

The Michigan Tradesman.

VOL. 6.

GRAND RAPIDS, WEDNESDAY, AUGUST 28, 1889.

NO. 310.

G. H. Behnke,

Wholesale and Retail Dealer in

COAL,
WOOD,

Flour, Feed, Grain, Hay, Straw, Etc.

30 East Bridge St., Corner Kent,
WEST SIDE YARD.
Winter St., one block south of Shawmut Ave.,
GRAND RAPIDS, MICH.

To the Book and Stationery Trade:

We are now State Agents for
Messrs. Harper Brothers' School
Books and can furnish them at
the publishers' prices.

Eaton, Lyon & Co.,

20 & 22 Monroe St.,

GRAND RAPIDS, MICH.

Wm. Brummeler

JOBBER OF

Tinware, Glassware and Notions.
Rags, Rubbers and Metals bought at Market
Prices.

76 SPRING ST., GRAND RAPIDS,
WE CAN UNDERSELL ANY ONE ON TINWARE.

HIRTH & KRAUSE,

DEALERS IN

Shoe

FRENCH TOILET,
SAFETY RAZOR,
GILT EDGE,
RAVEN GLOSS,
BIRBY'S ROYAL,
SPANISH GLOSS,
BROWN'S FRENCH.

Dressings

Polish
Blackening.

BIXBY'S "3 B."
JACQUOT'S FRENCH,
BARTLETT'S "T. M."
GENUINE

FOR

SEEDS,
APPLES,
PEACHES

Write to

G. AINSWORTH, Jobber,

76 South Division St., GRAND RAPIDS.

Daniel G. Garnsey,
EXPERT ACCOUNTANT

AND
Adjuster of Fire Losses.

Twenty Years Experience. References furnished
if desired.

24 Fountain St., Grand Rapids, Mich.



186 EAST FULTON ST.

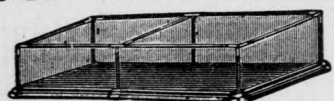
The Leading Laundry

IN GRAND RAPIDS.

Any one wishing agency in towns outside
will please write for terms.

OTTE BROS., Props.

DO YOU WANT A SHOWCASE?



SPECIAL OFFER—This style of oval case, best
quality; all glass, heavy double thick, panel or
sliding doors, full length mirrors and spring hinges;
solid cherry or walnut frame, with or without metal
corners, extra heavy base, dividers, trimmings;
6 feet long, 28 inches wide, 15 inches high. Price,
\$11, net cash.
I make the same style of case as above, 17 inches
high, from walnut, cherry, oak or ash, for \$2 per foot.
Boxing and cartage free.

D. D. COOK,

106 Kent St., - Grand Rapids, Mich.

Business Practice

Department at the Grand Rapids
Business College. Edu-
cates pupils to transact and record business as
it is done by our best business houses. It pays
to go to the best. Shorthand and Typewriting
also thoroughly taught. Send for circular. Ad-
dress A. S. PARISH, successor to C. G. Swens-
berg.

BARNETT BROS.

Fruit Commission



159 South
Water Street,
CHICAGO.

SOLICIT CONSIGNMENTS OF

FRUITS.

Write for information on the markets, etc.

Millers, Attention

We are making a Middlings
Purifier and Flour Dresser that
will save you their cost at least
three times each year.

They are guaranteed to do
more work in less space (with
less power and less waste)
than any other machines of
their class.

Send for descriptive cata-
logue with testimonials.

Martin's Middlings Purifier Co.,
GRAND RAPIDS, MICH.

EDMUND B. DIKEMAN

THE GREAT

Watch Maker

AND **Jeweler,**

44 CANAL ST.,

Grand Rapids, - Mich.

BUY

Muscatine

ROLLED

OATS

Will not turn bitter in hot
weather.

Best the year around.

Groskopf Bros.,

MANUFACTURERS OF



Trunks and Traveling Bags

Wholesale and Retail.

Sample Cases and Traveling Goods a
Specialty.

REPAIRING NEATLY DONE.

91 Canal St., - Grand Rapids, Mich.

ALLEN DUFFEE.

A. D. LEAVENWORTH.

Allen Duffee & Co.,

FUNERAL DIRECTORS.

103 Ottawa St., Grand Rapids.

Wm. R. Keeler,

JOBBER OF

Confectionery and Cigars,

412 So. Division St.,

GRAND RAPIDS.

Penny Goods a Specialty.

I have a complete line and will call on
all trade within reasonable distance of
Grand Rapids.

**HEYMAN &
COMPANY**

Show Case

MAKERS.

Prices Lower than Ever

QUALITY THE BEST.

Write for Prices.

63-65 CANAL ST.

Warren's

"Elixir of Life"

Cigar

Will be ready Sept. 1.

Price, \$55 delivered.

Send orders at once to

GEO. T. WARREN & CO., Flint, Mich.

**Don't
Smoke
a
Cigar**

That contains any in-
ferior tobacco, "ill-
flavoring" or other in-
jurious ingredients.

**QUALITY
COUNTS.**

Our "BEN HUR"
CIGARS have proved so
popular over all other
10c Cigars in the
market that the de-
mand is overwhelming.

**SOLD BY ALL
DEALERS.**
Ask for Geo. Moeb's
and Co.'s "BEN
HUR" if you want
the best.

Wholesale and Retail
HEADQUARTERS
92 Woodward Ave.

**Weatherly
and Pulte**

(Formerly Shriver, Weatherly & Co.)

CONTRACTORS FOR

Galvanized Iron Cornice,

Plumbing & Heating Work.

Dealers in

**Pumps, Pipes, Etc., Mantels
and Grates.**

Weatherly & Pulte,

GRAND RAPIDS, MICH.

A GRAND SUCCESS.

Fourth Annual Convention of the Mich-
igan Business Men's Association.

[CONTINUED FROM LAST WEEK.]

increase of the capital by this payment
of interest each month—combining it—
is much more rapid than many men
would figure. I have figured it out
many times for people who wished to
know about the payment of their pre-
mium. They think that a premium of
10 or 12 per cent. must make the interest
much higher than they would have to
pay if they went elsewhere to borrow the
money. It is a mistake. Take, for in-
stance, ten shares upon which you would
pay \$5 a month. First, we figure upon
a basis that it would take ten years for
the stock to mature—placing it high, as
the experience of most organizations is
that stock matures in from six and one-
half to eight years. We pay a less
amount a month than many companies
do. Paying 50 cents a month for ten
years would be \$60 per year, or \$600.
If a person pays \$600 upon stock and
wants to borrow to the amount of his
stock, which he can do, and he bids 10
per cent. premium, it would amount to
\$100. He pays 7 per cent. interest upon
stock on which he pays \$70 a year—\$700 in
ten years, making that stock \$600, inter-
est \$700 and premium \$100, which would
be \$1,400. Where he borrows \$1,000, he
gets but \$900, so that he has paid \$1,400
for the use of \$900 for ten years. Will
any money-loaner loan \$900 for ten years
for \$500 interest? I say no. It makes
the interest only a trifle more than 5½
per cent. I claim that that is less than
any person can go out and borrow the
same amount of money for. It gives
people more courage. If a man lives in
a house that he thinks is his own, he is
happy. At the same time he may have
a mortgage upon it for nearly its full
value. The loan is limited, however, to
three-fourths of its value, as a loan can
only be made for three-fourths the ap-
praised value. It is more than most men
would loan on the same property; but
the payments of dues and interest on the
loan, being paid monthly, they are re-
ducing the indebtedness upon the prop-
erty and the security is increasing every
month. There are many of our members
who pay in for a few months, then wish
to withdraw. There is a clause in the
law providing that if any member has
paid in any length of time and wishes to
withdraw, he can do so by giving notice
thirty days beforehand. He then re-
ceives, if he has been in six months, the
amount he has paid in and 6 per cent.
upon it. So a person can lose nothing
by becoming a member of our associa-
tion. In several cases members have
taken stock, but after a time circum-
stances have compelled them to with-
draw. A few days ago we had a case, a
teamster, who had paid in \$30 on his
stock. Circumstances were such that it
was necessary for him to draw out. He
gave notice that he would like to with-
draw. I said to him: "There are plenty
of members who will take your stock—I
will take it myself." His withdrawal
value was about \$40. He said: "I don't
know how under heavens I could have
got \$40 together in any other way." He
had paid \$2.50 a month, which almost
any man can easily do.

A delegate—How many citizens of
Lowell have homes they have been paying
for in this way who would not have had
them, if it had not been for this associa-
tion?

Mr. Blain—I do not know of a single
member who would have had a home if
it had not been for our Association.

Mr. Redding—Just a word. I live in
Findlay, Ohio, a town of about 30,000,
not as large as Muskegon. We have one
foreign association (the Minneapolis
affair) and five local associations. The
secretary of one of the local associations
told me not six weeks ago that they re-
ceived monthly about \$60,000, and that
over 2,000 workmen were getting homes
that they never could have obtained
in any other way. There are
hundreds of others in Findlay who are
receiving homes and paying for them at
the rate of 25 and 50 cents and a dollar a
week who could never have gotten them
without this aid. We know they are a
benefit to us and I believe they will be a
benefit anywhere.

Mr. Blain—In connection with Mr.
Stowe's widow, I intended to say that
this lady was paying \$6 a month rent for
the house in which she lived. To-day
she is paying \$3.54 a month and owns
her own house.

C. H. May—I would like to inquire if
there is any publication giving the de-
tails of this system?

Answer—The Legislature enacted a
law under which all organizations of the
kind exist in this State.

Mr. Hastings—We have one in Traver-

se City. It has been in operation five
years. We have loaned money there
at a discount as high as 24 per cent., and
still they are well satisfied that they are
borrowing at a less rate than they would
go to a bank or a private individual.
It is a grand, good thing in every respect.
The main point of the whole thing hinges
upon the secretary. You cannot elect
any man to be secretary. You must have
one particularly adapted to that work.
I happened to be one of a committee that
examined our secretary's books at the
last report. I was surprised at the
amount of work that man has been doing
at a nominal sum. I have ten shares
myself. The secretary not only looks
after the dues and interest, but after the
mortgages, the insurance policies, the
taxes, and all the details—sees that they
are kept up. We find that it is a great
success.

Mr. Stowe—One point in connection
with withdrawals: At the last meeting
of one of Grand Rapids associations,
there were eight withdrawals. One lady
wished to leave town. The other seven
were members of the first series. The
seven withdrew to buy lots with the
withdrawal money and immediately sub-
scribed for stock in the fourth series on
which they propose to borrow money to
build houses on those lots.

A delegate—There is something mys-
terious about the fact that the money loan-
er can get 30 per cent. and the borrower
pay something like 7 per cent.

Mr. Blain—I will state that much of
the profits of this association arises from
that one fact of which Mr. Stowe speaks.
Our first year we made a showing of 31
7-10 per cent. net gain to the association.
During that year there were several with-
drawals. I bought one member's stock,
ten shares, just before the year expired,
on which he had paid \$60. I gave him
\$65 for it. The day I bought it was
worth \$75.

Mr. Stowe—Beat a poor man in that
way! (Laughter.)

Mr. Blain—That was all he asked for
it. If that stock had been withdrawn,
the accumulations would have gone to
the association. It is by these with-
drawals that much of the accumulations
accrue.

Mr. Stowe—The theory of the associa-
tion is that eventually every member
must become a borrower. A man can
only borrow to the extent of his capital
stock.

A delegate—I would like to state to
the members that if any of them will
give me their names I will send them a
pamphlet on this subject if they desire.

Mr. Stowe—A recent issue of *Scribner's
Magazine* contains a long article on the
subject. The writer strongly condemns
the so-called national associations of
Minneapolis.

Mr. Blain—In the city of Philadelphia
144,000 homes have been bought through
this influence. In the city of Chicago
the employees of Marshall Field & Co.
are largely members of these associations,
some of them cash boys, receiving two
or three dollars a week. In one associa-
tion in Chicago but a short time ago there
was a \$40,000 series paid out and \$30,000
of it went into the hands of the employees
of that one firm.

Mr. Sprague—We have not had one in
our town; but, still, it is like the life
insurance business—when an agent
tackles to me it "fuddles" me all up. I
am so now. It seems as though the bene-
fit to be derived was enjoyed by the
laboring man who is bound to save so
much a week and pay it in. That, per-
haps, is the point. In other words, you
make a sort of public savings bank and
induce him to save money to buy a home.
It is nonsense to say that a certain por-
tion are borrowers. If they borrow,
somebody must lose. Whatever the lender
makes, the borrower must lose, and
whatever the borrower makes, the lender
must lose. I don't see how you can put
the money in a bag and shake it up and
make more of it. All the benefit must
come by inducing the people to save
money. Why won't any savings institu-
tion answer the same purpose? The
borrower and the lender cannot get rich
out of the same pile. It "fuddles" me
just as life insurance does. (Laughter.)
If he would tell me how long it would
take the widow to pay for her house; fol-
low the widow right through until she
has the house and lot all paid for and it
is hers; tell how many dollars she paid
—then these gentlemen who are "fud-
dled" just as I am can understand it.

Mr. Blain—I think I can throw some
light upon it. I go to a druggist and
want a bottle of medicine. He hasn't it.
The nearest place I can get it is New
York. It costs \$1 in New York and 25
cents to get it here. I send and get it.
Now, then, you come here and start a
drug store and there are ten or twelve of
us who want a bottle of medicine. You

can buy a dozen bottles for \$9 and bring
it home, costing 25 cents more. You
sell it to Tom, Dick and Harry for a dol-
lar a bottle and make 30 per cent. profit
on it. We buy it for a dollar. We have
saved 25 cents on each bottle. Is that a
business transaction? I say, yes. There
is where the building and loan associa-
tion comes in, between the consumer and
manufacturer. There is this consolation,
so far as the widow is concerned: Where
she was paying \$6 a month rent for her
house, she is paying into the association
\$3.54 a month and lives in a better house
than ever before. I will guarantee she
will pay for it in eight years.

S. P. Hicks—I think I can enlighten
Mr. Sprague in this way: To use a
peculiar illustration, the borrower and
the lender in this case are both interested
in the same pile. I borrow \$1,000, but
must have \$1,000 stock. If I pay 12 per
cent. premium, I get the benefit on the
stock I hold. The next month there is
\$500 or \$1,000 more to be sold. Some-
body pays 15 per cent. for it. I am in-
terested and am benefited. We both get
rich out of the same pile. This woman
spoken of by Mr. Blain lives in a home
better than ever before and is steadily
paying the mortgage on it; and just as
sure as the sun rises and the sun sets, it
will be paid for. She is paying both
principal and interest. It is hard to dis-
pute the logic of facts.

A delegate—This premium of 10 per
cent. is paid on the whole thing for ten
years. They do not pay 10 per cent.
premium per year, but for the whole
time. They are all putting in and are
all getting the benefit. If you were
going to draw it out, you would gain off
the others, but most of them gain for
themselves. They are giving a premium
on their own stock.

A Delegate—I own twenty-one shares
in the Traverse City association. I made
up my mind I would try to get some
stock, and succeeded. Last fall I con-
cluded to make some use of it and bor-
rowed \$2,100 on it, at 19 per cent. pre-
mium. I am still paying \$21 a month.
I found it was just the same as paying 7
per cent. for the money elsewhere; but
the association had the benefit of the
\$399 premium, so, instead of paying
\$10.50, I pay \$21 for it. I secure the
association with a mortgage. I am ben-
efited, because it is distributed among us
all. In three years every share will be
worth \$100.

Mr. Stowe—I move that the Committee
on Resolutions be requested to report a
resolution advising business men to en-
courage the organization and main-
tenance of building and loan associa-
tions where the towns are large enough.
Adopted.

Hon. E. N. Bates, of Moline, then read
a paper on the subject, "Why Not Be-
come a Nation of Cheese Eaters?" which
will be found on the grocery page of this
issue.

The meeting then adjourned.

THURSDAY—MORNING SESSION.

On re-assembling, Thursday morning,
M. C. Kelley read a paper on "Mutual
Insurance," as follows:

The question of mutual insurance is
one of the live questions of the day, of
immediate and pressing interest to us
all. For over a year it has received the
attention of the business men's associa-
tions of Michigan. I do not propose to
present an exhaustive review of the sub-
ject. My time for preparation has been
too short, as is yours for listening; but I
desire to briefly exhibit a few facts which
will exemplify its importance, and to
point out, it may be, the proper course
to be pursued to accomplish what we all
desire for this State, viz., the establish-
ment of a safe, solid, permanent insur-
ance company, which will furnish our
business men reliable insurance at its
actual cost.

First, let us glance at the insurance
system now in existence, to which each
one of us is now paying tribute, known
as the "stock plan," and in criticizing
this or any other plan we should keep
constantly in view the object sought to
be attained. What is the object of in-
surance? All will admit that insurance
is protection against loss, a purchased
indemnity for life, labor or property,
liable to be lost or destroyed in the
course of nature, and that that system is
the best for each individual and for the
public which furnishes absolute security
at the least cost. I say at the least cost,
because, in any other business in life, if
a man pays twice or three times the value
of an article, we say that he is swindled,
and the proprietor of such a business is
called hard names and, in some instances,
the law steps in and shuts up his shop.
If your hatter tried to sell you a hat for
ten dollars which only cost him two,
would you not feel that you were being
swindled? If your grocer attempted to
sell you potatoes costing twenty cents
for one hundred cents, or flour costing
four dollars a barrel for twenty dollars a
barrel, would not every one of you rebel
against that dealer and seek some cheap-
er and more honest place to buy your
groceries?

Now, let us see if the stock insurance
companies doing business in this State
are liable to charges of extortion like
this. Are we paying more than we ought
to pay for our insurance? There are

about 150 joint stock insurance com-
panies doing business in the State of
Michigan. From 1870 to 1886 inclusive,
137 of these companies had received as
premiums \$41,283,323.23 from the State
of Michigan alone, and had paid out for
losses \$23,226,629.32, leaving a balance
in the companies' hands of \$18,056,693.91;
and it is safe to say that, during that
seventeen years, by safe investment in
interest bearing securities, this sum was
more than doubled, making from \$35,-
000,000 to \$40,000,000 to pay profits and
expenses. Is it any wonder, then, that
these companies wax rich when they find
multitudes of strangers who are willing
to contribute so large an amount of cap-
ital, in small amounts from each one, to
set them up in the business of banking
and money loaning? For a long time I
have been looking for just such strangers
—if I could find them I would "take
them in."

Again, the admitted assets of these
same companies, in 1886, after paying
dividends and expenses during all these
years, was \$190,783,229.29, or a surplus
above that required by the laws under
which they are organized of \$106,034,-
270.19. Now, whose money was this in
the forum of equity and good conscience?
In my estimation, it belonged to the pol-
icyholders. It represented the amount
which they had paid for their insurance
above every legitimate cost, for, bear in
mind, this was a surplus after paying
large dividends on stock and enormous
salaries and expense accounts.

Now, turn to the life insurance com-
panies, and what do we find? In 1886,
there were twenty-nine life insurance
companies doing business in the State of
Michigan. In the seventeen years pre-
vious they had received \$26,350,538.15 as
premiums, and had paid out \$9,879,514.89
for losses, leaving \$16,471,023.26 as the
cost of the business to the insured. What
would you think of a business firm or
corporation that so conducted its busi-
ness as to require \$16,000,000 for ex-
penses incurred in the collection and dis-
bursement of \$9,000,000? If any other
single business could be found in the
whole world that conducted its business
so recklessly and extravagantly, would
not a court of chancery appoint a re-
ceiver and wind up its affairs in short
order? The net assets of these twenty-
nine companies in 1886, was \$518,989,-
492.85, or about \$100,000,000 more than
would be required by law as a reserve to
meet policies. By the actual experience
of life companies, it is \$300,000,000 more
than will ever be required to meet ma-
turing policies. Someone may suggest
that a part of these assets is the capital
invested by the share-holders of the
companies in payment for their stock.
True, the cash capital paid in by the
stockholders of these twenty-nine com-
panies is \$63,678,500, so that the surplus
of net assets over the cash capital paid
in will only be \$515,310,992.85. (There
is nothing like being exact in such mat-
ters—especially with strangers who are
seeking for investments for small
amounts of idle capital.) Again, the to-
tal income of these twenty-nine com-
panies, for the year 1886, was \$115,048,-
004.80, of which \$36,673,134.44, or less
than 32 per cent., was paid for death
losses or endowments, while the expenses
of management absorbed \$21,017,549.29,
or nearly 25 per cent. of the amount re-
ceived for premiums.

Now, when we recognize the fact that
less than 15 per cent. of the policies
issued by life companies ever mature by
death or become a claim against the
company; that about the same number
are surrendered; that 34 to 40 per cent.
lapse, and 25 per cent. are not taken
after they are issued, we see that a stock
life insurance company is a vast machine
for taking money from its policy holders
and piling it up for the ultimate benefit
of its shareholders, thus failing to ac-
complish the prime object of all in-
surance.

Right here, let me give the results of
the investigations of the Committee on
Insurance of the Business Men's Associa-
tion in Muskegon. A circular was
addressed to every member of the Associa-
tion requesting a statement of the amount
and cost of his insurance. Answers
were received from thirty-one
members, who had \$280,675 of insurance
on their property in stock companies, at
an annual average cost of \$21 per \$1,000
for the amount insured. During the
past five years

The Michigan Tradesman

AMONG THE TRADE.

GRAND RAPIDS GOSSIP.

L. F. Fudkins has opened a grocery store at Paris. Olney, Shields & Co. furnished the stock.

John H. Trompen succeeds Miller & Trompen in the dry goods and clothing business at 21 and 23 Grandville avenue.

D. J. G. Ellinger has removed his merchant tailoring stock from Allegan to this city, locating at 151 Monroe street.

Hazkamp & Temple have engaged in the boot and shoe business at Muskegon. Rindge, Bertsch & Co. furnished the stock.

Hillyer & Gates and D. R. Parish, grocers on South Division street, are closing out their stocks and will retire from business.

Lyman Feltus & Co., general dealers at Christy, near St. Ignace, will add a line of crockery. H. Leonard & Sons are putting up the stock.

Chas. E. Hall & Co., who engaged in the commission business at 20 Scribner street about six months ago, have concluded to retire from business.

The Grand Rapids State Co. has bought the cooperage business of Spring & Lindley, corner of Third and West Division streets, and will continue the business.

D. R. Crane & Son, whose store and general stock were burned in the recent conflagration at Fennville, have re-engaged in the grocery business. Olney, Shields & Co. furnished the stock.

Chas. H. Leonard has applied for a patent on an adjustable storm house, which is put together with hinges and can be folded for shipment or when not in use. The device will be manufactured by the Grand Rapids Refrigerator Co.

H. Leonard & Sons have shipped five new crockery stocks since August 1. They have lately issued an illustrated catalogue of tinware; have now in press a glassware catalogue and have in preparation a price list of lamps and lamp goods and a catalogue of holiday goods. The latter will be issued about September 20.

AROUND THE STATE.

Dryden—L. C. Merritt has removed his general stock to Yassar.

Pontiac—C. J. Payne has sold his dry goods stock to D. L. Davis.

South Frankfort—W. H. Ross has sold his grocery stock to Ira Mead.

East Saginaw—F. H. Frazee has sold his drug stock to Frank Hibbard.

Kalamazoo—A. Webster & Co. succeed A. Webster in the grain business.

Saranac—Dudley & Titus will remove their clothing stock to Grand Ledge.

Inland—It is reported that B. Pickard is about to open a general store here.

Grass Lake—Henry Trevidick has removed his general stock to Napoleon.

Owosso—Swarthout & McKenzie have sold their meat market to Converse & Son.

Jackson—Belden & Belden succeed Pierce & Belden in the hardware business.

Otsego Lake—H. J. Marsh's general store has been closed on chattel mortgage.

New Lathrop—W. P. Petty has sold his general and furniture stock to D. W. Gillet.

East Saginaw—Alex. H. Clark succeeds Thomas Steele, Son & Co. in the grocery business.

Pontiac—H. J. Davis succeeds Frank J. Stuart in the book and confectionery business.

Harrison—C. C. Sprout succeeds S. M. Armstrong in the grocery and clothing business.

Layton Corners—Emma (Mrs. J. A.) Mericle has sold her general stock to Thos. Tucker.

Ypsilanti—Roderick McKinnon succeeds Wm. Bradley in the grocery and fruit business.

Manistee—E. A. Tilley has closed out his book and stationery stock and retired from business.

Otisville—Parker & Dunston are succeeded in the hardware business by Parker & Stringer.

Port Huron—Robert P. Thompson has assigned his wall paper and picture stock to Patrick H. Phillips.

Plainwell—On account of his going into the meat market, H. J. Brown has sold his coal business to the Plainwell Lumber Co.

Manistee—Jos. Shepherd will engage in the dry goods, grocery and boot and shoe business in the store formerly occupied by E. A. Tilley.

Kalamazoo—A. P. Connor & Co., who conduct a boot and shoe and men's furnishing goods business at Muskegon, have opened a clothing and furnishing goods store here.

Ontonagon—A new store at Stannard was recently opened with a dance and banquet, 250 people attending it. A special train was run from Ontonagon for the purpose of taking guests thither.

Montague—Al. Stockwell has retired from the grocery firm of Shattuck & Stockwell, selling his interest to A. E. Boardwell and Benj. Hoffman.

Bailey—Mr. Minnick has purchased the hardware handled by Spring & Lindley and G. Hirschberg and will engage in business on his own account.

Saranac—S. A. Welch has purchased Mr. Burk's interest in the meat market of Burk & Welch. Mr. Burk is intending to move to Grand Rapids soon.

Grand Haven—Thos. Friant has foreclosed his mortgage on the drug, book and stationery stock of Huttly & Dickinson. The sale is set for September 10.

MANUFACTURING MATTERS.

Farwell—Frank Long has begun the erection of a new planing mill. The main building will be 36x60, with two wings.

Marquette—Burt Bros. will start the Carp River Furnace and employ 200 men, if the people will give them a bonus of \$30,000.

Bay City—McKeon & Glover have contracted to put in 25,000,000 feet of logs for parties here, and the logs will be brought here to be manufactured.

East Saginaw—C. M. Hill will take down his mill here during the winter, load it upon vessels and ship it to Duluth as soon as navigation opens in the spring.

Fennville—F. S. Raymond and J. F. Barron have resigned their offices as directors of the Fennville Roller Mill and, in their stead, W. H. McCormick and Leonard S. Dickinson have been chosen.

Bay City—The planing mill and box factory of W. H. Nickless was recently destroyed by fire, and the next day \$5,000 worth of dry lumber belonging to him was burned. No insurance on lumber.

Ewart—B. G. Colton bought the shingle mill formerly operated by Beardsley & Davis. The engine and boiler he has sold to M. Belanger & Son, who are having it set up to run their tool factory. The balance of the machinery he will sell.

Kalamazoo—The Chamber of Commerce has agreed to give the Peninsular Carriage Co., an embryo organization, a bonus of \$1,500 when twenty-five men are employed and as much more when fifty men are employed. The factory will be located in the den Bleyker buildings, and the business will be managed by J. R. McNabb, formerly superintendent of the Coldwater Road Cart Co.

Marquette—John C. Brown, who has taken the job of lumbering the McGraw tract on the Dead River, is making preparations to put in 30,000,000 feet. A large number of his men who have been employed on the Oqueoc have been shifted to this place. It is said that Brown's contract price for putting in the timber is \$6.25 a thousand, and those familiar with the character of the tract say it is a fair price. Two camps will shortly be started.

Bay City—The mills continue piling up boards, being well supplied with logs. Stocks are not moving very briskly and it has become necessary to utilize every available inch of piling room. One manufacturer has 8,000,000 feet of unsold lumber on dock and has been forced to pile his lumber back from the docks to such a distance that in the event of shipping by water it will be necessary to load the lumber on wagons and haul it to the dock to be placed on the vessel. Some manufacturers are sold and shipped up closely, but they are the exception.

Purely Personal.

Frank E. Pickett, salesman for the Coldspring cheese factory, at Hilliards, was in town Monday.

A. Giddings, the Sand Lake general dealer, was in town one day last week, for the first time in over five years.

Will M. Butts, book-keeper for Hawkins, Perry & Co., has returned from Bay View, where he spent three weeks with his family.

Geo. Treadwell, formerly with Spring & Company, but now buyer for Lyman Feltus & Co., of Christy, is in town for a few days, buying goods for the fall trade.

Will P. Granger is now the possessor of a Jersey cow, obtained through holding the lucky ticket in a raffle, and is seriously considering the subject of calf culture.

Frank J. Dettenthaler and family are back from Colorado Springs. Contrary to expectation, the trip did not result in a material betterment of Mrs. Dettenthaler's health.

H. F. Hastings is in London this week, and will spend two or three weeks in Scotland and Ireland, prior to sailing from Southampton or Liverpool. So crowded are the return steamships that it is a little uncertain when he will be able to get back. His health is very much improved.

The First Salt Trust.

Lot's wife was the first to suffer by a salt trust.—Detroit Free Press.

She suffered because she did not trust. It was when she looked back the old way that she became a pillar of salt. Lot himself was in the combine. He realized on the pillar and was left free to take a fresh wife.

THE P. OF I.

Progress of the Noble Order—Interesting Incidents.

The work of organizing new lodges of the P. of I. goes bravely on. Western Michigan now appears to be the battleground, certain portions of the Eastern part of the State having been worked over very thoroughly. It is noticeable, however, that in the localities first attacked by the organizers, the noble order has nearly disappeared—both members and merchants having severed their connection with the organization in disgust. With this experience staring them in the face, legitimate merchants can afford to be patient, as the ultimate abandonment of the craze is a matter of a few months, at most.

Ira Smith is a traveling salesman for Edson, Moore & Co., of Detroit. Ira recently dropped off at Sand Lake to sell Frank E. Shattuck a bill of dry goods. Shattuck happened to be feeling a little edgewise toward the P. of I. stores and asked Ira if he sold the Patron concerns. Ira assured him that his house was making no new customers—that where one of their old customers went astray on the P. of I. business, he was not cut off, but that under no circumstances would new customers be made among the ranks of the P. of I. On the strength of this statement, Shattuck bought \$1,200 worth of fall goods, and was somewhat chagrined the next day to learn that Smith had sold Henry Henkel, of Howard City, a \$700 bill—the first order he had ever taken from that merchant.

Shattuck immediately notified Edson, Moore & Co. to cancel his order, a request they declined to grant, and the goods now lie in the depot at Sand Lake. Shattuck declares that he will never receive them, as the goods were sold him under false representations, and a number of retail merchants along the line of the G. R. & I. are so sanguine that he is in the right that they offer to assist in defending an action at law, in case Edson, Moore & Co. see fit to resort to that expedient.

Joshua Colby, the Rockford hardware dealer, rather beat the P. of I.'s at their own game. He contracted to sell them goods on a 20 per cent. margin, but stipulated that a Patron must pay up his old account, if any, before he could secure the benefit of the 20 per cent. concession. Paying old accounts is one of the things a Patron of Industry is constitutionally opposed to—as a good portion of the membership is composed of dead-beats, delinquents and long-winded individuals—in consequence of which Mr. Colby is seldom asked to grant the concession above referred to. If all the men who cater to the P. of I. trade were as long-headed as Mr. Colby, there would be little room for complaint on the part of regular merchants.

The life of the P. of I. merchant does not appear to be one continual round of pleasure—and profit. Not only do the patrons dictate the price at which goods shall be sold, but they also assume to say how they shall be sold and by whom. Henry Strobe, the Morley merchant, recently received a call from a delegation of P. of I.'s, who informed him that it had been decreed that he must discharge one of his clerks and give his son a "combing down," for failing to treat some of the Patrons with the lofty respect due the organization. Galling as this sort of dictation must be, it is one of the privileges of the P. of I. dealer and must be borne in meekness and humility.

THE TRADESMAN should be pleased to receive a list of all the P. of I. dealers not given in the following list:

Grand Rapids—John Cordes, Joseph Berles.

Rockford—B. A. Fish, Joshua Colby.

Cedar Springs—John Beucus, B. A. Fish, Ward Bros.

Sand Lake—C. O. Cain, Jas. H. Brayman.

Howard City—Henry Henkel.

Morley—Henry Strobe.

Coral—J. S. Newell & Co.

Kent City—R. McKinnon, M. L. Whitney.

Nashville—Powers & Stringham.

A New Departure.

Messrs. O. D. Fisher and D. C. Underwood announce in another part of this week's paper that they have opened a broker's office in this city for the benefit of the retail trade. The idea is new and has much to commend it. The purchases of the jobber are almost entirely made through brokers and the system is considered the best that can be devised, when the buyer and seller are in different places. The broker is naturally the friend and ally of the buyer, although his commission comes from the seller. Hence, it follows that if the broker is a capable and reliable man, he should be of benefit to the buyer in the matter of prices, as well as in the quality and style of goods shipped on their orders. This is a matter of considerable importance and one where the broker could do his customers great service, and Messrs. Fisher & Underwood would do well to bear this in mind.

Both gentlemen are well known to the Grand Rapids trade. Mr. Fisher has a record as one of the shrewdest buyers among the wholesale trade of this city. Mr. Underwood will be remembered as

one of the old-time traveling men and has an extensive acquaintance among the trade. The combination is a strong one and we think their efforts worthy of attention.

Gripsack Brigade.

Willard H. James, Michigan representative for C. M. Henderson & Co., put in Sunday at Onkama, where his wife is spending the summer.

Geo. W. Haynes, formerly traveling salesman for Geo. Hanselman, of Kalamazoo, has engaged in the grocery and confectionery business at Dowagiac.

It is reported that a warrant is out for the arrest of Cornelius Crawford for breaking a seat on a south-bound train on the G. R. & I. last Friday afternoon.

Harry Gregory, formerly on the road for Daniel Lynch, but now engaged in general trade at Fennville, goes on the road for Putnam & Brooks. His brother will attend to the store.

It is stated, on excellent authority, that the President and Secretary of the Knights of the Grip both communed with nature on the occasion of a water trip from Pentwater to Ludington a few days ago.

Thomas A. Hazlitt, formerly on the road for H. H. Freedman & Co., of Reed City, and subsequently traveling representative for Comfort Bros., of Manistee, has engaged in the cigar and tobacco business at Manistee.

Will J. Morley has severed his connection with the Powers & Walker Casket Co., to take the position of general traveling representative for Frank & Lambert, of New York. He will live at Buffalo and enter upon the duties of his new position September 1.

The following additions to the hotel list of the Knights of the Grip have been made during the past week: Coburn's Exchange, Howard City; Abram House, Lapeer; Brooks House, Sand Lake; Bailey House, Ionia; Campbell House, Bay City; Wildermuth House, Owosso; Ewart House, Ewart; Phoenix House, West Branch; Otsego Lake House, Otsego Lake; Grayling House, Grayling. The Knights of the Grip now has a membership of 598, in good standing, which it is expected will be increased to an even 1,000 before the end of the year.

Bank Notes.

The Gladstone Exchange Bank has gone into liquidation. But for the collapse of J. Frank Collum, the Minneapolis forger, the institution would have been merged into a State bank.

At a meeting of the stockholders of the Farmers and Merchants' Bank of Nashville, held last Thursday, it was resolved to merge the institution into a national bank and increase the stock from \$35,000 to \$50,000. The additional stock has all been placed.

M. S. Smith has been elected President of the American Exchange National Bank of Detroit, succeeding Alexander H. Dey, deceased. George B. Sartwell, who has been Cashier for over twenty years, has been made Vice-President. Hamilton Dey, who has been Assistant Cashier for the past five years, has been promoted to the post of Cashier and also elected a director, while Herman Dey was promoted from Corresponding Clerkship to the position of Assistant Cashier.

See His New Line.

Merchants who visit Detroit during September should not forget that Chas. E. Watson will have S. A. Maxwell & Co.'s full line of fall and winter goods on exhibition at the Plankinton House, including all the novelties incident to the Christmas and holiday trade. There is no questioning the fact that Charley's line is larger and finer than ever before and those who fail to look over his line will have occasion to regret it.

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.

BUSINESS CHANCES.

FOR SALE—\$1500 DRUG STOCK AND FIXTURES, located in a thriving village of the most luxurious farming district in Michigan; best of reasons for selling; this will bear inspection. Address, O. B. Farrand, Williams & Co., Detroit, Mich.

FOR SALE—WELL SELECTED DRUG STOCK IN Southwest Michigan's prettiest city of 5,000 inhabitants; invoice with fixtures, \$2,000 to \$2,500; reason for selling, manufacturing interests requiring more capital. Address, S. E. M., care of Michigan Tradesman.

FOR SALE—DRUG AND GENERAL STOCK IN A good farming community. No other drug store within five miles. For particulars, address Druggists, care Michigan Tradesman.

MONEY IN THIS SHINGLE MILL AND FULLY-EQUIPPED WOODS OFFICE, all running now, for sale at a bargain; owner going West. Write at once, C. L. Gray & Co., Ewart, Mich.

FOR RENT—A GOOD DRY GOODS STORE IN GOOD business town; good opening for the right person. Address Box 85, Dryden, Mich.

FOR SALE OR WILL TRADE OR EXCHANGE FOR property in some city of not less than 2,000 population in Middle or Southern Michigan. Stock of drugs and general merchandise, including fixtures, well located for business, and is now doing a trade of \$1,500 per month. Cash value of building, \$2,500; reason for selling, can reduce stock to \$2,500 in 60 days. Building all in good repair; stock in good shape; satisfactory reasons given. Address Box 478, care of Michigan Tradesman.

FOR SALE—COMPLETE STOCK OF WELL-SELECTED general merchandise, including fixtures, aggregating about \$2,500, situated at good trading point in the Upper Peninsula; will sell stock easy and cash and rent or sell building containing same. Apply to Lemmon & Peters, Grand Rapids.

FOR SALE—TRUCKS TO SUIT HALF INTEREST IN one of the liveliest stores in the State; if you pay rent, or are poorly located, write me. Address Box 423, care Michigan Tradesman.

FOR SALE—HAVING OTHER IMPORTANT INTERESTS, we offer for sale our stock of drugs, groceries, crockery, glassware, wall paper, paints, oysters, etc.; one of the best stocks in best county seat in Michigan; will invoice about \$7,000; will trade out \$1,000. Address Bartram & Millington, Bay View.

SITUATIONS WANTED.

WANTED—TO EXCHANGE—A LOT OF WHITE'S plant, South Division street, for lumber, mason work, plumbing or painting. No. 38 Ottawa St.

MISCELLANEOUS.

WANTED—SEND A POSTAL TO THE SUTLIFFE COUPON Pass Book Co., Albany, N. Y., for samples of the new Excelsior Pass Book, the most complete and finest on the market, and just what every merchant should have progressive merchants all over the country are now using them.

WANTED—1,000 MORE MERCHANTS TO ADOPT OUR Improved Coupon Pass Book System. Send for samples. E. A. Stowe & Bro., Grand Rapids. 214

FOR SALE—GOOD RESIDENCE LOT ON ONE OF the most pleasant streets "on the hill." Will exchange for stock in any good institution. Address 356, care Michigan Tradesman.

MORTGAGE SALE!

Having taken possession of the Huttly & Dickinson drug, book and stationery stock, at Grand Haven, by virtue of a chattel mortgage, I hereby offer same at public sale on Sept. 10, or I will entertain a reasonable offer for the stock and fixtures in the meantime. The stock is clean and well-selected, and will inventory about \$6,000. Rent of store reasonable and location best in the city.

THOS. FRIANT, Mortgagee, Grand Rapids, Mich.

New York Coffee Rooms.

A bill of fare of over fifty different well prepared dishes to select from, at only 5 cents each. Ladies as well as gentlemen have found that the New York Coffee Rooms is the place to eat.

Try our eatables once and you will always thereafter be a steady customer.

F. M. BEACH, Prop., 61 Pearl Street.

WM. M. CLARK, Manufacturer of

Custom Made Shirts.

Fit and Quality Guaranteed.

Our cutting is done by Chas. R. Remington, who was for nine years cutter for Gardiner & Baxter, who will cordially welcome his many friends in the trade.

7 Pearl St., Grand Rapids, Mich.

WHOLESALE

Carpets, Oil Cloths, Rugs, China Matting, Draperies, and Parlor Screens Smith & Sanford,

Ottawa and Pearl Sts., Ledyard Block.

West Michigan BUSINESS UNIVERSITY AND NORMAL SCHOOL.

A thoroughly equipped, permanently established and pleasantly located College. The class rooms have been especially designed in accordance with the latest approved plans. The faculty is composed of the most competent and practical teachers. Students graduating from this institution MUST be efficient and PRACTICAL. The best of references furnished upon application. Our Normal Department is in charge of experienced teachers of established reputation. Satisfactory boarding places secured for all who apply to us. Do not go elsewhere without first personally interviewing or writing us for full particulars. Investigate and decide for your selves. Students may enter at any time. Address West Michigan Business University and Normal School, 19, 21, 23, 25 and 27 South Division St., Grand Rapids, Mich.

J. U. LEAN, Principal. A. E. YEREX, Sec'y and Treas.

FOR SALE!

The Drenthe Cheese Factory. Well equipped for handling the milk of 400 cows. Terms easy. Address

F. J. LAMB & CO. Grand Rapids, Mich.

Fehsenfeld & Grammel, (Successors to Steele & Gardner.) Manufacturers of

BROOMS!

Whisks, Toy Brooms, Broom Corn, Broom Handles, and all kinds of Broom Materials. 10 and 12 Plainfield Ave., Grand Rapids.

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LION COFFEE



Merchants, YOU WANT THIS CABINET Thousands of Them

Are in use all over the land. It does away with the unsightly barrels so often seen on the floor of the average grocer. Beautifully grained and varnished and put together in the best possible manner. Inside each cabinet will be found one complete set of castors with screws.

Every Wide-Awake Merchant

Should Certainly Sell

LION, THE KING OF COFFEES.

An Article of Absolute Merit.

It is fast supplanting the scores of inferior roasted coffees. Packed only in one pound packages. Put up in 100-lb cases, also in cabinets of 120 one-pound packages. For sale by the wholesale trade everywhere. Shipping depots in all first-class cities in the United States.

Woolson Spice Co.,

TOLEDO, OHIO.</

The Michigan Tradesman

Official Organ of Michigan Business Men's Association.

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

E. A. STOWE & BRO., Proprietors.

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E. A. STOWE, Editor.

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THE P. OF I.

Not since the days when the grangers began their crusade against the middleman—a plan of action which was abandoned in disgust within a few months after it was inaugurated—have the merchants of Michigan been so stirred up as they are at present over the machinations of a band of schemers, acting through the ignorant portion of the farming community. Numerous plans have been proposed to combat the movement, but the sober second thought of business men has persuaded them that the pestilence is in the air and that nothing but a run of the epidemic will satisfy the deluded individuals who have given blind allegiance to false gods and now worship at the shrine of deception.

As long ago as March 20, THE TRADESMAN dissected the P. of I. movement, exposed the false claims of its propagators and disclosed the incongruous elements which the leaders are attempting to harmonize, at the same time giving the following wholesome advice on the best method of dealing with the movement:

How to treat the craze—for it is nothing else and will soon be numbered among the things that were—seems to THE TRADESMAN to be as plain as the nose on a man's face. The most consistent course for merchants to pursue is to ignore the matter altogether, treating it as too trifling for their consideration. In this way, the people who have become a party to the scheme will soon begin to wonder whether they are deriving much advantage after all, and an occasional comparison of qualities and prices will satisfy them that the prices they are paying—ostensibly but a small percentage above "cost"—are no better than can be obtained at other stores where contracts in restraint of trade do not exist. By allowing matters to take their course, the influence of the compact entered into with the schemers will gradually lessen until it becomes a rope of sand, eventually falling to pieces by its own weight.

If, on the other hand, the other merchants seek to make a mountain out of a mole-hill, taking it for granted that the contract dealer sells as close to cost as he professes to do, and that the fool merchant will necessarily get all the trade of the community, the embers of discontent will be fanned into a flame; the people will rally to the support of the one merchant, imagining that the lowness of his prices is a thorn in the flesh of the other merchants and that only by the maintenance of the one merchant can the rapacious designs of the other merchants be defeated.

In giving the above advice, THE TRADESMAN is guided by the experience of the granger movement, which threatened to acquire alarming proportions nearly twenty years ago. Grange stores were established in nearly every locality. Wherever the regular merchants fought the new competitor tooth and nail, the movement flourished for a time, but wherever the matter was treated with contempt and indifference, the co-operative store disappeared. The Patrons of Industry are no more to be compared to the Patrons of Husbandry than is a shadow to the substance. The grange movement possesses elements of stability which will serve to make its influence felt, socially, as long as the world stands. The P. of I. is a money-making expedient, adopted by men too proud to beg and too cowardly to steal, which will speedily disappear as soon as its true character becomes generally known.

The above advice is as good in August as it was last March, and if it is followed to the letter, the existence of the P. of I. idiosyncrasy will be materially shortened.

The success of the Icelanders as colonists in Manitoba has suggested that they be induced to settle in Alaska also. As there are only about 60,000 native Alaskans in a territory as large as the whole of the United States east of the Mississippi and north of the Alabama line, there should be room enough for the whole population of Iceland, whose less than 75,000 people are scattered over a country as large as Ireland. Alaska probably would be more attractive to them than Manitoba, as they are accustomed to live by fisheries rather than by raising wheat. No kind of grain has been grown in Iceland for more than a thousand years, with the exception of a few small patches sown recently by way of experiment. The first settlers probably did grow barley if not wheat, as we read of the use of plows in the early Sagas. But the deterioration of the soil through the destruction of the forests has compelled the use of the land exclusively for pasturage and garden crops. The people therefore would not feel the loss of the chance to grow wheat in Alaska, while the pastures, the garden-crops and the fisheries would make them contemplate the territory as a more favored and spacious Iceland.

The number of physicians, eminent and otherwise, who are taking advantage of the elixir craze to get their names in-

to the papers through experiments, interviews and communications of one sort and another is daily increasing, until the physician whose opinions have not been publicly paraded will soon be an exception. A few months hence, when the medical societies begin holding their annual meetings, it will be interesting to see how they will discipline those who have violated that venerable law of medical ethics which forbids advertising. There won't be enough regulars to make up a good Committee on Expulsion.

Any legitimate merchant—that is, one not catering to the P. of I. trade—who wishes to be kept posted on the steps now being taken to curtail the operations of the P. of I. stores, would do well to communicate with the editor of THE TRADESMAN.

STAY AT HOME.

Observations of a Michigan Merchant on the North Pacific Coast.

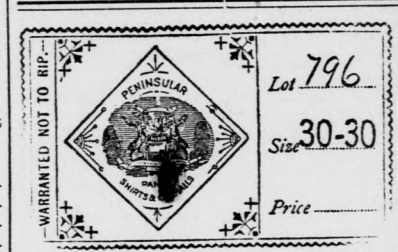
Having recently returned from Washington Territory, it struck me that, perhaps, a short letter embodying my observations as to the manner of merchandising in that country would be of interest to your many readers. I think we may safely lay it down as a rule that all new booming towns are more overdone in a mercantile way than the more staid, older places that are not passing through a boom. The reason of this is self-evident and needs no demonstration on my part. In a booming town, which has sprung up as if by magic, we find all branches of the mercantile business overdone and represented by strangers from other lands, who have brought their foreign or Eastern ideas with them, assuming that the conditions of trade are the same as in the various states whence they came. The conditions being very much different, their ultimate success is, therefore, very uncertain, and hence we find in these booming cities not only an overcrowded condition of affairs, but we find the trade passing through an uncertain, experimental stage, and, therefore, not fairly representative of the general mode of merchandising in the country at large. So far, then, as the purposes of this letter are concerned, we shall strike out as exceptions the cities of Seattle, Tacoma and Spokane Falls.

To any man who would depend upon his own individual effort and limited means for success in business, my advice is, stay in Michigan; stay where you can exercise your God-given faculties in the way and manner that seemeth best to you; stay where you can take the little capital that has been accumulating for many years, and invest it in business, in your own favorite line, in any one of a thousand beautiful Michigan towns, and go on to success, leading the life of an independent, Christian gentleman, and surrounding the children that God has given you with all the glorious advantages of our Eastern civilization. If already in business, do not sell it at a sacrifice and start off on a wild goose chase toward the land of the setting sun, for, if you do, you will return, like the writer, a wiser but poorer man. The entire business of the North Pacific coast country, including Oregon, Washington and a large portion of Idaho, is controlled and regulated by great monied combinations with headquarters at Portland. Individual effort is of small account when confronted by this state of affairs. In order to succeed in the mercantile business in this coast country, two absolutely essential qualifications are necessary—a cast-iron conscience and a capital of \$15,000 to \$20,000. The merchant must keep in stock everything from a header or lumber wagon to a nutmeg. He sells everything on credit and, when the crops fail, as they have this season, he must be prepared to carry many of his customers over another year. The only business conducted on the cash system (and it strikes the stranger as being the principal one) is the saloon business. He must be an expert in the real estate business, for he must keep posted on the title of every quarter section within his field of operations. He must know the value of a cypress at sight; and, in fact, he must keep posted on the market value of all kinds of stock and produce, for he ships many a carload. He must not keep his stock too cleanly brushed or his floors too cleanly swept, or he would lose custom. Of course, he is expected to serenade and pick and peck and scrape the poor peddlers at every turn. He pays them just about what he sees fit for their produce, and charges them 100 per cent. margin on his merchandise, which, with the exorbitant freight rates charged by the railroads, send up the cost of supplies to about double what our Michigan farmers pay. These ranchmen settle their accounts by giving their notes, drawn with interest at from 12 to 18 per cent. The generous-hearted merchant allows the note to run until the accumulated interest and principal equals one-half the value of the ranch. The old commercial vulture is now supposed to seize the ranch (which he does whenever he gets a chance) and turn the ranchman out to browse on sage brush, with nothing but his skin. This last-named article is of no known value to the enterprising merchant of the coast, so he is dropped as a thing of no further use. The following, painted across the front end of a store, would be an average sign in the Far West:

B. MEISTER, BAUM, SEIGEL & CO.,
General Merchandise.
The concern would probably embrace two or three branch stores and a bank. Now, if there be a man in this State who possesses the aforesaid qualifications, let him start at once for the coast, where he can make money ten times faster than he can here, and where he can exercise his greed to his heart's satisfaction; and, my word for it, Michigan will not shed a tear at his departure. E. A. OWEN.
Plainwell, August 19, 1889.

Attention is directed to the business opening advertised in another column by Lemon & Peters. The stock is an exceptionally good one and the location is unsurpassed as a trading point.

HARDWOOD LUMBER.	
The furniture factories here pay as follows for dry stock, measured merchantable, mill cuts out:	
Basswood, log-run	13 00/15 00
Birch, log-run	15 00/15 00
Birch, Nos. 1 and 2	15 00/15 00
Black Ash, log-run	14 00/16 00
Cherry, log-run	25 00/40 00
Cherry, Nos. 1 and 2	30 00/45 00
Cherry, Cull.	12 00
Maple, log-run	12 00/13 00
Maple, soft, log-run	11 00/13 00
Maple, Nos. 1 and 2	12 00
Maple, clear, flooring	25 00
Maple, white, selected	30 00/40 00
Red Oak, log-run	20 00/21 00
Red Oak, Nos. 1 and 2	20 00/22 00
Red Oak, 1/4 sawed, 6 inch and up w'd	38 00/40 00
Red Oak, 1/4 sawed, regular	30 00/32 00
Red Oak, No. 1, step plank	25 00
Walnut, log-run	25 00
Walnut, Nos. 1 and 2	25 00
Walnut, cull.	12 00/13 05
Grey Elm, log-run	14 00/16 00
White Ash, log-run	20 00/25 00
White Oak, log-run	17 00/18 00
White Oak, 1/4 sawed, Nos. 1 and 2	42 00/45 00



Every garment bearing the above ticket is WARRANTED NOT TO RIP, and, if not as represented, you are requested to return it to the merchant of whom it was purchased and receive a new garment.

STANTON, SAMPSON & CO.,
Manufacturers, Detroit, Mich.

Muskegon Paper Co.,

Dealers in

FINE STATIONERY, WRAPPING
PAPERS, PAPERBAGS, TWINES,
WOODEN DISHES, ETC.

Mail Orders Promptly Filled.

44 Pine St., Muskegon, Mich.

WAX STARCH.

The Best Thing on the Market.

Over 100 Boxes Sold in Grand Rapids the First Week.

Wax Starch is sold as follows:

50 1/2-lb. Packages,	\$4.00
16 1/2-lb. Wood Boxes,	\$5.00
30 1/2-lb. Packages,	

Fine picture with each 2-lb. box or 3 small packages.

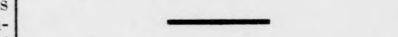
I. M. Clark & Son,

Sole Agents,

Grand Rapids.

STAR FEED MILL!

Just what farmers need.



The Cheapest, Very Durable, Slightest in Draft and Most Rapid Grinder on the Market.

Agents Wanted for Every County in Michigan and Wisconsin.

FOR TERMS WRITE TO

MELOY & RICH,

20 LYON ST., GRAND RAPIDS, MICH.

C. R. Electro-Fox

ELECTROTYPERS

Photo & Zinc Engraving

LEADS, SUGS, BRASS, RULE

BOXWOOD, MAPLE, GROUT, GRAND RAPIDS, MICH.

For Lowest Wholesale Quotations on
Best Scranton Coal

Call on or address

A. B. KNOWLSON,

25 Pearl Street, - Grand Rapids.

SHIPPERS CAN SAVE TIME

TRouble AND CASH

BY USING

BARLOW'S

SHIPPING

BLANKS, SEND FOR

SAMPLE SHEET OF PRICES

BARLOW BROS. GRAND RAPIDS, MICH.

WARRANTED NOT TO RIP.

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Cherryman & Bowen,
Undertakers and Embalmers,
IMMEDIATE ATTENTION GIVEN TO CALLS DAY OR NIGHT.
Telephone 1000. 5 South Division St.
GRAND RAPIDS,
Lady assistant when desired.

Plumbing,

Steam and Hot Water Heating,
Brooks' Hand Force Pump, In-
stantaneous Water Heater, Hot
Air Furnaces, Mantels, Grates
and Tiling, Gas Fixtures, Etc.

Wholesale and Retail Dealers in

Plumbers' Supplies.

184 East Fulton St., Head of Monroe,

Telephone No. 147.

21 Seribner Street,

Telephone No. 1109.

GRAND RAPIDS, - MICH.

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Permanency in Business.*
There is no other trade or profession in this country in which those who are engaged make such rapid, radical, and unreasonable changes as in the mercantile profession. Cast your mind's eye over whatever city or village you may, and you can scarcely find a man there to-day who was in the same business twenty years ago. Some have changed their locality, others have gone into some other branch of trade, while the great majority have gone out of business entirely, by gradual shrinkage of chattels, closed for repairs or to determine the status of ownership. If honest, the goods and accounts were divided among creditors, or a compromise made, and the same thing repeated. If dishonest, some wealthy friend or relative who had loaned them large sums of money "bobbed up serenely" stepped in and closed them out, taking the stock. (These relatives, who so suddenly and unexpectedly pose as capitalists and money lenders are a great convenience at such times.)

What is the cause of so many changes? Why this proverbial lack of stability in the mercantile profession? Many persons engage in business who are in no wise fitted for it, being attracted by its visible allurements, thinking that if they were only merchants they could wear good clothes and have plenty of ease and leisure, having only to do up goods that are asked for, take in the shekels and make daily bank deposits of good, even round numbers, look up the stock reports, converse with friends and be gentlemen. They view mercantile business as an Aladdin's lamp which will bring them immediate wealth. Many a passably good farmer has made a very poor business man. While a farmer, his farm was as a fund kept in trust for himself and family—the proceeds he could use but the principal he must not touch. If he raised more than usual, his outlays and expenditures could be increased by that much. If his yearly income was less, he must modify his disbursements. Like the good brother of the cloth, he lived up to his privileges. Should some less fortunate neighbor wish to borrow or purchase on time a seedling of wheat, or a few bushels of potatoes, and he had it or them to spare, if they were never returned or paid for it would not seriously impair his capital stock. After selling his farm and putting the whole proceeds into merchandise—movable, changeable chattels—the circumstances are entirely different. The situation is grave. Now, he has not the profits or surplus only to dispose of, but the whole fund is in his hands for sale and management.

Ambition is commendable, desirable, and when it leads a man to strive to better his condition, to push whatever is within his reach to success, it is a praise worthy thing to possess; but when it leads one to be dissatisfied with his calling, or to make a change from the anvil to the mill, from the loom to the farm, from the farm to the railroad or the store, or leads him to sell his pleasant little home or his business to try the uncertainties of the Wonderland of the Dakotas, or the elysium of the Sierras, it is a thing to be deplored.

"Happy the distaff that knows its own spindle," and thrice happy the man who has pride and confidence in his own vocation, who does not think that the stars all conspired together at his creation to make him a great man, infinitely too great for his common-place business. He should disabuse himself at once of such foolish, impractical ideas, look about, brush up, take hold of whatever there is to do and show himself worthy of his vocation, strive to make his business successful and permanent, teach his children to be proud of and proficient in his business. After a long career, what a monument to success and stability it is to see a man's heirs continuing the same business! What a lesson of rectitude, industry, permanency! What a pleasing sight to see a man's name in his business handed down as an heirloom to his children! What feelings of admiration and veneration will it produce in the minds of those who come after to behold the sign, in letters of gold, over the door of a first-class dry goods house.

Frank Hamilton's Sons.
The tendency is toward stability and permanency, and one of the strong factors to bring about this desirable result will be the cash system. As a guarantee of permanency goods must be sold for cash, or such judgment used in making credits that those only will be trusted who can and will pay. A person who cannot discriminate between good and bad credits and who cannot say, "No," just as easily and pleasantly as, "yes," should sell entirely for cash, knowing that—
"He that sells and gets his pay,
May live to sell another day."

There are some persons who have chosen the mercantile business as a profession, who love it; who will use every means within their reach to qualify themselves for it; who try to elevate their business by conducting it upon business principles; whose word is a synonym for truth; whose lives are the very incarnation of honor, energy, business; who, adding to their faith, virtue—to virtue, cleanliness—to cleanliness, temperance—to temperance, industry—to industry, charity—I say, knowing that if all these things abound in them, and they read the Michigan Tradesman, belong to the Michigan Business Men's Association, and sell for cash, whatsoever they wish shall be added to them, and they shall be as permanent in this generation as the everlasting hills and the great globe itself.

*Paper read by Oscar F. Conklin, of Grand Rapids, at the fourth annual convention of the Michigan Business Men's Association.
Half Rate Harvest Excursions
Will leave Chicago and Milwaukee via the Chicago, Milwaukee & St. Paul Railway for points in Northern Iowa, Minnesota, South and North Dakota, Montana, Colorado, Kansas and Nebraska, on August 6 and 20, September 10 and 24, and October 8, 1889. Tickets good for return passage within thirty days from date of sale.
For further information, circulars showing rates of fare, maps, etc., address A. V. H. CARPENTER, General Passenger Agent, Milwaukee, Wis., or to HARRY MERCER, M. P. A., 90 Griswold St., Detroit. 313

Crockery & Glassware

LAMP BURNERS.	
No. 0 Sun.....	45
No. 1 ".....	70
No. 2 ".....	75
LAMP CHIMNEYS.—Per box.	
6 doz. in box.....	1 90
No. 0 Sun.....	2 00
No. 1 ".....	2 00
No. 2 ".....	3 00
First quality.	
No. 0 Sun, crimp top.....	2 15
No. 1 ".....	2 25
No. 2 ".....	3 25
XXX Flint.	
No. 0 Sun, crimp top.....	2 58
No. 1 ".....	2 80
No. 2 ".....	3 80
Pearl top.	
No. 1 Sun, wrapped and labeled.....	3 70
No. 2 ".....	4 70
La Bastie.	
No. 1 Sun, plain bulb, per doz.....	1 25
No. 2 ".....	1 50
No. 1 crimp, per doz.....	1 40
No. 2 ".....	1 60
STONEWARE.—AKRON.	
Butter Crocks, per gal.....	66 1/2
Jugs, 1/2 gal., per doz.....	65
" 1 ".....	50
" 2 ".....	1 80
Milk Pans, 1/2 gal., per doz. (glazed 66c).....	60
" 1 ".....	78
FRUIT JARS.—Per gro.	
Mason's, pints.....	\$10 50
" quarts.....	11 00
" 1/2 gallon.....	14 00
Lightning, quarts.....	15 00
" 1/2 gallon.....	16 00

\$1,000 REWARD!!

THE LARGEST AND BEST
CLEAR LONG HAVANA FILLED
SUMATRA WRAPPED CIGAR
SOLD FOR 5 CENTS.



Amos S. Musselman & Co.
SOLE AGENTS,
GRAND RAPIDS, MICH.

FOURTH NATIONAL BANK
Grand Rapids, Mich.

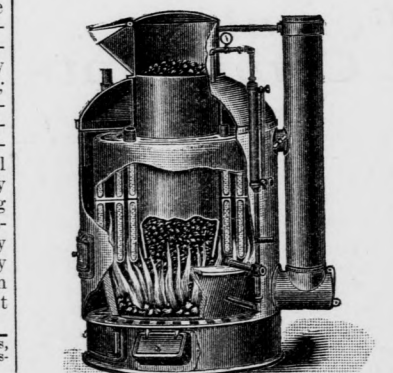
A. J. BOWNE, President.
GEO. C. PIERCE, Vice President.
H. W. NASH, Cashier.
CAPITAL, - - - \$300,000.
Transacts a general banking business.

Take a Specialty of Collections. Accounts of Country Merchants Solicited.

THE ACME OF UTILITY AND ECONOMY IN STORE SHELVING

IS REACHED WHEN THE SAME IS HUNG ON THE KOCH PAT
ADJUSTABLE (REVERSIBLE) BRACKETS

Liberal discount to the trade. Special inducement to parties introducing this system of storing in any locality.
Manufactured by
KOCH A. B. CO.,
354 Main St., PEORIA, ILL.
BORDEN, SELLECK & CO., AGTS.,
45-50 Lake St., Chicago, 114 Water St., Cleveland



"COLUMBIA"
Steam and Hot Water Boiler for warming dwellings, etc.
HUM & SCHNEIDER, Grand Rapids.

HYDRAULIC ELEVATORS
Water Motors and Specialties
Send for New Catalogue.
Tuerk Hydraulic Power Co.
NEW YORK: CHICAGO: 12 Cortland St. 39 Dearborn St.

War Claims a Specialty.

PENSIONS FOR DISABLED SOLDIERS, their widows and children.
INCREASE PENSIONS for those whose disabilities have increased, and for those who have become entitled to a higher rate by a departmental ruling, or by act of Congress.
VETERAN BOUNTIES to all soldiers who re-enlisted on or before April 1, 1864, during the war of the rebellion, having previously served in the army at any time for a period of (or periods aggregating) nine months.
OFFICERS' TRAVEL PAY now collectable in every instance where a discharge or resignation was based upon a disability incurred in service.
ALL KINDS OF CLAIMS diligently and persistently prosecuted. My fees and other charges are moderate and in accordance with the law.
ADVICE FREE and CHEERFULLY GIVEN. REFERENCES in every County in Michigan on application.

F. I. DARLING, Attorney,
Late Special Examiner U. S. Bureau of Pensions,
46 Old Houseman Building,
Grand Rapids, Mich.

F. J. DETTENTHALER
JOBBER OF
Fresh and Salt

Lake Fish
—AND—
Ocean Fish

Mail orders receive prompt attention.
See quotations in another column.

GRAND RAPIDS.

WHY WEAR PANTS
That do not fit or wear satisfactorily, when you can buy the Detroit Brand, that are perfect in style and workmanship.

JACOB BROWN & CO'S
PERFECT FIT.
PANTS and OVERALLS.
ASK FOR THEM!

AWNINGS AND TENTS.

Horse and Wagon Covers, Water Proof Coats, Buggy Aprons, Wide Cotton Ducks, etc. Send for Illustrated Catalogue.
Chas. A. Coyle,
Telephone 106. 11 Pearl St.

THE ALDINE FIRE PLACE
Before Buying Grates, get our circular. Send Free. The Aldine produces Warm Floors, Perfect Ventilation; keeps fire over night, and is cleanly. Burns coal, coke, wood, or gas. Can be piped to common chimneys, or set like other grates, and can be run at half the cost of any other. Address **ALDINE MFG. CO.,** Grand Rapids, Mich.

TIME TABLES.

Grand Rapids & Indiana.
GOING NORTH. Arrives. Leaves.
Traverse City & Mackinaw..... 7:00 a.m. 7:30 a.m.
Traverse City & Mackinaw..... 11:30 a.m. 12:00 p.m.
Traverse City Express..... 10:40 p.m. 11:05 p.m.
Petoskey & Mackinaw..... 8:45 p.m. 10:30 p.m.
1:30 a.m. and 11:30 a.m. trains have chair cars for Petoskey and Mackinaw City.
10:30 p.m. train has sleeping car for Petoskey and Mackinaw City.

GOING SOUTH.
Cincinnati Express..... 6:25 a.m. 7:00 a.m.
Fort Wayne Express..... 11:45 a.m. 12:45 p.m.
Cincinnati Express..... 5:40 p.m. 6:00 p.m.
Chicago and St. Louis..... 11:05 p.m. 11:35 p.m.
7:00 a.m. train has parlor chair car for Cincinnati.
6:00 p.m. train has Pullman sleeper for Cincinnati.
11:05 p.m. train has Wagner sleeper for Chicago, via Kalamazoo.
Sleeping car rates—\$1.50 to Chicago, Petoskey or Mackinaw City; \$2 to Cincinnati.

Muskegon, Grand Rapids & Indiana.
Leave. Arrive.
7:00 a.m. 10:15 a.m.
11:15 a.m. 3:45 p.m.
5:10 p.m. 8:45 p.m.
Leaving time at Bridge street depot 7 minutes later.
C. L. LOCKWOOD, Gen'l Pass. Agent.

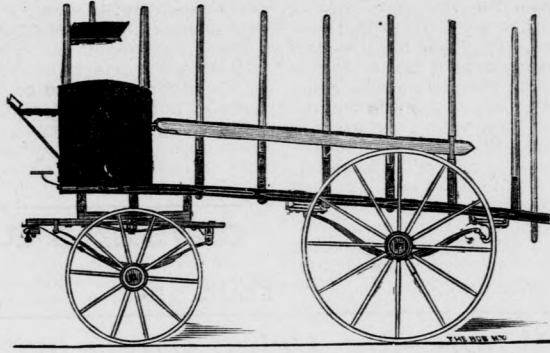
Detroit, Grand Haven & Milwaukee.
GOING WEST.
Morning Express..... 12:30 p.m. 12:35 p.m.
Through Mail..... 4:25 p.m. 4:30 p.m.
Steamboat Express..... 10:40 p.m. 11:00 p.m.
Night Express..... 6:50 a.m. 7:00 a.m.
Mixed..... 7:30 a.m.

GOING EAST.
Detroit Express..... 6:45 a.m. 6:50 a.m.
Through Mail..... 11:35 a.m. 11:40 a.m.
Evening Express..... 3:40 p.m. 3:50 p.m.
Limited Express..... 6:45 p.m. 6:50 p.m.
Daily Sunday excepted. Daily.
Detroit Express has parlor car to Detroit, making direct connections for all points East, arriving in New York 10-10 a.m. next day.
Limited Express has parlor car to Detroit, making close connections for all points East, also makes direct connections at Durand with special Pullman through cars to New York and Philadelphia. Steamboat express has parlor car to Grand Haven, making direct connection with steamer for Milwaukee and the West.
Through tickets and sleeping car berths secured at D. G. H. & M. R'y offices, 29 Monroe St., and at the depot. JAS. CAMPBELL, City Passenger Agent.

Toledo, Ann Arbor & Northern.
For Toledo and all points South and East, take the Toledo, Ann Arbor & North Michigan Railway from Owosso Junction. Sure connections at above point with trains of D. G. H. & M., and connections at Toledo with evening trains for Cleveland, Buffalo, Columbus, Dayton, Cincinnati, Pittsburg, Creston, Oryville and all prominent points on connecting lines.
A. J. FAIRLEY, Gen'l Pass. Agent.

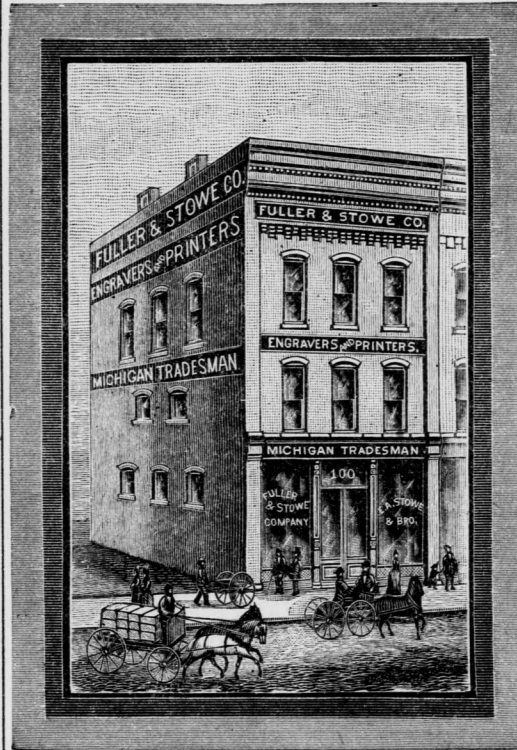
Second Hand Sample Trunks
For Sale.
NELSON BROS. & CO.,
68 Monroe Street.

The Belknap Wagon and Sleigh Co.,
GRAND RAPIDS, MICH.



Manufacturers of Delivery Wagons of all descriptions. Also manufacturers full line of Delivery and Road Sleighs. Write for illustrated catalogue and price list.

Oranges!
We are wholesale agents for the Fancy California Mountain Seedlings and headquarters for all kinds of Messina oranges.
PUTNAM & BROOKS.



Job Printing!

We desire to call attention to our facilities for producing first-class job printing for the trade.

If you live in a part of the State where you cannot get satisfactory work, write us for estimates. Samples and prices sent on application.

We carry a complete line of stationery, papers—in fact all kinds of printers' stock. Send sample of what you want.

Fuller & Stowe Company,
100 Louis St.,
GRAND RAPIDS.

WHO URGES YOU TO KEEP SAPHOLIO? THE PUBLIC!

By splendid and expensive advertising the manufacturers create a demand, and only ask the trade to keep the goods in stock so as to supply the orders sent to them. Without effort on the grocer's part the goods sell themselves, bring purchasers to the store, and help sell less known goods.

ANY JOBBER WILL BE GLAD TO FILL YOUR ORDERS.

Nuts
Putnam & Brooks.
We carry a large stock of Foreign and Domestic Nuts and are at all times prepared to fill orders for car lots or less at lowest prices.

HEAVENRICH BROS.
Wholesale Clothiers

MANUFACTURERS OF
Perfect-Fitting Tailor-Made Clothing
AT LOWEST PRICES.
138-140 Jefferson Ave., 34-36 Woodbridge St., Detroit.
MAIL ORDERS sent in care L. W. ATKINS will receive PROMPT ATTENTION.

P. STEKETEE & SONS,
WHOLESALE
Dry Goods & Notions,
83 Monroe St. and 10, 12, 14, 16 & 18 Fountain St.,
Grand Rapids, Mich.

Comforts and Blankets, Yarns and Woolens for Fall Trade.

Bags. Warps, Geese Feathers, Waddings, Batts and Twines.
Agents for Georgia and Valley City Bags.
Prints, Gingham, Dress Goods, Hosiery, Underwear and full line of Staple Notions.

Lemon & Peters,
WHOLESALE GROCERS.

SOLE AGENTS FOR
Lautz Bros. & Co.'s Soaps,
Niagara Starch,
Amboy Cheese.

GRAND RAPIDS.

Rindge, Bertsch & Co.

MANUFACTURERS OF
Milwaukee Oil
Grain Line,
Made from Pfister & Vogel's Stock.
The most durable button shoe made. Strong, stylish and water proof. Made in women's and misses' sizes and put up in individual cartons. We also make a line of men's oil grain top and three-sole bala and congress from Pfister & Vogel Stock.
12, 14 & 16 Pearl St.,
GRAND RAPIDS.

Seventeen Years on the Market
With a steady increase in demand.
Jennings' Flavoring Extracts

ARE ALWAYS RELIABLE AND UNIFORM IN QUALITY AND PRICE, BEING MADE EXCLUSIVELY FROM THE FINEST FRUIT THAT GROW CANNOT BE OTHERWISE THAN THE FINEST FLAVORS PRODUCED.
Dealers will always find Jennings' Extracts saleable and profitable goods to add to their stock. Order through your Jobber or direct from

Jennings & Smith,
Grand Rapids, Mich.
SEE QUOTATIONS THIS PAPER.

THE OLD RELIABLE
PUT UP IN
Boxes, Cans, Pails, Kegs, Half Barrels and Barrels.
Send for sample of the celebrated
Frazer Carriage Grease
The Frazer Goods Handled by the Jobbing Trade Everywhere.

FERMENTUM
The Only Reliable Compressed Yeast.

Grocers and Bakers not handling our yeast are requested to write for samples and prices. One trial will convince all of its superiority for freshness and strength.
L. WINTERITZ,
State Jobbing Agent,
GRAND RAPIDS, MICH.
Special care given outside shipments. Visiting merchants are invited to call at the distributing depot, 106 Kent St.

WM. SEARS & CO.,
Cracker Manufacturers,
37, 39 and 41 Kent St., Grand Rapids.

CURTISS & CO.,
WHOLESALE
Paper Warehouse.
We carry the VEBY BEST double or single bit, hand-shaved ax handle ever made.
Houseman Block, Grand Rapids, Mich.

LEMONS!
Our lemons are all bought at the cargo sales in New Orleans and are as free from frost or chill as in June.
PUTNAM & BROOKS.