

The Michigan Tradesman.

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"A LAWYERS' LAW."

PERNICIOUS PIECE OF LEGISLATION.

How the New Assignment Law is Regarded by Business Men—Interviews with Lawyers and Legislators—Accurate Synopsis of the Law.

Considerable feeling having been manifested in commercial circles at the new law relating to assignments for the benefit of creditors in this State, which went into effect Sept. 8, a reporter of THE TRADESMAN has attempted to ascertain the opinion in which the law is held by prominent legislators, lawyers and merchants, by way of interviews with gentlemen in each profession. It was learned that prior to the enactment of the National Bankrupt Law of March 2, 1867, most of the States permitted, as some of them do now, assignments by debtors with preferences to certain favored creditors, and it was not unusual to find four or five classes in an assignment, each one of which was to be paid in full before the succeeding one should receive anything whatever. During the 11 years while the Bankrupt Law was in force the ordinary assignments and the State laws of insolvency were held in abeyance; but since 1878 there has been a revival of State insolvency laws, with some rather unsuccessful attempts at uniformity in the different States. The discarded Bankrupt Law left many of its features impressed upon the public mind, and none more so than the idea of absolute equality in the distribution of an insolvent's estate among the general creditors. In the Legislative enactments intended to take its place there has been very generally incorporated a clause abolishing all preferences. The law of Michigan relating to assignments for the benefit of creditors, which was passed in 1879, did this in simple and direct terms. The act of 1883 is clearly fashioned after the old Bankrupt law, and in some of its points it resembles that statute and notably departs from any enactment that has heretofore been in force in Michigan.

REPRESENTATIVE FLETCHER,

who made a good record for himself in the Legislature last winter, says that the bill originated with Senator Bliss, a lumberman and salt manufacturer, of East Saginaw, and was understood at the time to be the inspiration of W. R. Burt, president of the State salt association. Mr. Bliss was strongly assisted in the Senate by Mr. Koon, of Hillsdale, and Mr. White, of Ludington; and some tall lobbying was done in its behalf by Moore & Moore, a legal firm of Detroit. The bill was reported unfavorably by the Judiciary Committee of the House, and laid on the table by that body, but during the confusion of the last evening, it was called up, and passed, it having already passed the Senate. Mr. Fletcher and other opponents of the measure were absent from the House at the time, and expressed regret on their return that it had been run through in so inconsiderate a manner. When asked to express an opinion on the law, Mr. Fletcher stated that he thought it would be a failure, and not accomplish what it was intended. It is copied verbatim from the Minnesota statutes of 1880-81, and all accounts agree that in that State, it is working badly. Rogers & Rogers, commercial attorneys of St. Paul, recently informed Mr. Fletcher that the law was the occasion of "great disgust." The Minnesota system of courts is much better adapted to render the workings of such a law successful than ours; but as it was taken bodily, and no changes made with a view to adapting it to our system, it cannot fail to become inoperative, as we have not the machinery for enforcing it. Mr. Fletcher does not apprehend that the Supreme Court will declare the new law unconstitutional, but is inclined to the opinion that that tribunal will not hesitate to say that it is unworkable in this State. In Minnesota there is no distinction between a court of law and equity, and any court can appoint receivers and grant injunctions. Our courts of law can do nothing of the kind, and while the new law does not state explicitly that proceedings under it shall be in a court of law, it plainly means that that is the court in which proceedings shall be taken. Lawyers will generally agree that no judge of a court of law will undertake to appoint a receiver, as they have no authority for so doing, except this law. The section which provides for involuntary proceedings attempts to authorize judges to exercise judicial functions in chambers, and deprives the defendant of a jury trial. Taken as a whole, the law is faulty in the extreme, and it is only a question of a few months when its bad features will have become so marked that there will be a universal clamor for its repeal.

Mr. Fletcher does not think that either of the political parties will undertake to pass the Lowell bankrupt bill through Congress at the next session, in view of the nearness to election. The new bankrupt bill recently passed by the English Parliament is represented as possessing admirable features, and if it proves to be a success, our National lawmakers may conclude to fashion a law after some of its provisions.

REPRESENTATIVE THOMPSON

confesses that he does not understand the workings of the bill, and says that he will be better able to give an opinion on the measure after it has been passed upon by the Supreme Court. As it is, a man who makes an assignment does not know his rights until after it has been tested before that tribunal. It would take a month to study it up properly, and even then he would not be sure that he had arrived at all of his conclusions correctly. Mr. Thompson admitted that if a delinquent debtor approached him with a \$100 fee, he could tell more about the law than when talking to a reporter, but sized it up briefly as a piece of legislation for which the originators should blush with shame. Instead of being an improvement over the old law, it is far behind it in equity and clearness. It is a standing reproach to the custom in vogue at Lansing to leave important bills until the closing hours of the legislative session, and then rush them through promiscuously, without regard to how they had been reported by the proper committees, or previously disposed of by the houses. He does not remember which way he voted on the measure, and in this does not differ from the great majority of legislators, who are compelled to record their votes the last day just as the fancy strikes them, in most cases. He does not think that a National bankrupt law is the best for the country, but is inclined to the opinion that each State should regulate its own commercial interests.

REPRESENTATIVE SELLERS,

of Cedar Springs, remembers voting on the bill in the House, but whether for or against the measure he has forgotten. He attributes its origin either to Senators Pennington or White, on the ground that most of the "queer" acts ground out by the last Legislature were the product of their fertile brains; but was unable to verify the supposition by a cursory examination of his files. When explained the peculiar provisions of the bill, he volunteered the opinion that it was the handiwork of some "cranky lawyer;" and added significantly, "The lawyers are a curse to the Legislature, and the State ought to provide dynamite to blow the wind out of them."

MR. O. A. BALL,

of the firm of Cody, Ball & Co., says that the new departure is the meanest law ever invented, as it leaves open no chance of forcing the collection of a debt, without compelling an assignment. The immunity afforded the debtor after final settlement revives one of the most disagreeable features of the old National bankrupt law. A man who fails dishonestly has every advantage over his creditors, while the latter have no relief whatever. Mr. Ball submitted the law to four leading lawyers, but no two of them agreed in their interpretation of the spirit of the statute.

MR. WM. G. HERPOLSHEIMER,

of Voigt, Herpolsheimer & Co., says that the new law is an infamous one, and is bound to do incalculable injury to the commercial interests of the State. It places a premium upon all sorts of rascality, and encourages sharp practices and downright dishonesty. The creditor has no remedy in the law, and is utterly powerless to prevent the depreciation of just claims.

MR. L. J. RINDGE,

of Kinde, Bertsch & Co., says that the new law is the worst piece of legislation that has been perpetrated in this State for years. It is conflicting in the extreme, and bears the impress of either stupidity or cupidity. The settling clause is the worst feature of the measure, and it makes it compulsory on the creditor to accept whatever the assignee chooses to tender him, after he has once filed his claim, and absolves him from all further liability. Under these circumstances, no matter how fraudulent a transaction may be, it will be impossible to establish fraud. Mr. Rindge is strongly of the opinion that the law will not "stand water," as he expresses it, and believes that if a test case were taken to the Supreme Court, that judiciary would declare the law unconstitutional.

MR. CHRISTIAN BERTSCH,

of the same firm, says that he considers the non-preference clause in the new law an excellent provision, as it serves to place all creditors on an equal footing. The other provisions he is inclined to look upon with some disfavor, as they are contrary to the principles of common honesty, and will serve as loop-holes for dishonest debtors. Mr. Bertsch is most unequivocally in favor of the National bankrupt law, and much preferred the old law to the statutes since enacted in this State, experience teaching him that while the expense of bankruptcy was necessarily greater, the proportion realized by creditors was also correspondingly greater. If the bill now before Congress provides a safe and sure method of passing through bankruptcy, involving less expense than the old law, it would be well for the commercial interests of the country if it were made a law at the earliest opportunity. Until that time, and so long as the present State law remains in effect, he looks for a large number of failures.

MR. ROGER W. BUTTERFIELD,

says that the new law is a "vile piece of legislation, combining the most objectionable features of the old National Bankrupt law, without any of its virtues. Its provisions are not sufficiently definite to ensure its successful working, and I am positive the courts will not enforce it."

MR. HENRY SPRING,

of Spring & Company, has not been able to look into the law sufficiently to form an opinion as to its workings.

MR. CHARLES MCWHORTER,

local manager of Dun's Mercantile Agency, pronounces the law a vulnerable one, so complex in its construction and workings that it will be productive of much perplexity to lawyers, and expense to both debtors and creditors. He states that there are a number of ways by which the intent of the law can be evaded, and ventures the opinion that business men will not be slow in ascertaining this fact, and taking advantage of it. This will render the law practically inoperative, and eventually bring it into disrepute and disuse.

MR. HENRY IDEMA,

local manager of Bradstreet's Mercantile Agency, says that in his conversation with business men he finds that no one has a favorable word for the new law. He terms it a "Lawyer's Law," and predicts that it will be the cause of an immense amount of unsatisfactory litigation. His experience in such matters leads him to think that it will be practically inoperative, and that the only ones who will be the gainers by it will be sharp lawyers and dishonest tradesmen.

SUMMARY OF THE LAW.

The full text of the new law is to be found on page 217 of the Public Acts, session laws of 1883. As the volume is not accessible to the great majority of THE TRADESMAN's readers, it has been thought best to make a careful condensation of the law for their benefit. The draft was submitted to a leading attorney, who pronounced it correct, and as embodying all the important features of the law:

Section 1 provides that after levy of an execution upon his property, the debtor can within ten days make an assignment of all his estate not exempt by law, and thereupon as soon as the assignee qualifies the levy is dissolved and no lien attaches under it. The creditor who made diligent pursuit fares no better than the rest. It is provided, however, in a bungling way, that "this section shall not apply" to cases in which the judgment was not rendered until 20 days after the filing of declaration in the case, the probable meaning of which is simply that the judgment creditor shall not lose his lien under the execution and levy in case the declaration was on file for twenty days before judgment.

Section 2 provides that when a debtor shall undertake to give preference by confessing judgment or otherwise, or does not within ten days after levy of execution on his property either make an assignment or institute proceedings to quash the execution, then two or more creditors, holding claims aggregating \$200, can apply for a receiver in the Circuit Court. This course is to a considerable extent parallel with the involuntary proceeding in bankruptcy. Every creditor, in order to share in the distribution of assets, either through an assignee or a receiver, must come in and prove his claim and sign an agreement to release the debtor from all further liability. This is an attempt to effect a release of the debtor through the action of the creditors, which the Federal act accomplished through operation of the law.

Section 3 provides that "if any insolvent debtor shall confess or suffer judgment to be procured in any court, with intent that any of his creditors shall obtain a preference over any other of his creditors, such insolvent debtor shall be deemed guilty of a misdemeanor and punished by a fine not exceeding \$500; and in default of payment shall be imprisoned in the county jail for a period not exceeding six months." The court is also empowered to grant a writ of *ne exeat* in certain cases, to prevent the debtor from leaving the State.

Section 4 follows the Bankrupt act in declaring that all payments, conveyances and securities made or given by an insolvent debtor within four months of making an assignment, with a view of giving a preference, shall be void as to all creditors who had reasonable cause to believe that such debtor was insolvent at the time of the transaction.

Section 5 provides that all proceedings, brought under the provisions of this act, shall be commenced in the county in which the debtor resides.

Section 6 provides that in cases upon which attachments or levies are made, and which are dissolved under the provisions of this act, the costs of the former and a reasonable attorney fee must be paid first by the receiver.

Section 7 directs that all proceedings brought under the provisions of this act may be commenced and prosecuted in the name of the assignee or receiver.

Section 8 provides that any creditor whose claim is disallowed, in whole or in part, by the receiver or assignee may appeal from such disallowance to the circuit court, and there have such claims tried the same as other civil actions.

Section 9 provides that the assignee or receiver may be removed, and a new one appointed, by the court, upon the vote of two-thirds in number and amount of the creditors.

Section 10 in full is as follows: No creditor of any insolvent debtor shall receive any benefit under the provisions of this act, or any payment of any share of the proceeds of the debtor's estate, unless he shall have first filed with the clerk of the circuit court, in consideration of the benefits of the provisions of this act, a release

to the debtor of all claims other than such as may be paid under the provisions of this act, for the benefit of such debtor, and thereupon the court or judge may direct that judgment be entered, discharging such debtor from all claims or debts held by creditors, who shall have filed releases: *Provided, however,* That when any creditor of such insolvent debtor who has made such assignment of his property, or of whose property a receiver has been appointed as provided in this act, alleges by complaint made to the judge before the time for the distribution of the insolvent's assets among his creditors as herein provided, that such insolvent debtor has fraudulently concealed, or fraudulently incurred or disposed of any of his property, or fraudulently incurred any apparent indebtedness or confessed any judgment, with the intent to cheat and defraud his creditors, or that he has fraudulently or in contemplation of insolvency incurred any of his indebtedness, such judge may allow the insolvent debtor to appear before him, at a time and place to be designated by such judge, and after giving such complaining creditor notice of the time and place of hearing, in such manner as the judge may direct, the judge may proceed upon such complaint summarily, without the allegations therein being controverted or denied, and may hear such legal evidence as he may deem pertinent, relating to such fraudulent concealment, inebriation or disposal of said debtor's property, or fraudulent indebtedness, as alleged in said creditor's complaint, and after said hearing said judge may, in his discretion, order or direct that all of said debtor's property and assets, not exempt by law, be distributed among his creditors, as hereinbefore provided, upon their filing such releases, or without their filing releases as aforesaid. And creditors may be examined in like manner, in respect to the validity of their debts. In case the circuit judge shall find the allegations of such complaining creditor to be true, he shall order and direct that all of said debtor's property and assets not exempt by law, be distributed among his creditors, as hereinbefore provided, without their filing releases as aforesaid.

Section 11 provides that the assignee or receiver shall publish his appointment as such within ten days, and mail notices to that effect to all creditors whose names are known to him. All creditors wishing to obtain the benefits of this act, shall file their claims within twenty days after such publication.

Section 12 notes an exception to the equal distribution of the assets by the assignee which is almost precisely like the exception in the Bankrupt law. Next after payment of costs of administering the assignment, debts due the United States and the State of Michigan, and all unpaid taxes, are to be satisfied in full, and then are to be paid all wages of servants, clerks and laborers for services performed within three months and not exceeding \$50 in each case. After these come the general creditors on an equal footing.

From the above synopsis of the law, it will be seen that it revolutionizes the method of collecting debts by legal process almost as thoroughly as did the Bankrupt law itself. The dangerous point seems to be that creditors, even for small amounts, have it in their power to take advantage of any temporary embarrassment of a debtor and force him into an assignment which will—perhaps unnecessarily—wreck his business. Even then, unless the assets should prove sufficient to pay all indebtedness in full—which, if experience under the Bankrupt law is good for anything, would almost never happen—the debtor depends upon the consent of his creditors for his discharge. It will also be observed that it affords a debtor with good credit opportunity to swindle the creditor in the most systematic manner; and that the creditor, after signing a release, has no remedy against fraudulent transactions which may be apparent, but hard to prove.

The Drummer a Recognized Necessity.

From the New York Sun.

Of late years a very large share of the merchandise sold to country merchants is sent in response to orders given to commercial travelers. These drummers, as they are called, are now numbered by the thousands, and there are so many of them that hotels oftentimes almost entirely subsist out of their patronage. It was the fashion once to ridicule them as nuisances, and the name of drummers was applied to them originally in derision. But now they are a recognized necessity, and soliciting orders from country dealers has revolutionized the methods of the city trader.

The drummer is, in fact, only a traveling salesman, sent out for the convenience of the buyer, who is thus saved the necessity of expensive journeys to the city to buy goods, and is enabled to get what he wants from week to week. Of course, the business of the drummer would not suit everybody. It is tiresome to be on the road all of the time. But, so far as respectability goes, why should it be put below that of the stationary salesman, who stands behind a counter to supply the demands of customers, or who conducts them through the warehouse of his principal? It is just as respectable.

Wanted to Make Another Pillow.

The commercial men tell a good story of Derick Adams, who has in his time operated both the Heath and the National hotels at Reed City, and is now settled with a life lease at the railroad restaurant. He was awakened one night by hearing some one traveling about the house, and lighting a candle, found one of his guests in full shirt dress wandering through the rooms. "What do you want?" said Adams. "I want to find the hen pen," said the man. "What in thunder do you want of the hen pen at this time of night?" asked Adams. "Well," said the man, "you see I lost my pillow somewhere, and I wanted to get into the hen pen and get a feather and make another."

TRADE TALK.

Business Moving Along Smoothly—Country Produce Quoted.

DRY GOODS.

Staples are firm. The trade in fancy goods is not as brisk as usual at this time of the year.

GROCERIES.

The grocery trade is fairly good, with prospect of a further improvement. Sugars are down $\frac{1}{4}$ ¢, and weak. Coffee is firm, and Rio up 1¢. Cheese is firm.

CROCKERY AND GLASSWARE.

Trade in the above lines is thoroughly unsatisfactory, owing undoubtedly to the same cause that is partially paralyzing trade in all branches, except the bare necessities of life. The trade in holiday goods has not yet fairly set in, but promises well.

CANDY, NUTS AND FRUITS.

The candy trade is a little dull just at present, with prospect of an improvement in the near future. Chestnuts are selling in this market at \$6 for spot and \$5.50 to arrive. The new crop of peanuts will soon arrive. The old nuts are down $\frac{1}{4}$ ¢. Florida oranges are beginning to come into market and sell at \$5.50 to \$5.75 per box.

DRUGS.

The drug trade has picked up considerably during the past week. Golden seal has advanced 5¢, per lb., and camphor and borax have each declined 1¢. The trade in paints and oils is about through for this season.

HARDWARE.

There has been a moderately fair trade during the past week, and the market continues practically as heretofore, though a slight falling off in activity has been perceptible in many departments, and the general market may possibly be said to be a shade quieter and less buoyant. In some lines this falling off is explained by the fact that it is now the season between stocks, and that a more spirited demand may be looked for at an early day. In other lines no explanation is offered. The change, however, is regarded as unimportant and too slight to have any significance. Manufacturers think that the signs of the times point to an early end of the present depression, because the conditions are now practically the same as in 1877. Stocks are unprecedently low, and the demand is gradually overtaking production. However this may be, there are no symptoms of discouragement or apprehensions of crises among operators in any non-speculative branch of trade. The tone of the markets, notwithstanding the complaints of quiet, is cheerful and hopeful, and it is worthy of note that collections are everywhere reported better than for some time. Values, as a rule, are strongly maintained, the tendencies upward being fully equal to, if not in excess of those toward lower prices, while in the great bulk of commodities they remain steady, and show no disposition to change.

COUNTRY PRODUCE.

Cider—Not much in market yet, but selling at 20¢ per gal.
Celery—Active at 35¢ per doz.
Cabbage—Firm at \$1 per doz.
Clover Seed—Scarce at \$5.25 per bu.
Timothy—Rather scarce at \$1.65 per bu.
Sweet Potatoes—Jerseys, \$4.25 per bbl.
Grapes—Firm for choice. Concord is selling at 5¢ @ 6¢.
Pears—California \$4 per case.
Cranberries—Cap Cod, \$4 per bu.; cultivated Wisconsin, \$10.50 per bbl.
Poultry—Firm. Spring chickens in good demand, but old rather slow. Dressed chickens, 12¢ per lb., and old fowls, 10¢.
Eggs—Scarce at 22¢.
Dried Apples—Quarters, 8¢ per lb.; evaporated, 16¢.
Honey—In comb, 19¢ per lb.
Potatoes—Very plenty in consequence of southern shipments. Choice Rose and Burbanks are quoted at 50¢ per bu.
Apples—Stronger than formerly. Winter apples are not much in market yet, not enough to be quoted. Fall apples, freshly picked, are selling at \$3.25 per bbl.
Butter—Good demand, firm for choice. Western creamery, 24¢; dairy, 18¢ @ 20¢. A year ago there were over 100,000 tubs of butter in the cold storage warehouses, but this year there are not much more than half, and as butter has not come forward freely either from the North-west or West, the outlook is for strong prices this winter. The recent advances in prices of good butter has given a start to the oleomargarine and butterine trade. The manufacturers of these bogus compounds use a large percentage of first-class genuine butter to secure flavor and aroma for their goods.
Onions—Dull and slow. Sales of choice yellow were made at \$2.00 per bbl., and 75¢ per bu. in sacks.

The Oregon Salmon Pack.

"Although the pack in our river has been unusually large," says the Portland, Oregon, *Journal of Commerce*, "\$1,550,000 being paid to fishermen, the total pack off the west coast will fall about 200,000 cases short, which would indicate a good market for Columbia river. The Columbia river has had an abundance, and it appears, will find an excellent market abroad, as the decrease in the total pack, added to her established superiority, will demand and obtain it. From July 31, 1882, to July 31, 1883, inclusive, there have been shipped from the Columbia river 384,553 cases. These figures differ materially from last year's, for while last year the foreign shipment to August 1 aggregated just double the domestic shipments, this year the domestic shipments nearly double in aggregate the foreign shipments. Since the season of 1883 began there have been shipped from the Columbia river 236,735 cases; of these, 117,878 cases went to England and 18,857 have gone to San Francisco, and adding the 'Hulbert's' 38,287, which started to New York July 30, gives an aggregate shipment from the Columbia since April 1, of 274,972 cases. Of this season's pack about 11,000 cases were turned at Astoria, leaving the output for the season, in round numbers, 600,000 cases."

Artificial Indigo—This Year's Product in India.

From the Oil, Paint and Drug Reporter.

During the past two years much has been written and published about the effects the discovery, or rather invention, of artificial indigo would have on the consumption of the natural product, but up to the present time we see no diminution in the use of the latter. On the contrary, the imports of indigo show a steady increase. During the month of July last our imports show an increase of 4,400 pounds over the imports for the same month last year, while the increase during the first seven months of the present year over the imports of the same seven months of 1882 amounts to 1,000,000 pounds. This certainly does not show a crowding out of the natural product by the artificial, and the article, therefore, retains its importance as one of the principal and most valuable dyestuffs, and all matters relating to it, the crop, possible cause of the market, supply, etc., are of as much interest to the trade as at any time prior to the discovery of artificial indigo.

From reports that have been published from time to time it was believed that the crop would prove much smaller than later estimates make it. Those estimates were based on reports from the growing districts made at a time when it was feared that the damage to the crop was severe and would cause wide destruction of the plants, but as later the season proved more favorable a better outcome will result than was hoped for. The estimated outcome of the factories of lower Bengal is 700,875 pounds against 750,000 in 1882, while the estimates of the production from first cuttings in Behar show an increase of 279,300 pounds. In the north-western provinces the prospects are not so favorable by reason of a lack of rain, and it is feared that there the crop will prove a short one, though at the date of our latest advices no accurate estimate could be made. So far as the Bengal production is concerned the supply will probably be a little smaller than last year, while the crop in other countries, so far as heard from, show little prospective change in the production as compared with last year. The course of prices, so far as this is likely to be affected by the production, may therefore be expected to vary little from that of the past six months. There are earnest predictions made by those who pretend to know all about the artificial article, that this will soon be sold at a price that will effectually crowd out the natural product, as madder was pushed to the wall by artificial alizarine. As yet, however, there seems to be little cause for alarm on the part of either producers or dealers, and it would not be prudent for consumers to count on a large reduction in the price of the natural product for some time to come, at least.

Cotton Seed Oil for Cooking.

The two best known vegetable oils that this country produces are cotton seed oil and peanut oil, both of which have been for years exported to Europe, coming back to us in wicker-covered flasks as Italian olive oil. Real olive oil from California is too small a product, as yet, to count much in the home market. The manufacturers of the new olive butter—which is not butter at all, but a clear greenish oil—have agreed to give us a home product, warranted pure, without the ocean voyage; though to conciliate our ridiculous American prejudices, they do not label it cotton seed or peanut oil, the former of which it probably is. Anybody who tries it will agree that it cooks as well as salad oil; and as all vegetable oils heat at lower temperature than the solid animal fats, it does not burn away or waste as rapidly as lard. It comes in convenient cans, with a mouthpiece like the kerosene oil cans, so that you can pour off just the desired quantity for use, and, after cooking, this can be carefully strained and returned to the can, unless it has been used for fish, when it must be put into a separate bottle and kept apart for this use. It has a slightly pungent smell when cooking, which is said to be entirely removed by the use of a pinch of salt, but which is no worse than other frying through the house. The egg plant, oysters, clam or corn fritters, that are turned out of olive butter by a good cook have not a particle of greasiness about them, nor any taste whatever of the medium in which they are fried.

An Improbable Story.

A Chicago drummer, who was wearing a small circular piece of court-plaster on his face, removed it while shaving a few moments since, and replaced it when his toilet was complete. Contrary to his usual experience, as he went about his business during the rest of the day he was everywhere received with smiles, which grew broader and broader, until at last somebody laughed in his face. Led by this to look in the glass, he was somewhat taken aback to discover that, instead of the court-plaster, he had affixed to his face a little round printed label, which had fallen from the back of a new mangle clock purchased the day before, and which bore the inscription, "Warranted solid brass."

"My Daughter has Red Hair."

"I trust your daughter is not one of those tame, spiritless sort of girls that sometimes apply to us for situations and are too bashful to fill them," said a Boston shopkeeper to a father who was seeking employment for one of his children.

"Sir," he replied, indignantly, "my daughter has red hair."

CURRENT QUOTATIONS.

FURNISHED BY LEADING DEALERS.

DRY GOODS.

Spring & Company quote as follows:

WIDE BROWN COTTONS.	
Androsoggin, 84-23	Pepperell, 104-23
Androsoggin, 84-23	Pepperell, 114-23
Pepperell, 74-16	Pequet, 74-16
Pepperell, 84-23	Pequet, 84-23
Pepperell, 84-23	Pequet, 84-23

CHECKS.	
Caledonia, XX, oz.	11
Caledonia, X, oz.	11
Economy, oz.	11
Park Mills, No. 50	11
Park Mills, No. 60	11
Park Mills, No. 70	11
Park Mills, No. 80	11
Park Mills, No. 90	11

OSABURG.	
Alabama brown, 84	Alabamian plaid, 84
Jewell brown, 94	Augusta plaid, 84
Kentucky brown, 94	Toledo plaid, 84
Lewiston brown, 94	Manchester plaid, 84
Lane brown, 94	New Tenn. plaid, 84
Louisiana plaid, 94	Utility plaid, 84

BLEACHED COTTONS.	
Avondale, 36	Greene, G. 44
Art cambrics, 36	Hill, 44
Androsoggin, 44	Hill, 44
Androsoggin, 44	King Philip cambric, 44
Ballou, 44	King Philip cambric, 44
Boott, 44	King Philip cambric, 44
Boott, 44	King Philip cambric, 44
Boott, 44	King Philip cambric, 44
Boott, 44	King Philip cambric, 44
Boott, 44	King Philip cambric, 44

CORSET JEANS.	
Armory, 74	Kearsage, 84
Androsoggin sat, 84	Naumkeag satteen, 84
Canoe River, 84	Pepperell bleached, 84
Clarendon, 84	Pepperell sat, 84
Hallowell imp, 84	Pepperell sat, 84
Ind. Orch. Imp, 84	Pepperell sat, 84
Laconia, 84	Pepperell sat, 84

FINE BROWN COTTONS.	
Appleton A. 44	Indian Orchard, 40
Boott M. 44	Indian Orchard, 40
Boston F. 44	Indian Orchard, 40
Continental C. 44	Indian Orchard, 40
Continental D. 44	Indian Orchard, 40
Conestoga W. 44	Indian Orchard, 40
Conestoga D. 44	Indian Orchard, 40
Conestoga G. 44	Indian Orchard, 40
Dwight Y. 44	Indian Orchard, 40
Dwight Z. 44	Indian Orchard, 40

DOMESTIC GINGHAMS.	
Amoskeag, 84	Renfrew, dress style 104
Amoskeag, Persian, 84	Renfrew, dress style 104
Bates, 84	Renfrew, dress style 104
Berkshire, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104
Glasgow checks, 84	Renfrew, dress style 104

WIDE BLEACHED COTTONS.	
Androsoggin, 74-21	Pepperell, 104-21
Androsoggin, 84-23	Pepperell, 114-23
Pepperell, 74-21	Pequet, 74-21
Pepperell, 84-23	Pequet, 84-23
Pepperell, 84-23	Pequet, 84-23

HEAVY BROWN COTTONS.	
Atlantic A. 44	Lawrence XX, 44
Atlantic H. 44	Lawrence XL, 44
Atlantic P. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44
Atlantic L. 44	Lawrence XL, 44

TICKINGS.	
Amoskeag, ACA, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15
Amoskeag, 15	Falls, XXX, 15

GROGGERIES.	
Modoc, 1/2 doz	60
Diamond, 1/2 doz	60
Dry, No. 2	25
Dry, No. 3	25
Liquid, 4 oz.	25
Liquid, 8 oz.	25

BROOMS.	
No. 1 Carpet	2.50
No. 2 Carpet	2.25
No. 1 Hurl	2.00
No. 2 Hurl	1.75
Fancy Whisk	1.25
Common Whisk	.85

CANNED GOODS.	
Pie Peaches, 1.25	Corn, Yarmouth, 1.15
3b Standard 2 00/25	Corn, Yarmouth, 1.15
Apples, 3 b.	1.25
do, 6 b.	1.25
do, 12 b.	1.25

COFFEE.	
Green Java, 11	Roasted Mar., 10/15
Green Java, 18	Roasted Mar., 10/15
Green Mocha, 27	Roasted Mar., 10/15
Roasted Rio, 11	Roasted Mar., 10/15
Roasted Java, 23	Roasted Mar., 10/15

CORDAGE.	
75 foot Jute	1.00
60 foot Jute	1.00
G. D.	1.00
Musket	1.00

FRUITS.	
Loose Muscatels Raisins, old.	1.80
Loose Muscatels Raisins, new.	1.85
New Valencia Raisins.	84/23
Turkey Prunes.	70/73
Currents.	18/20
Citron.	84/23
Dried Apples.	84/23

FISH.	
Whole Cod.	64/27
Boneless Cod.	64/27
Herring 1/2 bbls.	3.25
Herring 1/4 bbls.	3.25
Herring 1/8 bbls.	3.25
Herring 1/16 bbls.	3.25
White Fish 1/2 bbls.	6.00
do, Kits.	85/20
Trout half bbls.	4.85
do, Kits.	6.50
Mackerel half bbls No. 1.	1.00
do, Kits No. 1.	1.00

MATCHES.	
Richardson's No. 2 square.	2.70
Richardson's No. 3 do.	1.70
Richardson's No. 4 do.	1.70
Richardson's No. 5 do.	1.70
Richardson's No. 6 do.	1.70
Richardson's No. 7 do.	1.70
Richardson's No. 8 do.	1.70
Richardson's No. 9 do.	1.70
Richardson's No. 10 do.	1.70
Richardson's No. 11 do.	1.70

MOLASSES.	
Black Strap.	19/20
Porto Rico.	19/20
New Orleans g'd.	19/20
Standard A.	19/20
Kerosene W. W.	16 1/2
Sweet, 2 oz. square.	1.00
Sweet, 2 oz. round.	1.00
Castor, 2 oz. square.	1.00
Castor, 2 oz. round.	1.00

OIL.	
Quaker 2 b cases, 48 lbs per case.	2.35
do, 5 b cases, 60 lbs per case.	2.35
do, 10 b cases, 120 lbs per case.	2.35
Quaker 1/2 b case.	2.35
Quaker 1/4 b case.	2.35
Quaker 1/8 b case.	2.35

PICKLES.	
Dingee's barrels med.	5.75
Dingee's 1/2 doz small.	3.50
Dingee's 1/4 doz small.	3.50
Dingee's 1/8 doz small.	3.50
Dingee's 1/16 doz small.	3.50
Dingee's 1/32 doz small.	3.50

SUGARS.	
Granulated.	9 1/2
Cut Leaf.	9 1/2
Powdered.	9 1/2
Conf. A.	8.50
Standard A.	8.50
Extra C.	8.50
Fine C.	8.50
Yellow.	8.50

SOAP.	
Kirk's American Family.	1.00
do, Savon.	1.00
do, Satinet.	1.00
do, Revenue.	1.00
do, White Russian.	1.00
do, Mono.	1.00
do, Arnold Family.	1.00
do, Goodrich's English Family.	1.00
do, Proctor & Gamble's Ivory.	1.00
do, Japan Olive.	1.00
do, Town Talk.	1.00

SPICES.	
Ground Pepper, in boxes and cans.	10/22
Ground Allspice.	10/22
Ground Cloves.	10/22
Ground Ginger.	10/22
Mustard.	10/22
Pepper 1/2 b doz.	10/22
Pepper 1/4 b doz.	10/22
Pepper 1/8 b doz.	10/22
Pepper 1/16 b doz.	10/22
Pepper 1/32 b doz.	10/22

STARCH.	
Muzzy Gloss 1 lb package.	6/7
Muzzy Gloss 3 lb package.	6/7
Muzzy Gloss 5 lb package.	6/7
Muzzy Gloss 10 lb package.	6/7
Muzzy Gloss 15 lb package.	6/7
Muzzy Gloss 20 lb package.	6/7

SALT.	
06 Pocket.	2.55
28 Pocket.	2.10
Saginaw Fine.	1.40

SEEDS.	
Hemp.	4 1/2
Canary.	4 1/2
Rape.	4 1/2
Mixed Bird.	6

STONEWARE.	
Jugs gal.	6/8
Crocks.	7
Milk Crocks.	7
Rising Sun gross.	5.88
Universal.	5.88
Stark A. 44.	7
Stark A. 44.	7
Stark A. 44.	7
Stark A. 44.	7
Stark A. 44.	7

SALT POLISH.	
DeLand's pure.	5/6
Chubb's.	5/6
Clay's G. M.	5/6

SALT.	
Wide Awake.	38
Daisy.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38
Hiawatha.	38

SALT.	
Japan ordinary.	20/25
Japan fair.	20/25
Japan fair to good.	20/25
Japan fine.	20/25
Japan dust.	20/25

SALT.	
DeLand's pure.	5/6
Chubb's.	5/6
Clay's G. M.	5/6

SALT.	
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Japan fine.	20/25
Japan dust.	20/25

PEANUTS.	
Almonds, Terragona.	20/21
Almonds, Iowa.	20/21
Brazils.	20/21
Chocolate, Baker's.	11
Chocolate, German.	11
Filberts, Barcelona.	11
Walnuts, Chile.	11
Walnuts, Chile.	11
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Walnuts, Chile.	11
Walnuts, Chile.	11
Walnuts, Chile.	11

do.	Half Cases	7½
ong Clear medium, 500 lb Cases		7½
do	Half Cases	7½
ong Clears light, 500 lb Cases		7½
do.	Half Cases	7½
ort Clears, heavy		7½
do. medium		7½
do. light		7½
LARD.		

MICHIGAN TRADESMAN.

A MERCANTILE JOURNAL, PUBLISHED EACH WEDNESDAY.

E. A. STOWE, Editor and Proprietor.

OFFICE IN EAGLE BUILDING, 34 FLOOR.

WEDNESDAY, OCT. 24, 1883.

AMONG THE TRADE.

IN THE CITY.

Benjamin Hollister is visiting Peirce & White's northern trade this week.

Cody, Ball & Co. received five tons of Peerless smoking tobacco yesterday. Sprague Kezie, dealer in groceries on Front street, has sold out to Ritchie & Gorham.

The firm of Fox, May & Co., lumber dealers and manufacturers, has been dissolved. Fox & May succeeded.

Mr. H. Gilbert, formerly with Sprague, Warner & Co., Chicago, is the newly-installed shipping clerk at Cody, Ball & Co.'s.

Mr. W. B. Edwards, with Putnam & Brooks, left this morning for a fortnight's trip through southern Michigan and northern Indiana.

John D. Van Wyck, for nine years past in the employ of Adrian De Young, has engaged in the grocery business on his own account at 389 Jefferson avenue.

Mr. James Granger, formerly with Cody, Ball & Co., returned from his southern trip yesterday. He leaves Monday for Detroit, where he will visit his brother several days.

Dun's Mercantile Agency received a telegram last evening announcing the suspension of W. A. Kitts, dealer in lumber and shingles at Oswego, N. Y. A meeting of creditors is called for the 30th.

Mr. L. C. Stow, of the Grand Rapids Furniture Co., and R. J. Stow, of Stow & Haight, left on Monday for a six weeks' tour of Iowa, Illinois, Kansas, Missouri and Colorado. They will not part company until their return.

AROUND THE STATE.

The roller flour mill at Norval has closed up. Parties from Reading have opened a furniture store at Galesburg.

Potatoes are quoted higher in Detroit than any other point in the West.

James McClellan is just embarking in the general store business at Mancelona.

The Grand Ledge Chair Factory has lately been making some large shipments east.

The Flint Woolen Mills are now turning out 900 yards of cloth and 200 pounds of yarn daily.

Algonac looks forward to a salt well and a new saloon. One will help the other; salt creates thirst.

About 1,500 barrels of apples have been marketed at Bellue, averaging in price about \$2.15 per barrel.

Geo. Thomsett's new store at Edgerton, to replace the building burned down some time ago, is now nearly completed.

The Grand Ledge Manufacturing Company is in full blast turning out thirty gross daily of the Harris patent shade fixture.

The dry goods store of A. McFarlane & Co., at Lyons, has been closed to satisfy a chattel mortgage held by Edson, Moore & Co., of Detroit.

The Harbor Springs Toothpick Factory will build 124 by 30 feet in size, two stories high, and will have a capacity of 20,000 cords of wood per annum.

C. F. Kerry and D. C. Williams have formed a co-partnership, purchased a store at Reed City, and will shortly engage in general trade there.

Ackerman & Worthley have sold out their interest in the Wilcox Paper Mill at Rochester to Frank A. Blackmer, who has taken possession of the same.

E. P. Newman, of Diamond Lake, has rented the store in the German block, at Lansing, formerly occupied by C. W. Zeigler, and will shortly open a full line of drugs, medicines, etc.

Over 4,000 bushels of potatoes were marketed at Sturgis the other day, and the farmers took home \$1,628. It is expected that \$40,000 worth will be marketed there this season. The daily receipts average 2,500 bushels.

J. C. Benbow, successor to Chamberlain Bros., at Cannonsburg, was in town Saturday. He says that good stocks and low prices are winning back to that place much of the trade that has of late gone to Lowell and Grand Rapids.

The *Calumet Telegraph* is responsible for the following: A commercial traveler vouches for the fact that on the door of a store in a small village of Central Michigan, he recently saw the following notice: "Gone to bury my wife: be back in an hour."

The *Vanderbilt Independent* says: The bowl factory is under erection and presents a business-like aspect. Mr. Williams, the proprietor, is present and superintending the work himself. The machinery arrived this week, and will soon be placed in position.

Chapin & Russell have erected a two-story match and kindling wood factory at Manistee. The building is 20x50 feet, with an engine room 26x38 feet. They have 10 machines in the factory, seven below and three above, the former being kindling wood machines. They will commence manufacturing kindling wood this week. Their melting and dipping house will be 20x20 feet and of solid brick. They are also building a warehouse 30x50 feet near their factory. In this connection, it is not out of the way to observe that there is enough kindling wood wasted in Michigan mill towns to supply the entire United States.

VISITING BUYERS.

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

Mr. Barker, of Barker & Lehman, Pierson. G. Bron & Ten Floor, Forest Grove. F. C. Selby, Volney. G. F. Fretzinger, East Saugatuck. Wm. Black, Cedar Springs. Wm. Vermeulen, Beaver Dam. Calvin Durkee, Lake View. Morley Bros., Cedar Springs. Smeadley Bros., Bauer. Fred. Taylor, Pierson. U. S. Monroe, Berlin. Byron McNeal, Byron Center. Wm. Tuttle, Milton Junction. L. W. Stiles, Cedar Springs. W. Schoonacher, Camonsburg. J. S. Boice, Hastings. D. J. Peacock, Bridgeton. F. G. Thurston, Lisbon. C. E. Kellogg, Grandville. C. B. Moon, Cedar Springs. Paine & Field, Englishville. Mr. John Spring, of Spring & Lindley, Bailey.

J. R. Dibble, of Dibble Bros., Burnip's Corners. C. Keller, Kellerville. Geo. P. Stark, Cascade. E. W. Kitchen, Edmore. H. F. Snyder, Crapo. Mr. Davis, of O'Dell, Davis & Co., McLain.

Nicholas Bonna, Fisher Station. L. M. Jennings, Edmore. O. E. Watkins, Mancelona. W. H. Hicks, Morley. Martin Bros., Sand Lake. C. Crawford, Caledonia. R. V. McArthur, Rockford. Dr. S. A. Roller, Edmore. Mr. Hunter, of Hunter Bros., Cedar Springs.

C. E. Kellogg, Grandville. J. D. F. Pierson, Pierson. B. Wynhoff, Holland. J. Moerdyk, Zeeland. J. H. Toren, Jemisonville. J. E. Thurston, Morley. John Clepker, Zutphen. Andrew Olson, Montague. Geo. S. Curtiss, Edgerton. Geo. Luther, Middleville. A. Engberts, Beaver Dam. R. Carlyle, Rockford. B. M. Dennison, East Paris. G. H. Walbrink, Allendale. G. C. Baker, LaBarge.

Norman Harris, Big Springs. W. S. Root, Tahquamenon. W. H. Struik, Forest Grove. L. L. Maxwell, Fruitport. O. Green, Martin. Conklin Bros., Ravenna.

TRADE CHANGES.

Bradstreet's Mercantile Agency furnishes THE TRADESMAN with the following business changes, embarrassments, etc., occurring up to the hour of going to press:

Bangor—Bangor Furnace Co. assigned to Wm. H. Nelson.

Croton—Merritt & Lance, general store, Chas. Merritt deceased.

Detroit—E. A. Young, grocer, sold out to D. Hook.

Harrison—Fagan & Canfield, general store, have dissolved. Wm. Fagan succeeding.

McLain—O'Dell, Davis & Barnard, S. P. Barnard assigned.

Hartford—Bennett & Manley, hardware, have dissolved. V. E. Manley succeeding.

Kalamazoo—L. F. Mumford, harness and carriages, has assigned.

Lyons—A. McFarlane & Co., general store, has been closed by creditors.

Pentwater—H. A. Cross & Co., millers, have sold out to D. F. Moody.

Sheridan—Fargo & Brackett, general store, have dissolved. F. C. Brackett succeeding.

Spring Lake—F. R. Messenger, boots and shoes, has sold out to Peter Dyk.

Watervliet—S. D. Waldron, general store, estimates his loss by a recent robbery at \$1,375.

ROCKFORD NOTES.

C. F. Sears, formerly the "Co." of the firm of D. R. Stocum & Co., will shortly open a general store in a building near the bank.

Aaron B. Gates is working up a considerable wholesale trade in country fruits and produce.

Geo. A. Sage is taking a needed respite from business cares by way of a fortnight's visit among friends in New York State.

C. E. Thornton, who left his business in charge of a trusted clerk in August, to look after his Dakota farm, is expected home shortly.

John J. Ely has been so busy supplying his numerous customers of late that he has failed to find time to read even THE TRADESMAN.

Wm. Hesler, J. Coon, R. V. McArthur, R. Carlyle and James Colby all report a satisfactory trade and growing business.

Wanted a Leave of Absence.

"Leave of absence, eh?" said the proprietor to a young commercial traveler, who had preferred the modest request. "How long do you wish to be absent?"

"About a month."

"A month! Great Roscoe! Why don't you ask for a year? I'm inclined to give the boys their little leaves of absence, but you want a whole tree!"

Read Your Trade Paper.

The best proof of the value of trade papers may be found in the fact, that all successful merchants, dealers and retailers acknowledge that they have derived great benefit from them, and will not retire from their business until they have read the trade paper, and that if they had the leisure to read them, they would know beforehand what they contain. To these we reply that a business man, however little leisure he may think he has left to bestow on reading, ought to find time to inform himself about what in his trade concerns him most, and is to him as much a matter of dollars and cents as his current business. —i.e., the price of goods and the tendency and state of the markets in his speciality, and that the trifling sum of the annual cost of subscription is made up a hundred, or often a thousand-fold, by the valuable hints a trade paper may contain, not left unheeded by our intelligent reader in his speciality.

INTERESTING FACTS!!

THE UNITED STATES

MUTUAL ACCIDENT ASSOCIATION

320 and 322 Broadway, New York.

CHARLES B. PEET, of Rogers, Peet & Co., President.

JAMES R. PITCHER, Secretary.

INCORPORATED 1877.

The original and the largest Mutual Accident Association in the World. Effects a saving to the insured of more than one-half the usual cost of accident insurance. This Association has paid to the Beneficiary of each member who received fatal injuries, who held full policy, \$5,000. It has paid more than 2,000 claims for indemnity for disabling injuries. It has in force over \$70,000,000 accident insurance, with weekly indemnity amounting to \$18,000,000 per annum. It saves to the membership in the cost of accident insurance furnished, as compared with that of any other reliable company, over \$200,000 per annum. It has no proven death or indemnity claims or indebtedness of any nature audited and unpaid. The malicious circulars issued by rival accident insurance (stock) companies, and distributed broadcast by their agents, and intended to prejudice the public against this Association, have signally failed in their object, as the Association has increased its business since January 1, 1883, over \$20,000,000. The Membership Fee in this Association for \$5,000 accident insurance, with \$25 weekly indemnity, is \$4, payable but once. Annual dues thereafter, \$1. Assessments for \$5,000 insurance have never exceeded the cost of \$12 per annum, and may be paid at one time, in advance, if preferred, and the sending of assessment notices also omitted if desired. Assessments paid in advance are held in trust by the Ninth National Bank—special deposit. \$10,000 accident insurance, with \$50 weekly indemnity, at proportionate rates. There is no reason why the number of assessments in this Association should increase with the advancing age of members, as insurance against accident is not affected by age, as in the case of life insurance.

Please Write for Circulars and Application Blank.

CLOAKS WITHOUT NUMBER.

One Feature of Voigt, Herpolsheimer & Co.'s Immense Establishment.

The cloak department of Messrs. Voigt Herpolsheimer & Company's large general store is replete with everything in that line. The stock of seal and fur lined garments is complete in every detail, and the assortment of jackets, dolmans, Russian circulars and paletots, in silk plushes, diagonal worsteds, ottoman worsteds, Cicilian worsteds, and imported cloths, is the most extensive ever shown at Grand Rapids. Ottoman brocades, in all the latest novelties, and an endless variety of Jerseys, both imported and domestic, are an especial feature of the department. A large assortment of street jackets, ulsters and ulsterettes, is shown—in short the firm have everything in the cloak department from the lowest to the highest. No other house in the city has such a stock of children's cloaks and havelocks in plush and worsted goods. A number of rare imported cloaks for children are well worth seeing, and those in need of anything in the cloak line would do well to call and inspect this immense stock before purchasing elsewhere.

New Corporations Authorized.

The following corporations have lately filed articles of association with the Secretary of State at Lansing: Harrison Drop Forging Co., Walker. Capital, \$25,000. Michigan Portrait Co., Charlotte. Capital, \$25,000. Detroit Mutual Steamboat Co., Detroit. Capital, \$150,000. Caledonia Iron Co. Name changed to Caledonia Mining Co. Marquette and Western Railroad Co. Capital, \$1,250,000. St. Clair Timber Co., of Detroit. Capital increased to \$50,000. Cockburn Island Timber Co., Detroit. Capital, \$200,000. Optic Publishing Co., Inlay City. Capital, \$1,000. Port Huron Elevator and Warehouse Co., Port Huron. Capital, \$50,000. James Jenks & Co., Detroit. Capital, \$40,000. Diamond Wall Finish Company, Grand Rapids. Capital, \$40,000. Western Union White Bronze Company, Detroit. Capital, \$1,000,000.

"Has a Wide Field."

From the Chicago Purchasing Agent.

THE MICHIGAN TRADESMAN, published at Grand Rapids, Mich., appeared this week among our exchanges. It is—as its name implies—a commercial paper, recently started, and has a wide field, from which to gather on its way, as Grand Rapids is already a large business center, and becoming more so, yearly. We welcome THE TRADESMAN to our circle and trust to see it have a prosperous career.

"Predict a Grand Success."

From the Agricultural World.

THE MICHIGAN TRADESMAN is a new paper recently started by Mr. E. A. Stowe, an experienced newspaper man of this city. It is devoted chiefly to the wholesale interests of the merchants of western and northern Michigan; and from the hearty patronage it already receives, we predict for it a grand success.

WANTED.—A first-class grocery salesman, to travel through northern Michigan. Must be well acquainted with the trade, and furnish best possible references. Address XYZ, care TRADESMAN office.

BRADSTREET'S MINIATURE POCKET ATLAS

Of the United States and Canada.

New special edition just published exclusively for the undersigned, by whom orders will be received and executed. Single copies, 75 cents; eight copies to one address for \$5.

SENT BY MAIL, POSTAGE PAID.

MACULLAR, PARKER & COMPANY, 400 Washington Street, Boston, Mass.

R. J. KIRKLAND, M. D.,

SPECIALIST IN DISEASES OF THE

Ear, Eye and Throat

WITH DR. JOHNSON & BOISE,

72 Ottawa Street, Corner of Monroe Street. Office Hours: 9 a. m. to 12 m.; 2 to 5 p. m.

STEAM LAUNDRY

43 and 45 Kent Street.

A. K. ALLEN, Proprietor.

WE DO ONLY FIRST-CLASS WORK AND USE NO CHEMICALS.

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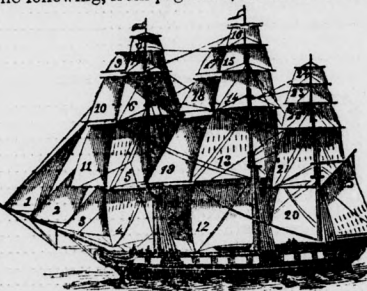
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The following, from page 1164, shows the value of



Illustrated Definitions.

1, flying jib; 2, foretop-mast-stay sail; 3, foretop-mast-stay sail; 4, fore-course; 5, foretop sail; 6, foretop-gallant sail; 7, fore-royal; 8, fore sky sail; 9, fore-royal studding sail; 10, foretop-gallant studding sail; 11, foretop-mast studding sail; 12, main-course; 13, maintop sail; 14, maintop-gallant sail; 15, main-royal; 16, main sky sail; 17, main royal studding sail; 18, main top-gallant studding sail; 19, maintop-mast studding sail; 20, mizzen-course; 21, mizzen-top sail; 22, mizzen-top-gallant sail; 23, mizzen-royal; 24, mizzen sky sail; 25, mizzen-sparker. Among the many that could be cited are the following: Beef, Boiler, Castle, Column, Eye, Horse, Moldings, Phrenology, Ravelin, Ships, (pp. 1164 and 1210) Steam Engine and Timbers. These 12 pictures define 343 words and terms.

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