



# The Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE  
Retail Trade of the Wolverine State.

F. A. STOWE & BRO., Proprietors.

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F. A. STOWE, Editor.

WEDNESDAY, FEBRUARY 6, 1889.

## THE FRENCH SITUATION.

Frenchmen, of course, must be the best judges of the way in which such an event as the election of Gen. Boulanger will affect the future of the French Republic. But Americans generally will be puzzled to account for the overwhelming significance which seems to be attached to it by all parties in France. London more than once has declared itself out of harmony with the dominant party in American-English politics. In America every great city except Philadelphia, St. Louis and Boston has declared against the party which has received the approval of the nation. But nobody in England or in America attaches much importance to this. London is a bigger city than Paris, both absolutely and in proportion to the whole population of the country. It is just as much—what Paris is, but no American city can claim to be—the metropolitan center, to whose judgments in all matters the rest of the nation refers with deference. Yet it is becoming proverbial that London opinion is only misleading as to the general drift of English opinion. In 1880 London was so Jingolish that it was not safe for Mr. Gladstone to walk home from church on a Sunday morning; yet that very year England swept the Jingos out of office by overwhelming majorities. Across the Channel, however, all France holds its breath to listen for a verdict from Paris, as though that carried with it a kind of finality; and the fact that Gen. Boulanger has 80,000 majority over his Republican competitor is thought fatal for the existing order of things.

One reason for this is found in the extinction of local life, both social and political, in the provinces of France by Louis XIV., and the perpetuation of his methods of centralization by all the French governments from that time to our own. He made his court the one place of social distinction, and Paris the only possible residence for men of wealth or of rank. He swept away all the old local liberties and traditions of self-government, which had differentiated the provinces from each other, and as far as possible reduced them all to the dead level of uniformity. From that day to this Paris has been France, in the sense in which Rome was once Italy and even the ancient world; and that is the only parallel to the situation which history furnishes. England never has been centralized to anything like the same extent. The sturdy Briton of the shires has his own ideas and stands by them, whatever the capital may think; and he loves outdoor life and country sports far too well to sacrifice his position in the country to the demands of the city. It was in France that the contemptuous sense of the word "provincial" was originated, and no effort of the Londoner or the similar pretender in America has succeeded in quite naturalizing that sense in our language.

Attention has been called sufficiently to the very miscellaneous character of the followers who carried Gen. Boulanger's election so strongly. It is a huge Cave of Adullam, into which everyone who hates the existing government of France is welcome. He may be a Republican extremist like Rochefort, or an Imperialist like Paul Cassagnac, or a monarchist like the younger Veillot. Of course, such a combination must go to pieces the moment it has the responsibility of power thrust upon it, and would count for nothing in the presence of a strong, united and vigorous Republican party. Its one source of strength is the fact that there is no such party opposed to it. M. Carnot is an able man and a man of high integrity; but his office amounts to nothing. It is idle to blame him for having proved a mere figure-head, as that is exactly what the French Constitution condemns him to be. M. Floquet, who is at the head of the ministry, is a weak and ineffectual man, who is where he is because the system brings such men as he is to the front. He is a compromise between the hostile factions into which the majority of the national legislature is rent, and in addition to his personal inefficiency he has the added weakness of an insecure position. It is the sense of the worthlessness of that majority which makes it tremble before what a strong party would treat as an incident of only temporary significance.

And there seems very little likelihood of getting a better Republican majority by any election next October. France is suffering from a political prostration of energy, which has many causes. One is found in that long interruption of self-government and of responsibility to the people, which is called the second French

Empire. Everybody recognizes what that interruption cost France in the development of intellectual life, when he contrasts what French literature, both political and artistic, was in the eighteen years before 1848, with what it became in the eighteen which followed the Coup d'Etat. And just as much, if not even more, was lost in practical capacity for politics. The French Republic has been weak from the start, because it has had no thinkers, but only successful managers of majorities like M. Gambetta. It has failed to impress France with ideas; and, with all its faults, France has this greatness that its people cannot live by bread alone. Clemenceau is the only man who has the mark of belonging to the old succession of leaders, who had a thought beyond the next election and its possibilities—the only French statesman since the Revolution who has had the courage to set his face against the traditional centralization of the country. But as his opinions on many points are extreme, he never has had the chance to exercise a controlling influence over the government, or to make France feel his hand in the reorganization of her political methods.

Another source of political debilitation had been the extreme badness of the French Constitution. It is all sail and no ballast. It leaves every government at the mercy of any fresh drift of public opinion. It thus forces every man in power to become an opportunist, whether he will or not. As Sir Henry Sumner Maine has pointed out, the greatness of Democracy is in its exercising proper precautions against its own weaknesses, and especially against those sudden shifts of opinion which have been the ruin of republics. It is just here that the American Constitution exemplifies the wisdom not only of the men who drafted it but of the communities which adopted it as their fundamental law. That Constitution establishes an order in which the executive, the judiciary, and the higher branch of the legislature are made more or less independent of public passions of the moment, and are enabled to do their duty in the face of outbursts of popular disfavor. And it also provides such a method for its own alteration as makes every change a subject for long discussion and gradual adoption, in which its merits and demerits are sure to be thoroughly sifted.

France has nothing of this. The joint convention of the Senate and the Chambers has the power to make whatever changes in the Constitution it pleases. The actual government of the country is carried on by a ministry, which is responsible to the legislature; and the President of the Republic is destitute of any power except that of trying experiments in the organization of new ministries, when, as so often happens, the old one is outvoted in the Assembly. French Democracy has not tied its hands; it has made no provision for an appeal from Demos drunk to Demos sober. It is the worst form of Republican government that has been set up in modern times, and it certainly is disheartening to find the French people had profited so little from their own experience and ours in devising it.

What Boulanger will do is probably as much of a puzzle to him as the rest of mankind. That he has the chance to do anything is the result not of any marked abilities in him, but of his skill in seizing a fortunate moment to attack a system already fallen into effectness. But this exactly reproduces the situation of 1850-51.

## INSURANCE STOCKS.

Something of an idea of the average profit on the stock of fire insurance companies may be derived from carefully reading the following figures compiled from the sworn statements of the companies during the year 1886:

Number paying no dividends ..... 7  
Number paying 6 to 10 per cent. .... 7  
Number paying 10 to 40 per cent. .... 101

Of the 189 companies whose stock was on the market in 1886 there are only seventeen whose stock sold at less than par. The latest sales of stock of 31 of these was from 200 to 436 per cent., and 141 from 100 to 190 per cent. Capital invested in insurance stocks pays better on the average than national bank stock.

whether the property owners or the wage earners can best afford to support the convicts. If the former, then no prison employment can be tolerated which brings prison labor or its products into competition with free labor or its products. That principle once fully admitted, it becomes a question as to how to employ convict labor without producing that competition in any measure. And to this problem the prison managers and prison reformers never have fairly addressed themselves.

The Legislature has received a long petition from the "fruit growers of the State," as the telegraph reports it, asking for the establishment of a food commission to guard against adulterations. The Legislature could go further and do worse than to create such a commission.

## AMONG THE TRADE.

### GRAND RAPIDS GOSSIP.

Josiah W. Sherwood has sold his grocery stock to E. H. Manly.

Wisner & Mansfield succeed Wisner & Wisner in the grocery business at 119 Plainfield avenue.

John De Vries has engaged in the grocery business at Jamestown. I. M. Clark & Son furnished the stock.

Martin Vander Veen has built an addition to his store at 550 West Leonard street and will occupy the same with a meat market.

J. Vander Veen has sold his lease of the store at 122 Monroe street to J. C. Holt, who has leased the store—as well as the corner store adjoining—to Morse & Co.

Albert Stonehouse and Gilbert T. Haan have purchased the Wm. E. White drug stock, at 126 Canal street, and will continue the business under the style of Stonehouse & Haan.

Clark & Morton—which is the new style of the former firm of Morton & Clark—have located their cigar factory at 289 South Division street. Chas. J. Clark will continue on the read for the firm.

C. V. Hane, the Remus general dealer and mill operator, has begun the erection of a store building at South Grand Rapids, 22x60 feet in dimensions, which he will occupy with a general stock about the middle of May, removing from Remus at that time.

The complications growing out of the failure of Fogg & Hightower, of Ferry, was adjusted by Judge Dickerman, at Muskegon, one day last week, by returning the property to the custody of Amos S. Musselman as trustee. The litigation involved about \$3,500.

## AROUND THE STATE.

Mio—Hunter Bros. succeed T. Hunter & Son in general trade.

Grand Ledge—Harry Snow, dealer in drugs and jewelry, has failed.

Pennville—N. K. Raven succeeds J. H. Raven in the jewelry business.

Flint—J. E. Bussey & Co. have removed their hardware stock to Fenton.

Amadore—John Graham succeeds Thomas Lount in general trade.

Davison—L. Gifford & Co. succeed Moss & Gifford in general trade.

Sault Ste. Marie—Strauss & Hirschfeld have assigned their clothing stock.

Hesperia—H. Carbine & Co. have sold their drug business to L. E. Norton.

Coldwater—E. D. Chapman has sold his lumber business to Moses Smith.

Greenville—O. W. Green is arranging to retire from the jewelry business.

Millbrook—L. D. Wait has purchased the meat market of S. H. McDowell.

Rondo—A. N. Partridge has engaged in the grocery and provision business.

Mason—Walter M. Pratt succeeds Pratt & Child in the grocery business.

Blissfield—Barrow Bros. have sold their grocery store to Austin & Strong.

Manton—Krohn & Alvin announce their intention of dissolving partnership.

Lansing—Frederick Teller succeeds P. E. Dunham in the hardware business.

Wolverine—C. J. Brooks is considering the idea of erecting a full roller flouring mill.

Scottville—Albert Vogle will not rebuild the sawmill burned a short time ago, but will put up a wooden butter dish factory.

Muskegon—Torrent, McLaughlin & Co. have brought suit against eighteen insurance companies to recover insurance on mill property burned several months ago, the total of which is \$92,000.

Allegan—J. B. Streeter & Son are placing a new pulp machine in their paper mill and are also placing a new sixty-horse-power boiler in their sawmill, and expect to have the latter mill in shape for sawing lumber in a few days.

Detroit—The R. C. Mudge paper clothing company, capital \$75,000, of which \$50,000 is paid in, has been incorporated, and will manufacture clothing, undergarments, bedding, etc., by a paper process. The stockholders are: Richard C. Mudge, Edgar M. Wasson, Jane Ballentine, Robert W. Ballentine and Darrell F. Glidden.

Ludington—The Ludington Woodenware Co. is the style of a new stock com-

pany, with a capital stock of \$35,000, which proposes to convert the City Planing Mill property into the plant required. The officers are as follows: L. C. Waldo, President; L. K. Baker, Vice-President; H. B. Smith, Secretary and Treasurer. Directors—H. Butters, Frank Filer, H. B. Smith, L. C. Waldo, L. K. Baker.

**Dry Goods Men at War.**  
From the New York Tribune, Jan. 30.

A war in prices between the New York and Chicago jobbers caused considerable commotion in the dry goods district yesterday. The strife is warmest around Amoskeag gingham, one of the staple articles of the trade, and it promises to be a war to the knife to determine whether New York or Chicago shall control the Western trade. Marshall Field & Co., of Chicago, were the first to begin the fight. On January 21 this firm sent a circular to dealers throughout the country offering 1,000 cases of Amoskeag and York gingham at 6 1/2 cents net cash. This price is lower than the manufacturers' prices. New York jobbers were forced to meet the prices or stop their trade in gingham. H. B. Claffin & Co. were the first to take up the gauntlet, and they were followed yesterday by Tefft, Weller & Co. These two firms go a step further than Marshall Field & Co., and offer the gingham at 6 1/2 cents, with 2 per cent. discount.

John Beach, a member of the firm of Tefft, Weller & Co., said to a Tribune reporter yesterday that the trouble originated solely in Chicago's jealousy of the New York. "I have been engaged in the dry goods business in this city for twenty years," said Mr. Beach, "and I have never before known a January trade so large as it has been this year. Much of the trade has come from the West, and Chicago has had a dull time. Marshall Field & Co. are trying to get Chicago's trade back. Mr. Field is quoted as saying that the natural channel of dry goods to the West was through Chicago, and if this was not the case he proposed to expend a few millions to find out why. The cut has affected nothing but gingham so far, and all other goods are firm, but, of course, no one can tell what the next step will be."

Dunham, Buckley & Co. do not deal in Amoskeag gingham, but a member of the firm said that all gingham had suffered by the strife, and they were making few sales.

Butler, Clapp, Wentz & Co. said last night that their price for Amoskeag gingham was nominally 7 cents, but they had no buyers. The firm was then considering the advisability of cutting prices, and a decision would be reached to-day. Sweetzer, Pembroke & Co. had not yet determined upon their action, but they were making no sales. F. B. Dale, the head of the gingham department, said he might even cut the price to 6 1/2 cents. The gingham market had been weak for a month or two, and he thought it might be some time before settled prices were reached. The fear that manufacturers might reduce prices was a factor which added to the uncertainty.

The expression was general among jobbers that if Marshall Field & Co. pushed the matter, it would result in a long struggle in which no one could foresee the end.

## GRIPSACK BRIGADE.

Wm. Logie is confined to his house by reason of a badly sprained ankle. He hopes to get out on the road again about the middle of next week.

Will L. Morley has ceased selling cigars for the Massachusetts house to accept a position as traveling salesman for Reid, Murdoch & Co., of Chicago.

Henry Smith has severed his connection with Lemon, Hoops & Peters as tea salesman to take the position of tea buyer for W. F. McLaughlin & Co., of Chicago.

Mancelona Herald, Jan. 30: E. O. Watkins has accepted the position of traveling salesman for the firm of Pollock, Baird & Co., wholesale milliners, of Detroit, and left this morning for that city to enter upon his duties.

Wallace Franklin, for a score of years in the scale business and for the past seven of them with Fairbanks, Morse & Co., has severed his connection with them and engaged with Westinghouse, Church, Kerr & Co., contracting and consulting engineers, New York city, with offices in Pittsburgh and Chicago.

Frank E. Rogers, a Chicago traveling man, was taken suddenly ill at Benton Harbor, and, as his friends live in the East, his affianced, Miss Zora Daken, of West Bay City, was communicated with, and she put in an immediate appearance. The couple were married and the bride then took upon herself the duties of nurse. Mr. Rogers is rapidly convalescing.

## Bank Notes.

The Preston National Bank of Detroit has been approved as the reserve agent for the Citizens' National Bank of Niles.

The Controller of the Currency has authorized the First National Bank of Ironwood to begin business with a capital of \$50,000.

The Second National Bank of Owosso has purchased the Sharpsteen building for \$8,500 and will occupy it as soon as a vault and the necessary fixtures can be put in.

The Valley City Cable Car Co. is putting in four Roney stokers and smoke less furnaces, manufactured by Westinghouse, Church, Kerr & Co., of New York City. The Alabastine Co. is putting in two of the same stokers under their boilers.

Step have been taken toward the organization of a creamery company at Orion. Flinn & Durfee, of Detroit, are interested in the scheme.

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.**  
DRUG STORE FOR SALE AT A GREAT BARGAIN. Address, C. F. Williams, Caladonia, Mich. 335

**TO EXCHANGE—GOOD IMPROVED FARMS IN THE** best soil and productive. Republican Valley county in Nebraska for merchandise of any kind. E. W. Giles, Real Estate and Loans, Oxford, Neb. 336

**FOR SALE—AT A BARGAIN, THE OLDEST AND** best established meat market in the city, centrally located and doing a good paying business, with slaughter house, utensils, etc. Also one new and complete set of butcher's tools, cheap, if sold inside of thirty days. For terms and particulars apply to Wm. Henry & Son, 8 W. Western ave., Muskegon, Mich. 337

**FOR SALE—A WELL-SELECTED STOCK OF GROCERIES**, doing a good business. One of the best locations in the city. Owner wishes to retire from trade. Will leave store for term of years. Address No. 364, care Michigan Tradesman. 338

**FOR SALE—AT A BARGAIN, A CLEAN, WELL-** sorted stock of general merchandise which will inventory about \$4,000. The above has been assigned to the undersigned in trust for creditors and will be sold at a bargain. Address, R. Lillie, Assignee, Coopersville, Mich. 339

**FOR SALE—DESIRABLE BAKERY AND CONFECTIONERY** establishment, including oven and all necessary fixtures. Seven years in trade. Good run of custom. Correspondence solicited. Address No. 25, care Michigan Tradesman. 340

**FOR SALE—HOTEL IN GOOD RESORT TOWN, WITH** nineteen beds. House furnished complete. Price \$2,500.00 down, balance on time to suit. Poor health, reason for selling. Barn 34x60. Sample room and livery office, 16x24, good livery. Mail and stage line in barn. House paying \$100 per month now. For particulars, address "Hotel," care Tradesman. 341

**FOR SALE—GOOD RESIDENCE LOT ON ONE OF** the most pleasant streets "on the hill." Will exchange for stock in any good institution. Address 266, care Michigan Tradesman. 342

**FOR SALE—AT A BARGAIN, FIXTURES FOR A MIL-** linery store. Also small stock, if desired. Good location. Business well established. Address, Box 24, Union City, Mich. 343

**FOR SALE—STOCK OF CLOTHING AND GENTS'** furnishing goods, located in a good town of 1,300 people in southern Michigan. But one other place in town handles clothing. For particulars address "C & T," care Michigan Tradesman. 344

**FOR SALE—AT A BARGAIN A PAYING STORE,** hall, postoffice and three acres of land. Buildings cost \$1,500. All for \$1,000. Must sell. Address, J. C. Laidie, Traverse City, Mich. 345

**FOR SALE CHEAP—TWO FIRST CLASS MEAT MAR-** kets: one in North Muskegon and one in Muskegon City. Both in best locations, and doing good paying business. Will sell one or both. 52 Western avenue, Muskegon, Mich. 346

**WANTED—REGISTERED PHARMACIST.** FOR PARTICULARS ADDRESS ADAM NEWELL, Burnip's Corners, Mich. 347

**WANTED—TO BUY GOOD GENERAL STOCK OF** merchandise, from \$5,000 to \$8,000, in a town of about 1,500 population. Will pay spot cash down, if offered cheap. Address, Lock Box 29, Sheridan, Mich. 348

**WANTED—TO SELL OR EXCHANGE FOR A HOUSE** and lot in Grand Rapids a clean stock of hardware and tinners' tools, situated in a live, growing town of 1,500 inhabitants and doing a good business. Address, L. A. Tolton, Luther, Mich. 349

**SITUATION WANTED—A COMMERCIAL TRAVELER** is open for engagement. Large acquaintance with grocery trade in Michigan. Address Jackson, Mich. 350

**WANTED—EVERY STORE-KEEPER WHO READS** this paper to give the Sutfin coupon system a trial. It will abolish your pass books, do away with all your book-keeping, in many instances save you the 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 adding (mentioning this paper) J. H. Sutfin, Albany, N. Y. 351

**MISCELLANEOUS.**  
THE BIGGEST LITTLE INVENTION OUT—ENGAGE your territory, go to work and make some money. Besides cause every one buying one of our fruit can holders a life-long happiness; 50c by mail. E. A. Foster, Inventor, Fort Clinton, Ohio. 352

**\$1,200 CASH BUYS MANUFACTURING BUS-** iness, paying 100 per cent. Best of real-estate for selling. Address Chas. Kynock, St. Ignace, Mich. 353

**WANTED—1,000 MORE MERCHANTS TO ADOPT OUR** Improved Coupon Pass Book System. Send for samples. E. A. Stowe & Bro., Grand Rapids, Mich. 354

**FREE TO F.A.M. Fine Colored Engraving** of the Ancestral Building in London, in which the first fire of A.D. 1666 was held. Also large illustrated Catalogue of all Masonic books and goods with bottom prices. Grand new work for Agents. For literature of notices, Masonic books, REDDING & CO., Masonic Publishers and Manufacturers, 721 Broadway, New York. 355

# P. STEKETEE & SONS,

JOBBERS IN  
Dry Goods & Notions,  
83 Monroe St. and 10, 12, 14, 16 & 18 Fountain St.,  
Grand Rapids, Mich.

Spring Line of Prints, Seersuckers,  
Toile Du Nord, Gingham, Hosiery and  
White Goods Just Received.

STARK A. FRANKLINVILLE A. AMERICAN A. GEORGIA & MARSAC, HOOKER, BURLAP.

Peerless Warp  
AND  
Geese Feathers.



THE CELEBRATED  
"Red School House" Shoes  
ONE OF OUR SPECIALTIES.

We are Extensive  
Manufacturers  
and Boys' Fine Sewed Shoes and, in the third, Men's, Boys' and Youths' heavier grades of Boots and Shoes. It will prove to your advantage to give our goods a trial.

Headquarters for the Celebrated Wales-Goodyear Rubbers.

FACTORIES:  
Fond du Lac, Wis.  
Dixon, Ill.  
Chicago, Ill.

WILLARD H. JAMES,  
Salesman for the Lower Peninsula,  
P. O. address, Morton House, Grand Rapids, Mich.

We furnish electrotypes of our Specialties for Customers.

# BLIVEN & ALLYN,

Sole Agents for the  
The devil, Jack! We've got a  
Shark. He'll do for  
Bliven & Allyn.

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Step have been taken toward the organization of a creamery company at Orion. Flinn & Durfee, of Detroit, are interested in the scheme.

Celebrated "BIG F." Brand of Oysters  
in Cans and Bulk, and Large Handlers of OCEAN FISH, SHELL CLAMS and OYSTERS. We make a specialty of fine goods in our line and are prepared to drop prices at any time. We solicit consignments of all kinds of Wild Game, such as Partridges, Quail, Ducks, Bear, etc.

H. M. BLIVEN, Manager. 63 PEARL STREET.

ASSOCIATION DEPARTMENT.

A YEAR'S WORK

Michigan Business Men's Association.

- President—Frank Wells, Lansing.
Vice-President—H. Chambers, Cheboygan.
Secretary—E. A. Stowe, Grand Rapids.
Treasurer—L. W. Sprague, Greenville.
Executive Board—President, C. L. Whitney, Muskegon;
Frank Hamilton, Traverse City; N. B. Blain, Lowell;
Chas. T. Bridgman, Flint; Hiram DeLano, Allegan;
Secretary,
Committee on Insurance—Geo. B. Caldwell, Green-
ville; W. S. Powers, Cadillac; Owen Stone, Flint.
Committee on Legislation—S. E. Parkin, Owosso; E.
A. Hoyer, Grand Rapids; H. H. Pope, Allegan.
Committee on Transportation—James Osborn, Owosso;
O. F. Conklin, Grand Rapids; C. F. Beck, Battle
Creek.
Committee on Building and Loan Associations—Chauncey
Strong, Kalamazoo; Will Emmert, Eaton Rapids;
W. E. Crotty, Lansing.
Local Secretary—P. J. Connel, Muskegon.
Official Organ—THE MICHIGAN BUSINESSMEN'S
ASSOCIATION.

As Set Forth by the Officers of the Allegan
B. M. A.

The second annual meeting of the Allegan
Business Men's Association called out a fair
attendance, but matters were there discussed
which deeply concern every member.

Association Notes.

Manistee B. M. A. and South Boardman B. M.
A. have paid the dues for the current fiscal year
during the past week.
P. A. Montgomery, Secretary of the Western
Manufacturers' Mutual Insurance Co., and C. E.
Worthington, Secretary of the Protection Mutual
Fire Insurance Co., were the callers at the Travers-
dale office last week. Both pronounced the in-
surance plan put forth by the Insurance Com-
mission as the only practical method open to the
business men of the State, although both are
representatives of premium note companies.
They say the premium note plan would not work
advantageously with a miscellaneous company.

Think Their Rates Too High.

The Insurance Committee of the Merchants
and Manufacturers' Association of Jackson has
issued the following circular to the fire insur-
ance companies doing business in that city:
The Merchants and Manufacturers' Association
of Jackson, consisting of 130 members, com-
prising the largest business firms of this city,
has instructed the undersigned, Committee on
Insurance, to report your local agents that in
their judgment, the rates of insurance charged
in this city are too high, for the following reasons:
1. We have a fire department second to none in
the State.

No Electric Lights at Public Expense.

There was a large attendance at the adjourned
meeting of the Traversdale City Business Men's
Association, on Tuesday evening, Dr. J. D.
Munson, J. A. Wilson, Jr., C. M. Prall, Wm.
Baumgardner, L. H. Lathrop were admitted to mem-
bership. Prof. Grawn reported for the com-
mittee appointed to attend the convention held
at Cadillac, last week, in the interest of a college
at Northern Michigan. After some discussion
F. Hamilton, C. T. Grawn and W. L. Hammond
were appointed a committee to canvass the mat-
ter of erecting a building for the location of the
college at this place.

Standing Committees of the Tustin
B. M. A.

- E. A. Stowe, Grand Rapids; TUSTIN, Jan. 31, 1889.
DEAR SIR: At our meeting last Monday evening
of the present appointed the following com-
mittees:
On Manufacturing—D. S. Liddle, M. M. Holmes
and A. Lovell.
On Transportation—Walter Kennedy, A. J.
Thomson and H. Cole.
On Fire Insurance—E. A. Stowe, J. A. Lindstrom
and G. D. DeGott.
On Trade Interests—R. H. Jones, J. S. Rich
and D. S. Liddle.
On Entertainment—C. A. Estes, J. S. Rich and
A. J. Thomson. Yours truly,
J. A. LINDSTROM, Sec'y.

THE GOLD FEVEP.

Experience of a Michigan Merchant Who
Is Sojourning in the West.

The following graphic description of
the excitement incident to the recent re-
ported discovery of gold in Arizona will
be appreciated by the readers of THE
TRADESMAN:

East Saginaw Jottings.

Business is looking up.
A. Hoyt, of the Hoyt Dry Goods Co.,
has returned from New York, where he
has been buying goods.

Purely Personal.

Frank E. Leonard returned Saturday
from Pittsburg, where he spent a week
among the glass factories.

HARDWARE.

The Hardware Market.

Bar iron is a little weak. Steel nails
have advanced 5 cents per keg at the
factory, but jobbers have made no change
as yet. The demoralization of the wire
nail market still continues and there is
no telling where prices will go. The
glass manufacturers, at their meeting at
Washington, found it impossible to make
a combination, owing to the great
amount of stock in the country and the
large quantities constantly imported.
Rope is still firm, with no indication of
an advance.

Prices Current.

Table listing various hardware items and their prices, including: Ives' old style, 60; Snell's, 40; Cook's, 25; Jennings', 25; Granite Iron Ware, 25; First Quality, S. B. Bronze, \$7 00; S. B. Steel, \$5 50; D. B. Steel, \$5 00; BALANCES, \$0 00; BARROWS, \$14 00; BELLIS, \$04 00; BOW, \$04 00; CALL, \$04 00; GONG, \$04 00; DOOR, \$04 00; STOVE, \$04 00; CARRIAGE NEW LIST, \$04 00; COX, \$04 00; SLEIGH SHOE, \$04 00; WROUGHT BARREL BOLTS, \$04 00; CAST BRASS BOLTS, \$04 00; CAST SQUARE SPRING, \$04 00; WROUGHT SPRING, \$04 00; WROUGHT SQUARE, \$04 00; WROUGHT SUNK FLUSH, \$04 00; CAST IRON INSIDE BRASS FLUSH, \$04 00; IVE'S DOOR, \$04 00; BARBER, \$04 00; BACKUS, \$04 00; SPOFFORD, \$04 00; AM. 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Office of
Foster, Stevens & Co.,
WHOLESALE HARDWARE.

Grand Rapids, Mich., Jan. 29, 1889.

The fiber from which Sisal and Manila Rope is made is now
"cornered" and very high. The price of rope in New York to-
day is,
Sisal, 12 1-2 cents per pound.
Manilla, 15 cents per pound.
Our price in Grand Rapids is ONE CENT ABOVE THESE
PRICES. We have in stock a new rope called
NEW PROCESS.

Its superiority to Sisal in every respect is now universally ad-
mitted, and where it has been substituted for Manilla, favorably
impresses the purchaser with confidence in its utility and suc-
cess. It is manufactured in all sizes, the smaller coils being
made up in a ball cord shape, thus avoiding the necessity of a
reel. We keep in stock "New Process" from 1-4 up to 5-8
inclusive, and our price to-day is only 9 1-2 cents a pound for
3-8 and larger, and 10 cents for 1-4. This price, however, will
not hold and must go higher if Sisal and Manilla keep advancing.

A trial coil will convince you the days of Sisal rope are
numbered.
FOSTER, STEVENS & CO.
10 and 12 Monroe-St., 33, 35, 37 39 and 41 Louis-St.

my smile is not very apt, but the poetry
is in your imagination, and the motion is
in your jaws when you try to say it.
Sabe?

I could write by the yard about this
beautiful country, but I don't want to
make you homesick, nor weary of your
home, so will call it quits.
ROWELL.

East Saginaw Jottings.

Business is looking up.
A. Hoyt, of the Hoyt Dry Goods Co.,
has returned from New York, where he
has been buying goods.

Purely Personal.

Frank E. Leonard returned Saturday
from Pittsburg, where he spent a week
among the glass factories.

HARDWARE.

The Hardware Market.

Bar iron is a little weak. Steel nails
have advanced 5 cents per keg at the
factory, but jobbers have made no change
as yet. The demoralization of the wire
nail market still continues and there is
no telling where prices will go. The
glass manufacturers, at their meeting at
Washington, found it impossible to make
a combination, owing to the great
amount of stock in the country and the
large quantities constantly imported.
Rope is still firm, with no indication of
an advance.

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GROCERIES.

SOME POINTS MADE CLEAR.

Communication from the Chairman of the Insurance Committee.

GREENVILLE, Feb. 2.

DEAR SIR—The freedom with which you open your columns to the discussion of the insurance subject appears to me a fair illustration of the value of such an organ as this to the members of our Association. The present condition of the insurance question reminds me very much of an old time revival meeting, where, when the experience is offered, prayers are asked for, all having at heart one desire—to be saved.

Referring to the Muskegon letter and that of Grand Rapids, I have recently published in your paper, and the proposed insurance plan, but one idea seems to prevail, that is a desire to get good insurance cover. We think only in method, and it is to overcome this difference and bring about harmonious action that this letter is requested published.

Mr. Hankey has, no doubt, found out by experience that the Millers' National has cost about one-half as much as fire insurance. We are for this reason anxious that it should be a Michigan business man want. The Muskegon people with pride to the Millers' Mutual of Lansing and Okemos. We think it is a fair thing to let Allegan counties, and for similar reasons say it is just what we want. These are all good insurance companies, and we think it is a fair thing to let Allegan counties, and for similar reasons say it is just what we want.

It is true, also, that the resolution passed at the Cheboygan convention favored this plan. It will be remembered by those present how Mr. Hankey's question was not only in method, and it is to overcome this difference and bring about harmonious action that this letter is requested published.

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companies, with the results as they have been, will alone force others to do this or quit the field.

What we now want is to place this stock. It draws but 10 per cent. We offer it to each association in hopes they would feel glad of the investment, and as both policy holders and stockholders have a voice in the affairs of the company and all the profit there is in the business. So far as the management being outside of the company, as it should be, it is a fair thing to let Allegan counties, and for similar reasons say it is just what we want.

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MUTUAL INSURANCE

From the Standpoint of a Factory Mutual.

The following paper was read at the convention of the National Furniture Manufacturers' Association, held in this city last week, by P. A. Montgomery, Secretary of the Western Manufacturers' Mutual Insurance Co.:

I have been requested by your President to deliver an address on the best known method of constructing slow-burning factories, on the part of the Association, and let the stockholders elect their directors and the directors of the Association, and let the stockholders elect their directors and the directors of the Association, and let the stockholders elect their directors and the directors of the Association.

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year in the shape of a dividend. The expense of conducting the business by the New England factory mutuals is less than that of the Western mutuals for the following reasons:

First—The members of the New England mutuals do the bulk of their soliciting by persuading other companies who have similar risks to insure in the companies of which they are members.

Second—There are only half the number of mutual companies in the East than there are in the West competing for the same class of business; and still more mutual companies are being organized in the West.

Third—If you will improve your risk to the proper standard, half the number of mutual companies now doing business in the West can carry off your risk of extinguishing it at 45 per cent. The Commission men hold on to their 45 per cent. and evaporated at 60 per cent.

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PRODUCE MARKET.

Apples—In poor demand at \$1.25@1.50 per box. Beans—Handlers are paying about \$1.25 for unpecked and getting \$1.60@1.75 for hand-picked.

Butter—Creamery is in fair supply at \$26@28. Cider—In good demand at 14@18c, according to quality.

Cabbages—Home grown command \$3@3.50 per 100. Celery—\$6.00 per doz. Cranberries—\$7 for Bell and Cherry and \$8 for Bell and Buple.

Eggs—There is no fixed price on which to base predictions, buyers not being anxious to take contracts at much above 12 1/2c.

Flour—Buyers pay 20@25c for good stock, and hold at 30@35c per bu. Potatoes—The market is remarkably quiet, few shipments being made—and those on no particular profit.

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Wholesale Price Current.

The quotations given below are such as are ordinarily offered cash buyers who pay promptly and buy in full packages.

Table with columns for BAKING POWDER, CREAM TARTAR, and other goods. Includes items like strictly pure, cream tartar, and various grades of flour.

Table with columns for FLOUR, GRAIN, and other commodities. Includes items like No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20.

Table with columns for OYSTERS, MEATS, and other goods. Includes items like oysters in cans, fresh meats, and various grades of beef and pork.

Table with columns for BUTTER, EGGS, and other goods. Includes items like butter in various grades, eggs, and various grades of cheese.

Table with columns for SUGAR, COFFEES, and other goods. Includes items like sugar in various grades, coffees, and various grades of tea.

Table with columns for SPICES, OILS, and other goods. Includes items like various grades of spices, oils, and various grades of nuts.

Table with columns for SOAP, CIGARS, and other goods. Includes items like various grades of soap, cigars, and various grades of tobacco.

Table with columns for TOBACCO, SUGARS, and other goods. Includes items like various grades of tobacco, sugars, and various grades of coffee.

Table with columns for MISCELLANEOUS, including various grades of goods and prices.

HIS PASSPORT.

"Who's there? That knocks," St. Peter cried. "On Heaven's perky gate—" "Tis I, a merchant, I'm outside—

"How long, St. Peter, must I wait?" "T'ell you that and whence thou came, and what thee needs for good and sin."

"We here weight all for good or shame, And then decide who may come in." "Aye, aye, St. Peter, a merchant I am."

"Of honor great, 'mongst brother man—" "A rascal!" "Well, I don't deny."

"Thee'ere honest, sir, in regard." "I own, St. Peter, my sin is dark, and the cost of doing the business will be reduced fully 40 per cent."

It is true, also, that the resolution passed at the Cheboygan convention favored this plan. It will be remembered by those present how Mr. Hankey's question was not only in method, and it is to overcome this difference and bring about harmonious action that this letter is requested published.

Mr. Hankey has, no doubt, found out by experience that the Millers' National has cost about one-half as much as fire insurance. We are for this reason anxious that it should be a Michigan business man want. The Muskegon people with pride to the Millers' Mutual of Lansing and Okemos.

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No Restriction on Commercial Travelers.

At last there seems to be some definite opinion on the long mooted subject, the right of a state or local government to impose any restrictions upon the sale of merchandise by traveling salesmen; and the result has been announced that there is no right to place any tax or restriction on such traffic.

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Sherwood Takes Charter No. 83.

DEAR SIR—Herein find application for charter, constitution and by-laws, as adopted by the Sherwood Business Men's Association, and New York City, N. Y., on the 10th day of January, 1889.

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The Grocery Market.

The local sugar market is just now an object of interest, owing to the struggle for supremacy between a New York member of the trust and a Philadelphia refiner who is not in the trust, in consequence of which Michigan jobbers are able to lay down sugar here at New York quotations.

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Disolution Notice.

Notice is hereby given that the partnership formerly existing between F. J. Immen and L. E. Best, in and to the business of the firm known as F. J. Immen & L. E. Best, was dissolved on Sept. 24, 1888, by the withdrawal of L. E. Best. The business is continued under the same style by the remaining partner.

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# The Michigan Tradesman

## HE DRINKS NO MORE.

Written for THE TRADESMAN.

"Ever been in a lumber camp?" asked Jim Purdy the other day, after helping himself to a liberal cheer of finecut.

"Well, hardly ever. I have been in one or two; but don't know anything about them from personal experience. I don't understand the inner workings of them."

"Well," said Jim, "I wish I'd never got acquainted with 'em. I've worked into high onto a hundred different ones in my time, and taking the thing right through, it ain't no fun. See that scar back o' my ear? Well, that's where a dog pine limb struck me five years ago. A fallin' tree struck another old dead one and knocked it off. It lacerated my skull pretty bad. The boys carried me to the camp for dead; but I'm tough and come out all right. See that front tooth?"

"No."

"Well, I mean d'ye see where it nster be? Well, that's where Dutch Bill hit me. He knocked me pretty near two rods before I ever touched ground. But Bill paid for it though. He was laid up nigh three weeks after I got through with him, and he haint never be'n so good a man sence."

"Whisky? Well, some. I've drunk more whisky 'n 'd float Hannah & Lay's brick block down to Traverse. I've seen the time when water didn't taste nateral. I've got a pretty good constitution, pard, er I'd 'a' be'n dead long ago. But I've sworn off on whisky now, and don't touch it under no circumstances. Goes agin the grain, too, sometimes; but I can't help that. How'd I come to do it? Well, I'll tell ye how it was. It ain't every duffer that comes along that I'd tell it to, but I don't mind you, pard, only I don't want you to tell every one you come across."

"Four year ago we had a pretty snug winter, if I remember anything about it, and, though wages wasn't ter'ble high, they was fair. I was working in Bill High's camp on the Manistique, and we had a pretty good gang there too. We had good luck that winter. The' wasn't no lost time. I went into camp early in October and went to swampin' roads and building camp and chorrin' around and worked right along 'till the fifteenth of April. When I settled up with the company I had a hundred and forty dollars comin' to me an' they paid it all down in brand new bank notes."

"That was about noon of a Thursday. I hadn't drunk no lickier to speak of in all winter, and I was feelin' good to think I had so much dust. I thought I'd go down to the bank the first thing I done and leave all but twenty dollars, and then have a little fun with the boys. As I was going down street I come up to Alec McCloud and Bill Peters and two or three more of the lads, and of course I had to go in and take something."

"So I treated, and two or three more treated and I started to go out when Alec said:

"Hold on, Jim, let's have a game of Tunk."

"I wanted to go and get my business done but I begun to feel kinder good, so after a minit I said I didn't care."

"We played for the hard drinks of course and it wasn't long before I got so that I didn't want that money deposited in no bank in St. Ignace. I don't remember very much more that took place only that I got red roarin' full and put a head on the bartender for lettin' somebody pay for the drinks instead o' chargin' it up to me."

"Next mornin' I woke up in bed. I didn't know how I got there an' I didn't care. My hair pulled and my head was big enough for five men. My mouth an' throat was all dried up an' the first thing I thought of was getting a drink. I went down to the barroom and called for a whisky straight."

"When I went down after a dime I couldn't find one. I couldn't find the buckskin sack I carry my bills in either. I went through every pocket I had and then I went up stairs and hunted my room all over. But the' wa'n't nothin' there that I wanted. There was the remains of what dinner I'd e't the day before, that I'd thrown up, an' that was all. A hundred and forty dollars out!"

"Well, I beat my way around town 'till I got sobered up a bit, an' then I went back and worked on the river. I thought the thing all over and when I got it all figured down fine I ses to myself, I ses, "Jim Purdy, you're a d--d fool."

"I swore off drinkin' an' playin' cards, an' I've stuck to it four years an' I calculate I'm good to hang on 's long 's I live. I've saved up nigh five hundred dollars sence then, an' I'm goin' to buy a farm over in Balsam township this week or next if my calculations haint pilled."

"You're a young man yit an' if you'll take a fool's advice an' let whisky alone, ye'll never regret it."

C. O. D.

Liar," in which the writer, after summing up the numerous liars in the employ and under the instructions of the railroad companies, telling their various manners and commending their proficiency in the art, asks:

Now what good did all this deceit and misrepresentation do the railroad company? It didn't make a pound of steam; it didn't clear away a snow-drift; it didn't deceive the public, who have come to disbelieve almost anything a station employee tells them about delayed trains. It would be some comfort to a man waiting for a train to know about how long he has to wait. If it is going to be ten hours, he will go home and start next day. And when a train is ten hours late surely somebody in the employ of the company must know something about it. It is true the employees are pestered and bothered by the endless questioning of the waiting, impatient, restless crowd, but if they can't stand questioning they should leave the railroad and go to work in a powder-mill, where people will not crowd around them and ask questions. There is need of a great reform here, and the people who wait for trains will rise up and call that railway company blessed that gives its employees opportunity and permission to tell the truth about delayed trains.

The writer of this once became possessed of the spirit of ambition to be a railroad magnate, and entered the office at the station of S—, then managed by the now prominent railway official, Mr. M—, to learn the rudiments of the business, as all successful men must do in any calling. Sometime during the first day of service a heated discussion occurred between the agent and the train dispatcher relative to the time a certain train left that place, and through it all my friend with not a smile on his face and a firm hand on the key, positively declared that he was right and that some other operator had made a mistake. At last he triumphed and the other fellow—poor innocent—was compelled to take a cussing. Then, turning to me, Mr. M— remarked: "My boy, in the railroad business, when you tell a lie, stick to it." This was the first lesson, and, coming from a man whose rapid promotions since that time have placed him in the enviable position he now holds, I have always treasured it.

Perhaps here is an explanation of why the premier liar did not change his story from one hour, even if the train was ten hours late.

All business calling have their maxims. The first maxim of the railroadier is, "When you lie, stick to it." ROYAL.

### THE OFFICIAL PLAN

Of Insurance Now Before the Business Men.

The following is the official draft of the insurance plan now before the business men of this State:

To the Business Men's Association:

The plans for a Michigan Business Men's Fire Insurance Company, as directed by a resolution adopted at the Chicago convention, are now ready to be put into operation. The plan proposed has been set forth in THE MICHIGAN TRADESMAN and in the monthly sheets issued in October and sent to all subscribers for distribution to the members. We hope this has been done, but up to date we have heard from only a few associations on this question. It has been intimated that the plan was not fully understood and that this circular should give in detail the plan proposed.

The first conclusion reached by your Insurance Committee was that a Mutual Fire Insurance Company for business men on the assessment plan was not practical and some of the best of our organization, if we have one, should rank with anything in the field in question of security. To do this, and to organize under the present law, we must be possessed of \$100,000 paid-up capital. We ask that this be secured by the local associations as far as possible. That the stock be in shares of \$25, and that for each \$25 stock subscribed a certificate of stock shall be issued, participating in the profits at 10 per cent. Organized under the law as the Detroit Fire and Marine, Michigan Fire and Marine and Grand Rapids Fire, we possess equal security and a financial standing equal to the best fire insurance companies.

This small investment on your part, which will earn you at least 10 per cent. interest, should bring us at the hands of every association its proportionate share of the capital stock, with applications for insurance that would warrant the company a profitable business the first year, and our participating policies should reduce the fire loss to a minimum. As proposed, we can write policies of from \$50 to \$10,000, according to the class of building, kind of stock, fire protection and the moral and material hazard. We write stores, merchandise, jewelry and furniture, barring the special hazards—shingle and saw mills, planing mills, flouring mills, lumber and other manufacturing establishments on which the stock companies now lose money and charge the merchants enough to make good their losses. To enable the company to do a safe business and secure equitable profits to the insurance to be written at the current rates of other responsible stock companies which profits are returned, not entirely to the stock holders, but to both stock holders and policy holders, first declaring the dividend on the stock, then declaring dividends *pro rata* alike on the amount of premiums received and policy losses.

As an illustration, supposing our premium receipts per year are \$50,000, that \$25,000 pays our losses and expenses and dividend on capital stock, leaving \$25,000 net earnings, to be distributed to the policy holders, amounting to 50 per cent. of the premiums received. Other mutual companies do better than this, and why should we not expect to do as well? For these dividends, except those on the capital stock, it is proposed to issue interest-bearing scrip, redeemable at the option of the Company for cash.

All business is to be done from one office and confined to the State of Michigan. By this, we expect to save 40 per cent. that the other stock companies pay for conducting their business in the way of printing and advertising, commission and brokerage and local and general agency expense. The prominent features of this Company shall be frequent inspections of its risks by a competent inspector, the encouragement of all means for reducing the danger from fire, the co-operation of the Company and an insurance commission by each local association, to the end that a lessening of fire losses may increase the profits of the Company, which, under this plan, means an increase in the amount of dividends to each policy holder. Summing up the claims this company possesses for your consideration, we have:

1. An organization for business men, the merchant, wherein you insure yourselves and pay only what it costs.
2. It assists to educate the people and lessen the destruction by fire.
3. Its affairs are conducted upon an economical basis.
4. Its officers and Board of Directors consist of business men familiar with their needs.
5. The benefits of the Company are mutual, and the policy holders are exempt from any assessment.
6. None but good moral and material risks are accepted.
7. The Insurance Commissioner's report for 1887 shows \$3,312,000 paid out for premiums for fire insurance alone in this State, while only \$1,822,000 are returned in payment for losses. By this plan \$1,500,000, now sent out of the State, can be kept in the State and returned to the policy holders. Will we do it?

Now that this plan is detailed, the Insurance Committee hope to hear from you and, if possible, find out how well this plan meets your wants for an insurance company, to what extent you will patronize it and how far you will co-operate with us to complete the organization and make the company a success. Articles of incorporation are already prepared and, providing the organization is immediately taken up, we will be able to secure the services of practical insurance men and members of our association for its officers. You can readily understand that it is imperative for the Insurance Committee to hear from you that they may convey to the Executive Board, at their meeting to be held January 16, 1889, the facts in this case. If we find the majority of the associations approve this plan and will give us their organized support, your association will be canvassed, at which time subscriptions to stock will be solicited, payable when the \$100,000 is secured and your application for insurance taken and risk inspected.

It is expected this year will see some insurance measure that will bring us practical and beneficial results as the result of the combined effort of our associations. To do this, we must demand the co-operation of the officers and insurance committee of each association. We will do what we can to satisfy you, and you can amend or offer a substitute, let us hear from you. The questions, "Will it pay?" "Is it safe?" "Is the management correct?" are questions you must settle in this case as you do for any or all business investments.

Your Executive Board and Insurance Committee cannot guarantee this and offer you this plan in preference to others because it seems of safest and most practical. We will do what we can to carry out what we have recommended or what you may desire, and await your answer to this circular, which will be final in authorizing the expenditure of more time or money in this direction. Address:

Geo. B. CALDWELL, Chairman,  
OREN STONE, Flint,  
W. S. POWERS, Nashville,  
Insurance Committee.

### A Misapprehension.

"George," said Mrs. Simms, "did I hear you say just now to Walter that you had bought a horse?"

"Yes, darling; I bought a horse to-day for—"

"No matter what you bought it for, you had no right to indulge in such extravagance. You know we cannot afford to keep a horse upon your salary, and it was not just to your family to purchase one anyhow without consulting me, for you know that I am constantly going without things that I actually need in order to make both ends meet, and—"

"But, darling," said Mr. Simms, "you don't understand that it—"

"I gave up the idea of getting a seal-skin saque for the sake of economy. Harry wants a new overcoat this very minute, and Jennie is hardly fit to go to church in that old bonnet; and yet, while we are denying ourselves, you, utterly indifferent to the feelings of your family, go out and waste money recklessly purchasing fast horses."

"It is not so very fast, dearest, because—"

"Fast or slow, it will consume your means too rapidly. You know you can't keep the horse at a livery stable for less than \$5 a week, and I should like to know where the money is going to come from unless we discharge our servant girl, so that all the work will come upon me. I should think you would enjoy riding out behind a fast horse very little when you know your poor wife is at home toiling like a galley-slave among the pots, kettles and pans?"

"If you will permit me to explain, Emma, you will see that you are—"

"Explain! explain! I wish you could explain how our bills are going to be met while that horse is eating his head off in a livery stable, and the coal in the cellar is still unpaid for and the gas bill comes in on Thursday, and the sitting-room carpet is nearly in rags. You need never ask me to ride out with you! Never! I will not give my countenance to such folly by having anything to do with that miserable beast. I will walk if it kills me—yes, if it kills me! And sometimes I half believe you wish it would kill me!"

"Just listen to me for a moment, Emma, and I will remove—"

"It seems too hard that our love should be interfered with by a horse! I never thought when I married you that a vile horse would win your affections from me and that I should have to suffer the bitter shame of having my husband prefer a miserable creature on four legs to me. But that is what it is coming to, and I don't see that there is anything for me to do but to pack up my things and go back with a broken heart to poor mother's, where—"

"Emma!"

"What?"

"Stop for a moment!"

"Well?"

"Do you know what kind of a horse it was that I bought?"

"No, but I know—"

"Wait! wait!"

"Well, what kind of a horse was it?"

"Emma! it was a clothes-horse!"

### The Many-Sided Drummer.

You have seen him, seen him often, On the steamboat, stage and train, With his jaunty air and grip-sack, Full of business, fun and gain.

Seen him often in the smoker, Playing enche or old sledge, Smoking 'till the air around him You could split it with a wedge.

Is his customer a deacon? Mark the drummer's serious phiz, As he chatters tales of churches, And gets in a stroke of biz.

Is his customer a lady? Mark his gallantry, his smiles, Very hard a lady's heart is, That can stand a drummer's wiles.

Is his customer a "statesman"? Either party, take your choice, Of "our party," talks the drummer, In a confidential voice.

Thus he swings around the circle, Learning lessons ever new From the book of human nature, And his errors are but few.

Yes, a nuisance he may be, Sometimes, but in spite of that, He's more of a right good fellow, Ready for a joke or chat.

Then here's to the jolly drummer, Full of business, wind and sand, Wonder if in heaven we'll meet him With his grip-sack in his hand!

### The Most Real Carnival.

The Chicago & Grand Trunk, Detroit, Grand Haven & Milwaukee and Toledo, Saginaw & Muskegon Railways will sell cheap excursion tickets from all of their stations in Michigan to Montreal and return February 2 to 8 inclusive, good for return passage until February 13 inclusive. The rate from Grand Rapids will be \$20.90 for the round trip.

Expediency is man's wisdom; doing right is God's.

# MICHIGAN CIGAR CO.,

Big Rapids, Mich.

MANUFACTURERS OF THE JUSTLY CELEBRATED

## "M. C. C." "Yum Yum"

The Most Popular Cigar. The Best Selling Cigar on the Market.

SEND FOR TRIAL ORDER.

## RINDGE, BERTSCH & CO.,

Manufacturers and Wholesale Dealers in

## BOOTS and SHOES

AGENTS FOR THE

Boston Rubber Shoe Co.,

12, 14 & 16 Pearl Street, Grand Rapids, Mich.

## W. STEELE

## Packing and Provision Co.

GRAND RAPIDS, MICH.

WHOLESALE DEALERS IN

Fresh and Salt Beef, Fresh and Salt Pork, Pork Loins, Dry Salt

Pork, Hams, Shoulders, Bacon, Boneless Ham, Sausage

of all Kinds, Dried Beef for Slicing.

## LARD

strictly Pure and Warranted, in tierces, barrels, half-bbls., 50 lb. cans, 20 lb. cans, 3, 5 and 10 lb. 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.

## J. H. THOMPSON & CO.,

IMPORTERS AND JOBBERS

TEAS, COFFEES, SPICES

SPECIALTIES: Honey Bee Coffee, Our Bunkum Coffee, Princess Bkg. Powder, Early Riser Bkg. Pdr.

## BEE MILLS

SPICE GRINDERS and manufacturers of BAKING POWDERS.

BEE Mills Gd. Spices, BEE Mills Extracts, BEE Mills Bird Seed, BEE Mills Starch, BEE Chop Japan Tea.

59 Jefferson Ave., DETROIT, MICH.

## 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 market men 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.

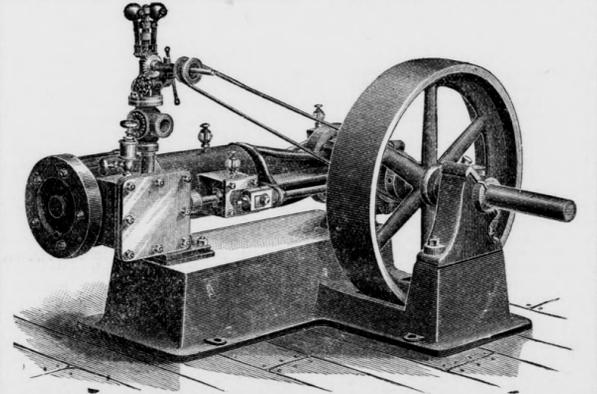
## Swift and Company,

Union Stock Yards, CHICAGO.

## W. C. DENISON,

GENERAL DEALER IN

## Stationary and Portable Engines and Boilers.



Vertical, Horizontal, Hoisting and Marine Engines. Steam Pumps, Blowers and Exhaust Fans. SAW MILLS, any Size or Capacity Wanted.

Estimates Given on Complete Outfits. 88, 90 and 92 SOUTH DIVISION ST., GRAND RAPIDS, MICH.

# MOSELEY BROS.,

—WHOLESALE—

## Fruits, Seeds, Oysters & Produce.

All kinds of Field Seeds a Specialty.

If you are in market to buy or sell Clover Seed, Beans or Potatoes, will be pleased to hear from you.

26, 28, 30 and 32 Ottawa St., GRAND RAPIDS.

## WM. SEARS & CO.,

## Cracker Manufacturers,

AGENTS FOR AMBOY CHEESE.

37, 39 and 41 Kent St., Grand Rapids.

## Arctic Manufacturing Co.

## Arctic Baking Powder,

## Arctic Bluings,

Arctic Inks and Mucilage,

## RED STAR BAKING POWDER,

English Standard Extracts

When making Orders, Mention the Above Well Known Brands.

SEE QUOTATIONS.

## O. E. BROWN

## MILLING CO.



Brown's Patent, Brown's Standard, Our Leading Brands, Our Baker's Vienna Straight, Grand Rapids, Mich.

## CURTISS & Co.,

Successors to CURTISS & DUNTON.

WHOLESALE

## Paper Warehouse,

Houseman Building, Cor. Pearl & Ottawa Sts.,

GRAND RAPIDS, MICHIGAN.

## L. M. CLARK & SON,

If our Travelers do not see you regularly, send for our Samples and Prices before purchasing elsewhere. We will surprise you.

## WE ARE HEADQUARTERS

—FOR—

## Teas, Syrups, Molasses

## Wholesale Grocers

Mail Orders always receive prompt attention and lowest possible prices.

The First Maxim of the Railroadier. Written for THE TRADESMAN. In THE TRADESMAN of last week I noticed an article headed "The Railroad