CASH BUYS MANUFACTURING B ness paying 100 per cent. Best of the for selling. Address Chas. Kynoch, St. Ign A GENTS WANTED EVERYWHERE. THREE NEW



ACME ALMA GILT EDGE GLYCEROLE RAVEN GLOSS LADIES (WOOD'S) ROYAL POLISH (BIXBY'S)

SATIN POLISH (BROWN'S) Findings and Shoe Store Supplies. G. R. MAYHEW,

Grand Rapids, - Mich.

Importers & Whalesale Grocers

Provision Department a Specialty. Butterine al-

ways in Stock.

"Do you know Jedekiah Bump?"

"Ya-as." (Doubtfully.) "Is this Jed. Bump rich ?"

"Rich? Huh! Sh'd say ez much. Rich as Creosote!" (Keen look to see how

"We-el, so to speak-be'n tied up four

"Well, stranger, Jed. he's had hard luck.

"Well, you said he was married four

"Yes, that's the one I wanted to know of. She is living?"

say to that?"

JESSE LANGE.

A Slick Trick. One of the slickest, as well as one of the nost laughable, schemes ever perpetrated in

Enos Putman and Hecman G. Barlow, who

The Mayor of St. Louis was one too he issued orders that all telephone wires

FOR SALE OR TRADE—FIVE ACRES OF GOOD brick land, boiler and engine, tile and brick me

Thardware and mill supplies. Address Wayne Choate, Agent, East Saginaw.

TOR SALE—A CLEAN STOCK OF DRUGS, FIXTURES, accomplete, on rood line of railway, about 35

WINTER, CORKIN.
WANTED—LADY AGENTS FOR THE MME. WILLliamson Corset. It sells at once; good satisfaction. Liberal terms and good territory. Williamson
Corset & Brace Co., 18 S. Sixth St., St. Louis, Mo. 229

WANTED-1,000 MORE MERCHANTS TO ADOPT OUR mproved Coupon Pass Book System. Se s. E. A. Stowe & Bro., Grand Rapids. MISCELLANEOUS.



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No. 73—Belding B. M. A. ident, A. L. Spencer; Secretary, O. F. Webste No. 74—Tecumseh B. M. A. ent, Oscar P. Bills; Secretary, F. Rosacra No. 75—Davison B. M. A. Ident, J. F. Cartwright; Secretary. L. Gifford

Special Knterprises Wanted.

HOPKINS STATION-OFFERS BIG INDUCE. NORTH MUSKEGON-WANTS A LIVE LOCAL BELLEVUE-IS IN THE FIELD FOR A GRIST WAYLAND-OFFERS UNEXCEPTIONABLE IN ducements for a cannery, Address Sec'y B. M. THE LAKE-WANTS ANY KIND OF HARDWOOD factories. Address Sec'y B. M. A. 5

Centucky has a new pharma is the fee for renewal of country clerk. As seen as

es to join with the Lowell Bu ation in a picnic on Grand River, some

J. F. Clark, of Climax, one of the prin novers in the Scotts and Climax B. M. A., finely. We have collected old accounts which we had long deemed worthless. We are much eased with its workings and it makes our nizations, feeling that we are strengthened thereby and that more dead-beats must rear the seeds they have sown when the cash and

bread were both low."

The letter-heads used by the Hudson Busi ness Men's Association present the following truthful description of that model yillage: "Hudson, one of the busiest and prettiest villages in Michigan, is located in the Bean Creek Valley, surrounded by a rich timber country and fertile agricultural region and enjoying agricultural region and enjoying and fertile agricultural region and enjoying agricultural reg the advantages of competing railroad linesthe Lake Shore & Michigan Southern and Cincinnati, Jackson & Mackinac intersecting in all the power that He had. If you like you the Lake Shore & Michigan Southern and Cinthe center of the village. Its people are sociable and progressive, its educational and religious influences all that could be asked, its residences, business blocks and streets are handsome and attractive, and its advantages for transportation and industrial enterprises are most excellent.

The power that He had. If you like you can give me a new leg, and I will be asked, its residences, business blocks and streets are handsome and attractive, and its advantages for transportation and industrial enterprises are most excellent.

The power that He had. If you like you can work miracles. If you like you ca

Lansing Journal: The arrangements for the Association, are practically completed, and nearly every member of the Association has announced a determination to be present. In addition to President Wells' annual address and a musical programme, the literary exercises will include responses to the following toasts: "Lansing-its Business Forces," by Mayor Crotty; "The Council and the B. M. A.." Ald. Chas. Broas; "The Members' Silent (?) From the American Stotekeeper. Partners—the Ladies," Dr. R. J. Shank; "The Association—its Present and Future," E. R. to give credit to bad debts, but that is a hotel parlors before the banquet.

Abolition of Laws for the Collection of Debts.

No inconsiderable number of business men are now advocating the abolition of all laws for the collection of private debts. They argue that there is no more reason why the state should lend its machinery of constables, sheriffs and courts—still less as is to a certain extent yet the case in New York, its prisons—to the collection of the debts of the individual, than that it should indertake to black his boots in the morning or tuck him into bed at night. The abolition of all laws for the collection of private debts would not only free our judicial machinery from a clogging mass of business which, to a large degree, prevents its per-formance of proper functions, but it would unquestionably lead to a far higher standard f personal and commercial morality, since character would then be the prime element in credit. If it lessened, as it, undoubtedy, would, the use of credit in commercial transactions, the result would be to put bus-ness upon a far more sound and stable foundation and to lessen the intensity of those commercial fluctuations in which periods of tagnation follow periods of speculation. The curse of credit as a flux of exchanges is that it expands when there is a tendency to speculation, and sharply contracts just when ost needed to assure confidence and prevent industrial waste.

Arousing Interest on the Peddling Question.

WEST CAMPBELL, June 16, 1888.

E. A. Stowe, Grand Rapids: E. A. Stowe, Grand Rapide:

DEAR SIR—Being considerably interested in the peddling question, I would suggest the idea of taking some way of informing the public concerning the peddler's law and its requirements. As far as my observation extends, there are very few people who know that there is such a law or what it aims to be.

Yours respectfully, OBSERVER.

Will the writer of the above kindly go a little

best method of "informing the public" on this question? Chronic cases deserve heroic treatent, and the peddling question is one of the nost serious questions which now confront the business public. Any suggestions which vill tend to mitigate or eradicate the evil will be thankfully received and, where practicable, quickly put into execution

A Merchants' Exchange at Detroit. rom the Detroit Journal.

A movement which has been steadily

pushed in a quiet way for some time has so far progressed that the formation of a Merchants' Exchange and the erection of a building for the accommodation of all the the exchanges in Detroit seems assured.

The Michigan Tradesman grows better and better with age. Editor Stowe is a wide-awake young man, and is publishing a paper that no merchant in Michigan can afford to be without. present quarters, which have never been suitable for exchange purposes, next May, and this fact has hastened the new project. The Merchants' Exchange, as proposed, will take in the Board of Trade, the Merchants and Manufacturers' Exchange, the Coal Exchange, the Builders' Association and the Lumber Exchange. Each will maintain its separate organization, but will unite with the Merchants' Exchange in a common home and in a mutual advancement of interests. Already a number of capitalists have effered to put up any kind of a building desired on any suitable location.

A Cut of Ten Cents in Salt. An East Saginaw dispatch of June 15

contains the following information relative to the cut in salt:

The Michigan Salt Association has re-The Michigan Salt Association has reduced the price of salt ten cents a barrel, and manufacturers will receive but fifty cents per barrel. The cut in price is owing to the large amount of salt being sent from the East to the Western market. Owing to the discrimination in freight rates against Michigan, the present rate from Warsaw, N. Y., to St. Louis is only three cents more than from Saginaw. with a difference of Association proposes to submit the discrimination to the Inter-State Commission. The reduction in price will cause a suspension of all salt works in the State not connected with sawmills.

If you have little folks from five to nin years old you can give them more pleasured for ten cents by getting a copy of July Or Little Men and Women than in any with the control of the c

The War on Words.

Brigham Young's Wit.

It is believed that the following anecdote of Brigham Young has never before been published. The high priest of the Mor-mons often had to exert the whole of his wonderfully quick wit in order to preserve the faith that his followers had in him, but he was generally equal to the occasion. A certain elder, while chopping wood, had cut his leg so badly that it had to be amputated. As soon as he was able, he came to Young and stated his case to him somewhat as fol-

When the day of judgment comes, wherebanquet at the Lansing House next Tuesday ever you are buried, your old leg will find evening, which will mark the termination of you out and join itself to you, but if I give the first year of the Lansing Business Men's you a new one, that will rise with you, too, and the question is whether you would rather suffer the inconvenience of getting along with one for a few years here or go

through all eternity with three legs." The choice was quickly made, and Brigham Young's reputation as a miracle-worker was saved.

Beware of Blackmailers.

Osborn; "Albuminoid Ammonia and its Rela- rule which many, many times cannot be put tion to Local Option," Supt. C. A. Gowari into force. The most plausible credit-closing remarks by Gov. Luce. H. B. Stitt will seeker may be the most inveterate deadbe toastmaster. A business session for the beat. Merchants should be careful, how-annual election of officers will be held in the ever, in attempting to collect bad debts and not lay themselves liable to damages for libel. A. G. Armstrong, of Mexico, Mo., employed a Chicago collection agency to collect a debt from a St. Louis saleswoman. The libel consisted in sending "dead-beat" letters and "bad-debt" envelopes. The fair delinquent resisted, and a jury recently found Armstrong guilty of libel and fixed his fine at \$500. Merchants should be very cautious in dealing with the many collec-tion agencies and mercantile associations. Many of them are blackmailing schemes and unworthy the slightest confidence.

Fourth of July Excursion Rates.

The Chicago & Grand Trunk Railway, Detroit, Grand Haven & Milwaukee Railway, the Michigan Air Line and the Detroit & Port Huron Divisions of the Grand Trunk Railway, have arranged to sell special excursion tickets at single fare for the round trip between all stations on their lines, on July 3 and 4, tickets good to return

on the giving of bonuses to secure manufacturing enterprises. The practice is fundamentally wrong, and the dishonest use lately made of it by the Gale Plow Works, of Albion, shows to what hurtful extent it may be carried. Of course, in some cases, a slight bonus may secure a concern that

sped she grew impatient. "When will he be back?" she said loftily. "In about four weeks, madam," was the reply. "He is now on a business trip to Montana." She traded with the clerks.

From a Newspaper Standpoint. From the Newaygo Tribu

VISITING BUYERS.

The following retail dealers have visited the market during the past week and placed orders with the various houses:

orders with the various houses:

CH Joldersma, Jamestown H VanNoord, Jamestown Martin Gezon, Jenisonville Barnhart & White, Mance-CH Deming, Hammond Una Una WH Struik, Forest Grove J W Balcom, S Boardman DenHerder & Tanis, Vries John Farrowe, So Blendon Land CF Walden, Mancelona Sevey & Harrington, Berlin Frank Catlin, Sullivan Watson & DeVoist, Sullivan C C H Wilbur, St Ignace Cole & Chapel, Ada Cole

THE TRADESMAN is under obligations to the Chicaro Timberman for a convenient "Ready Reckoner," which is surely destined

chants should remember that the cele"Crescent," "White Rose" and
I Patent" brands of flour are manud and sold only by the Voigt Mill-

Bardware.

.....dis \$ 60&10&10 American, all kinds. American, all kinds. dis Steel, all kinds. dis Steel, all kinds dis Swedes, all kinds dis Gimp and Lace. dis Cigar Box Nails dis Finishing Nails. dis Common and Patent Brads. dis Common and Patent Brads. dis Hungarian Nails and Miners' Tacks. dis Trunk and Clout Nails. dis Trunk and Clout Nails. dis Tinned Trunk and Clout Nails. dis Tinned Trunk and Clout Nails. dis Tinnet Half-and-haif. Strictly Half-and-haif. them. I believe truly that you are Christ's

Cast Loose Pin, figured ... dis 70& Cast Loose Pin, figured ... dis 70& Cast Loose Pin, Berlin bronzed ... dis 70& Cast Loose Pin, Berlin bronzed ... dis 60& Wrought Narrow, bright fast joint ... dis 60& 10 Wrought Loose Pin ... doi: 10& 50& 5 Wrought Loose Pin, acorntip ... dis 60& 5 Wrought Loose Pin, japanned ... dis 60& 5 Wrought Loose Pin, japanned, silver tipped ... dis 60& 10 Wrought Table ... dis 60& 10 Wrought Inside Blind ... dis 60& 10 Wrought Brass ... dis 75 Blind, Clark's ... dis 70& 10 Blind, Parker's ... dis 70& 10 Blind, Shepard's ... dis 70 CAPS.

.....per m \$ 65

Socket Firmer dis 7
Socket Framing dis 7
Socket Corner dis 8
Socket Slicks dis 8
Butchers' Tanged Firmer dis Barton's Socket Firmers dis Cold net

Bottoms....DRILLS

the round trip between all stations on their lines, on July 3 and 4, tickets good to return up to and including July 5.

The custom of making cheap holiday excursion rates was inaugurated by these lines some years ago, and the increase of sales year by year show that their patrons appreciate the concessions made.

Not Favorable to the Bonus.

From the Plainwell Enterprise.

In another column we print a pointed article from The Michigan Tradesman on the giving of bonuses to secure manufacturing enterprises. The practice is fundada and the strong of the product of the strong of the product of the prod

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

a slight bonus may secure a concern that will be of great benefit to a municipality, but generally the concern will settle in the most advantageous place for its business—bonus or no bonus.

She Concluded Not to Wait.

An obliging lady customer in a certain store recently insisted that she always traded with the proprietor and not with

A slight bonus may secure a concern that Maydole & Co.'s.

Sis 25

Yerkes & Plumb's.

Mason's Solid Cast Steel.

HAMMERS.

Maydole & Co.'s.

Maydole & Co.'s.

Maydole & Co.'s.

Maydole & Co.'s.

Sis 25

Yerkes & Plumb's.

Maydole & Co.'s.

Sis 40.

Champion, anti-friction.

Mis 60&10

Kidder, wood track.

Mis 60&10

Kidder, wood track.

Minges.

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

Maydole & Co.'s.

Ma

| HOUSE FURNISHING GOODS. | Stamped Tin Ware. | new list | 70&10 | Japanned Tin Ware. | 25 | Granite Iron Ware. | 25

HOES.

LOCKS—DOOR.

Russell & Irwin Mfg. Co.'s new list. dis
Mallory, Wheeler & Co.'s. dis
Branford's dis
Norwalk's dis Stanley Rule and Level Co.'s.....dis MATTOCKS. Adze Eye. \$16 00 dis 60 Hunt Eye \$15 00 dis 60 Hunt's. \$18 50 dis 20 & 10

Stebbin's Pattern ... dis Stebbin's Genuine ... dis Enterprise, self-measuring ... dis

NAILS—IRON. Common, Brad and Fencing

inc or tin, Chase's Patent. inc, with brass bottom.... We also manufacture a full line of Swe Goods. Write for quotations Tool Co.'s, fancy.....

CRA

JOBBER IN
TINWARE, GLASSWARE and NOTIONS

PATENT FLANISAED IRON.

A" Wood's patent planished, Nos. 24 to 27 10 2

B" Wood's pat. planished, Nos. 25 to 27 9 2

Broken packs 1/2 1/2 1/2 20 extra. TIN-LEADED.

Screws, new list.
Casters, Bed and Plate dis50s
Dampers, American
Forks, hoes, rakes an all steel goods...d
Copper Bottoms.



Send for circulars and book of testimonials.

SHEET IRON. Com. Smooth.

FOR SALE BY

H. M. REYNOLDS

M. EHRET, Jr., & CO.,

BLACK

PREPARED

DIAMOND

For all kinds of buildings re-

READY TO APPLY WHEN

quiring a good roof at less price

Anyone can put it on,

Chicago and Philadelphia.



Re-paint your old buggy and make it look like new for LESS THAN ONE DOLLAR. Eight beautiful shades

GRANITE FLOOR PAINTS The Great Invention. Six Handsome Shades. Ready for use. DRY HARD OVER NIGHT, and are ve

durable. Give them a trial, and you will be convinced that it does not pay to mix the paint yourself. ACME WHITE LEAD & COLOR WORKS

DETROIT, Dry Color Makers, Paint and Varnish Manufacturers. CUT THIS ADVERTISEMENT OUT AND TAKE IT TO YOUR DEALER, IT WILL SECURE YOU A PRIZE.

Wholesale Grocers, CRAND RAPIDS, MICH.

Will occupy this space next week.

ORDER

Brown's French,

Bixby's Royal,

Eclipse Safety Barrel,

Spanish Gloss,

Topsey, Gilt Edge.

Raven Gloss,

HIRTH & KRAUSE,

JOBBERS.

118 Canal St., GRAND RAPIDS.

RAGS, RUBBERS, BONES & METALS

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79 Spring St., - Grand Rapids.



EATON & LYON,

Importers, Jobbers and Retailers of

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20 and 22 Monroe St., Grand Rapids, Mich.

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W. W. HUELSTER, Prop.

Paper Boxes of Every Description Made to Order on Short Notice.

We make a specialty of

igeon Hole File Boxes, Sample Trays, Sample Cases. Also shelf, Shoe, Confec-tionery, Millinery, Dress, Suit and Packing Boxes, Druggists' Stides and all kinds of Fine Work,

All work guaranteed first class and at low prices. Write or call for estimates on any-thing you may want in my line. Telephone 850. OFFICE AND FACTORY,

11 Pearl St., Grand Rapids, Mich.

WHOLESALE AND RETAIL

COAL and WOOD

E. A. HAMILTON, Age, 101 Ottawa St., Ledyard Blo [CONTINUED FROM FIRST PAGE.]
without remedy unless this court will

Counsel for relator claims that, "concedall the provisions of this act to be valid,
Cammissioner had no right or authority
revoke its renewal certificate for the
son that the adoption of the Beveredge
in by the relator was not a violation of
e act of 1887, as it was not a contract or
recement entered into by it with any
her company or association; that Bevredge recognized the opening created by
his law on his own individual account and,
of acting as the agent of any company,
eveloped a plan similar in character to a
secantile or commercial agency, like
tradstreet's or Dun's, by which a trained
orps of inspectors shall investigate all
indings in Michigan and report as to the
five risk" connected with them in much
he same way that Dun's men report coneming the credit or bankruptcy risks of a
radesman. This information is sold to the
croons interested in knowing it, viz., the
resons interested on the buildings reported.
For his own protection and acting in presely the same way that Dun or Bradstreet
tes, he requires each company becoming a
abscriber to agree to certain requirements

Counsel for relator say furthur: "It is doubtless true that the effect of subscribing to this plan may, when more than one company subscribes, tend to impair competition between such companies. But this is not enough. No one can say that, should one company accept Beveredge's rates and instruct its agents not to vary therefrom, this would be a violation of the act. Why, then, should the fact of another company, acting independently of the first subscribers to the same plan, make the first subscribers to the same plan, make the first the second, although without the knowledge or consent of the first, make the first ameuable to the penalties of this act?"

s, each company acting for itself, rely independent of other companies

There can be but one answer to this question. The obvious purpose of the Beveridge prospectus is to draw together all foreign companies doing business in this State and unite them upon uniform and fixed rates of insurance, and from which no one of them might depart after becoming a subscriber thereto.

The intert of Mr. Beveridge undoubtedly is to make a place of profit for himself at the head of a Rating and Inspection Bureau.

The effect of the whole plan is to evade the provisions of the act of 1887, if an insurance company is permitted to do indi-

surance company is permitted to do indirectly what the statute positively prohibits. It will not do to say that when a foreign insurance company becomes a subscriber to this plan Mr. Beveridge and his deputies are not its agents. The prospectus itself provides that the the plan is to be carried forward "if a sufficient number of subscribers can be obtained," and each subscriber by its terms is "to require its agents in the several branch districts to submit to the deputy inspectors of the districts all daily reports and the said inspectors will

in the several branch districts to submit to the deputy inspectors of the districts all daily reports and the said inspectors will ause to be stamped or written on said laily reports the rate approved by the ureau;" and also in the prospectus Mr. severidge says, "I reserve the right to adopt ll existing tariffs as the rates of my inreau until they are changed by me."

In other words Mr. Beveridge says, "Here is my plan. If a sufficient number of the foreign insurance companies will subscribe to it, so that they can afford to pay my charges and expenses and agree to abide by the rates I may fix and not depart from them and pass all papers through my hands for approval, a uniform rate of msurance can be obtained by the companies in this State. No cutting of rates will be indulged in and there will be no

panies in this State. No cutting of rates will be indulged in and there will be no competition between such companies in Michigan." It will at once be seen that this is but a renewal of the old compact system under a very transparent disguise, and an attempt to carry out a plan which the law was enacted to prohibit.

In fact counsel for relator admits upon the argument here that the purpose of Mr. Beveridge in his prospectus was to perfect a plan by which foreign insurance companies might arrange a uniform rate of insurance. It is claimed that this act runs counter to provisions of Art. four, Section twenty of the constitution of the State of Michigan, which declares that "No law shall embrace more than one object which shall be expressed in its title." This provision requires that the title shall fairly indicate the general object of the law.

Indicate the general object of the law.

The title of this act is "An act to regulate the manner in which insurance companies not organized under the laws of this State but doing business within it

It is not very seriously contended that under the title of an act to prohibit or regulate a certain business a failure to embody in such title a statement that it is also for the purpose of punishing violators of the aw renders it invalid. An act to regulate a business must of necessity visit some form of punishment or penalty for violations of its provision, as the penalty is the only lever that could give practical effect to the law. The title to Act 313 of the laws of 1887, known as the liquor law, came before this court in Robison vs. Miner, 13 West Rep., 471, and was held valid. There was bothing in the title of this act to indicate the penalties to follow violation of this act. In the case under a title to regulate the sale of liquor it was held improper to embody a movision punishing persons for being invicated in public assemblies. That case as no application to the present. Here he act is to regulate and prescribes a penalty for violation of the regulation provided the act. The object is sufficiently stated in the fitte.

Its title. The law regulating the manner in which eefin insurance companies may do busiss within this State is not new upon our tute books. In 1855 an act was passed ving reference to foreign insurance commies and in 1859, by Act No. 248 of that amendments were added to the statute 1855, providing for examination and use of insurance companies by the Secretists, and requiring them by resoluting results and appoint an agent in this upon whom process might be served, providing no company incorporated in other state shall transact any business the State unless such company is positive and the stocks, etc., the market value of a ball not be less than \$100,000. The





COFFEE WOOLSON SPICE CO.

MERCHANTS

Increase Your SALES AND PROFITS BY HANDLING LION COFFEE.

IT GIVES ABSOLUTE SATISFACTION

To Consumers, and is, Consequently, a Quick and Easy Seller,

Lion Coffee has more actual Merit than any Roasted Coffee sold at the price either in Packages or in Bulk and storekeepers all over the State of Michigan and elsewhere who are not already handling Lion are urged to give it a trial. We cheerfully answer all communications regarding prices, etc. Convenient shipping depots established at all prominent cities, securing quick delivery. For sale by all the wholesale trade everywhere. Manufactured by the Woolson Spice Co., Toledo, Ohio.

L. WINTERNITZ, Resident Agent,

Grand Rapids, Mich.

ARTHUR MEIGS & CO., FOSTER, STEVENS & Co.,

77, 79, 81, and 83 South Division Street,

GRAND RAPIDS, MICH.

One Block from Union Depot on Oakes Street,

WHOLESALE GROCERS

IMPORTERS OF

TEA.

JOBBERS OF

Tobacco and Cigars.

SHIPPERS OF

VEGETABLES, FRUITS and PRODUCE.

PROPRIETORS OF THE

RED FOX PLUG TOBACCO.

AGENCY OF

Boss Tobacco Pail Cover.

Full and Complete Line of FIXTURES and STORE FURNITURE.

Largest STOCK and greatest VARIETY of any House in City.

LOOK UP OUR RECORD.

The Standard of Excellence KINGSFORD'S



STARCE.

Kingsford's Oswego CORN STARCH for Puddings, Custards, Blanc-Mange, etc.

THE PERFECTION OF QUALITY.

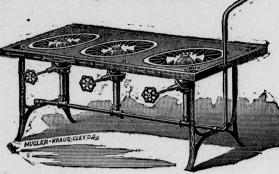
TABLE PARTICIPATE OF STREET

Headquarters

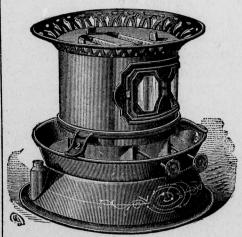
Grand Rapids, Mich.



The Labrador
Refrigerator.
White Mountain
Freezer.
Dangler Gasoline
Stove.
Crown Jewell
Gasoline Stove.
Summer Queen
Oil Stove.



Send for our Special Catalogue.





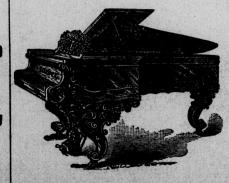
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WEBER

Grand, Square and Upright Pianos.



The Weber Piano is recognized beyond controversy as the Standard for excellence in every particular. It is renowned for its sympathetic, pure and rich tone combined with greatest power. The most eminent artists and musicians, as well as the musical public and the press, unite in the verdict that

The Weber Stands Unrivaled

Sheet music and musical merchandis Everything in the musical line.

Weber Pianos, Fischer Pianos, Smith Pianos, A. B. Chase Organs, Estey Organs, Hillstrom Organs,

JULIUS A. J. FRIEDRICH,

(Successor to Friedrich Bros.

30 and 32 Canal St. Grand Rapids, Mich.

MANUFACTURERS!

Contemplating a Change or Seeking a Location

INFORM YOURSELVES

Regarding the prospects, opportunities and advantageous situation of

GLADSTONE, MICHIGAN,

As a site for a manufacturing town.

FREE SITES

Will be given you, whether you be of large or small capacity. As you are doubtless aware, GLADSTONE is the Lake Shipping Port for the Great "Soo" Railway and feeders, and situated as it is on the Little Bay Du Noquette, the finest harbor of deep water on Lake Michigan, offers unparalleled inducements for all kinds of IRON and WOODWORKING industries.

For particulars, opportunities for business, plats and maps, all on or address

F. W. McKINNEY,

Agent Sault Ste. Marie Land and Improvement Co.,

GLADSTONE, MICH.

BULKLEY, LEMON & HOOPS,

Wholesale Grocers.

IMPORTERS OF

Teas, Lemons and Foreign Fruits.

SOLE AGENTS FOR

"Acme" Herkimer Co. Cheese, Lautz Bros. Soaps and Niagara Starch.

Send for Cigar Catalogue and ask for Special Inside Prices on anything in our line.



Lorillard's New "Smoking or Chewing"

YELLOW JACKET LONG CUT

Packed in 3 oz., 8 oz. or 16 oz. Handsomely Decorated Papers.

20 CENTS per POUND.

Mildest, Smoothest Smoke Ever Offered for Less than 30 Cents per Pound.

THOMPSON & MACLAY,

IMPORTERS AND JOBBERS OF

Notions, Hosiery, Underwear, Furnishing Goods, Etc.,

19 South Ionia Street, -

GRAND RAPIDS.

THE LAW IS GOOD.

to such insurance company. Act 51, of 1871, prohibits such companies loing business in this State until such assets of the company are not such as justify its continuance in business and it its affairs are in an unsound condition was required to revoke such certificate authority. Act 108, Laws of 1871, ated the Insurance Bureau and provided the office of Commissioner of Insurance, iferring upon him all the duties and was before vested in the Secretary of the office of th

The law relating to life, accident, and co-operative insurance has followed subtantially in the same channel as that relatto fire and marine insurance. At the and of each year, each company is to make statement of its business for such year, nd pay a tax of three per cent. upon its ross receipts, which amount may be re-overed at the suit of the State from any company neglecting to pay.

It is contended by the relator that the

secures to the citizen of another state than that in which suit is brought an absolute right to remove their cases into the federal courts upon compliance with the terms of the removal statute.

2 The statute of Wisconsin is an obstruction of the laws made in pursuance thereof and is the laws made in pursuance company derives no support from an unconstiture.

3. The agreement of the insurance company derives no support from an unconstiture.

4. The agreement of the insurance company derives no support from an unconstiture.

5. The agreement of the insurance company derives no support from an unconstiture.

6. The agreement of the insurance company derives no support from an unconstiture.

6. The agreement of the insurance company derives no support from an unconstiture.

7. The agreement of the insurance company derives no support from an unconstiture.

8. The agreement of the insurance company derives no support from an unconstiture.

9. The agreement of the insurance company derives no support from an unconstiture.

10. The agreement of the insurance company derives no support from an unconstiture.

11. Tomilinson vs. Jessup, 15 Wall., 454, the court says: "A license to a foreign corporation to enter a state does not involve a permanent right to remain."

12. The statute of Wisconsin is an obstruction to this right and is repagnant to the court says: "A license to a foreign corporation to enter a state does not involve a permanent right to remain."

13. The agreement of the insurance company derives no support from an unconstitute.

14. In Tomilinson vs. J

In Fire Association of Philadelphia vs.

New York, 7 Supreme Court Rep., 108, Mr.

Justice Blatchford quoted with approval the language of Mr. Justice Field in Paul vs. Virginia supra. Mr. Justice Field, in

peaking of foreign corporations says: Having no absolute right of recognition in other states, but depending for such recognition and the enforcement of its centracts the present case. npon their assent, it follows as a matter of course that such assent may be granted upon such terms and conditions as those states may think proper to impose. They may exclude the foreign corporations entirely, they may restrict its business to particular localities or they may exact such ecurity for the performance of its contracts ith their citizens as in their judgment will best promote the public interests. The whole matter rests in their discretion."

laid down in Paul vs. Virginia supra:

"The view announced was that corporations are not citizens within the clause of the constitution of the United States, which provides that citizens of each state shall be entitled to all the privileges and immunities of citizens in the several states; a corporation eneated by a state is a mere creation of local law; even the recognition of its extence of the corporation or the exercise of its powers is prejudicial to their interests or repugnant to their policy." This same principle was stated by Mr. Justice Camporation of the corporation of the

bell in Home Ins. Co. vs. Davis, 29 Mich. It is claimed by counsel for relator that he case of Doyle vs. Continental Insurance the case of Doyle vs. Continental Insurance Co. supra is overruled or explained in the case of Barron vs. Burnside, 121.U. S., 186. In this case, Mr. Justice Blatchford says: "The case of Doyle vs. Continental Insurance Co., 94 U. S., 535, is relied on by the defendant in error. In that case this court said that it had carefully reviewed its decision in Insurance Company vs. Morse, and was satisfied with it. In referring to the second conclusion in Insurance Company vs. Morse, above cited, namely that the statute of Wisconsin was repugnant to the constitution of the United States and was illegal and void, the court said in Doyle vs. Contiand void, the court said in Doyle vs. Continental Insurance Co. that it referred to that portion of the statute which required a stip-ulation not to transfer causes to the courts of the United States. In that case, which arose under the same statutes of Wisconsin, the foreign insurance company had com-plied with the statute and had filed an agreenent not to remove suits into the federal courts and had received a license to do busicourts and had received a license to do business in the State. Afterward it removed to the federal courts a suit brought against it in a State court of Wisconsin. The State authorities threatening to revoke the license, the company filed a bill in the cirtuit court of the United States, praying for a injunction to restrain the revoking of the license. A temporary injunction was grant. injunction to restrain the revoking of the cense. A temporary injunction was grantic. The defendant demurred to the bill, amurrer was overruled, a decree was enred making the injunction perpetual and defendant appealed to this court. This purt reversed the decree and dismissed the II. The point of the decision seems to have seen that, as the State had granted the limse, its officers would not be restrained by junction by a court of the United States om withdrawing. All that there is in the se beyond this, and all that is said in the pinion which appears to be in conflict with eadjudication in Insurance Company vs. orea, must be regarded as not in judgmat."

court in Barron vs. Burnelde supra, reviewing the facts and rulings of the court in that case, says that 'the Home Insurance Co., a New York corporation, filed the appointment of an agent containing the following clause: 'And said company agrees that suit commenced in the State courts of Wisconsin shall not be removed by the acts of said company into the United States circuit or federal courts.' A loss having occurred on a policy issued by the Company, it was sued in a court of the State. It filed its petition in proper form for removal of the suit into the federal court. The State court refused to allow the removal and, after a trial, gave judgment for the plaintiff, which was

advance to oust the courts of jurisdiction cass conferred by law are illegal and void and Sup that while the right to remove a suit might be waived or its existence omitted in each self in advance by an agreement which might be specifically enforced, thus to for-feit his rights at all times and on all occasions whenever the case might be present

It is contended by the relator that the authority granted to foreign insurance corporations to do business in this State is a valuable right in the nature of and equivalent to a corporate franchise and within the protection of constitutional safe-guards; and that the act is unconstitutional and void because it deprives the relator of these valuable rights and privileges without due process of law. Corporations organized under the laws of other states to engage in and carry on business or observed the state legislatures cannot confer jurisdiction upon the federal courts, nor limit or restrict the authority given to them by Congress in pursuance of the Commissioner, upon certain facts being made to appear to him, is authorized to issue the license and upon certain other facts being made to appear he is required to revoke it. This is a common condition of ministerial duty. As we have before seen implied, is given themse do so. All foreign aplied, is given them to do so. All foreign isdiction of the federal courts to controverrance companies, however formed or sies between citizens of different states ted, associations or corporations cannot

tion might be seen between those cases and

Here the writ of mandamus is asked to compel the Commissioner of Insurance to set aside an order made by him in complition that the Commissioner of Insurance gave the commissioner gave the commissioner of Insurance gave the commissioner of Insu ance and in accordance with the provisions of the statute before cited, revoking the license granted by him as such Commissioner to the relator to do business within this State.

The statute required the insurance company to enter into an agreement that "it will not directly or indirectly enter into any And in the same case Mr. Justice Blatch-contract, agreement or undertaking of any ford, in speaking further of the principles mature or kind whatever with any other

local law; even the recognition of its existence by other states and the enforcements of its contracts made therein depend purely upon the comity of these states—a comity missioner of Insurance, upon an investiga-which is never extended where the exis-

This agreement, which this statute provides for, is one which the Legislature has the power to prescribe, as one of the conditions upon which a foreign corporation may do business within this State, and this Second. The agreement acquired no validity from the statute. The general proposition was maintained that agreements in preme Court of the United States. In the case of Doyle vs. Cont. Ins. Co., supra, the Supreme Court of the United States ex-pressly refused to allow injunction to restrain the revoking of the license issued to the Continental Insurance Co. and this doc-

trine was approved in Barran vs. Burnside.

It is claimed, however. that the act is unconstitutional, because it attempts to confer judicial power on the Commissioner of In-surance, who is a member of the executive In regard to the second question, the department of the State Government, and proposition laid down was that the jurisdiction of the federal courts under article 3, and arbitrary power upon such Commission of the federal courts under article 3, and arbitrary power upon such Commission of the federal courts under article 3, and arbitrary power upon such Commission of the federal courts under article 3.

> being made to appear he is required to revoke it. This is a common condition of ministerial duty. As we have before seen from a long line of decisions it is for the Legislature alone to say whether or not a foreign corporation shall have license to act within this State, and if so on what terms and it is the constant. and conditions such license shall be granted, and also to determine for what causes such

in this respect. Under our laws both must submit to the Commissioner's inspection and he may revoke the authority of either. We must take this record as we find it and can-not question or inquire into the Commissioner's reasons for what he did, or whether he was justified or not, nor have we the means of so doing.

It appears from the record in the case that the Commissioner of Insurance gave heard before making his order revoking its license and we think the relator has no reason to complain of the action taken. It is attempting to pursue its business in this State in a manner prohibited by law, under a scheme prepared for the purpose of secur-ing the same result as the old arrangement which was sought to be controlled and regulated by the act of 1887.

This law is valid and the revocation of relator's license for such reason obligatory

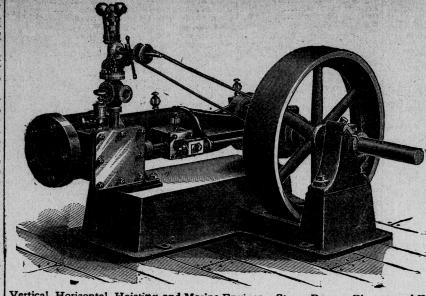
Mandamus is not a writ of right and this

The writ must be denied. Sherwood, Ch. J., and Champlin and Morse, J. J., concurred. Campbell, J., did not sit.

[A true copy. Chas. C. Hopkins,

W. C. DENISON.

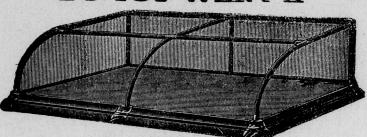
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Vertical, Horizontal, Hoisting and Marine Engines. Steam Pumps, Blowers and Ex haust Fans. SAW MILLS, any Size or Capacity Wanted. Estimates Given on Complete Outfits

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If so, send for Catalogue and Price-List to

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Planers, Matchers, Moulders and all kinds of Wood-Working Machinery, Saws, Belting and Oils.

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Apples, Potatoes 2 Onions.

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Manufacturers of the following well-known brands of

TRUE BLUE. MONDAY.

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MICHIGAN. CZAR, MASCOTTE. CAMEO,

W. G. HAWKINS, Lock Box 173, - GRAND RAPIDS.

With Grocers. Orders from Retail Trade Solicited. W. STEELE PACKING & PROVISION CO., Grand Rapids, Mich.

WHOLESALE DEALERS IN

Fresh and Salt Beef, Fresh and Salt Pork, Pork Loins, Dry Salt Pork, Hams, Shoulders, Bacon, Boneless Ham,

Sausage of all Kinds, Dried Beef for Slicing.

LARD, Strictly Pure and Warranted, in tierces, barrels, one-half barrels, 50 pound cans, 20 pound cans, 3, 5 and 10 pound pails.

Pickled Pigs' Feet, Tripe, Etc.

Our prices for first-class goods are very low and all goods are warranted first-class every instance.

When in Grand Rapids give us a call and look over our establishment.

WM. SEARS & CO. Cracker Manufacturers,

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AMBOY CHEESE

37, 39 & 41 Kent Street, Grand Rapids, Michigan.

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Specialties: Apples and Potatoes in Car Lots.

20 and 22 OTTAWA ST., GRAND RAPIDS, MICH.

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BROS.,

Fruits, Seeds, Oysters & Produce.

ALL KINDS OF FIELD SEEDS A SPECIALTY.

If you are in Market to Buy or Sell Clover Seed, Beans or Potatoes, will be pleased to hear from you.

AMOS S. MUSSELMAN & CO.,

Wholesale Grocers,

21 & 23 SOUTH IONIA ST., GRAND RAPIDS, MICH.

Good Work, Guaranteed for Five Years, at Fair Prices.

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gave judgment for the plaintiff, which was affirmed by the Supreme Court of Wisconsin. The Company brought the case into this Court which held these propositions:

First. The agreement made by the Company was not one which would bind it without reference to the statute.

Section 11 in this State, and in this we think the Commissioner was correct, and properly revoked the license of the relator to do business within this State.

This agreement, which this statute provides for, is one which the Legislature has the power to prescribe, as one of the conditions upon which a foreign corporation.

recurring case, a party could not bind him-

directly or indirectly take any fire risks or transact any business within this State unless authorized so to do by the Commissioner of Insurance.

It has been repeatedly held, and there right to remove their cases into the federal right to remove their cases into the federal cases.

We have thus carefully reviewed the cases cited by counsel for relator that the distinc-

and authorized.

court does not feel inclined to aid a wrong-doer in setting at defiance the laws of the

RETAIL GROCERS

Who wish to serve their Customers with GOOD COFFEE would do well GEO. E. HOWES. to avoid Brands that require the support of Gift Schemes, Prize Promises or Lottery Inducements.

Superior Merit Alone. Unequaled Quality. Improved Roasting Proces Patent Preservative Packages.

DILWORTH BROTHERS, Proprietors,

Saginaw, East Saginaw and Bay City. PITTSBURGH, Penn

Sale by all Jobbers at Grand Rapids, Detroit,

SPRING & COMPANY,

JOBBERS IN

Hosiery, Carpets, Etc. and 8 Monroe St., Grand Rapids. sful Event, in Spite of Some

what Adverse Circ anding the fact that the stree ay did not run to the Lake on Monday; t the lack of transportation facilitie isly interfered with many merchant ing to that resort; that the withering ner deterred many from leaving their es; that a sudden shower of rain seriously interfered with the games, delaying the programme and necessitating the ent of several sports—in spite of all these apparently discouraging circumstances, the second annual picnic of the Grand Rapids Mercantile Association proved to be much more of a success than the first event of the kind, held on May 28 of last year. While the first picnic was attended by less than a thousand persons, this year's festivities were participated in by fully 2,000 people—all bent on having a good time and enjoying themselves to the fullest extent. That such a consummation was secured in most cases, goes without saying. A jollier party never assembled at any resort and from the beginning to the case.....Telfer's ½ 1b cans, 3 doz in end of the picnic all seemed to be bent on Telfer's 1 fb cans, 1 doz in securing as much fun to the square inch as

The match game of base ball between the clerks of the wholesale and retail house was called at two o'clock, continuing over two hours, and resulting in a signal victory for the wholesalers. Five innings were played on both sides, when the score stood as follows: THE WHOLESALERS.

Fox, 3d b. P. Fox, 3d b. Parmenter, c. f. Aldrich, p. J. Wickom, c. C. Fox, 2d b. Freeman, 1st b. A. Wickom, r. f. Gregory, l. f. 13 Total. lucker, 3d b. Herrick, c. Boon, p. Russell, 2d b.

Base on balls—Aldrich, 1: Boon, 4. Two base hits—Wholesalers, 3. Home run—C. Fox. Struck out—By Aldrich, 7; Boon, 3.

At the conclusion of the ball game, the sports set forth on the programme were inaugurated, continuing until a refreshing shower drove all indoors. The time meanwhile was improved in lunching and visiting, so that when the storm ceased about 7 o'clock all were in readiness to take in boat rides provided for by the Entertainment Committee. This and other species of amusement occupied the time of the party until about 8 o'clock, when the prizes won by the contestants were presented and the dancing began. This con-continued until about 11 o'clock, when the party broke up in the best of spirits, well satisfied with the afternoon's enjoyment.

But for the incidental drawbacks alluded to at the beginning of this article, it is estimated that the picnic would have been attended by fully 5,000 people,

Looking for Defects in Eggs at Gotham.
From, the New York Sun.

A man busily engaged in holding eggs up before a candle attracted the attention of a

Sun reporter in Third avenue, the other An interview was the result, and here it is: What are you doing?"

"Candling eggs. You see I pick up each egg and hold it before the candle. The light shines through it. I can see at a glance whether it is cracked or specked or spoiled. If it is cracked I set it aside to be sold at a low price. Bakers and confectioners and some prudent families buy cracked eggs, and they are as good as any eggs not cracked, but they must be used within twenty-four hours." "Is not that an old-fashioned way of

testing eggs?"
"Yes; but experience proves it to be the best, and it is quick. An expert can cardle 30,000 eggs a day. It has been tried to

30,000 eggs a day. It has been tried to test eggs by water. A good egg will sink and a bad egg will float, but you can't find out a specked egg that way."

"What makes specked eggs?"

"Lying in one position. An egg should not be left many days in one position. If an egg is turned every day it will keep a long time. An experiment was once tried by the President of the Duchess County Creamery, as to how long an egg could be amery, as to how long an egg could be t good. He kept one on his desk nine oths, and turned it every day, and it

kept good."
"How long are the best eggs kept before they get upon the tables of the best hotels?"
"It takes about four days, because they are bought in bulk in the country and must be carefully assorted before being placed on

"How are imported eggs kept from spoiling on the voyage?"

"They are carefully watched and turned. They come in cases easy to handle, and an expert soon learns to handle them quickly. It adds about a quarter of a cent a dozen to the cost, but we can pay that and the freight and yet sell eggs that come from France and Germany cheaper than we can sell Western eggs, and some think they are better. We can get them here in about twelve days from France. England also gets many eggs from Germany and France."

"How about dessicated eggs, or canned eggs?"

Some use them and say they are good cheap. The process is now brought to ection in this country. It has been I on a large scale, but it would not pay re is, in fact, no need of it, so long as ale know how to keep their eggs good turning them. The present mode of sing each egg in a separate paper comment facilitates turning and insures a tant supply of good eggs. True, they to handled carefully in transporting, that soon gets to be an easy habit. Of

WHOLESALE PRICE CURRENT

No. 2, % bols...

"10 b kits...
"10 b kits...
White, No. 1, ½ bbls...
White, No. 1, 12 b kits...
White, No. 1, 10 b kits...
White, Family, ½ bbls...
"ILAYORING EXTRACT

.18 75 FLAVORING EXTRACTS. 6 oz. 2 25 No. 3 Panel . . 1 00 No. 4 Taper . 1 60 No. 8 panel . . 2 75 No. 10 " . . 4 50 " No. 8 panel... 2 75 4 50
" No. 10 " ... 4 50 6 50
" ½ pint, r'nd... 4 50 7 50
" 1 " " ... 9 00 15 00
Standard Lemon. Vanilla.

per gross.
English 2 oz... 7 20 9 60
" 3 oz... 9 00 12 00
" 4 oz... 12 00 15 00
" 6 oz... 18 00 24 00 Pints r'nd..... 10

Pearl Barley..... Peas, Split..... Sago, German. ca, fl'k or p'rl..

Oshkosh, No. 8...

Cuba Baking..... Porto Rico..... New Orleans, good....

New Orleans, choice.... New Orleans, fancy.... ½ bbls. 3c extra

Michigan Test.....

Barrels......

OIL.

OATMEAL

OATS-ROLLED.

PICKLES.

RICE.

SALERATUS.

%c less in 5 box lots.

Pepper, Singapore, plack..189 white.28

Mace Batavia.....
Mustard, English......
and Trie.

Cayenne..

STARCH.

DeLand's pure.....

COFFEE-GREEN

4 oz. oval.....

CHOCOLATE.

COCOANUT

Fancy Whisk ...

To ascertain cost of roaste coffee, add ½c per fb. for roasting and 15 per cent. for shrink

COFFEES-PACKAGE. 30 lbs 60 fbs 100 f 19%

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Church's
Taylor's G. M...
Dwight's
Sea Foam...
Cap Sheaf..... 60 Pocket, FFD.. 28 Pocket...
100 3 b pockets...
Saginaw or Manistee...
Ashton, bu. bags...
Ashton,4 bu. bags...
Higgins' bu. bags...
American, ½ bu. bags...
Rock, bushels...
Warsaw, bu. hags... oda Fancy.

C y Oyster

CANNED FISH.

18, 1 b, Little Neck.

Chowder, 3 b.

Oysters, 1 b stand.

Oysters, 2 b stand.

sters, 1 b picnic.

sters, 2 b, picnic.

sters, 2 b star. sters, 2 b star ..

" Saigon in rolls.... Cloves, Amboyna...... " Zanzibar..... domestic \(\frac{1}{2} \)s...
domestic \(\frac{1}{2} \)s...
Mustard \(\frac{1}{2} \)s...
spiced \(\frac{1}{2} \)s... gg Plums, stand.....

TOBACCOS-PLUG.

TOBACCOS-SMOKING

VINEGAR. 40 gr. 50 gr. VINEGAR.

30 gr. 40 gr. 50 gr.

9½ 11½ 13

Above are the prices fixed by the pool. Manufacturers outside the pool usually selections of the pool of th MISCELLANEOUS. Bath Brick imported90 do American.....75

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"" Candles, Hotel....

do Felix ... 1
Fire Crackers, per box ... 1
Gum, Rubber 100 lumps ... 25
Gum, Rubber 200 lumps ... 35 Gum, Spruce 30

Jelly, in 30 lb pails 5 6 51

Powder, Keg 5 5

Powder, 1/2 Keg 2 8 CANDY, FRUITS and NUTS Putnam & Brooks quote a

Standard, 25 fb boxes..... Twist, do Cut Loaf do10 MIXED. Royal, 25 b pails... 814@ 9
Royal, 200 b bbls... 8
Extra, 25 b pails... 10
Extra, 200 b bbls... 9 French Cream, 25 to pails...11 Out loaf, 25 to cases........10 Broken, 25 to pails...... Broken, 200 to bbls.....

Chocolate Drops...... H M Chocolate Drops.. Licorice Drops...... A B Licorice Drops.. Lozenges, plain. Lozenges, printe Imperials

Plain Creams..... Decorated Creams..... Vintergreen Berries... FANCY-IN BULK. FANCY—IN BULK.

Lozenges, plain in pails. . 12

Lozenges, plain in bbls. . . 11

Lozenges, printed in pails. . 12½

Lozenges, printed in bbls. . 11½

Chocolate Drops, in pails. . . 12½

Gum Drops in pails. . . 6½

Gum Drops, in bbls. . . 5½

Moss Drops, in pails. . . 10

Moss Drops, in bbls. . . 9

Sour Drops, in pails. . . 12

Imperials, in pails. . . 12

Imperials in bbls. . . 12

FRUITS. Oranges, Rodi.
Oranges, OO.
Oranges, Imperials.
Oranges Valencia ca.
Lemons, choice.
Lemons, fancy. NUTS.

Almonds, Tarragona " Ivaca..... California " California
Brazils...
Filberts, Sicily...
Walnuts, Grenoble...
" Sicily...
" French...
Pecans, Texas, H. P.
Cocoanuts, \$\frac{9}{2} 100... PEANUTS.
Prime Red, raw \$ b
Choice do do
Fancy H.P. do do
Choice White, Va.do
Fancy H.P., Va do t
H.P.Va

OYSTERS AND FISH. . J. Dettenthaler quotes follows: airhaven Counts. Frogs' Legs25@7 PROVISIONS. Lapids Packing & Provision Co.

DWS: PORK IN BARRELS. SMOKED MEATS-CANVASSED OR PLAIN

Long Clears, heavy.
" medium. Tierces

In half barrels..

HIDES, PELTS AND FURS. Perkins & Hess pay as follows:

HIDES.

Green ... \$\begin{align*} \text{B} & 4 & 4\lambda & \text{Calf skins, green} \\
Part cured ... & 5 & 6 \\
Full cured ... & 5\lambda & 6 \\
Dry hides and \\
kips ... & 6 & 8 \\
\end{align*}

WOOTL

MISCELLANEOUS. Grease butter.. Ginseng, good.

PRODUCE MARKET.

Asparagus—30c per doz.

Beans—Hand-picked mediums are very scarce, readily commanding \$2.25 per bu.

Beets—New, 30c per doz.

Butter—The market is well supplied. Large handlers pay i2@14c for choice, selling again at 15@16c.

at 15@16c.

Butterine—Creamery, 14c for solid packed and 15c for rolls. Dairy, 13c for solid packed and 15c for rolls.

Cabbages—Illinois stock readily commands 75c per doz.

Cheese-New cheese is held at about 9 @9%c Cider—10c per gal.

Cooperage—Pork barrels, \$1.25; produce barrels, 25c.

ls, 25c. Cucumbers—25c per doz. Dried Apples—Jobbers hold sun-dried at 7c Cucumbers—200 per doz.

Dried Apples—Jobbers hold sun-dried at 7c and evaporated at 9c.

Eggs—Jobbers now pay 14c and sell at 15c.

Honey—In plentiful supply at 15@16c.

Hay—Baled is weak at \$16 for No. 1 and \$15

GRAND RAPIDS, - MICH.

for No. 2.

Lettuce—5c per lb.
Onions—Young stock, 8c per dozen.
Bermudas are held at \$2 per bu. box.
Peas—Green, \$1.25 per 3 peck box.
Pieplant—1c per lb.
Pop Corn—2½c \$ b.
Potatoes—Home grown are weak, being quotable at 60265c per bu. New, \$3.50 per bbl.
Radishes—5c per doz.
Seeds—Buckwheat, \$1 per bu. Millet, \$1.50.
Spinach—20c per bu.

Seeds—Buckwheat, \$1 per bu. Millet, \$1.50. Spinach—20c per bu. String Beans—\$1 per bu. Strawberries—Home grown are beginning to come into market, commanding 12@13c per quart. The price will probably touch 10c before the end of the week.

Tomatoes—\$1.25 per ½ bu. case.
Turnips—25 per bu..

Wax Beans—\$1.50 per bu. box.

GRAINS AND MILLING PRODUCTS.

Wheat—City millers pay 85c for Lancaster Clawson and Fulse. Corn—Jobbing generally at 65c in 100 bu. lots and 60c in car lots.

Oats—White, 45c in small lots and 40c in car lots.

Rye—50c \$\Phi\$ bu.

Barley—Brewers pay \$1.30@\$1.40 \$\Phi\$ cwt.

Barley—Brewers pay \$1.30\tilde{3}.40\tilde{4}\tilde{5}\tilde{6}\tilde{5}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\tilde{6}\tilde{5}\tilde{6}\ti

Buy flour manufactured by the Crescent Roller Mills. Every sack warranted. Voigt

FOURTH NATIONAL BANK

Grand Rapids, Mich.

GEO. C. PIERCE, Vice President. H. P. BAKER, Cashier

CAPITAL, - - - \$300,000.

Transacts a general banking business. Make a Specialty of Collections. Account of Country Merchants Solicited.

EDWIN FALLAS PROPRIETOR OF VALLEY CITY COLD STORAGE,

JOBBER OF Oranges, Lemons, Bananas, Butter, Eggs

No. 1 egg crates, 37c. No. 2 egg crates, 30c. No. 1 fillers, 13c. No. 2 fillers, 10c, I have facilities for handling each line abound that are unsurpassed. I aim to handle the best that can be obtained. ail orders filled promptly at lowest market price. A beral discount on Egg Crates and fillers in large lots.

No. 9 Ionia St., Grand Rapids



BEWARE

It has come to our notice that unscrupulous manufacturers of cigars are putting an inferior brand of cigars on the market under a label so closely imitating our "Silver Spots" as to deceive the general public. At first, we were inclined to feel flattered at this recognition of the superior merits of our "Silver Spots" by a brother manufacturer, knowing full well that it is only articles of standard or sterling worth that are imitated, but we feel that we should be derelict in our duty to the public should we not warn them against this infringement. and also to dealers in cigars, as we fee positive that no first-class dealer would knowingly countenance or deal with any manufacturer who had to depend upor other manufacturers to furnish him brains to originate brands or labels for their cigars. A counterfeiter is a genius, but amenable to the law, but a base imitator who keeps within the law, or just ventures near enough to be on debatable ground, is not worthy of recognition in a community of worthy or respectable citizens. The "Silver Spots" are to-day the best selling five cent cigar in Michigan. If you don't be lieve it send us a trial order.

GEO. T. WARREN & Co.,

ALFRED J. BROWN

FOREIGN.

TROPICAL CALIFORNIA



Bananas, Our Specialty

I have a Choice Lot of Buckwheat for Seeding purposes, of the SILVER HULL and GRAY varieties, that I offer to the Trade at \$1 per bu.

Bags, extra, 18c. each.

In lots of 5 bags at a time I will deliver free to cars. Less than that amount, cartage will be charged.

W. Y. LAMOREAUX,

71 Canal St., Grand Rapids.

ESTABLISHED 1866.

159 80, Water Street, Chicago.



We do a General Commission Bus erience and clear record. The best equipin this city. Ample storage facilities-full 20,000 feet of floor space in the center of THE TRADESMAN. Write us if you wish ion, whether to buy or sell. If

We have just put in a new and now have as fine a Bakery as there is in the State and make as large a variety of goods at as low prices as our competitors.

SOMETHING NEW

We have just received a large shipment and wish to call your attention to our

CELEBRATED CALIFORNIA ORANGE

WINE. Packed in 5 and 10 gal. kegs.

It is a delicious summer drink. Makes a delightful flavor for Lemonades, Milk Shakes. Etc., and when frozen makes delicious Orange Sherbet.

It may be served in almost any form may be drawn from a fountain or from the cask, and for table use is unexcelled. Price, \$1 per gallon.

TRY A KEG. IT WILL PAY YOU.

EATON & Agents for Michigan.

77 Canal St., Grand Rapids.

WALES - GOODYEAR

CONNECTICUT

Rubbers.



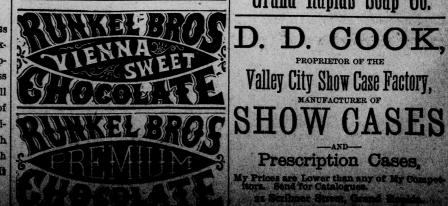
Write for fall Prices and Discounts.

G. R. MAYHEW 86 Monroe Street,

GRAND RAPIDS.



THESE GOODS ARE "PAR EXCELLENCE ure, Healthful and Reliable, warranted to give satis-action in every particular. For sale by wholesale and etail grocers throughout tht United States. Vouwis 1808., Manufacturers, Cleveland and Chicago.



Read this Scheme.

\$11,550 Worth of Real Estate

And personal property to be actually given away to purchasers of the celebrated

'Golden-Rod,' 'Presto' and 'Empress' Cigars in 1888.

We have sold these goods for the past We have just put in a new and ten years at the uniform price of \$55 per M. for "Golden-Rod!" \$35 per M. for the "Presto" and \$30 for the "Empress" cigars, and shall continue to sell them at that price, thus charging noth-ing extra for the property we shall distrib-

> We have figured that by liberal advertising we can save the salaries and expenses of several men on the road and that the difference will pay for this property and the purchasers of the goods will get the direct benefit. Just look at this carefully and see a plain business proposition. We hand over to you direct the amount it would cost is to sell these goods in the ordinary way. We will distribute this property in the

following manner: We will start an order book at this date with lines numbered from 1 to 3,000 and

each order will be entered in the book in the order it is received at our office. Every fifth order received will entitle the

party ordering to a fine gold handled silk umbrella which will be sent with the goods. Every 24th order received will entitle sender to a full tea set of 56 pieces Imported China Ware, which will be sent with the

Every 74th order received will entitle the party ordering to a clear title deed of a piece of real-estate. Either a building lot and water privilege, at a summer resort, a city lot in city of Sault Ste Marie, a house and lot in St. Ignace, or a farm of 160 acres. There are 39 lots of the real estate and 720 articles of personal property to go with 3,000 orders, an average of more than one in four.

An order will consist of ½ M. "Golden Rod" cigars at \$55 per M. or 1 M. "Presto" cigars at \$35 per M., or 1 M. "Empress" cigars at \$30 per M. An order of double his amount from one party will be entered as two orders.

These cigars are not made of cheap material, like the ordinary scheme cigar, but are First-Class Goods, made as we have always made them, to hold trade. The "Golden-Rod" is made from the finest

imported Vuelta Havana, long filler, straight hand-made goods, without flavor, fine as anything made in the U.S. Sold at their market value, without regard to the property given away. The "Presto" cigar is a very nice imported scrap-cigar, gives universal satisfaction and sells in many The summer resort lots are on the beau-

tiful Lakeville Lake in Oakland Co. on the P. O. & P. A. R. R., a handsomer lake with better fishing than Orion, six miles distant. Lots 40 feet by 80 rods with good lake front privilege, value \$50 each. The lots at the Soo are within 1/4 of a

mile of the water power canal. In the heart of the city, with houses all around them, 40x124 feet, valued at \$1,000 each. The house and lot at St. Ignace is in the

third ward on Main street. House occupied by tenant, valued at \$1,000. The farm is within two miles of Carp Lake Station, on the G. R. & I. R. R. miles from Mackinaw City, hardwood and cedar, good front on Carp Lake, seven acres

under cultivation, valued at \$3,200. Warrantee deeds of real estate will be sent with the cigars, which come in proper

When the property is all distributed, circulars will be sent to each purchaser of cigars, showing name and address of parties getting these presents. Send in your orders, somebody will get some good property for nothing. You will

et warranted goods, worth the price on them. The value of the presents is not taken out of the goods.

Terms on cigars, 60 days to responsible parties, or 5 per cent. off for cash. We give reference below as to our busi-

Citizens' National Bank, Romeo; First National Bank, Romeo. Any business man in Romeo, and anv

wholesale tobacco house in Detroit, Chicago, Louisville and St. Louis.

Yours respectfully, W. Bradley & Bro., ROMEO, MICH.

BEST FAMILY, HEADLIGHT and LITTLE DAISY

SOAPS are conceded by all to be the best soaps ever sold in Michigan. Commendations are coming in daily. Send

Order these goods of any jobber in Grand Grand Rapids Soap Co.

D. D. COOK, Valley City Show Case Factory.

Prescription Cases.

My Prices are Lower than any of My Comp iters. Send for Catalogues.

migs & Dedicines

Grand Rapids Pharmaceutical Society.

ORGANIZED OCTOBER 9, 1884.

President—H. E. Locher.

Vice-President—J. W. Hayward.

Secretary—Frank H. Escott.

Treasurer—Henry B. Fairchild.

Lord of Censors—President. Vice-President and Secretary.

retary.
oard of Trustees—The President, John E. Peck, Geo.
G. Sieketee, A. F. Hazeltine and F. J. Wurzburg.
wen, Issae Wetts, Wm. E. White and Wm. L. White,
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lommittee on Legislation—J. W. Hayward, Theo.
Kemink, W. H. Van Leuwen.
lommittee on Pharmacy—W. L. White, John Muir,
M. B. Kimm.

rioum dil.

ANILINE.

JuniperusXanthoxylumBALSAMUM.

Tolutan CORTEX... Abies, Canadian.....

Glycyrrhiza Glabra.

po...

po...

1s...

1s

Barosma Cassia Acutifol, Tin-

** po....

Aloe, Barb, (po. 60)...

** Cape, (po. 20)...

** Socotrf', (po. 60)

Catechu, 1s, (½s, 14

½s, 16)......

herba—In ounce packages.

WHOLESALE PRICE CURRENT.

Tolutan.
Prunus virg.
TINCTURES.
Aconitum Napellis R

Aloes..... and myrrh....

Opi
Camphorited
Deodor
Auranti Cortex
Quassia
Khatany
Rhei
Cassia Mcuitifol
Cossia Co.

OXIDE GAS

entral Michigan Druggists' Associations of the Association of the Control of the

Clinton County Druggists' Association, resident, A. O. Hunt; Secretary, A. S. Wallace.

Charlevoix County Pharmaceutical Society President, H. W. Willard; Secretary, Geo. W. Crouter.

Ionia County Pharmaceutical Society. President, W. R. Cutler: Secretary, Geo. Gundrum.

Jackson County Pharmaceutical Ass'n. President, C. B. Colwell; Secretary, C. E. Foote.

Muskegon County Druggists' Association President, E. C. Bond; Secretary, Geo. L. LeFevre.

Muskegon Drug Clerks' Association. esident, C. S. Koon; Secretary, Geo. L. LeFevre.

Oceana County Pharmaceutical Society. President, F. W. Fincher; Secretary, Frank Cady.

10 Capsici Fructus, af... 9 Capsici Fructus, po... 28 Capsici Fructus, B po. 18 Caryophyllus, (po. 25) 22@ Carmine, No. 40... @ Cera Alba, S. & F... 50@ 30 Cera Flava... 25@ Coccus @ Coccus @ Cassia Fructus ... @ Cassia Fruc

Centraria Getaceum Chloroform, Squibbs Chloral Hyd Crst. ... 1 500

Chloral Hyd Crst....1
Chondrus...
Cinchonidine, P. & W
Cinchonidine, Ger'an
Corks, list, dis. per
Creasotum
Creta, (bbl. 75)...
Creta prep.
Creta prep.
Creta Rubra...
Crocus
Cudbear
Cupri Sulph
Dextrine...
Ether Suiph
Emery, all numbers
Emery, po.

Emery, po...... Ergota, (po.) 75..... Flake White......

Sanguis Draconis.... 40@

PAINTS Bbl

Noticing in the drug department of THE TRADESMAN for May 16, "The Effects of Hasheesh," I am forcibly reminded of an experience of my own with nitrous oxide pain. as, or "Laughing Gas," as it was originally known. In some respects, the effects of both are similar, and this recital may therefore prove of interest to the druggist, if not to the general reader. I have learned, nowever, from long experience, that powerful drugs of any kind, and more particularly anæsthetics, seldom produce like mental effects upon different individuals.

Mason County Pharmaceutical Society.
President, F. N. Latimer; Secretary, Wm. Heysett. Mecosta County Pharmaceutical Society, resident, C. H. Wagener; Secretary, A. H. Webber. Monroe County Pharmaceutical Society. resident, S. M. Sackett; Secretary, Julius Weiss. It was many years ago that I seated myelf in the dentist's chair in the city of Jackson, in this State, for the purpose of having a few annoying fangs removed, with my friend Boughton, of that city, President, C. S. Koon; Secretary, Goo. 11, 100 Newaygo County Pharmaceutical Society President, J. F. A. Raider; Secretary, A. G. Clark. standing near to witness the then comparatively new method of removing sensation during an otherwise painful operation. I had eaten a hearty dinner about an hour Saginaw County Pharmaceutical Society President, Jay Smith; Secretary, D. E. Prall. previous, was in excellent health and spirits, and with no misgivings in regard to good results. I was told to take full and regular inspirations from the instrument, as it was held tightly over my mouth, and remain perfectly passive and quiet. I obeyed until it seemed as if I was full to position of the salt. bursting, and could hardly breathe longer; screamed loudly. No attention being paid child. taken of the noise I made or of my frantic he had filled, actions. "Well," thought I to myself, "I the hands by washing in soap and water, shall surely die in this chair;" and just as I seemed to be losing consciousness, my son, says an exchange. a lad of seven or eight years, opened the can never forget my feelings at that moment and hope never to realize such apparent suffering again. My heart was bleedlife, and who was so soon to become fatherless. I reached out one hand and grasped his, bidding him good-bye and requesting asylum near Lyons for three years is offered occurred. Then all became a blank in my existence.

My next recollection was a sensation of My next recollection was a sensation of man who used it for criminal purposes. In China, it is the druggist's business to find body, and a roaring noise as of a train of out all about his customers for poisons. cars approaching in the distance. Time, A proposed substitute for cod liver oil is surroundings, locality and purpose had entirely left me. I now felt quite at ease in potassium, two parts; iodide of potassium, one-twentieth part; fresh butter (unsalted), 125 parts. It is to be eaten separated from the old "casket," gently with bread. floating along through the air, close to the earth. The increased noise of the approaching train thundered in my ears and proaching train thundered in my ears and under the name antipyrene, even if it was soon came to a halt near me. I stepped (or not manufactured by the firm that was putrather seemed to float) on board; passed ting it on the market under that name, and

and jerk it a second time, and, in an instant afterward, a third time. His act did not afterward, a third time. His act did not tainers, without a written consent from the seem to hurt me, although I felt annoyed, original owners. Search warrants are as I distinctly felt a tearing sensation as the Sapo, M...
Sapo, G...

in detail never occurred. I was seen to pound gently upon the chair while inhaling pound gently upon the chair while inhaling playmate, Nellie Green, aged five. "Well, the gas, but I uttered no sound whatever. I will tell you. You see the Arabs chases My child was not present at any time. The camphors 'over the deserts 'til they catches'em, an' they knocks 'em down an' outer door was opened and closed gently, which admitted sounds from the street, and just afterward the three fangs were extracted, which no doubt gave rise to the idea of the car conductor tearing out tufts Opium is weak and a trifle lower. Quinine of my hair, though why the sensation of is dull and weak. Morphine is unchanged. extracting the teeth should be felt only upon the crown of the head, instead of any other portion of the brain, I must leave to others to decide. The friend who witnessed the operation declared that at one time my intenance changed to an unearthly, livid appearance, which frightened him and caused him to ask the operator if my life

MY EXPERIENCE WITH NITROUS may at times arrive, in the administration of anæstheties, and yet not pass the portals. It has been computed that only one in 40,000 dies under their influence, and I shall always be grateful if permitted to take that minimum risk rather than suffer FRANK A. HOWIG.

Minor Drug Notes.

Dublin has a new school of pharmacy. Carbolic acid is incompatible with antipy-

There are 110 drug stores in Berlin, Ger Bicarbonate of sodium is an antidote to

An English invalid has paid for medicines

Oxide of tin colored with carmine and prefumed forms nail polish. Iodide of potassium has been found con-aminated with the sulphite.

done over \$10,000.

Some one has estimated that 36,500 patent medicines are on the market. French dentists are obliged to have a pre-

cription in order to buy poison. Hypophosporus acid is frequently con-aminated with oxalate of calcium. Sal ammoniac has been mistaken for ordi-ary salt and caused fatal poisoning.

Druggists who make money are the ones who personally look after their business. Aqueous solution of hydrochlorate of cocaine cannot be evaporated without decom-

A drug clerk in Germany was in jail thir then I struggled to free myself and ty days for carelessly dispensing opium for Dover's powder. The accident killed a

to that, I rapped furiously upon the rounds of the chair with one hand and shouted, "You are killing me!" Still no notice was \$118 for refusing to give up a prescription be had filled.

A cheap mucilage is made by powdering, door and came in, walking toward me. I separately, equal parts of gum arabic and tragacanth and mixing them with a sufficient amount of water. Graduated bottles would be very accepta

ble to customers who receive liquid preparaing in agony, as my sympathy went out to tions. They are used in Paris and can be my only child, whom I loved dearer than had in this country, if the druggists create a demand for them The pharmacist who can remain in the

dispensing department of a French insane him to tell his mother how the accident \$3,000 the first, \$4,000 the second and \$5, 000 the third year. A druggist in China was sentenced to re-

ceive "eighty blows" for selling arsenic to a composed of chloride of sodium, two parts;

bromide of potassium, two parts; iodide of The French government has decided that antipyrine cannot be copyrighted, and that

"I wonder where they get camphor gum?" said little six-year-old Eddie Post.
"Why, laws 'ee! Don't you know that, and you in the first reader, too?" replied his cuts their gums off."

The Drug Market.

There are no changes of importance

Offer No. 176.

FREE-To Merchants Only: One Williams' "Perfection" Electro-Magnetic Battery. Address at once, R. W. Tansill & Co., Chicago.

DRUG CO.,

Importers and Jobbers of

DRUGGISTS'

DEALERS IN

PATENT MEDICINES. PAINTS, OILS, VARNISHES.

WE ARE SOLE PROPRIETORS OF

WEATHERLY'S MICHIGAN CATARRH

We have in stock and offer a full line of

Whiskies, Brandies, Gins, Wines,

We are Sole Agents in Michigan for W. D. & Co., Henderson County, hand-made

SOUR MASH WHISKEY,

-AND

Druggists' Favorite Rye Whisky,

We Sell Liquors for Medicinal Purposes

We Give Our Personal Attention to Mail Orders and Guarantee Satisfaction

All Orders are Shipped and Invoiced the same day we receive them.

& Perkins

RECOMMENDED BY EMINENT PHYSICIANS A CONCENTRATED LIQUID

A CONCENTRACT OF

MALT & HOPS

FOR SALE BY ALL DRUGGISTS.

Detroit, Mich., April 9, 1888. Specialty Dept. Ph. Best Brewing Co.,
GENTLEMEN—I duly received the case of your "Best" Tonic and have since had a great many in this institution. I must say that the beneficial effects on weak and debilitate patients have been most satisfactory, especially to those in a stage of recovery after severe sickness.

ially to those in a stage of record, were sickness.

I write this thinking you might like to have my opinion on its merits. I certainly shall prescribe it in future, where the system requires building up, either from constitutional weakness or otherwise.

Yoars truly,

WM. GRAY, M. D.

Medical Sup't,

Midville, Geo., Feb. 24, 1888. pecialty Depart. Ph. Best Brewing Co., GENTLEMEN—I think the "Tonic" a splendid medicine for all forms of Dyspepsia and Indi-gestion. It is giving me great satisfactiou. Very respectfully, J. M. JOHNSON, M. D.

Yardley, Pa., March 18, 1888.
Ph. Best Brewing Co.,

DEAR SIRS—I have given your "Malt Tonic" a trial in several cases of Enfeebled Digestion and General Debility, especially in the aged, where the whole system seems completely prostrated, with very satisfactory results. I have used many of the so-called "Malt Extracts," but believe your preparation to be superior. In the aged where the digestive functions are exhausted, and there is a loss of the nerve vital force, I found its action to be rapid and permanent.

ELIAS WILDMAN, M. D. Yardley, Pa., March 18, 1888.

ELIAS WILDMAN, M. D.

Blackwell's Island, Feb. 10, 1888.

Work-House Hospital. GENTLEMEN-As a matter of personal interest, I have used your "Best" Tonic in several cases of impaired nutritition. The results indicate that it is an agreeable and doubtless,

highly efficacious remedy. I am,
Very truly yours,
E. W. FLEMING, M. D.

Troy, New York, January 26, 1888.

Troy, New York, January 25, 1888.

Specialty Depart. Ph. Best Brewing Co.,

DEAR SIRS—Your agent left me a sample of your liquid extract, Malt, and as I use much such in my practice, I thought to compare your product with some from another house I had on hand; and finding yours superior in the great essential, the patitable mutriant as well as in tonic stimulant properties, felt anxious to know about what it can be furnished the dispensing physician.

Yours truly,

E. JAY FISK, M. D.

East Genessee Street. Buffalo, N. Y., Feb. 17, 1888.

pecialty Depart. Ph. Best Brewing Co GENTLEMEN-I have used the "Best" Tonic with most gratifying results in my case of dyspepsia. My case was a bad one, I had no appetite; headache in the morning; sour stomach; looking as though I had consumption, and after taking this tonic I never felt better in my life. I think it will cure a bad case of dyspepsia. You may recommend it for that case.

WM. O. JAEGER.

Philadelphia, Feb. 4, 1888.

GENTLEMEN—I have tested the sample of "Concentrated Liquid Extract of Malt and Hops" you sent me, and find in my humble judgment that it is a very pure and safe article. I will not hesitate to recommend it in every case of debility where a Tonic of that kind is indicated.

Respectfully.

Respectfully, E. H. Bell, M. D.

New Orleans, La., April 6, 1888. pecialty Depart. Ph. Brewing Co.,

Specialty Depart. Ph. Brewing Co.,
GENTLEMEN—Having tried your "Best"
Tonic to a great extent amongst my practice.
I will state in its behalf that I have had the
best results with nursing mothers who were
deficient in milk, increasing its fluids and secreting a more nourishing food for the infant,
also increasing the appetite and in every way
satisfactory for such cases.

Very respectfully,
D. Bornio, M D.

For Sale By

REMEDY. HAZELTINE & PERKINS DRUG CO.,

Grand Rapids, -

Mich.

Write for Sample Cards and Prices. We have Supplied our Trade with this

Brand and it is all the manufacturers

Acme White Lead & Color Works, PIONEER PREPARED PAINTS



Manufacturers of the Ce ebrated

ACME PREPARED PAINTS,

Which for Durability, Elasticity, Beauty and Economy are Absolutely Unsurpassed.

F. J. WURZBURG.

WHOLESALE AGENT.

Grand Rapids, - Mich.

ENTHOLINUALE

We sell it on a GUARANTEE. Haxeltine & Perkins Drug Co.,

GENERAL AGENTS,

GRAND RAPIDS, MICH.

PIONEER PREPARED PAINTS

VIC'S BED-BUC KILLERI

WITHOUT POISON.

No Color, No Smell and No Damage to Bed Clothes or Furniture.

Retails for 25 cents for large package. Trade supplied through all wholesale druggists, or direct by the manufacturers.

ROUSSIN & CO.. Michigan.

Peckham's Croup Remedy is prepared especially for children and is a safe and certain cure for Croups, Whooping Cough, Colds and all bronchial and pulmouary complaints of childhood. For attractive advertising matter address the proprietor, Dr. H. C. PECK HAM, Freeport, Mich. Trade supplied by wholesale druggists of Grand Rapids, Detroit and Chicago.

CASH SALE CHECKS.

cunning book accounts by using Cash Sale Checks. For sale at 50 cents per 100 by E. A. TOWE & BRO., Grand Rapids.

STEAM LAUNDRY.

ve do only first class work and use no chemicals.

GRAND RAPIDS, - MICH. And the Wholesale Druggists of Detroit

43 and 45 Kent Street, STANLEY N. ALLEN, Proprie

SEND IN A TRIAL ORDER. Hazeltine

Hazeltine & Perkins Drug Co Drug Co.,

CHECKE TO THE

The Michigan Tradesman.

LEISURE HOUR JOTTINGS.

BY A COUNTRY MERCHANT.

If I should ask your opinion of a dessing business day you would probably icture out one with a sombre, leaden sky, ssly dripping rain, an entire absence of customers, and even visitors, and streets deserted alike by teams and pedestrians. And such a day is certainly deressing enough, but aren't there other days, when the sky is blue; when nature is arrayed in her most fascinating garb; when the streets and stores are filled, and when everything presents the appearance of activity and mercantile prosperity, that are, notwithstanding, far more exasperating and depressing than the exceptionally stormy one? Are there not days when almost every transaction, from the time you open your doors until you lock them at night, seems calculated to arouse all the latent gloom of your nature; when every caller or customer seems actuated by a deliberate desire to ruffle your feelings; when even your mail matter makes you misanthropic; when a multitude of petty annoyances, which singly would be scarcely noticeable, concentrate themselves upon you, and when by no effort of your own can you keep the tide of trade in anything like a straight channel? I don't doubt but that you have experienced such days; I know I have myself.

after I had made a remark similar in purport to the above, "yes, I had exactly such a day last Saturday. In the first place, I papers by. Then, while William was fillall over the floor, and in sweeping out he ran the handle of the broom through a show-case. About this time, old Deacon Crossgrain came in to settle up and disputed unsatisfactory, and one old woman almost wouldn't wash. While I was showing a couple of ladies (who didn't want anyof dress goods, a number of customers came in and went away disgusted because couldn't wait on them. And while I was absent a few minutes Slinker came in and beat William out of a dollar or so, and some one stole a couple of silk handkerchiefs. Nobody seemed to find anything to suit, and everybody grumbled at prices, and while I was talking with Sister Simkson my wife came in the backdoor, and-"

If Mr. Slmmer hadn't apparently discovered, about this period, that he was on the point of revealing a state secret and hadn't he hurriedly crossed the street "to see a man," his catalogue of afflictions would have, undoubtedly, been much larger.

And the conduct of some of those people who help make depressing days for you and me is a subject for considerable study and analysis. Custom has, very unreasonably, made the merchant the subject for more impertinences and aggressions than almost any other trade or avocation. If Farmer Robinson tells you that it costs a which he sells you, you never think of trying to convince him that you think he lies; but Farmer R. doesn't try to conceal his disbelief when you assert that you are selling Coffee A sugar at cost. If you owe Farmer R. for a load of wheat and he requests his pay, you accept his demand as a simple matter of business; but if Farmer R. owes you for a barrel of sugar and the bill is long past due, it would hardly surprise you to receive considerable abuse—with a very small payment on account. If you ask Farmer R. the price of his load of potatoes and the amount specified doesn't suit you, you quietly walk away without any expostulation; but if Farmer R. wants to know what you'll put him up ten pounds of a certain grade of coffee for and you name your price, you almost expect to hear him say, "I don't see why the devil you can't sell as cheap as they do at Bubbleville," and then have him aver that the article can be bought at that metropolis at about two-thirds of the jobber's prices.

Farmer Robinson's goods and chattels are his own and you know that you haven't any moral right whatever to object to his doing a strict C. O. D. business, but what would be Farmer R.'s language if you refused his application for credit? If you should buy a ham of him which rapidly became demoralized on your hands, you would throw it away and call the loss your own; but if he should, through his own neglect or careless ness, allow a package of your white fish to spoil, wouldn't you prepare yourself for a volley of abuse if you refused to "make it right?" And hasn't Farmer R. numerous able and active coadjutors in other fields of

And the analysis is to ascertain the mo tives of Farmer Robinson and his ilk for his and their actions, and the study is w exactly your duty to him and to them to yourself. If he is a man of intelli-

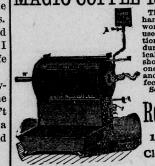
t in the same spirit as that of the Irish who was kicked by the mule; but in either case there are, perhaps, ways and means to be devised by which you can avoid the unpleasantness of a financial loss and the other unpleasantness of a loss of your natural rights as a man and a reputable

Within a radius of two or three miles from the place of the present writing, there are four or five individuals whose combined onslaught on a dealer, in one day-supposing him not abnormally calloused-would evaporate all the good nature he has stored up after a profitable week's business. Take old Microbe, for instance; his total expenditure during the year will not exceed \$200, and he spends one-fourth of his waking hours trying to find where to put it out to the best advantage. During the past week, he used up two and a half hours of Skimmer's time in negotiating the purchase of a six-cent calico dress for his wife and come back the next day and spent a couple hours qver the question of the trimming. On the third day, he brought back the calico and, after an hour and a half's debate, succeeded in inducing Skimmer to exchange a ten-

cent pattern for it at an advance of two cents a yard; and on the fourth day he returned and demanded a rebate because his wife's sister had bought the same thing in another town for nine cents. On one of the coldest days last winter, Microbe brought a two-gallon jug into Smith's and ordered in filled with the best syrup. The operation *Yes, said Mr. Slimmer, the other day, took nearly an hour, and, when completed the old man laid down a silver dollar and turned to depart, when he was informed that the bill was \$1.50. Microbe then spen was very anxious to see some quotations in about ninety minutes in denouncing the exthe morning paper, but the train carried the tortion of dealers in general and of Smith in particular, at the end of which time ing the lamps he broke one, and spilled oil Smith declared that he couldn't have the goods at any price, and after nearly another hour's work succeeded in returning the old fellow his empty jug.

These are but average instances of the the account and said he'd start a suit if I Microbic habits of what may be termed the didn't throw off two dollars. Then two or counter irritants of the country merchant. three lots of goods were brought back as Luckily, the Microbes are not numerous, but there is, undoubtedly, in every commucreated a riot because a piece of calico nity a sufficient number of the tribe to make many dealers of a theological turn of mind strong believers in the theory that the orthing—were 'merely out shopping') my line dained punishments for all sins and transgressions are inflicted here on earth.

MAGIC COFFEE ROASTER



150 Long St., Cleveland, Ohio



OAP Grocer AXON ICEST SOAP

REEDER, PALMER & CO.,

Wholesale Boots and Shoes. STATE AGENTS FOR LYCOMING RUBBER CO., 24 Pearl St., Grand Rapids, Mich., TELEPHONE NO. 998.

PERKINS & HESS Hides Hurs Wool & Pallow

TIME TABLES.

Grand Rapids & India

The state of the s	
All Trains daily except Sundny.	
GOING NORTH.	
Arrives.	Leave
Traverse City & Mackinaw Ex9:05 a m	11:30 a 1
Traverse City Ex	7:00 a 1
From Cincinnati7:30 p m	
Ft. Wayne and Mackinaw Ex3:40 p m	5:05 p 1
Saginaw Express11:25 a m	7:20 a 1
" "10:30 p m.	4:10 p 1
Saginaw express runs through solid.	
7:00 a. m. train has chair car to Traverse C 11:30 a. m. train has chair car for Petoskey	and Maal
	and maci
inaw City. 5:05 p. m. train has sleeping cars for Pet	toekey en
Mackinaw City.	COSKCJ an
GOING SOUTH.	
Cincinnati Express	7:15 a 1
Fort Wayne Express	11:45 a 1
Cincinnati Express 4:40 p m	5:00 p
Traverse City and Mackinaw Ex11:00 p m	
7:15 a m train has parlor chair car for (Cincinnat
5:00 p m train has Woodruff sleeper for Cir	ncinnati.
5:00 p. m. train connects with M. C. R. R.	t Kalam:
zoo for Battle Creek, Jackson, Detroit and	Canadir
points, arriving in Detroit at 10:45 p. m.	
Muskegon, Grand Rapids & Inc	liana.
Leave.	Arriv
6:45 a m	. 10:10 a 1
11:00 a m	. 4:30 p i
1 10	8.50 m

Michigan Central. Grand Rapids Division.

W.	Detroit Express
ı	Day Express 1:10 p m
9	*Atlantic Express
•	Mixed 6:50 a m
	ARRIVE.
3	*Pacific Express 6:00 a m
	*Pacine Express 0.00 & in
•	Mail 3:15 p m
级	Grand Rapids Express
	Mixed 5:30 p m
1	이 발매하다 하는 경기에 있는 게임 선생님은 이번 경기에 하는 사람이 되었다. 그런
	Detroit. Parlor cars run on Day Express and Grand
3	Rapids Express to and from Detroit. Direct connec-
0.18	Rapids Express to and from Detroit. Direct connec
•	tions made at Detroit with all through trains East over M. C. R. R. (Canada Southern Div.)
4	M. C. R. R., (Canada Southern Div.)
	O. W. RUGGLES, Gen'l Pass. and Ticket Agt., Chicago.
	CHAS H NORRIS Gen'l Agent.

Lake Shore & Michigan Southern.

5	Kalamazoo Division.				Arri	Arrive.	
a	19	3	1		2	4	
038	pm	n m	a m		a m	pm	
t	1:10	3.00	7.45	DpGrand Rapids	. 9:45	6:10	
	3:25	4 -12	9:02	"Allegan	. 8:28	4:55	
1	Frt	5.03	10.00	ArKalamazoo	. 7:10	3:52	
	110		11:35	"White Pigeon		2:25	
,	S 100 S		pm			1:e0	
f				"Elkhart		1:60	
		a m			pm	a m	
1		nm		"Chicago			
t		10:25	5:05	"Toledo	.11:25	10:00	
90		a m		"Cleveland	7.15	E.45	
-			a m			n m	
h		6.20	3:30	"Buffalo	. 1:00	11:40	
	Ti	elete	fors	ale to all principal points in	the	U. S.	
е	Mex	ico a	nd Ca	nada at Union Ticket Office,	GEO.	WIL	
	LIAD	ISON,	Agt.,	Depot Office, M. BOOTZ, Agt.	1500115		
e	4		A. J. S	Smith, Gen'l Trav. and Pass. A Clevela	gt., nd. Ol	hio.	
r	1080						

Detroit, Grand Haven & Milwaukee.

GOING WEST.		
	Arrives.	Leaves.
#Morning Express	:05 p m	1:10 p m
†Through Mail	:05 p m	5:10 p m
†Grand Rapids Express10	:40 p m	10:45 p m
*Night Express	5:25 a m	5:40 a m
†Mixed		7:30 a m
GOING EAST.		
†Detroit Express	6:45 a m	6:50 a m
†Through Mail1	0:20 a m	10:30 a m
†Evening Express	3:25 p m	3:50 p m
*Limited Express	5:25 p m	6:30 p m
†Daily, Sundays excepted. *Dail	v.	
Detroit Express has parlor car	to Detroit	, making
direct connections for all points I	last, arrivir	ig in New
York 10:10 a. m. next day. Limited	1 Express.	East, has
through sleeper Grand Rapid	s to Niaga	ra Falls.
connecting at Milwaukee June	tion with	through
sleeper to Toronto.		
Through tickets and sleeping c	ar berths s	ecured at
D C H & M P'r offices 28 Monroe	St and at t	he depot.

Jas. Campbell, City Passenger Agent

A. B. WATSON, Treas.. S. F. ASPINWALL, Secy.

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Union Stock Yards, - CHICAGO, ILL.

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LARGE DEMAND FOR

Of all kinds.

I offer a good quality saleable pattern Seersucker Coats and Vests at from \$12.50 to \$13.50 per dozen, good sellers for general stores and pay a good profit. Send for sample half dozen,

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34, 36, 38, 40 and 42 Canal St.

From our Illustrated Price List. Sent to Dealers only on application, Three Hundred Pages of Bargains.

Grand Rapids,

HOUSE FURNISHING GOODS

"NO MORE SCHEMES." Red Star Baking Powder

SOLD AT ACTUAL VALUE

1/4 lb Cans 45 per dozen; - - - - Retail 5 cents 1/4 lb Cans 85 per dozen; 1 lb Cans 1.50 per dozen; Sold only in cans. QUALITY GUARANTEED,

ARCTIC MANUFACTURING COMPANY,

38 and 40 Louis Street,

GRAND RAPIDS, - MICHIGAN.

Very Attractive. Full Weight, Full Strength. Order a Sam-

P. STEKETEE & SONS,

JOBBERS IN

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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

PUTNAM & BROOKS,

CANDY

And Heavy Jobbers In

Oranges, Lemons, BANANAS, NUTS,

Dates, Figs, Citrons, Prunells, Etc.

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