





AN EMERGENCY FUND.

The appropriation of \$100,000 by Congress for the relief of yellow fever sufferers at Jacksonville naturally suggests the thought that if the adjournment had taken place at the usual time, no aid from the national treasury would have been obtainable. In the judgment of THE TRADESMAN, Congress never should adjourn without placing an emergency fund of at least half a million of dollars in the hands of the President and his Cabinet to meet sudden emergencies of this nature, which occur most commonly when the session is over. Two years ago, there was not a penny of national aid to the sufferers by the earthquake in the South Atlantic States, although the Treasury was overflowing with money and the hearts of the people with sympathy. Of course, the wealthy people of our great cities can contribute independently, as they are now doing. What is needed is to enable the whole country to emphasize the principle of national brotherhood in times of special local distress by a gift from the common purse.

The epidemic in Jacksonville has raged for weeks, with no prospects of abatement in a climate where frost comes seldom, until it has spent its force. Yet, thanks to modern sanitary appliances, the infection and the mortality both fall far below what Philadelphia endured in 1793, when the death rate in a population not twice as large as that of Jacksonville was sometimes 100 a day. Possibly the disease itself has lost something of its old virulence, as is the case with some other maladies.

The French Republic has undertaken to regulate the price of bread in the interest of the consumer, after the fashion which was universal in Europe two centuries ago. But the government has overdone the business by putting the price of the loaf so low that the bakers find it better worth while to shut their shops than to go on. As a consequence, there have been bread riots in Paris, not unlike those which were the first forerunners of the Revolution of 1789. It is a significant fact that the most democratic country in Europe shows such readiness to return to just those methods of government interference with individual liberty of action which have been regarded as characteristic of meddlesome monarchy. It shows how far the popular faith in personal liberty has been undermined by socialist agitation. And no policy is so certain to prepare a country for a master as that which trains its people to comply in such matters as this with the will of the majority, rather than follow their own judgments. When a nation becoms in this way for a master, the despot is sure not to be far off.

There are few business men who will not welcome the intelligence published on another page relative to the action taken by the Insurance Committee of the Michigan Business Men's Association in preparing a plan of insurance which shall be as good as that furnished by the old companies, but possess more of the elements of mutualism—return to the policy holders a considerable proportion of the net profits left after paying all losses and expenses of management. While not yet fully perfected, the plan gives evidence of careful study on the part of its originators and, if carried into effect, would undoubtedly meet with a hearty reception and patronage at the hands of business men everywhere.

The opinion of Hon. N. A. Fletcher on the form of insurance policy now under consideration by the Insurance Policy Commission plainly shows that many of its provisions would work injustice to the insuring public. As its adoption would set a misfortune to the business interests of the State, THE TRADESMAN is satisfied that both Attorney General Taggart and President Buncher will oppose the measure in its present form, as both gentlemen have heretofore given ample evidence of their sympathy with the insuring public.

The Cleveland Retail Grocers' Association knows a good thing when it sees it, having adopted the Blue Letter of the Michigan Business Men's Association and recommended it to the Ohio Retail Merchants' Association in place of the circular letter now used for the same purpose. New Jersey adopted the entire working plans of the Michigan organization and other states are gradually copying the good features of the Wolverine system.

Business men all over the State will be pleased to learn that Hon. Miner T. Cole, of Palmyra, has again been placed in nomination for Representative in the Legislature. Mr. Cole established a reputation in the last Legislature of being the persistent opponent of all forms of monopoly, his advocacy of the anti-compact insurance measure, which became a law, entitling him to the gratitude of every policy holder in Michigan.

AMONG THE TRADE.

GRAND RAPIDS GOSSIP.

A. McKinnon has opened a harness shop at 44 Stocking street.

The mortgage on Buchanan & Co.'s news and stationery stock has been discharged.

Bradley & Herriek have purchased the grocery stock of A. Bunnell at 600 South Division street.

D. D. Dorman has engaged in the dry goods and notion business at Cedar Springs. Voigt, Herpolsheimer & Co. furnished the stock.

C. A. Miller has engaged in the grocery business at the corner of West Bridge and Stocking streets. Amos S. Musselman & Co. furnished the stock.

Mrs. K. E. Pray has opened a dry goods and notion store at the corner of Plainfield and Coit avenues. Voigt, Herpolsheimer & Co. furnished the stock.

G. W. Hueston has engaged in the grocery and crockery business at McBain. Hawkins & Perry furnished the groceries and H. Leonard & Sons the crockery.

John Goebel & Co. have sold their boot and shoe stock at 62 West Bridge street to Thielsen & Brogger, who will continue the business at the same location.

D. Winter & Son, druggists at 210 East Bridge street, will soon occupy the corner store in the new Knowlson block, situated at the juncture of Barclay and East Bridge streets.

C. B. Metzger, late of Sturgis, has engaged in the wholesale fruit and produce business at 3 North Ionia street. He will be represented on the road by J. G. Klinger and J. N. Louckes.

Grand Rapids has 1,150 telephones in use, making it the banner telephone town in the country in proportion to population. Detroit, with over twice the population of Grand Rapids, has but 2,700 instruments in use.

A. J. Bowne, President of the Fourth National Bank, is considering the project of establishing a private bank at Lowell, to be merged into a national bank as soon as the necessary preliminaries can be arranged. Mr. Bowne's name and standing would be a tower of strength to Lowell in her present predicament.

AROUND THE STATE.

Vestaburg—E. F. Owen has added a drug stock to his grocery business.

Memphis—Stewart & Streeter succeed Coburn & Son in general trade.

Bay City—Amelia Keinath has bought the grocery stock of G. Krenger.

Ludington—Moon & Smith succeed Moon & Cargill in the grocery business.

Greenville—Spout & Co. succeed Stilson & Spout in the dry goods business.

Menominee—Young & Taft have bought the grocery stock of Bela Harrison.

Bay City—Mrs. F. C. Miller has opened a grocery store at 200 Madison street.

Mancelona—Clark & Mattison succeed F. J. Freeman in the furniture business.

Lake City—Boynston & Hastings succeed M. E. Boynton in the grocery business.

Newaygo—D. E. Soper has sold his news and confectionery stock to C. H. Burrell.

Flint—W. C. Durant has bought the drug and tobacco stock of E. H. Morse & Co.

Minden City—J. P. O'Connor has assigned his grocery stock to R. G. Healey.

Sheridan—Alfred Short, who is just over from England, has opened a grocery store.

Allegan—C. E. Smith succeeds Smith Bros. in the agricultural implement business.

East Saginaw—H. Hansler succeeds August Scholtke in the merchant tailoring business.

Logan—Wm. H. Pardee is closing out his grocery stock, preparatory to retiring from business.

Manistee—Warren B. Marsh, dealer in second hand furniture, has been closed on execution.

Port Austin—W. H. Cooper & Co. have assigned their general stock to Chas. E. Thompson.

Chesaning—Perot & Goetzen succeed Adolph J. Perot in the dry goods and grocery business.

Cedar Run—Benton Molar has put a general stock into the store recently vacated by Geo. Jenne.

Freepot—A. M. Herrington is fitting up a store, preparatory to re-engaging in the drug business.

Cannonsburg—Chas. S. Judson has sold his general stock to James Degan, who will continue the business.

Bay City—Frank A. Teepoorten has opened a drug store at the corner of Twenty-third street and Broadway.

Elk Rapids—Dr. A. Hanlon has returned to Middleville, leaving his son, Homer, in charge of the drug business.

Sheridan—Stearns & Gallagher have bought the meat business of J. D. Clagvson and will continue the business.

Ola—J. V. Blair expects to remove his general stock to Ashley as soon as his new store at that place is completed.

Muskegon—G. L. Veenstra, who recently removed his boot and shoe stock to Muskegon, has moved it back to Montague again.

Ashland—J. E. Mills, late of Muskegon, has purchased the grocery stock of David Crawford and added a line of dry goods and notions.

Allegan—Christian Maentz has sold his interest in the meat firm of Maentz & Brand to Orson Vahue. The new style will be Vahue & Brand.

Lowell—H. T. M. Treglown is reducing his dry goods stock, preparatory to removing to Grand Ledge, where he will re-engage in trade.

Saranac—Lewis J. Burke, of Lakeview, and S. A. Welch, of Keene, have purchased the Central meat market and will take possession about October 1.

Ithaca—Frank P. Merrill, whose drug stock was recently destroyed by fire, has purchased the drug stock of Dr. L. S. Weaver, at Alma, and removed it to this place.

Kalamo—Colton & Cessna, dealers in general merchandise and meats, have dissolved. Will Cessna will continue to conduct the store and Colton will attend to the meat market.

STRAY FACTS.

Union City—E. L. Lee, the harness maker and carriage dealer, is dead.

East Saginaw—Whitbeck Bros. have bought the business of the Saginaw Oil House.

Union City—Assignee Saunders has sold the C. C. Tucker grocery stock to Henry Semour at 77 per cent. of inventory value.

Sault Ste. Marie—E. W. Agar has retired from the Soo Paper Co. The business will be continued by Guss Mathews under the same style.

Wyandotte—J. T. Hurst has sold to B. E. Warren, of Bay City, a tract of pine in Montmorency county, estimated to cut 25,000,000 feet, for \$130,000.

Eastlake—Touchett's double stores and general stock burned to the ground last Thursday, involving a loss of about \$7,500. The firm had \$3,400 insurance on stock and \$2,000 on building.

McCord—This is a new town—in prospect—located on the G. R. & L. D. Railway, fifteen miles southeast of Grand Rapids. Frayernuth & Calkins are building a two-story frame building, 20 x 40 feet in dimensions, which they will occupy with a general stock. M. B. Thomas and John McCord have formed a copartnership under the style of Thomas & McCord and engaged in the produce business, using the depot for a store house, until their elevator is completed, when they will buy grain of all kinds. The men who are building up the place expect to be able to get the postoffice away from Whitneyville, which is about a mile distant.

MANUFACTURING MATTERS.

Holly—Wilhelm Bros. have established a box factory.

Big Rapids—E. P. Shankwiler has sold to P. A. Erikson the shingle mill he had on his hands growing out of the Danforth failure.

Petoskey—W. L. McManus has purchased the entire lumber interest of R. H. Hungerford, including his yards and lumber stock at Petoskey, Boyne Falls and Carp Lake.

Gripsack Brigade.

Walter E. Cummings is spending the week among the trade of the Upper Peninsula.

Mrs. A. D. Baker has returned from Traverse City, where she spent several weeks with friends.

Why is C. Crawford like a cabbage head? One year's subscription to THE TRADESMAN for a correct solution to this query.

Rensselaer Van Ness expects to get into his handsome new residence on South College avenue about November 20.

Will J. Jones, traveling salesman for the Michigan Cigar Co., was married at Big Rapids last Wednesday to Maud E. Irish. The honeymoon is being spent in the East.

N. A. Parker, traveling representative for Daniel Lynch, spent several days at the house last week, for the first time in six months. Mr. Parker makes his home at Cornuna.

H. Robertson and M. M. Mallory have engaged to travel for Olney, Shields & Co. H. takes his old territory down the lake shore and Mallory takes the northern trade formerly covered by Scott Swigart.

It is understood that Geo. F. Owen always strikes the Northern Hotel, at Big Rapids, either on Tuesday or Thursday, in order to obtain a short interview with a person who is otherwise engaged the other days of the week.

Scott Swigart has severed his connection with Olney, Shields & Co. to take the position of Michigan travelling representative for the National Tobacco Works of Louisville, making Grand Rapids his headquarters.

Duff Jennings, formerly of the Dingman Soap Co., is now on the road for Hawkins & Perry, taking the Saginaw Valley, T. S. & M. and D. L. & N. roads as his territory. He will continue to reside at Sheridan.

Will wonders never cease? The Mulliken management has actually granted the traveling man a concession, unaccompanied by the usual sneer. There is ground for belief that everything is within the grasp of the traveler from this time on.

W. H. Downs has been confined to his house for the past two months with a bowel trouble, which has greatly reduced him in flesh and spirits. He is gradually improving, however, and hopes to be able to get out again before the end of another month.

Ed. Pike was made the happy father of a nine-pound youngster of the male persuasion on the 19th. If anyone thinks Ed. isn't the happiest man in town, one glance at the smile which hovers around his physiognomy will satisfy even the most skeptical.

Having secured the long-hoped-for concession from the C. & W. M. and D. L. & N. Railways, it is now in order for the boys to concentrate their energies on the Lake

Shore road, with a view to securing the adoption of short-line mileage between Kalamazoo and Grand Rapids, instead of the long-line rate now demanded by conductors on that line.

Fifty-six traveling men met at the Morton House Sunday noon and marched in a body to the residence of the late Major Watson to view the remains. The circumstance so touched the sympathy of Mrs. Watson in her bereavement that she requested a list of the visitors, which was subsequently furnished her.

D. A. Harrison, formerly on the road for Farrand, Williams & Co., but more recently manager of the Peninsular White Lead & Color Works, will shortly engage in the drug business at Paw Paw in company with his brother-in-law. The firm will occupy a store in the brick block now being built by G. W. Longwell.

N. A. Parker was born at Marion, Livingston county, on February 17, 1845, thus coming within three days of being a valentine. When he was five years old his parents removed to Detroit, where he attended school for fifteen years, when his parents removed to Cornuna, where he entered the employ of the dry goods firm of Hulick & Harper. In 1866 his father was elected sheriff of Shiawassee county and for the four years following he served under him as under sheriff. He next worked in the dry goods store of Alexander Cummin for two years and the general store of Elton Pond for three years, when he engaged in general trade on his own account, continuing for six years. He then accepted an offer to go on the road for the wholesale paper house of J. W. Fales & Co., of Detroit, with whom he remained one year, subsequently traveling the same length of time for the Flint Cracker Co. For four years thereafter he carried grips for E. C. DeCon, of Detroit, when he engaged with Daniel Lynch, for whom he has traveled over a year and with whom he is likely to remain for some time.

Purely Personal.

H. M. Lee, the Nashville merchant, was in town last week.

M. S. Scoville, the Kalamazoo grocer, took in the fair here last week.

Frank E. Hibbard, the East Saginaw druggist, was in town on Monday.

Geo. H. Reeder leaves next week for a tour of the shoe factories in the vicinity of Boston.

E. S. Houghtaling, the Hart grocer and beechnut king, was in town several days last week.

B. S. Harris and B. F. Emery have gone to Chicago to take in the exposition and—other things.

D. R. Parish, the grocer and cider and vinegar manufacturer, is out with a new delivery wagon.

Richard Gannon, the oblong White Cloud butcher, beamed on his Grand Rapids friends on Monday.

Jas. Vernor, the Detroit druggist, was in town Sunday to attend the obsequies of the late Major Watson.

H. D. Harvey, who recently sold his drug stock at Bangor, put in a couple of days at Grand Rapids last week.

Byron S. Davenport, formerly engaged in trade at Paris, has come to Grand Rapids to live and may enter the employ of Reeder, Palmer & Co.

Capt. H. N. Moore, President of the Grand Rapids Packing & Provision Co., is spending a few days in Chicago, bent on both business and pleasure.

W. T. Lamoreaux walks on crutches now, in consequence of a slightly damaged knee pan. There are no flies on Lamoreaux—he carried three accident insurance policies.

L. J. Rindge, wife and daughter has returned from Nantasket Beach, where they spent three weeks, principally for the benefit of the change worked in the health of Miss Rindge.

W. E. Watson, the Mancelona merchant, was a passenger in the same car in which the late Major Watson started for Chicago, helped him to a seat and rendered such other assistance as lay at his command.

M. D. Bentley, manager of the Bentley Oil Co., of Detroit, was in town several days last week, superintending the inauguration of business by the Grand Rapids Tank Line Co., of which he is also manager.

A. B. Schumacher, who has been engaged in the drug business for twenty-four years, sixteen of which he has spent at Grand Ledge, was in town a couple of days last week. Mr. Schumacher is probably the oldest druggist of his age in the State.

Smith Barnes, General Manager of the Hannah & Lay Mercantile Co., has returned from a visit to Marquette, Ishpeming, Houghton, Hancock, Lake Linden, Calumet and several other towns in the iron and copper regions. He reports an enjoyable trip.

Daniel Stern, the able and enterprising editor and publisher of the American Artist, married a day at Grand Rapids last week. Mr. Stern is a steam engine in disguise, with a capacity to run either forward or backward and propel everybody and everything connected with him and his splendid publication.

Robert M. Floyd, who has an extensive acquaintance among the Michigan trade, will shortly lead to the altar a Philadelphia lady, to whom he was engaged fourteen years ago. Family views and arrangements intervened to prevent their marriage, since which time each has been married and widowed. The prospective bride is Mrs. Reid, the daughter of Peter Henderson. She is spoken of as a lady of rare personal graces

and unusual mental attainments, a charming conversationalist, a story writer of merit, whose strong and amiable native qualities have been ripened and enriched by extensive travel and unusual social advantages, both in this country and abroad. THE TRADESMAN joins with many others in extending congratulations.

Myron H. Walker, whom the B. M. A. workers of the State have reason to regard with gratitude, was married at Kalamazoo last week to Miss Lourettie E. Stevens, of Lowell and the happy couple are now enjoying life in Massachusetts. They are expected back about October 1.

W. S. Brown, Traveling Passenger Agent for the Lake Shore & Michigan Southern Railway, put in several days in this city last week. Mr. Brown has the reputation of having a "heye like a heagle" and the fact that he recognized an old friend here whom he had not seen for twenty years gives credence to the story.

Judge Ramsdell, of Traverse City, President of the West Michigan fair, complimented the Michigan Business Men's Association by sending all the officers and committees a season ticket to the fair. The courtesy was appreciated and in several cases the opportunity of seeing the exhibition was embraced.

A correspondent of the Hastings Banner writes as follows concerning the veteran general dealer at Orangeville Mills: "Will wonders never cease! Wonder if old times are returning to us in this the nineteenth century! Mr. and Mrs. Eli Nichols, of Orangeville, have become parents to a fine boy. Mr. Nichols is 56 years of age and Mrs. Nichols is 53. About thirty years ago they had a child born to them, but it survived but a short time, and now, after more than thirty years, they are again parents. May the young fellow live, thrive, and be the main stay of the old folks."

Attention is directed to the advertisement of Samuel Lyon on another page. Anyone who has ever dealt with that house couldn't be pulled away to an opposition establishment by a ten elephant power.

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—CHEAP—18-HORSE POWER ENGINE, good as new. Address 298, this office.

FOR SALE—THE JEFFERSON FLOURING MILL. Best water power in the State. Inquire of N. G. King, Brooklyn, Mich.

FOR SALE—DRUG STOCK WHOSE AVERAGE DAILY sales is \$17. Splendid opening for physician. Good reasons for selling. Address No. 29, care Michigan Tradesman.

FOR SALE OR RENT—HARDWARE AND GROCERY store, dwelling and lodge room above. Address Box 51, Merrill, Mich.

FOR SALE—WELL-ESTABLISHED IMPLEMENT BUSINESS, choice location, in rich farming country. Capital required—about \$2,000. Profits about \$200 per month. A golden opportunity for live man. Address Geo. T. Marriott, Apt. 2, Wakefield, N. H.

FOR SALE—GOOD RESIDENCE LOT ON ONE OF the most pleasant streets "on the hill." Will exchange for stock in any good institution. Address 286, care Michigan Tradesman.

FOR SALE—WELL-SELECTED GROCERY STOCK, situated on good business corner. Stock and fixtures with inventory about \$2,000. Reason for selling, other business. Address Henry, care Michigan Tradesman, Grand Rapids.

FOR SALE—ONE 6x12 ROWNS' SECTIONAL, roller mill, with elevators and scalpels complete; one Webster brand duster, one 60 Geo. T. Smith purifier. The above machines are all in good condition. Enquire of owner, D. C. Briggs, North Branch, Mich.

FOR SALE—BAZAR BUSINESS, WELL ESTABLISHED in one of the liveliest and best business towns in the State. Proprietor's health failing. Invaluable about \$1,400. Now is the time to buy for full and holiday trade. Address A. B. C. office of this paper.

FOR SALE—CLEAN GROCERY, DRY GOODS and Crockery, 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.

FOR SALE—DRUG FIXTURES AND SMALL STOCK of drugs. Address Doctor, Box 24, Rockford.

FOR SALE—OIL EXCHANGE FOR STOCK IN TRADE, Grain Elevator, ten carloads capacity; horse power, large grounds; line 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.

FOR SALE—GENERAL STOCK, GOOD TRADE, LONG or short lease of store. A bargain for some one. Just. Want to go South. Address Box 12, Grandville, Mich.

FOR SALE—THE DRESS OF TYPE NOW USED ON THE "Tradesman"—400 pounds of brevier and 200 pounds of nonpareil. A good bargain will be given purchaser.

WANTS.

WANTED—WE WANT A GOOD MAN IN EACH town to sell door plates, door bells, house numbers and alarms. Liberal commissions. Address Russell & Hunter, Grand Rapids, Mich.

WANTED—A REGISTERED PHARMACEUT. PERMANENT position. Address M. Seward McKittrick & Co., Byron Center, Mich.

WANTED—SITUATION ON THE ROAD BY MAN OF 35 years experience. Best of references. Address J. E. F., care Michigan Tradesman.

WANTED—A LIVE, ENERGETIC MAN WHO IS SOBER and honest. To consolidate grocery or drug stocks with me, in a No. 1 location, where a trade of \$20,000 a year can be done. Don't write unless you are all right and mean business. Address Lock Box 129, Collins, Mich.

WANTED—IN EXCHANGE FOR VALUABLE REAL estate a stock of merchandise. Address 287, Tradesman office, Grand Rapids, Mich.

WANTED—BY A YOUNG MAN UNDERSTANDING the meat business, to buy an interest in a meat market in a good town. Address Cleaver, care Michigan Tradesman.

WANTED—LESMEN TO SELL OUR CHOICE varieties of nursery stock, either on salary or commission. Permanent employment to successful men. References, May Brothers, Nurserymen, Rochester, N. Y.

WANTED—EVERY STORE-KEEPER who reads this paper to give the Suttill coupon system a trial. It will abolish your pass books, do 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 list of the month with the new system and you will never regret it. Having two kinds, both kinds will be by addressing (mentioning this paper) J. H. Suttill, Albany, N. Y.

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

MISCELLANEOUS.

A 20-ACRE FRUIT FARM NEAR BENTON HARBOR, handy to Chicago market, will sell or exchange for Grand Rapids real estate worth \$1,200. Address Dr. W. Ryno, Coloma, Mich.

CASHIER—FALL GOODS, THURSDAY, A GREAT cashmere shawl. Finder will be rewarded by leaving at this office.

TO CASH OR GOOD PAPER WILL secure a thriving hardware business without competition in Meredith. Address Lock Box 25, Evans, Mich.

FOR RENT—TWO WELL LOCATED STORES ON South Division street. Size 22 x 80 feet. G. K. Nelson, 38 Morton street.

\$1,200 CASH BUYS MANUFACTURING BUSINESS for selling. Address Chas. Kynoch, St. Ignace, Mich.

A BARGAIN THAT IS A BARGAIN. GROCERY FOR SALE—A leading Grocery & Crockery business in a flourishing Nebraska city of 8,000 population, with gas, electric light, street cars, water works, fine schools and churches. Store first class; sales upward of \$40,000 per year. Crop prospects finest in the West. Cash required, about \$5,000. Write at once, P. O. Box 368, Kearney, Neb.

GRAND RAPIDS TANK LINE CO.,

Distributing Agents for

Water White and Prime White Illuminating Oil

GASOLINE and NAPHTHA.

Works, G. R. & I. and D. & M. Junc. Office, No. 4 Blodgett Bldg.

CORRESPONDENCE SOLICITED. QUOTATIONS FURNISHED ON APPLICATION.

PEACHES! PEACHES!! PEACHES!!!

Send your orders for them to

THEO. B. GOOSSEN,  
WHOLESALE  
PRODUCE COMMISSION MERCHANT  
33 Ottawa Street, GRAND RAPIDS, MICH.



At Lowest Summer Prices

ORDER YOUR COAL OF

A. HIMES,

Office under National City Bank, New Yards, Shawmut Ave., Winter and W. Division Sts.

TELEPHONE CALL 490-2.

REEDER, PALMER & CO.,

Wholesale Boots and Shoes.

STATE AGENTS FOR LYCOMING RUBBER CO.,

24 Pearl St., Grand Rapids, Mich., TELEPHONE NO. 998.

WALES - GOODYEAR

—AND—

CONNECTICUT

Rubbers.



Write for Fall Prices and Discounts.







THE QUESTION OF CREDIT.

Overhauling the Matter to Show that Credit is a Good Cane but a Bad Crutch.  
From the American Storekeeper.

A universal reply to the question, "How is business?" has come to be, "Business is good but collections are slow." This reply may be varied as concerns business, but collections seem to be chronically slow. Collections follow as one of the many troublesome sequences of granting credit, and granting credit seems to be with most merchants a necessary concomitant to business.

The evils of credit are frequently set forth in our trade exchanges, and articles are often published describing successful methods of collecting bills. These vary from the shotgun policy to the soft-soap policy, but one thing stands out very plainly on them all: they are undignified, unbusinesslike and, we believe, unnecessary.

Merchants who are burdened with slow-paying customers universally regret that they have a credit system, and as universally declare it to be a necessary evil connected with merchandising. We are prepared to admit that credit is, in many cases, a necessary adjunct to a mercantile business, but we cannot admit that it need always be an evil. It simply lies within the merchant's power to make his credit customers a disappointment and profitless feature of his business, or a prompt, reliable class whose payments may be reasonably relied on.

To a certain degree the necessity of extending commissions to collection agencies, whose effectiveness in many cases is due to their blackmailing schemes, must be very humiliating to a merchant. It is an evidence that he has placed confidence in unworthy persons, and that his judgment is not to be relied upon. It is an evidence that he did not give that attention to the details of his business which would enable him to conduct it without giving his goods away. It is an evidence that the consumer was a little too sharp for the dealer.

We are well aware that some of our readers who have made bad debts will not thank us for taking this view of the case, but if they will be patient, we will endeavor to show them that our position is correct. To do this we must consider for a moment what credit is. There should be no difficulty in understanding the nature of credit. It is a loan of salable commodities without security. The merchant who trusts a man for a barrel of flour, furnishes the man material on which to live while he earns money to pay for it, the flour being consumed when the payment is made.

Credit thus permits us to wear out clothing before it is paid for, to consume groceries without having given anything for them, and—in other words—to eat our chickens before they are hatched. The merchants who grant credit place themselves in the position of philanthropic persons who enable their customers to live before they have earned the right to live. There are cases of deserving poor who are temporarily unable to pay for the means of sustaining life, but merchants who feel charitable should support such persons purely as a charity and not as a business policy.

Consider for a moment the position which you, as a storekeeper, occupy. You have invested your money in a stock of goods. If the goods have been paid for, they belong to you absolutely. They are to you the results of saving, thrift and economy. Those goods you can give away if you like, but you possess them because you believe that you can profitably exchange them for commodities you need.

In this exchanging process money need not necessarily enter, as your goods could be directly bartered for other goods—as they frequently are for butter, eggs and produce—without any money passing between you and your customers. Money only enters as a convenient and reasonable equivalent for commodities, and your goods should purchase as much money as you originally exchanged for them, plus a sum which will recompense you for placing your services at the command of the public. By taking this view of the transaction, you will see that you might as well loan a man \$10 without security, note, or other evidence of debt, as to trust him for goods which you could exchange for \$10.

At the risk of being wearisome, let us impress this fact thoroughly on your mind. Colwell, a writer of great insight, thus contrasted the credit and cash systems:

"Under the credit system, no equivalent is given at the time of sale, the payment being postponed for a time, definite or indefinite. This is in direct contrast with the cash or money system, in which every article is either paid for in the precious metals (or their paper equivalents) at the time of delivery, or at some time afterward," the last phrase referring to purchasing of wholesalers, payment being made on receipt of bill.

Credit is the general belief entertained of men that their action will correspond to their promises, and is based on the belief in the existence of money actually or prospectively in the possession of the person to whom credit is given.

Let us suppose now that the stock of goods in your store is not entirely paid for. You took what money you had saved and went to the wholesale dealer for your stock of goods, which you desired should equal twice, perhaps, the money you had saved. Did you simply select your goods, pay what money you had and order the balance charged to your account? Ah, no! we have no doubt you remember your interview with the credit man! Did you not have to unobscure yourself quite freely, and did not the firm find out your standing from the various commercial agencies before any goods were delivered? Certainly. You remember it well. Did you take it as an affront and an imputation on your honesty? Not at all. We dare say you furnished all the information asked for willingly, as you should have done, and that you have been careful to maintain your credit ever since.

Let us now come from generalities to particulars.

On general principles we prefer a cash business. It is more speedy, more profitable and less annoying, but we realize that a credit business is much preferred in some localities. Granting this much, we propose to take the ground that a merchant can do a credit business without loss, and without trouble and anxiety. In order to accomplish this, however, he must conduct his credit business as a bank loans money—with caution.

As a rule, accounts are forced on a storekeeper. Few customers ever directly ask to open accounts.

They send children after things with a lisped request to charge the goods. They ask you to make up a slip until they come

in again, or they buy more than they can pay for and ask you to "remember the balance." There are hundreds of ways to do it, but the merchant should present a bold front at the first attack. He should not refuse any person credit unless he is prepared to do a cash business, but upon the first application for credit he should have his would-be debtor understand distinctly what credit at his store involves.

Credit should largely rest on a knowledge of a man's financial history and condition. It should not be refused to a man who all his life has met every engagement, nor should it be extended to one who has regularly failed therein. Your own judgment of the man's character should not be relied upon to guide you in this matter, because there is a natural inclination in the human mind to magnify that which is not certain, and we are apt, therefore, to ascribe more means to a man than he really possesses.

A merchant should be guided in granting credit to a person by:

1. The positive amount of capital possessed or the ability to earn wages.  
2. The general fidelity displayed in past engagements.

3. The co-operation which the law will give in the collection of the account, if necessary to proceed to law. It is well to know the extent of protection the law throws around a debtor, because, as Charles Francis Adams has pointed out, "The first reliance of a creditor is commonly upon the good will of his debtor; the second upon the law of the land."

Recognizing that the person to whom credit is given, is the one accommodated and not the merchant, it is well to throw off this absurd fear of losing trade and of being obliging, etc., and maintain a stiff control of your credit. If a person tries to enforce credit on you, stop right there and have a plain talk with him, or, if easier, have your talk printed. It might be well to ask him if he wished to open an account, and to tell him, if he does, to make application in regular form as do all your credit customers. On this form there should be a statement something like this:

"To our Customers: We endeavor to sell only the best goods and at the best prices. These prices are based upon a cash

business. To conduct a credit business costs more and reduces reasonable profits, or increases the prices to cash-paying customers. Those who receive credit should be willing to pay interest on the amount of their purchases, and should willingly furnish information as to their financial responsibility. I do not desire poor paying customers. If you are prepared to submit the following application for credit, I shall be pleased to consider it.

JOHN JONES.  
"Application for Credit.—I desire to apply for credit for groceries to a sum not to exceed ten dollars a month. I agree to pay promptly on the first of each month and will pay six per cent. interest on the amount of my purchases. I am employed by John Smith and have been with him for two years. Previous to that I worked for John Brown. I rent my house of John Green to whom I refer you. I buy my dry goods of John Black and my meat of John White. In case I do not pay my bills promptly on the first of each month, you are authorized to use this as an order on John Smith for my wages. Very respectfully,

JOHN REDDING.  
In this blank form the words in italics are those which the applicant is to write. The form can be varied indefinitely or not used at all, but the principle remains the same: investigation before trusting people with your goods. You not only submit to it in buying but expect it, and the same principle should govern you in selling. Credit is impossible without confidence, and confidence is disastrous without knowledge. We undertake to say that there would be fewer victimized merchants if some such credit investigation were universal. There is no reason why it should not become universal, because it is just, and honest men admire justice.

Always remember and teach your customers to remember that "money talks," and that "credit is an excellent walking stick, but a treacherous crutch."

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

FERMENTUM!

The Only Reliable Compressed Yeast. Handled by a Majority of the Grocers and Bakers of Michigan. Send for samples and prices. L. WINTERITZ, State Agent, Grand Rapids.

SEEDS

We carry a full line of Seeds of every variety, both for field and garden. Parties in want should write to or see the

P. STEKETEE & SONS,

JOBBERS 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.

GEO. E. HOWES.

S. A. HOWES.

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GEO. E. HOWES & CO.,

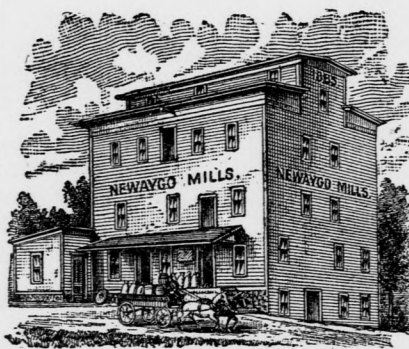
JOBBERS IN

Apples, Potatoes AND Onions.

SPECIALTIES:

Oranges, Lemons, Bananas.

3 Ionia St., GRAND RAPIDS, MICH.



Crown Prince!

THE FAVORITE BRAND With Grocers.

Orders from Retail Trade Solicited.

Newaygo Roller Mills NEWAYGO, MICH.

WM. SEARS & CO.

Cracker Manufacturers,

Agents for

AMBOY CHEESE.

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

LEMON, HOOPS & PETERS,

Wholesale Grocers

AND

TEA

IMPORTERS.

GRAND RAPIDS, - MICH.

KAMPANE Goods

Cleveland Saxony Wool Plug Hats, Pearl Color.  
Harrison " " " " Light Brown.

\$10.50 per doz.

Lapel Buttons

For Both Parties.

MEDALS, ETC. LOWEST PRICES.

Did you get our Fall Catalogue? If not, send for one.

I. C. LEVI,

34 to 42 Canal Street.

I. M. CLARK & SON,

—THE—

LEADING TEA HOUSE

—IN—

MICHIGAN

The Standard of Excellence  
KINGSFORD'S

Oswego

PURE

"Silver

"Pure"

Gloss"



STARCH.

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

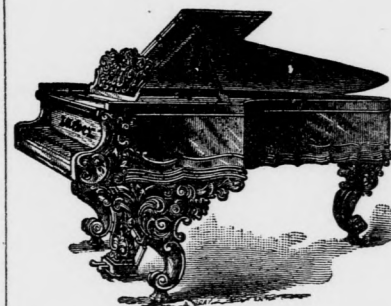
THE PERFECTION OF QUALITY.

WILL PLEASE YOU EVERY TIME!

ALWAYS ASK YOUR GROCER FOR THESE GOODS.

WEBER

Grand, Square and Upright Pianos.



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

The Weber Stands Unrivaled.

Sheet music and musical merchandise. Everything in the musical line.

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

JULIUS A. J. FRIEDRICH,

(Successor to Friedrich Bros.)

30 and 32 Canal St., Grand Rapids, Mich.

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,  
Sausage of all Kinds,  
Dried Beef for Slicing.

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

Pickled Pigs' Feet, Tripe, Etc.

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

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

Write us for prices

Grand Rapids, Mich.

MARKETMEN.

About November 1 we will open our Refrigerator and Salesroom, Cor. Third St. and C. & W. M. R. R., Muskegon, where you will find at all times a fresh and full supply of

SWIFT'S

Chicago Dressed Beef

MUTTON AND PORK

Of a quality and price to suit all.

NO MEATS OF ANY KIND SOLD TO CONSUMERS.

Swift and Company,

Union Stock Yards, CHICAGO.















## The Michigan Tradesman

### BUSINESS LAW.

Brief Digests of Recent Decisions in Courts of Last Resort.

### PROHIBITORY LAW—MANUFACTURE OF CIDER.

According to a decision recently rendered by Judge Ney at Waterloo, Iowa, a person cannot, under the State prohibitory law, lawfully manufacture cider for use in his own family.

### HUSBAND AND WIFE—CONVEYANCE.

Where a person paid for land out of his wife's separate estate, but took the title in his own name, held it for five years, and then conveyed it to her, the Supreme Court of Pennsylvania held that as against his creditors he held the property as a resulting trust in favor of his wife.

### PRESUMPTION—RENT—PAYMENT.

The Supreme Court of Pennsylvania lately declared constitutional the act passed by the State Legislature in April, 1886, making the non-payment of ground rent for twenty-one years on the one side and the failure to claim any for the same length of time on the other presumption of payment.

### MARRIED WOMAN'S NOTE—ESTOPPEL.

Where the real consideration for a note executed by a married woman jointly with her husband is a loan to the husband by the payee, she is not estopped by a recital in the note to the effect that the sum borrowed is procured for her benefit, according to the decision of the Supreme Court of Errors of Connecticut.

### FIRM—CORPORATION—CREDITORS.

When a firm forms a corporation and transfers to it real and personal property belonging to the firm, and each partner receives corporate stock in payment, the stock is individual property, and a firm creditor is not entitled to have his debt satisfied out of the proceeds of such stock received by one of the partners in preference to individual creditors, according to the decision of the Supreme Court of Illinois.

### MEASURE OF DAMAGES—BUSINESS PROFITS.

In the case of Todd et al. vs. Minneapolis & St. Louis Railway Company, decided recently by the Supreme Court of Minnesota, it appeared that the plaintiff used to buy wheat at a warehouse owned by them on a line of the defendants' railway, manufacture the same into flour at their mill, and sell the flour at the warehouse. They brought suit against the company to recover damages for interruption to their business caused by the obstruction of a street leading to their place by the cars and trains of the company. The court ruled out as incompetent in estimating plaintiffs' damages evidence of the diminution of the profits of their business, simply including the manufacture of flour. Such evidence, the court said, embraced too many elements of uncertainty to form a basis for estimating damages.

### INSURANCE—APPLICATION—EVIDENCE.

An act passed by the Legislature of Pennsylvania in May, 1881, required that in all cases where a policy of insurance contained a reference to the application the company should attach a correct copy of such application as signed by the applicant to the policy, and provided that unless so attached and accompanying the policy no such application should be received in evidence in any controversy between the parties to the policy, or should be considered a part of the policy or contract between the parties. The Supreme Court of Pennsylvania held, in the case of the New Era Life Association of Philadelphia vs. Musser, that the act in question was constitutional, and that in passing it the Legislature only exercised the clearly recognized power of the State to regulate the mode in which contracts shall be made and proved.

### A Commendable Enterprise.

From the Business World.

THE MICHIGAN TRADESMAN has published in very neat form (about the size of the Business World) a supplement containing a verbatim report of the third annual convention of the Michigan Business Men's Association, held at Cheboygan, in August. Most of the addresses and papers have been already published from time to time in the regular issues of THE TRADESMAN but this will afford a most compact and convenient form for their preservation by the members—a convenience which will no doubt be duly appreciated. And now that these lighter papers are out on the way, we shall doubtless have in THE TRADESMAN an early resumption of those grave and weighty chronicles of history (?) by "Relief" and "Jesse Lange" in which the historians aforesaid never allow themselves to be the least embarrassed by the facts.

An enterprising cigar dealer in New York has hit upon a scheme whereby he earns a neat little sum aside from his regular business receipts. He buys up all the cigarette pictures he can lay hands on, purchasing them from boys and men at from one to five cents apiece. People, especially ladies, who are making collections of pictures of ball players, actresses, and the like, will pay liberally for missing portraits. Ball players and race horses are in greatest demand. He generally disposes of his pictures at from ten to twenty-five cents apiece.

A number of tailors in New York have recently been victimized by a smooth gang of sharpers, who conduct their thieving operations with great success. A pair of them enter a store, and while one of them has his measure taken for a suit of clothes the other, who usually carries an overcoat on his arm, manages to slip a bolt of cloth under it and disappears. The scheme is worked with so much gentlemanly assurance and boldness that it takes the tailor some time to account for the loss of his clothes.

The Scotchman has been long noted for his fondness for vowels, a peculiarity in language illustrated by the following story: Going by a draper's shop, a man noticed a coat, and asked, "Aw 'oo?" "Aye, aw 'oo," replied the shop-keeper. "Aw 'a 'oo?" was the next question. "Aye, aw 'a 'oo," was the reply. In English, the dialogue would have referred simply to the fact whether the coat was all wool and all wool, the answer being "yes," to both questions.

Grocers wanting good cheese should order from I. B. Smith & Sooy, proprietors of the Wayland Cheese Factory, Wayland. Satisfaction guaranteed. 267

## J. S. FARREN & CO.,

Celebrated Baltimore

# OYSTERS

We are Agents for the above well-known goods and claim

THE BEST STOCK  
BEST FILLED CANS  
PROMPT ATTENTION  
AND AMPLE SUPPLY.

ASK FOR PRICES AT ANY TIME.

## PUTNAM & BROOKS,

13, 15, 17 So. Ionia Street,  
13, 15, 17 Railroad Place,

GRAND RAPIDS.

## POTATOES.

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

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COMMISSION MERCHANTS,  
166 South Water St., CHICAGO.

Reference  
FELSENTHAL, GROSS & MILLER, Bankers,  
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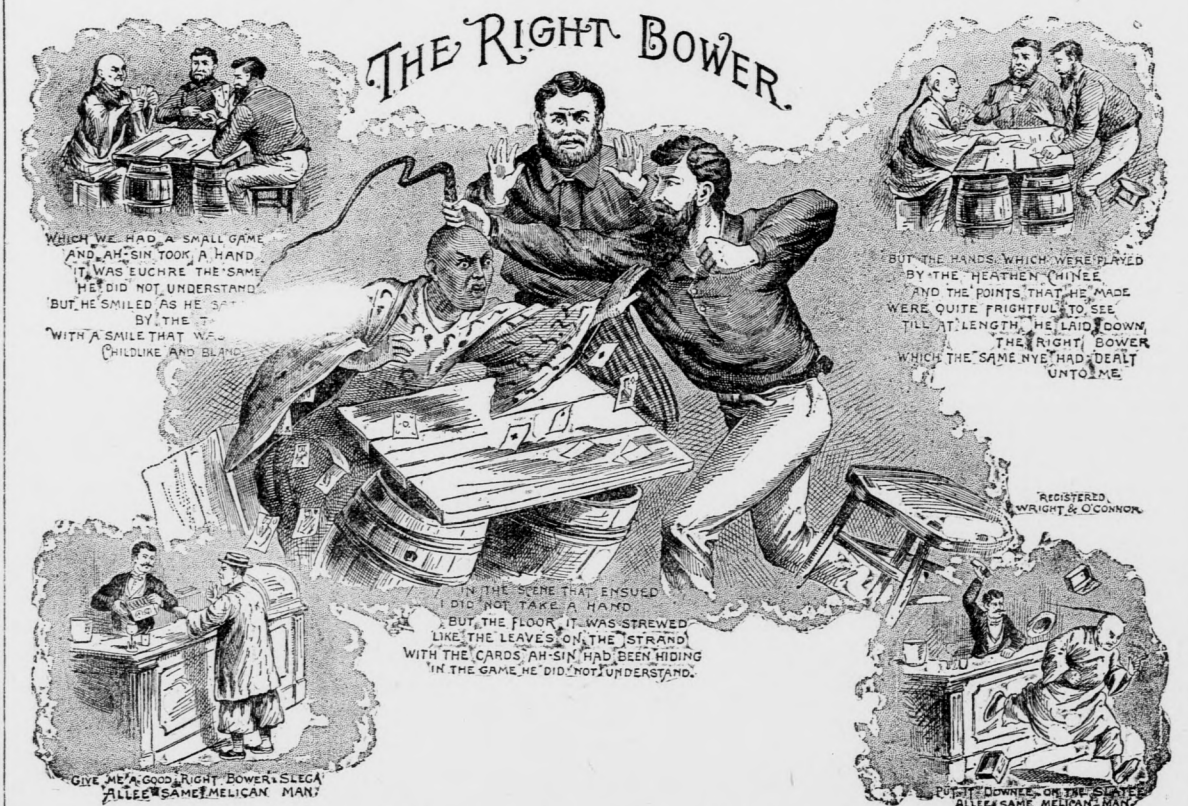
## AMOS S. MUSSELMAN & CO.,

Wholesale Grocers,

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

# WE HAVE STRUCK OUR CAIT!

75,000 Per Month.



## A. EATON & CO., Sole Agents for Michigan, Grand Rapids.

## WOONSOCKET and RHODE ISLAND RUBBERS



Write for Fall Prices and  
Discounts

G. R. MAYHEW,

Grand Rapids, Mich.

Boston and Lawrence

Felt and Knit Boots.

**LION**  
MOCHA JAVA  
COFFEE  
WOOLSON SPICE CO.  
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## MERCHANTS!

Increase Your SALES AND PROFITS BY HANDLING  
LION COFFEE.

IT GIVES ABSOLUTE SATISFACTION

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

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

L. WINTERNTZ, Resident Agent,

Grand Rapids, Mich.

## NEAL'S CARRIAGE PAINTS

Re-paint your old buggy and make it look like new for LESS THAN ONE DOLLAR. Eight beautiful shades. Prepared ready for use. They dry hard in a few hours, and have a beautiful and durable gloss. They are the ORIGINAL, all others are IMITATIONS. More of our brand sold than all the other brands on the market.

## GRANITE FLOOR PAINTS

The Great Invention. Six Handsome Shades. Ready for use. DRY HARD OVER NIGHT, and are very durable. Give them a trial, and you will be convinced that it does not pay to mix the paint yourself.

## ACME WHITE LEAD & COLOR WORKS

DETROIT,  
Dry Color Makers, Paint and Varnish Manufacturers.

CUT THIS ADVERTISEMENT OUT AND TAKE IT TO YOUR DEALER, IT WILL SECURE YOU A PRIZE.

## MICHIGAN CIGAR CO.,

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.

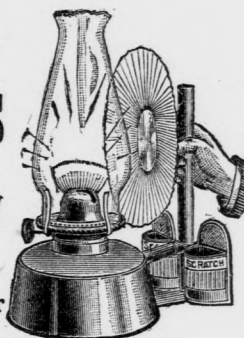
BIG RAPIDS, - MICH.

## H. LEONARD & SONS,

Grand Rapids, Mich.

Large Assortment  
Library Lamps  
FOR  
FALL and HOLIDAY  
TRADE

Now Displayed in our  
Sample Room.



Headquarters for  
LANTERNS  
and GLOBES  
FOR  
HARRISON and MORTON  
AND  
CLEVELAND & THURMAN  
Lamp Chimneys.

The New "WIDE-AWAKE" Kitchen or Factory Side Lamp

With Moveable Reflector, as shown above.

All the NOVELTIES. All the STAPLES.

Don't fail to visit our Salesroom and examine our display of

## HOLIDAY GOODS

While taking in the WEST MICHIGAN STATE FAIR.

## REDUCTION IN FRUIT JARS.

Now is the time to order MASON'S PORCELAIN TOP, or the "LIGHTNING" GLASS COVER, or the GLOBE FRUIT JARS. Never so low as to-day, prices SUBJECT TO CHANGE.

Mason's Porcelain Lined, pts.	\$ 7.50 gro
" " " qts.	8.50 "
" " " 1/2 gal.	11.50 "
"Lightning," or Globe, glass covered, pts.	11.50 "
" " " qts.	12.00 "
" " " 1/2 gal.	16.00 "
Rubbers, Mason's Best Quality	.25 "
"Lightning,"	1.25 "

## H. LEONARD & SONS.

## JENNINGS'

"CELEBRATED"

## Flavoring Extracts.

Are put up in all sizes, from 1 oz. to 1 gal. bottles.

1872 Sixteen Years on the Market. 1888

SOLD BY ALL JOBBERS.

MANUFACTURED ONLY BY

## JENNINGS & SMITH,

38 and 40 Louis St.,

Grand Rapids, Mich.

WHEN ORDERING Ask For 'JENNINGS' EXTRACTS'

ALFRED J. BROWN,

—JOBBER IN—

FOREIGN,

TROPICAL

AND  
CALIFORNIA



## FRUITS.

Bananas, Our Specialty.

16 and 18 No. Division St.,

GRAND RAPIDS, - MICH.