

THE FOURTH CONVENTION.

The third annual convention of the Michigan Business Men's Association—the fourth in point of number—which was held at Cheboygan last week, was a great improvement over any previous gathering of the kind and showed, plainly and unmistakably, that the B. M. A. has come to stay.

The reports of local delegates exhibited a wide range of effort and accomplishment. While they were not all as favorable as could be desired, a large majority noted a balance on the right side of the ledger—a balance large enough to more than make up for the isolated failures occasionally reported. They showed, moreover, that the history of the B. M. A. is a record of acts instead of a portrayal of ideas—an era of practice instead of preaching.

The reports of officers and committees evidenced careful preparation, modestly setting forth the methods pursued in securing the marked results obtained during the past year.

The discussions took on a wide scope and foreshadowed important movements on the part of business men. One entire session was devoted to a discussion of the insurance question, when it was decided to organize a Business Men's Fire Insurance Co. on practically the same plans as the Michigan Millers' Mutual Fire Insurance Co. This means that the business men of the State have grown weary of enduring the extortions of the companies now doing the major portions of the insurance business and propose to inaugurate the plan of fighting fire with fire—of meeting the insurance companies with a strongly organized company of their own, from the profits of which the dividends will go into the pockets of the insurers, instead of being distributed among the capitalists of the East. This action is probably the most important one taken by the convention and cannot fail to redound to the benefit of every business man in the State.

It is to be regretted that more time could not have been given to the discussion of the present exemption laws, as there is pressing necessity for some changes in the statute. It is to be hoped that the Legislative Committee, into whose hands the admirable paper presented by W. S. Powers was placed, will recognize the necessity of moving in the matter in time to get it before the next Legislature.

It is also to be regretted that the subject of the peddler was not reached in time to give it a thorough overhauling, to the end that needed changes in the present unjust and ineffectual law might be inaugurated. So pushed for time was the convention that it is probable that three days will hereafter be devoted to the annual conventions of the Association, instead of two days' time.

Taken as a whole, however, the amount of good work crowded through by the convention is little less than remarkable and the report of the proceedings will long stand as a monument to the thoughtfulness and aggressiveness of Michigan business men.

As heretofore stated in these columns, the complete stenographic report of the convention will appear in an extra edition of THE TRADESMAN, which will not be sent to regular subscribers except where special requests to do so are received.

The manner in which the Cheboygan people entertained the delegates to the convention is praiseworthy beyond expression. They did all that could be done for the comfort and convenience of their visitors, who parted with their newly-found friends with many pangs of regret. As entertainers, the business men of Cheboygan are peerless.

WE MUST HAVE COMPETITION.

For years the wholesale and retail trade of Grand Rapids have been compelled to pay from one to two cents per gallon more for illuminating oil than the jobbers and retailers of other markets in the State. The representatives of the Standard Oil Co. in this territory defend their action in the premises on the ground that the Standard has competition at other cities, but none at Grand Rapids—that the high price of oil at this market is due to the fact that the staple is being sold at a loss elsewhere, rendering necessary the extortionate prices which have ruled here since active competition was driven out of the field.

Faulty as this species of reasoning cannot fail to appear to candid people, it is nevertheless evident that the only thing which will give the patrons of the Grand Rapids market decent treatment is an opposition oil dealer. Both branches of trade have grown tired of the machinations of the Standard Oil Co.—acting through its local representative, the West Michigan Oil Co.—and will welcome the introduction of reliable competition.

The more the business of Italian immigration is looked into the worse it is found to be. It is in evidence that much of it is promoted in order to relieve the charges for taking care of the poor and criminal

classes at home. What does come voluntarily is often with the coo's purpose of making a little money in America to take back to Italy. Very many of these immigrants drift unavoidably into the pauper class in this country when they find themselves deceived as to the opportunities for the employment of their unskilled labor. In this way it is found that neither the immigrant nor the country gains anything by his coming.

The B. M. A. has come to stay.

Why the Detroiters Feared Them.

It having been stated repeatedly that the Grand Rapids traveling men had accepted a challenge from the Detroit travelers to play a match game of base ball, and it being widely known that the Grand Rapids travelers had sacrificed time, money and health to duly prepare themselves to "mop the earth" with the Detroiters, and the aforesaid game not yet having been played, owing to the Detroit aggregation not materializing, I have interviewed several of the G. R. T. M. and find that at a recent game played on the Grand Rapids fair grounds a Detroit traveler had, under disguise, witnessed the game between the "Picked Nine" and the "Scrubs" and reported the game at a meeting of the D. T. B. C., which accounts for the non-appearance of the Detroiters. As I did not witness the game, I shall simply give Dave Smith's version thereof, which will make it plain to everybody why the Detroiters refuse to play with the Grand Rapids champions.

"The sun shone calm and clear," said Dave, "when the umpire, arrayed in a Powers' Opera House suit of armor, sprang hurriedly into the diamond and sang out, 'Batter up—play ball.' There were only five innings played," explained Dave, "and then they called the game on account of darkness. The Scrubs had won the ins, and Joe Reed went to bat first. Joe is a left-handed batter and, of course, standing in position to bat, faced third base. The first ball that came to him, he swiped right in the neck and it went clear over the fence. Well, Joe was rattled and started for third base, then to second, then first, and by this time everybody was yelling and he discovered his mistake and started back, getting safe on first in good shape before the ball reached the diamond. The Scrubs made six runs. The Picked Nine then went to bat, and Harry McKelvey pitched for the Scrubs. The first ball hit had. Beecher in the region he generally stores his victims in and he laid down his bat and himself. After everybody had come in and advised him what to do for it, the umpire told him that, under the rules, he could take a base. He made a careful examination and finding that third base was the best filled bag, he took it under his apron and started for home. The Picks made ten runs in this inning.

"In the second, the features were Bill Edmunds' stealing second, which was afterward found in his hip pocket; A. B. Cole's cleverness in dodging balls thrown to first, and Russ Ellis' making a home run on a foul that went back over the grand stand. Scrubs, 10; Picks, 14.

"In the third, with two men out, Sam Morrison called the umpire a liar and the game was called until Sam could pick the bird shot out of his leg. It was then agreed that the umpire should be disarmed and only allowed to use his dirk-knife in case of disputed judgments. Scrubs, 16; Picks, 23.

"The fourth inning opened up with Bill Edwards to bat. Morrison tossed him an easy ball, which he hit for two bags, but fell between second and third, raising such a dust cloud that the game was called until the umpire could see. In this inning H. Robertson turned a complete somersault and caught Pugh's liner to center. Geo. Seymour, with two strikes, pounded the leather for a home run, and made the bases in just twenty-two seconds. Scrubs, 19; Picks, 10.

"The fifth inning opened with prospects bright in favor of the Scrubs tying, if not winning, the game. With three men on bases, a swift ball thrown to Charlie Falls caused him to stoop down to tie his shoe, and before the left fielder could pick up the ball, everybody scored. Van Leuven made three runs in this inning. In the last half, Cole fell on third, and some miscreant having placed a torpedo on this base, which exploded as Cole sat on it, caused Cole to retire to the dressing room. This accounts for his standing up to his meals now. Scrubs, 8; Picks, 22.

SCORE—PICKS.				
Sam Morrison, p.	8	8	2	6
Had. Beecher, 3d b.	10	20	1	2
A. Van Leuven, c.	10	11	3	4
A. B. Cole, 1st b.	14	6	4	10
Fred Powers, c. f.	9	10	0	10
Joe Reed, 2d b.	6	7	0	9
Geo. McKay, 1st b.	10	10	2	8
W. S. Seymour, c. f.	7	10	2	8
H. Robertson, c.	7	9	0	8
Chas. Falls, 3d b.	7	9	0	8
Total.	79	71	25	79

SCORE—SCRUBS.				
Bill Edmunds, 1st b.	6	13	3	23
Joe Reed, c. f.	5	12	0	6
Russ Ellis, 3d b.	12	13	1	9
S. Seymour, 2d b.	9	10	3	48
Geo. McKay, 1st b.	9	10	3	6
J. Henry Dawley, r. f.	9	11	1	8
H. Robertson, c.	10	12	4	11
W. G. Hawkins, s. s.	7	1	0	65
Harry McKelvey, p.	7	2	2	11
Total.	59	80	15	174

Picks, 10-14-23-10-22-79.
Scrubs, 6-10-16-10-8-50.
"This," continued Dave, "is a correct account of the score, as I kept it myself. The regular scorer quit on account of his pencil giving out. It was a great game and, after seeing the ambulance take off the dead and dying, I am not surprised that Detroit don't care to tackle the Grand Rapids boys."

HARRY WELLS.
Buy flour manufactured by the Crescent Roller Mills. Every sack warranted. Volgt Milling Co.

AMONG THE TRADE.

GRAND RAPIDS GOSSIP.

B. A. Fish has engaged in the grocery business at Cedar Springs. I. M. Clark & Son furnished the stock.

Ema & Landauer have opened a grocery store in the Halfley block on South Division street. Ball, Barnhart & Putman furnished the stock.

Vinkemulder & Borrendame have opened their grocery store at 447 South Division street. Amos S. Musselman & Co. furnished the stock.

H. Eness has engaged in the grocery business at the corner of East Leonard and Taylor streets. Ball, Barnhart & Putman furnished the stock.

A. B. Johnson, formerly engaged in the grocery business at Lowell, has re-engaged in the same business at that place. I. M. Clark & Son furnished the stock.

Lemon, Hoops & Peters have purchased the wholesale grocery stock of Arthur Meigs & Co., who will discontinue the wholesale business about September 1.

Paul Durft has purchased the remnants of the Oltman Bros.' grocery stock and added considerably thereto from the establishment of Amos S. Musselman & Co.

C. A. Wagner, who recently sold his grocery stock at Fife Lake to E. F. Foster, has re-engaged in the same business at that place. I. M. Clark & Son furnished the stock.

Bela Harrison, formerly engaged in the grocery business at Montague, has arranged to engage in the same business at Menominee. Amos S. Musselman & Co. furnishes the stock.

Wm. F. Bulkley has retired from the firm of Bulkley, Lemon & Hoops, on account of ill health. R. G. Peters, the Manistee millionaire, has become a general partner in the house, the new firm bearing the name of Lemon, Hoops & Peters.

AROUND THE STATE.

Allen—Hill & Allen succeed T. H. Condra in general trade.

Amble—S. W. Crandall succeeds Bale & Crandall in general trade.

Bear Lake—T. Willard has sold his drug stock to T. W. Richmond.

Bear Lake—John Collins has added a line of groceries to his hardware stock.

Fennville—F. A. Deming & Co. succeed J. G. Lamoreaux in general trade.

Bannister—C. L. Putt succeeds J. H. McBride in the hardware business.

Lansing—Porter & Green succeed Adams & Porter in the hardware business.

Plainwell—H. M. Stearns succeeds A. C. Mason in the meat market business.

Greenville—G. G. Clark & Son's grocery has been closed on chattel mortgage.

Unionville—Kramer Bros., general dealers, have assigned to David E. Dozer.

Manistee—A. R. Cichy has opened a grocery store at 133 Washington street.

Ludington—Denis Carroll has opened a dry goods store on Washington avenue.

East Saginaw—The Hoyt Dry Goods Co. expects to open for business about Sept. 1.

Clinton—Frank D. Lancaster succeeds Frank D. Lancaster & Co. in the clothing business.

Plainwell—T. G. Batchelder succeeds Stearns & Batchelder in the meat market business.

Charlevoix—A. J. Mudge & Co. have sold their grocery stock to A. E. Mason and retired from business.

East Saginaw—Frank Hibbard, formerly engaged in the drug business at Ewart, has purchased the "Red Lion" drug store here of F. H. Frazee.

Ludington—Wm. Melsenheimer has purchased an interest in the grocery business of N. C. Jensen. The new firm name is Jensen & Melsenheimer.

Cheboygan—H. Chambers is reducing his general stock as fast as possible with the intention of removing the remainder to Elsie about October 1, where he will engage in business.

East Saginaw—J. R. Livingston, who has been engaged in the dry goods business here for about twenty-five years, has assigned to Willis Gilbert. It is understood that the liabilities do not exceed the assets, the assignment being made for the purpose of winding up the business.

STRAY FACTS.

Detroit—Frost's Lumber Works have been assigned to J. T. Campbell.

Saginaw—A. J. Scott, lumberman, has transferred all property to creditors.

Montague—M. Hendrie, of the firm of Wilson & Hendrie, machinists, is dead.

Big Rapids—Winchester & Daniels announce their intention of removing their headquarters to Grand Rapids within a short time.

Onekama—L. F. Hale, O. D. Stanley and E. R. Dalley have established a banking and real estate office and will carry on a lumber commission business.

Clinton—The dry goods firm of McAdam & Mensing dissolved by mutual consent a few days ago, Mensing claiming the entire stock. He put in new clerks, took an inventory, etc. On the 7th, Deputy Sheriff Teachout, of Adrian, closed the store on a chattel mortgage given by McAdam to James Hogan and James Kehoe for \$2,500.

MANUFACTURING MATTERS.

Muskegon—The Cheesman & Kelly Manufacturing Co. succeeds the Simmons Manufacturing Co. in the planing mill business.

Baldwin—L. M. Smith & Co. are erecting an elevator with a capacity of 10,000 bushels of wheat. They are now turning out 100 barrels of flour daily at their mills.

The Date for the First Game Arranged.

In accordance with the call published in THE TRADESMAN of last week, a meeting of the traveling men was held at Sweet's Hotel Sunday, when Secretary Seymour presented the following communication:

DETROIT, Aug. 6, 1888.

Geo. H. Seymour, Grand Rapids:

DEAR SIR—The Detroit traveling men, at a meeting last Saturday evening, fixed August 25 as the day for the first game between the Grand Rapids and Detroit travelers. We appointed committees necessary to secure for our Grand Rapids friends and co-travelers a pleasant time and hope you will bring all the boys with you on that day. Thos. McLeod and George L. Sampson are our committee of arrangements and it might be well for you to let them know how many of the Grand Rapids boys expect to come down, as soon as you are able to do so.

As stated in our challenge, the players on both sides are to be traveling men in present active service only.

Hoping our date fixed will prove satisfactory and that you will give us your date for the return game as soon as you can and will make it as soon after the 25th as possible, I am

Yours truly,

LOUIS MUSLINER,
Manager Detroit T. B. C.

On motion of Geo. F. Owen, the date set for the first game was accepted.

On motion of A. B. Cole, a committee of three was appointed to make arrangements for railway transportation. Chairman Mills appointed as such committee Messrs. Geo. F. Owen, B. F. Emery and Harry McKelvey, who will report at a meeting to be held at Sweet's Hotel on Sunday noon next.

On motion of Leo A. Caro, postal cards were ordered printed and sent to every traveler in the city, notifying him of the meeting.

L. M. Mills presented a verbal invitation from N. A. Barney, of Muskegon, tendering the Grand Rapids travelers the use of the Occidental Hotel and a banquet; also an excursion on Muskegon lake and Lake Michigan. The generous offer was received with thanks and Chairman Mills was instructed to prepare a suitable resolution, setting forth the fact that the acceptance of a previous invitation would prevent the boys going to Muskegon this year.

Definite arrangements for the trip to Detroit will not be completed until next Sunday, but it is thought that a special train will be chartered to take the party to Detroit on Friday evening, in order that the match game may be played Saturday forenoon and an opportunity given to witness the league game in the afternoon.

Gripsack Brigade.

W. H. Benedict, formerly with Bulkley, Lemon & Hoops, is now on the road for L. F. Swift & Co.

Louis Johannes Koster put in Sunday at Petoskey and broke the record by calling on seventeen young ladies—and finding them all at home.

J. L. Willett, formerly engaged in the drug business at Flint, is now on the road for Geo. T. Warren & Co., covering the upper portion of the State.

Hi. Robertson has engaged to travel for D. B. DeLand & Co., of Fairport, the engagement to begin at the termination of his present arrangement with Arthur Meigs & Co.

Wm. B. Edmunds' pleasant home on Lyon street has been brightened by the appearance of a nine-pound boy, whose birthday will hereafter be celebrated on August 12.

W. A. Mitchell, representing the Winfield Manufacturing Co., of Warren, Ohio, is in town for a few days, booking fall orders for the Winfield can and the new "Good Enough" tubular lantern.

If you want a cigar on Valda Johnston, ask him about the rabbit he tried to get to jump down at Bangor the other day. Geo. Remington will act as *chaperone* for any inquisitive traveler who wishes to repeat the experiment.

Purely Personal.

Ralph Blocksma and wife rejoice over the advent of an eleven-pound daughter.

Fred. H. Ball is expected home Saturday from his trip to Nova Scotia.

C. L. Davis, of the firm of Bunting & Davis, is spending ten days at Ottawa Beach with his family.

O. W. Blain, formerly of this city, but now a resident of Crystal Springs, Miss., is in town for a few days.

I. Westenberg, for the past year associated with Mrs. C. Westenberg in the management of her grocery store on Third street, was recently married to the lady.

Fred Clark, of the firm of I. M. Clark & Son, started north yesterday in company with C. H. Bayley. His wife will join him at Petoskey, when they will proceed to Marquette by water.

The D. G. H. & M. Railway will give an excursion to Milwaukee on Saturday via the City of Milwaukee for \$2.50 for the round trip, tickets valid to return either on Sunday or Monday.

Merchants should remember that the celebrated "Crescent," "White Rose" and "Royal Patent" brands of flour are manufactured and sold only by the Volgt Milling Co.

E. P. CLARK & SON,

WHOLESALE

COMMISSION MERCHANTS,

AND DEALERS IN

Seeds, Produce, Vegetables, Fruit, Butter, Eggs, Cheese, Etc., Etc.,

CONSIGNMENTS SOLICITED.

Big Rapids, - - - Michigan.

To Cross Bats a Second Time.

Owosso, Aug. 11, 1888.

E. A. Stowe, Grand Rapids:

DEAR SIR—On Saturday, the 18th, the Flint commercial men have a cordial invitation from the Owosso boys to spend the day in Owosso, socially, playing a game of base ball in the afternoon for pastime. You are cordially invited to be present and participate in the accidents and festivities of the occasion. Yours truly,

R. P. BIGELOW.

"Adapted to the Wants of the Age."

A life-long merchant writes as follows relative to the Tradesman Credit Coupon:

After a careful examination of its merits, I consider the "Tradesman Credit Coupon" system not only adapted to the wants of the age, but the nearest approach yet devised toward banishing the pernicious practice of retail credit.

FOR SALE, WANTED, ETC.

Advertisements will be inserted under this head for two cents a word the first insertion and one cent a word for each subsequent insertion. No advertisement taken for less than 25 cents. Advance payment.

FOR SALE.

FOR SALE—CLEAN GENERAL STOCK OF GOODS and store building in a growing railway town situated in excellent farming region. Stock will inventory about \$3,000. Reason for selling, too much other business. Will exchange for Grand Rapids property. Address No. 282, care Michigan Tradesman. 252

FOR SALE—CLEAN GROCERY, DRY GOODS AND Crockery stock, situated in a railway town, with good line of customers. Stock will inventory about \$2,000. Will take part cash and balance on time. Address A. S. Musselman & Co., Grand Rapids. 259

FOR SALE—AT A BARGAIN FOR CASH OR PART cash and terms easy, a circular mill now running and in good order, located on a railroad in a section of the hard and soft timber. Capacity 10 to 14 m per day. Apply to No. 254, Michigan Tradesman. 254

FOR SALE—DRUG FIXTURES AND SMALL STOCK of drugs. Address Doctor, Box 242, Rockford. 258

FOR SALE—OR EXCHANGE FOR STOCK IN TRADE, Grain Elevator, ten carloads capacity, horse power, large grounds; fine town on C. & G. T. railroad; good wheat and produce market. Write for particulars, W. B. Tyler, care B. P. & D. A. Co., Grand Rapids, Mich. 259

FOR SALE—A GOOD-PAYING DRUG STOCK IN A growing town. Nearest drug store is six miles. Will inventory about \$2,000. A big chance for a man of push. Terms easy. Best of reasons for wishing to sell. Address "Pain Killer," care Michigan Tradesman, Grand Rapids. 262

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 15, Grandville, Mich. 262

FOR SALE—THE DRESS OF TYPE NOW USED ON THE "Tradesman"—400 pounds of brevier and 800 pounds of nonpareil. A good bargain will be given purchaser. 260

FOR SALE—FRUIT FARM OF 14 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 \$3,000, will take \$2,000 for it. Address S. A. Howey, North Muskegon, Mich. 268

WANTED.

WANTED—SITUATION AS HARDWARE CLERK. Seven years experience. Best of references. H. L. Williams, Ludington, Mich. 263

WANTED—EVERY STORE-KEEPER WHO READS this paper to give the Suffit coupon system a trial. It will abolish your pass books, go away with all your book-keeping, in many instances save you the expense of one clerk, will bring your business down to a cash basis and save you all the worry and trouble that usually go with the pass-book plan. Start the 1st of the month with the new system and you will never regret it. Having two kinds, both kinds will be sent by addressing (mentioning this paper) J. H. Suffit, Albany, N. Y. 263

WANTED—1,000 MORE MERCHANTS TO ADOPT OUR Improved Coupon Pass Book System. Send for samples. E. A. Stowe & Bro., Grand Rapids. 264

MISCELLANEOUS.

CLEAN, NEAT LITTLE DRUG STOCK IN EAST SAGINAW, doing a cash business, for sale cheap if taken at once. Address No. 1309 Genesee street, East Saginaw. 267

I HAVE SOME CHOICE GRAND RAPIDS REAL ESTATE which I will exchange for stock of goods, hardware or boots and shoes preferred. Address No. 261, care Michigan Tradesman. 261

\$1,200 CASH BUSY MANUFACTURING BUSINESS paying 100 per cent. Best of reasons for selling. Address Chas. Kynoch, St. Ignace, Mich. 268

WM. L. ELLIS & CO.

Agents for

AMBOY CHEESE.

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

Crown Prince!

THE FAVORITE BRAND

With Grocers.

Orders from Retail Trade Solicited.

Newaygo Roller Mills

NEWAYGO, MICH.

MANUFACTURERS OF THE JUSTLY CELEBRATED

"M. C. C."

The Most Popular 10c cigar, and

"YUM YUM,"

The Best Selling 5c Cigar in the Market. Send for trial order.

BIG RAPIDS, - MICH.

THE PENBERTHY IMPROVED

Automatic Injector

—AS A—

IT CAN'T BOILER FEEDER BE

16,000 in 18 Months Tells the Story.

WHY THEY EXCEL

1 They cost less than other injectors.

2 You don't have to watch them. If they break they will re-start automatically.

3 By sending the number to factory on the injector you can have parts renewed at any time.

4 They are lifting and non-lifting.

5 Hot pipes don't bother them and the parts drop out by removing one plug nut.

6 Every man is made satisfied, or he don't have to keep the injector and we don't want him to.

PENBERTHY INJECTOR CO., Manufacturers, DETROIT, Mich.

Agents, HESTER &

The Michigan Tradesman

TWO EXPERIENCES WITH BANKS.

Written for THE TRADESMAN.

If a Chicago anarchist had thrown a lighted bomb on the pine floor of the office, it would not have caused such a sensation as did the words, "Boys, come, have a smoke with me," coming from the lips of the bald-headed man. He is generally very economical and not given to lavish expenditure—more so recently on account of having lost numerous small bets on the Chicago base ball club, in whose success he is as firm a believer as a Mohammedan is of the seven heavens. The tall passenger, the man with specs on, the fat man and a large, full-bearded man, whose general appearance did not inspire faith in his supporting Fisk and Brookes, cautiously made a flank movement on the cigar case and, possessing themselves of their booty, skillfully retreated to the wooden bench under the trees in front of the hotel, where the tall passenger, who is abnormally inquisitive, asked the bald-headed man if his rich Indian uncle had died, leaving him his fortune, or whether he had "called the turn on the short end of the base ball pool."

"No, neither," returned the bald-headed man, carefully dropping the ash from his cigar into a tin tobacco box, which ash he uses as tooth polish; "I had a streak of luck, that's all, and wanted you fellows to realize what a good ten-cent smoke really is. It is like this: I have been brought up to strictly honest motives and always detest feeling that I have taken an unfair advantage of any one. I hate to be beat out of anything, as I was the time I inadvertently gave a newsboy a five-dollar gold-piece for a penny. The little scamp never told me of my mistake and probably took his chums to the show that night at my expense. This morning I had a check to cash and went to the bank with it. The teller handed me the money, after counting it twice, and as I counted it with him, as I supposed, I simply tucked it into my pocket and left the bank. I went into a store to make a purchase, and on handing out a bill found there were two stuck together. I at once counted the money over and found I had received \$20 too much. Not wishing to take an unfair advantage of the bank, I went back there, a half-hour having elapsed, and going to the paying teller, said to him: "I cashed a check here a while ago."

"Did you?" he asked, looking at me suspiciously.

"Yes, and I find there has been a mistake made."

"Ah!" he replied, with a "I thought so" look on his face. "You should have called attention to the error while in the bank. We never rectify mistakes of any kind."

"All right," I said, and left him. It made me so durned hot to think of his treating me like that, that I just—say, boys, come, have another cigar on the bank."

After they had resumed their seats, the tall passenger said that he was reminded of an adventure he once had with a bank, and proceeded as follows:

"I had two checks, one for \$19.10 and the other for \$23.90, making a total of \$43. This and two silver dollars was all the money I had. Not wishing to receive any silver, I handed the checks and my two silver dollars through the window, and the cashier, who, by the way, is deaf and dumb, wrote the amount of the checks down on a bit of waste paper and handed me two \$20 bills and took a silver dollar from a pile and laid it beside my own two dollars and shoved the silver to me. I shook my head and marked down on a deposit blank 'forty-five.' He picked up his piece of paper, figured again, showed it to me—

\$19.10

\$23.90

\$43.00

then pointed to the two twenties and the three silver dollars. I wrote down, 'I gave you two of those dollars myself.' He shook his head violently and pointed to the pile of dollars, went through the motions he had made in handing me the money, as much as to say that he had taken all from his side of the cage. Seeing at once the hopelessness of a debate with a deaf and dumb man on such a question, where he had the advantage of a stranger, I wrote down, 'When you check your cash to-night you will find yourself ahead \$2; please remit to So and so, at such a place, and oblige.' He smiled kind of superciliously, and I left. Well, when I got home, I had really forgotten the affair, until my wife handed me my mail, among which I found a letter from this cashier, saying that on October 25 his cash had checked correct, but the inclosed draft for \$1, which he hoped would be satisfactory. Well, I was hot—real red-headed. I had certainly not asked for charity from him, and if his cash was correct, why send me any money at all? Well, I wrote to him, returning the draft for \$1 and told him that from his sending me \$1, when according to his story nothing was due me, it was obvious that there was something wrong. That I, knowing my cash was not correct on that date, and feeling convinced he had made a mistake, demanded by return mail \$2."

"Did you get it?" asked the fat man.

"Got it, first mail that could come, without a word of explanation."

JESSE LANGE.

Grocers wanting good cheese should order from I. B. Smith & Sons, proprietors of the Wayland Cheese Factory, Wayland. Satisfaction guaranteed.

SWIFT'S Choice Chicago Dressed Beef —AND— MUTTON

Can be found at all times in full supply and at popular prices at the branch houses in all the larger cities and is Retailed by all First-Class Butchers.

The trade of all marketmen and meat dealers is solicited. Our Wholesale Branch House, L. F. Swift & Co., located at Grand Rapids, always has on hand a full supply of our Beef, Mutton and Provisions, and the public may rest assured that in purchasing our meats from dealers they will always receive the best.

Swift and Company,
Union Stock Yards, CHICAGO, ILL.

P. STEKETEE & SONS, JOBBER IN DRY GOODS, AND NOTIONS, 88 Monroe St.,

AND 10, 12, 14, 16 AND 18 FOUNTAIN STREET,

GRAND RAPIDS, MICH.

Peerless Carpet Warps and Geese Feathers
American and Stark A Bags { A Specialty.

W. STEELE PACKING & PROVISION CO.,

WHOLESALE DEALERS IN

Fresh and Salt Beef,

Fresh and Salt Pork,

Pork Loins, Dry Salt Pork,

Hams, Shoulders,

Bacon, Boneless Ham,

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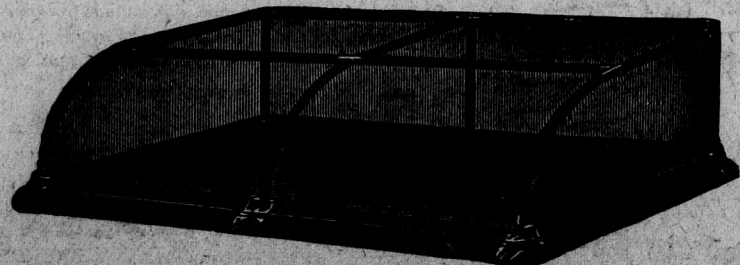
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QUEEN ANNE, MOTTLED GERMAN, MICHIGAN, ROYAL BAR,
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Of all kinds.

I offer a good quality salable 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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PRODUCE COMMISSION MERCHANT
Dealer in STOVEWOOD and Jobber of FOREIGN, TROPICAL and CALIFORNIA FRUITS.
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Orders for Potatoes, Cabbage and Apples in Car Lots solicited. Consignments solicited. Sole Agent for MOLINE CHEESE.

THE GENUINE ANTI-WASHBOARD SOAP
QUICK, EASY, CHEAP.
Saves Rubbing, therefore saves Labor & Wear
Cheap in itself it more than saves its cost in saving of the clothes. This Soap may be used in any way and for any purpose that any other soap is used and excels all. YOU will secure COMFORT and make money by its use. Try it once and if the claims made for it are not true don't use it again. If they are true you ought and want to know it. Your grocer will get it if he hasn't it.

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Manufacturers' Agents for
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Send for Catalogue and Prices.
LATLAS ENGINE WORKS
INDIANAPOLIS, IND., U. S. A.
MANUFACTURERS OF
STEAM ENGINES & BOILERS.
Carry Engines and Boilers in Stock for immediate delivery.
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DILWORTH'S COFFEE,
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Unequaled Quality. Improved Roasting Process. Patent Preservative Packages.
For Sale by all Jobbers at Grand Rapids, Detroit, Saginaw, East Saginaw and Bay City.
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NO CHEMICALS USED • NOT REFINED WHITE • FREE FROM WATER • FREE FROM SUGAR • NATURAL FLAVOR RETAINED
TROPHY SUGAR CORN
DIRECTIONS
We have cooked the corn in this can sufficiently. Should be thoroughly drained (not cooked) adding piece of Good Butter (size of hen's egg) and gill of fresh milk (preferable to water). Season to suit when on the table. None genuine unless bearing the signature of
Havenport Canning Co.
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OPEN AT THIS END. • XIM AND 111

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President—James Verner.
Secretary—James Verner.
Next Meeting—At Lansing, on November 6, 7 and 8.
Candidates will please report at 10 a. m. the second day of meeting.

Michigan State Pharmaceutical Ass'n.
President—Arthur Bassett, Detroit.
First Vice-President—G. W. Harwood, Detroit.
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Secretary—J. E. Packard, Detroit.
Treasurer—W. H. Dugan, Detroit.
Executive Committee—J. E. Packard, Detroit.
A. H. Lyman, John E. Pack, R. T. Webb.
Local Secretary—James Verner, Detroit.
Next Meeting—At Detroit, September 4, 5 and 7.

Grand Rapids Pharmaceutical Society.
Organized October 9, 1884.
President—J. E. Packard.
Vice-President—J. W. Hayward.
Secretary—Frank H. Scott.
Treasurer—Henry E. Packard.
Board of Trustees—President, Vice-President and Secretary.
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Committee on Pharmacy—W. L. White, John Muir, M. B. Kimm.
Regular Meetings—First Thursday evening in each month.
Annual Meeting—First Thursday evening in November.

WHOLESALE PRICE CURRENT.

Declined—Linsed oil.

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The Michigan Tradesman

The Trend of the Grocers' Movement.

At the recent convention of the New Jersey Retail Merchants' Association, Artemus Ward, the able editor of the Philadelphia Grocer, spoke as follows on the subject given in above caption:

I would like to have spent an hour in preparing to address you on such a wide subject, but I have been confined to minutes taken out of a busy life. It was the trend of the grocery movement which was suggested to me by your worthy Secretary as the subject, and as I came rattling down here in the train—one of the highest achievements of modern progress and force, facilitating commerce, revising freight charges, saving time, coming all the way from New York here in a little over an hour—I could not help thinking that the trend of that train should be to me something of an inspiration with regard to the trend of the grocery movement.

But there was a day when the train did not travel so fast. There was a time when the facilities were not so great, when men shook their heads and said, "If they try to go faster there will surely be an accident; if they attempt too much, surely there will follow disaster. Now, gentlemen, the grocers' movement is in an earlier stage. Its tendency is onward, always progressing; but as yet the resolutions have not been very strong and the results not very considerable, and many of us should not attempt too much. That is good advice. Don't go too far. Very good advice; but when for one moment you let such advice as that make you think that there may after all be nothing in this movement, and that you may after all be just as well outside of the ranks, that is a great mistake.

I feel sure that you are practical men. I feel sure that your business makes you so. Now, if you are practical in the affairs of your associated work, surely you will get the benefit of Association work.

New Jersey, I think, may be addressed in one sense as one of the younger children in the grocery movement, profiting, therefore, by the experience of others; and I can say, after having visited many of your associations, that have found none that were less fitted by any personal facilities, I have found several of your gentlemen unite in the remark that there seemed to be a harmony beyond all experience in the grocery movement of this place. This is the birth of a young idea, this grocery movement. It is new in the groceryman, and it remains a question, just as it does when a child is born, will it grow to maturity? Now, I know that there are many years of uncertainty with that child; many weaknesses to overcome; many things to impart; many mistakes made; many tumbles and falls; many rough usages of the world; but, after all, when the child comes to full growth and stature, then there is strength—there is power.

In the same sense it is with you. I wish you would put out of your hearts doubts with regard to the future of this movement, and what the future of this movement may be. Other movements of the kind have done great services for their respective trades. Little bodies of merchants met together, and have finally developed into great exchanges of our city, so that the whole business world finds this system revolutionized. Would it have been possible to have believed a century ago that men would rush madly into that exchange and cry out at the top of their lungs that they would take 25,000 shares of St. Paul for so much money, and other men simply slap their hand and say done, and it would be a bargain? No paper signed and good faith holding the whole. Well, this is the record of the Stock Exchange. In a similar way it is the record of the grain exchanges today. In the old days, when business was done more deliberately; when men signed and sealed everything they did; went slowly and carefully and crossed their 't's and dotted their 'i's with great exactness, such a thing would not be possible.

Now, in the same sense, there are things in this grocery movement that seem impossible to-day. There are many impossibilities that will come—many improvements, many rights that will be acquired that it would be only foolish to suggest to you now. Time will develop them if you are only men and stand together in the earnest work that you have begun.

The grocery trade for many years was almost the only one that had no organization, and up to the present month the wholesale grocery trade has never had any national organization. They have been in small bodies in the different cities.

I had the privilege of speaking to the convention of wholesale grocers, and reminded them in a humorous way that the waiters who waited on them at the banquet had an organization before they had, and I think it is a proud matter for the retail grocers to realize that they have been in this thing in advance of the wholesale grocers of the country. Yet, how much easier it would have been for them to have organized, being but some 2,000 strong where we are 100,000 in number.

That is a movement from which I think you will need entertain no fear, if it results in a permanent organization. I believe that if you put fear out of your hearts and meet the wholesale grocers in their organization through your organization, such things as wholesalers and retailers—such questions as there are between them will resolve themselves into their equity.

Now, in organization you understand that you can accomplish very many things that you have been unable to accomplish in the past—many things you have already accomplished. There are advances in everything that is undertaken, and I think that there is nothing good in life that is acquired without a great effort except it may be forgiveness; and if the grocery trade is forgiven for the neglect and improves the present opportunity, then I think there will be forgiveness meted out to it, and that you will be able to go on prospering. There are many things that I would suggest to you as benefits to be derived from this movement—one is the necessity of being somewhat liberal. I mean liberal with your Association. Don't, when you put a dollar, or whatever the tax may be upon you individually, don't say, "What do I get for that dollar?" and then look at the thing, and if your own profits have not been immediately increased, begin to think that you have been in some way injured. I have known men to subscribe a dollar to the Association, and then wonder that the missionaries did not all go out at once and go right ahead and Christianize the heathens at once. There are some things that are impossible, and I think they should be relegated to the background. Try the easier ones first; don't try too much. There are some things that are inadvisable—that you had better not undertake too much in. Now, one of

these questions that has been agitated some months in the trade is the question of mixed food. I do not say pure food, for I am a very strong advocate of that. But it reminds me of a story.

The Shah of Persia had an English physician who once found it necessary to prescribe for the Shah a salidiz powder, and, in telling him how to take it, he told him to put this powder in one glass and that in another, and pour them together and drink them. The Shah was quite a well-lettered man and said: "I know that this mixed food is a terrible evil and I am not going to take it in that way." So he took one of the mixtures first and then the other, and the explosion occurred inside. He thought it was dynamite, and in the morning that English physician had his head struck off. All occurred about a little misunderstanding of impure food.

This is only one of the questions that might come before you in a deserving way. When it does come, stand for the purity of food; stand for the honor of your trade; stand for right at all times, and don't trouble yourselves with complications. The world is very often puzzled about this food. It looks to the grocer for it. Is the grocer equal to the trust imposed?

The New York associations have been very active with regard to the question of oleomargarine. When Mr. Van Volkenberg started out, he stated that the farmer is the most honest man in his handling of the milk, the middlemen were the next honest men, and the grocers were the biggest scamps of all. That is the sort of comfort that you will get in working up this question, where your side is not the side that the other fellow represents. Now, I believe in that very question—that it is time for you to consider whether, under the laws that pertain to food products in the country and food-selling in the city, you are not liable to find that the granger is arrayed against the grocer. If the granger is a friend of the grocer, I have yet to learn it. I believe that the granger is conducting himself in such a way as to crowd out the middlemen, and that includes the grocer. I know that in my correspondence I receive letters to the effect that granger stores are being established. What would you suggest? It is the granger, you see. Well, now, when the granger comes to you and tells you about his produce and about his rights as the producer, I think it would be very wise for the grain of the grocery movement to turn its track away from that direction, and rattle on on its own business, letting him take care of his. But there will come a time when people will sit in judgment on what has been done, when those grocers who succeed these before me will say: "Well this Association made a mistake in 1888 that they did not do such and such a thing. And they will say: 'In this it was very successful; in that it was lame. I think of a story of a dervish who was going across the desert, and a man came running up and asked him if he had seen a camel astray around there, and the dervish said, 'Was he blind in one eye? Yes. Had he lost a tooth in the upper right side? Yes, one. Lame in one foot? Yes. He was loaded with sugar on one side and grain on the other? Yes, yes. Well, I have not seen him.'"

Well, the strange man was perfectly astounded. He sought his brethren and had this man pulled up before the nearest justice that he could find and demanded how it was that he could explain all about this camel and had not seen him. Why, he said, I have been out before and I have watched the road and found he had gone across to the right side of the path and knew of the blind in the left eye, and wherever he bit the grass he left one tuft, and I knew that he had lost one tooth, and the prints of his tracks made a stronger imprint on one side than the other, and I knew he was lame on one side, and on one side the flies gathered and on the other the ants, so I knew there was sugar on one side and on the other side grain.

Now, I don't want anything of that sort; don't want any camel in the grocery movement; you want just that shape that I first gave you to-day, the express train that brought me here; it came with force and unity of purpose, and to which you can add harmony, and I believe you are here to progress; you want to take pride in your sphere in life just as any other sphere; let the groceryman believe that he is equally good and equally strong with anyone else. Don't forget that you are a power in the land. Often and often I come back to it again and again with pleasure, telling grocers that they must remember that they are the best located men to influence the popular mind; perhaps the certain assurance of having on his side thrift and honesty and intelligence the grocer has the advantage over any other society. I believe that if the grocer understood how to use this power it would be greatly to his advantage; that, located as he is, he can be a power of good not only to himself but to others, and I would very much like to see the grocery movement educated above the idea that it was run simply for the pockets of those concerned. I think it is for their hearts, it is for their mind. It is, I think, for the good-fellowship; I think it is for their good pleasure, and as such I trust that its future, its trend, will be all that you can expect of it.

Now, in the same sense, there are things in this grocery movement that seem impossible to-day. There are many impossibilities that will come—many improvements, many rights that will be acquired that it would be only foolish to suggest to you now. Time will develop them if you are only men and stand together in the earnest work that you have begun.

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I had the privilege of speaking to the convention of wholesale grocers, and reminded them in a humorous way that the waiters who waited on them at the banquet had an organization before they had, and I think it is a proud matter for the retail grocers to realize that they have been in this thing in advance of the wholesale grocers of the country. Yet, how much easier it would have been for them to have organized, being but some 2,000 strong where we are 100,000 in number.

That is a movement from which I think you will need entertain no fear, if it results in a permanent organization. I believe that if you put fear out of your hearts and meet the wholesale grocers in their organization through your organization, such things as wholesalers and retailers—such questions as there are between them will resolve themselves into their equity.

Now, in organization you understand that you can accomplish very many things that you have been unable to accomplish in the past—many things you have already accomplished. There are advances in everything that is undertaken, and I think that there is nothing good in life that is acquired without a great effort except it may be forgiveness; and if the grocery trade is forgiven for the neglect and improves the present opportunity, then I think there will be forgiveness meted out to it, and that you will be able to go on prospering. There are many things that I would suggest to you as benefits to be derived from this movement—one is the necessity of being somewhat liberal. I mean liberal with your Association. Don't, when you put a dollar, or whatever the tax may be upon you individually, don't say, "What do I get for that dollar?" and then look at the thing, and if your own profits have not been immediately increased, begin to think that you have been in some way injured. I have known men to subscribe a dollar to the Association, and then wonder that the missionaries did not all go out at once and go right ahead and Christianize the heathens at once. There are some things that are impossible, and I think they should be relegated to the background. Try the easier ones first; don't try too much. There are some things that are inadvisable—that you had better not undertake too much in. Now, one of

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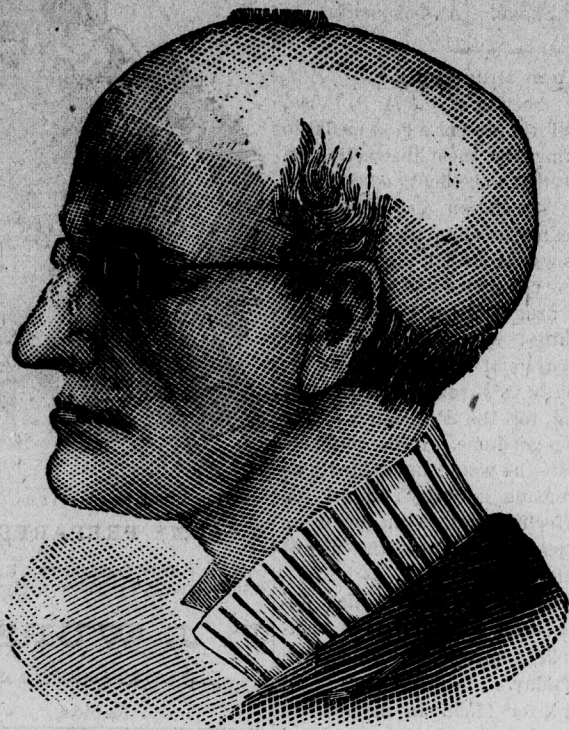
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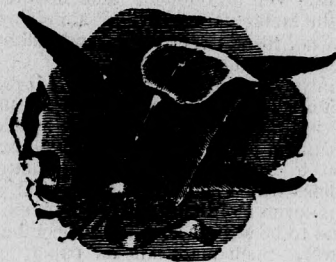
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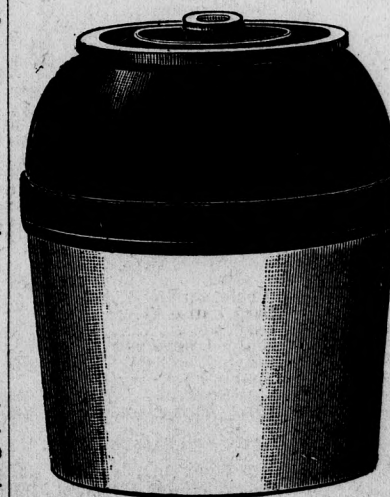
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JELLIES,
STONE Preserve JARS
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Ask for prices before buying elsewhere.



FINE PRESERVE JAR AND COVER.

Owing to the Rail Road Co.'s not receiving stone ware unless it is packed up, we are obliged to make an extra charge of 1c per gallon for package, which however is not all loss, as it now goes as Fourth Class Freight, instead of First Class, as before.

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	Per Doz.
1-2 gal. Stone Preserve Jars	\$ 90
1 " " " "	1 40
1-2 " " Tomato Jugs, with Corks	90
1 gal. Stone Tomato Jugs, with Corks	1 40
Fine Preserve Jars, see cut.	
1-4 gal. Fine Preserve Jars and Covers	1 10
1-2 gal. Fine Preserve Jars and Covers	1 40
1 gal. Fine Preserve Jars with Covers	1 75
1 1-2 gal. Fine Preserve Jars with Covers	2 40
2 gal. Fine Preserve Jars, with Covers	3 50