VOL. 6.

GRAND RAPIDS, WEDNESDAY, AUGUST 28, 1889.

A GRAND SUCCESS.

Fourth Annual Convention of the Mich-

igan Business Men's Association.

NO. 310.

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Pumps, Pipes, Etc., Mantels and Grates. Weatherly & Pulte,

would figure. I have figured it out money. It is a mistake. Take, for inpay \$5 a month. First, we figure upon the stock to mature-placing it high, as the experience of most organizations is that stock matures in from six and oneamount a month than many companies stock, which he can do, and he bids 10 ten years, making that stock \$600, inter- build houses on those lots. est \$700 and premium \$100, which would for the use of \$900 for ten years. Will pay something like 7 per cent. any money-loaner loan \$900 for ten years value. The loan is limited, however, to worth \$75. three-fourths of its value, as a loan can only be made for three-fourths the aperty and the security is increasing every accrue. month. There are many of our members paid in any length of time and wishes to stock. 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 association. In several cases members have stances have compelled them to with- Minneapolis. draw. A few days ago we had a case, a teamster, who had paid in \$30 on his

of members who will take your stock-I or three dollars a week. In one associawill take it myself." His withdrawal tion in Chicago but a short time ago there Insurance," as follows: value was about \$40. He said: "I don't was a \$40,000 series paid out and \$30,000 know how under heavens I could have of it went into the hands of the employes That contains any the ferior tobacco. "ill-flavoring" or other in-had paid \$2.50 a month, which almost Mr. Sprague any man can easily do.

A delegate - How many citizens of

Mr. Blain-I do not know of a single it had not been for our Association.

she is paying \$3.54 a month and owns her own house.

tails of this system?

kind exist in this State.

years. We have loaned money there it home, costing 25 cents more. You panies doing business in the State of Michigan. From 1870 to 1886 inclusive, at a discount as high as 24 per cent., and sell it to Tom, Dick and Harry for a dolat a discount as high as 24 per cent., and still they are well satisfied that they are lar a bottle and make 30 per cent. profit lar of these companies had received as premiums \$41,283,323.23 from the State [CONTINUED FROM LAST WEEK.] borrowing at a less rate than they would increase of the capital by this payment to go to a bank or a private individual. Saved 25 cents on each bottle. Is that a loss \$23,226,629.32, leaving a balance of interest each month—combining it— It is a grand, good thing in every respect. business transaction? I say, yes. There and it is safe to say that, during that s much more rapid than many men The main point of the whole thing hinges is where the building and loan associa- seventeen years, by safe investment in upon the secretary. You cannot elect tion comes in, between the consumer and interest bearing securities, this sum was many times for people who wished to any man to be secretary. You must have manufacturer. There is this consolation, more than doubled, making from \$35,know about the payment of their pre- one particularly adapted to that work. so far as the widow is concerned: Where mium. They think that a premium of I happened to be one of a committee that she was paying \$6 a month rent for her the 10 or 12 per cent. must make the interest examined our secretary's books at the house, she is paying into the association multitudes of strangers who are willing much higher than they would have to last report. I was surprised at the \$3.54 a month and lives in a better house pay if they went elsewhere to borrow the amount of work that man has been doing than ever before. I will guarantee she at a nominal sum. I have ten shares will pay for it in eight years. stance, ten shares upon which you would myself. The secretary not only looks after the dues and interest, but after the Mr. Sprague in this way: To use a a basis that it would take ten years for mortgages, the insurance policies, the peculiar illustration, the borrower and taxes, and all the details—sees that they are kept up. We find that it is a great in the same pile. I borrow \$1,000, but Again, the admitted assets of these same companies, in 1886, after paying dividends and expenses during all these

with withdrawals: At the last meeting stock I hold. The next month there is tock I hold. The next month there is tock I hold. do. Paying 50 cents a month for ten of one of Grand Rapids associations, \$500 or \$1,000 more to be sold. Someyears would be \$60 per year, or \$600. there were eight withdrawals. One lady body pays 15 per cent. for it. I am in- in my estimation, it belonged to the polwished to leave town. The other seven wants to borrow to the amount of his were members of the first series. The rich out of the same pile. This woman seven withdrew to buy lots with the per cent. premium, it would amount to withdrawal money and immediately sub- better than ever before and is steadily \$100. He pays 7 per cent. interest upon scribed for stock in the fourth series on paying the mortgage on it; and just as stock on which he pays \$70 a year - \$700 in which they propose to borrow money to sure as the sun rises and the sun sets, it

A delegate-There is something mysbe \$1,400. Where he borrows \$1,000, he terious about the fact that the money loangets but \$900, so that he has paid \$1,400 er can get 30 per cent. and the borrower

Mr. Blain-I will state that much of for \$500 interest? I say no. It makes the profits of this association arises from the interest only a trifle more than $5\frac{1}{2}$ that one fact of which Mr. Stowe speaks. per cent. I claim that that is less than Our first year we made a showing of 31 any person can go out and borrow the 7-10 per cent. net gain to the association. same amount of money for. It gives During that year there were several withpeople more courage. If a man lives in drawals. I bought one member's stock, a house that he thinks is his own, he is ten shares, just before the year expired, happy. At the same time he may have on which he had paid \$60. I gave him a mortgage upon it for nearly its full \$65 for it. The day I bought it was

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

praised value. It is more than most men Mr. Blain-That was all he asked for would loan on the same property; but it. If that stock had been withdrawn, the payments of dues and interest on the the accumulations would have gone to loan, being paid monthly, they are re- the association. It is by these withducing the indebtedness upon the prop- drawals that much of the accumulations

Mr. Stowe-The theory of the associawho pay in for a few months, then wish tion is that eventually every member to withdraw. There is a clause in the must become a borrower. A man can law providing that if any member has only borrow to the extent of his capital

> 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 taken stock, but after a time circum- the so-called national associations of

Mr. Blain-In the city of Philadelphia 144,000 homes have been bought through stock. Circumstances were such that it this influence. In the city of Chicago was necessary for him to draw out. He the employes of Marshall Field & Co. gave notice that he would like to with- are largely members of these associations, draw. I said to him: "There are plenty some of them cash boys, receiving two

Mr. Sprague-We have not had one in our town; but, still, it is like the life insurance business - when an agent Lowell have homes they have been paying tackles to me it "fuddles" me all up. I too short, as is yours for listening; but I for in this way who would not have had am so now. It seems as though the bendesire to briefly exhibit a few facts which members, who had \$280.675.0 them, if it had not been for this associa- efit to be derived was enjoyed by the will exemplify its importance, and to much a week and pay it in. That, permember who would have had a home if haps, is the point. In other words, you haps, is the point. In other words, you ment of a safe, solid, permanent insurance at its have paid out \$27,475 in premiums, and have received for losses \$3,791, or about \$3 for each \$1,000 of insurance. Thus, Mr. Redding-Just a word. I live in induce him to save money to buy a home. Findlay, Ohio, a town of about 30,000, It is nonsense to say that a certain por-Ask for Geo. Moebs not as large as Muskegon. We have one tion are borrowers. If they borrow, and Co.'s "BEN foreign association (the Minneapolis somebody must lose. Whatever the lendnot as large as Muskegon. We have one tion are borrowers. If they borrow, affair) and five local associations. The er makes, the borrower must lose, and secretary of one of the local associations whatever the borrower makes, the lender told me not six weeks ago that they received monthly about \$60,000, and that the money in a bag and shake it up and the money in a bag over 2,000 workingmen were getting make more of it. All the benefit must homes that they never could have ob- come by inducing the people to save tained in any other way. There are money. Why won't any savings instituhundreds of others in Findlay who are tion answer the same purpose? The receiving homes and paying for them at borrower and the lender cannot get rich at the least cost. I say at the least cost, the rate of 25 and 50 cents and a dollar a out of the same pile. It "fuddles" me because, in any other business in life, if week who could never have gotten them Just as life insurance does. (Laughter.) a man pays twice or three times the value without this aid. We know they are a benefit to us and I believe they will be a benefit anywhere.

Just as fire insurance does. (Laughter.)

If he would tell me how long it would of an article, we say that he is swindled, and the proprietor of such a business is called hard names and, in some instances, low the widow right through until she law steps in and shuts up his shop. Mr. Blain-In connection with Mr. has the house and lot all paid for and it If your hatter tried to sell you a hat for Stowe's widow, I intended to say that is hers; tell how many dollars she paid ten dollars which only cost him two, this lady was paying \$6 a month rent for -then these gentlemen who are "fudthe house in which she lived. To-day dled" just as I am can understand it.

> York. It costs \$1 in New York and 25 groceries? Answer—The Legislature enacted a cents to get it here. I send and get it. Now, let us see if the stock insurance

erse City. It has been in operation five can buy a dozen bottles for \$9 and bring about 150 joint stock insurance com-

must have \$1,000 stock. If I pay 12 per Mr. Stowe-One point in connection cent. premium, I get the benefit on the terested and am benefited. We both get spoken of by Mr. Blain lives in a home will be paid for. She is paying both principal and interest. It is hard to dispute 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 concluded to make some use of it and borowed \$2,100 on it, at 19 per cent. premium. 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 benefited, because it is distributed among us all. In three years every share will be worth \$100.

Mr. Stowe-I move that the Committee Mr. Stowe—I move that the Committee amounts of idle capital.) Again, the total income of these twenty-nine comcourage the organization and mainenance of building and loan associations where the towns are large enough. of management absorbed \$21,017,349.29,

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

The meeting then adjourned.

THURSDAY-MORNING SESSION. On re-assembling, Thursday morning, M. C. Kelley read a paper on "Mutual

The question of mutual insurance is one of the live questions of the day, of immediate and pressing interest all. For over a year it has received the attention of the business men's associaattention of the business men's associations of Michigan. I do not propose to present an exhaustive review of the sub-client. My time for preparation has been lightly the for preparation has been lightly attention of the business and attention in Muskegon. A circular was addressed to every member of the Association requesting a statement of the laboring man who is bound to save so much a week and pay it in. That, per-desire for this State, viz., the establish-

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 criticising this or any other plan we should keep constantly in view the object sought to 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 would you not feel that you were being swindled? If your grocer attempted to dled" just as I am can understand it.

Mr. Blain—I think I can throw some for one hundred cents, or flour costing light upon it. I go to a druggist and four dollars a barrel for twenty dollars a C. H. May—I would like to inquire if there is any publication giving the de-

law under which all organizations of the kind exist in this State.

Now, then, you come here and start a drug store and there are ten or twelve of this State.

Mr. Hastings—We have one in Trav-Mr. Hastings-We have one in Trav-lus who want a bottle of medicine. You to pay for our insurance? There are

expenses. Is it any wonder, then, that to contribute so large an amount of capital, in small amounts from each one, to set them up in the business of banking and money loaning? S. P. Hicks-I think I can enlighten have been looking for just such strangers -if I could fine them I would "take them in."

Again, the admitted assets of these vears, was \$190,783,229.29, or, a surplus the forum of equity and good conscience? icy holders. 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 previous 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 business as to require \$16,000,000 for expenses incurred in the collection and dispursement of \$9,000,000? If any other whole world that conducted its business o recklessly and extravagantly, would not a court of chancery appoint a reeiver and wind up its affairs in short order? The net assets of these twentynine 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 turing policies. that a part of these assets is the capital invested by the share-holders of the companies in payment for their stock. stockholders of these twenty-nine companies is \$3,678, 500, so that the surplus of net assets over the cash capital paid in will only be \$515,310,992.85. is nothing like being exact in such matters—especially with strangers who are seeking for investments for small esolution advising business men to en-ourage the organization and main-ourage the organization and mainthan 32 per cent., was paid for death losses or endowments, while the expenses 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. apse, and 25 per cent. are not taken after they are issued, we see that a stock ife 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 accomplish 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 Assoamount and cost of his insurance. Anmembers, who had \$280,675 of insurance on their property in stock companies, at an annual average cest of \$21 per \$1,000 for the amount insured. During the past five years, the thirty-one members \$3 for each \$1,000 of insurance. for each \$3 of indemnity received it has cost the members \$21 paid out to the stock insurance companies, or we have paid \$18 for collecting and disbursing \$3. Is this a fair, honest and equitable transaction? Is it good business sense to continue this policy longer? Take the insurance business of the whole community, and it might not look so bad for the stock companies, but this statement does show that the cost of insurance of the risks of the business men of Muskegon, and probably of the whole State, in the stock companies is seven times as much as its actual cost to the companies; in other words, the stock insurance companies sell you the barrel of flour costing three dollars for twenty-one dollars. How do you like it? Shall we apply the same terms to them that we applied to the hatter and grocery dealer?

Compare with the foregoing exhibit of the cost of insurance in stock insurance companies the statements of mutual fire insurance companies as made to the Commissioner of Insurance of Michigan. 1886, policies were in force in the mutual companies of the State for \$152,000,000. Assessments were levied to pay losses of insurance. The actual losses paid were \$259,650.88, or \$1.70 for each \$1,000 of insurance, leaving the cost of collecting and disbussing the money at 23 cents per \$1,000 of insurance, as against \$18

per \$1,000 in the stock companies. Or, [CONTINUED ON THIRD PAGE.]

AMONG THE TRADE.

GRAND RAPIDS GOSSIP.

L. F. Judkins has opened a grocery store at Paris. Olney, Shields & Co. in business on his own account. 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 and stationery stock of Hutty & Dickinthis city, locating at 151 Monroe street.

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

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 \$30,000. 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 con cluded to retire from business

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

D. R. Crane & Son, whose store and chosen. 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 adjustible storm house, which is put together with hinges and by the Grand Rapids Refrigerator Co.

H. Leonard & Sons have shipped five The balance of the machinery he will sell. 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 Septem-

AROUND THE STATE.

Dryden-L. C. Merritt has removed his general stock to Vassar. Pontiac-C. . 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 re moved his general stock to Napoleon.

Son.

Otsego Lake-H. J. Marsh's general

New Lathrop-W. P. Petty has sold closely, but they are the exception. his general and furniture stock to D. W.

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 suc-

fruit business. Manistee-E. A. Tilley has closed out

his book and stationery stock and retired from business. Otisville-Parker & Dunston are suc-

ceeded in the hardware business by Parker & Stringer. Port Huron-Robert P. Thompson has

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

in the dry goods, grocery and boot and crowded are the return steamships that of benefit to the buyer in the matter of shoe business in the store formerly occupied by E. A. Tilley.

Kalamazoo-A. P. Connor & Co., who much improved. conduct a boot and shoe and men's furnishing goods business at Muskegon, have opened a clothing and furnishing salt trust.—Detroit Free Press. goods store here.

the purpose of taking guests thither. fresh wife.

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

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 son. 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

Bay City-McKeon & Glover have confor 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

Bay City-The planing mill and box factory of W. H. Nickless was recently lumber.

Evart-B. G. Colton bought the shingle in use. The device will be manufactured sold to M. Belanger & Son, who are having it set up to run their tool factory.

Kalamazoo - The Chamber of Commerce has agreed to give the Peninsular bonus of \$1,500 when twenty-five men 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 large number of his men who have been employed on the Ocqueoc 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 Owosso-Swarthout & McKenzie have available inch of piling room. One sold their meat market to Converse & manufacturer has 8,000,000 feet of unsold lumber on dock and has been forced Jackson-Belden & Belden succeed to pile his lumber back from the docks to Pierce & Belden in the hardware busi- 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 store has been closed on chattel mort- the dock to be placed on the vessel. Some manufacturers are sold and shipped up

Purely Personal.

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

dealer, was in town one day last week, for the first time in over five years. Will M. Butts, book-keeper for Haw

A. Giddings, the Sand Lake genera

kins, 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 ceeds Wm. Bradley in the grocery and few days, buying goods for the fall

Will P. Granger is now the possessor of a Jersey cow, obtained through holding the lucky ticket in a raffle, and is broker's office in this city for the benefit seriously considering the subject of calf of the retail trade. The idea is new and culture.

Frank J. Dettenthaler and family are back from Colorado Springs. Contrary through brokers and the system is conassigned his wall paper and picture stock 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 his commission comes from the seller. Scotland and Ireland, prior to sailing Hence, it follows that if the broker is a Manistee-Jos. Shepherd will engage from Southampton or Liverpool. So capable and reliable man, he should be able to get back. His health is very

The First Salt Trust.

Lot's wife was the first to suffer by

Fisher & Underwood would do well to She suffered because she did not trust. Ontonagon-A new store at Stannard It was when she looked back the old way was recently opened with a dance and that she became a pillar of salt. Lot banquet, 250 people attending it. A himself was in the combine. He realized special train was run from Ontonagon for on the pillar and was left free to take a among the wholesale trade of this city.

THE P. OF I.

Progress of the Noble Order--Interest ing 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. will attend to the store. Shattuck happened to be feeling a little edgeways toward the P. of I. stores and Ira assured him that his house was tracted to put in 25,000,000 feet of logs 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 chagrinned the next day to learn that Smith had sold Henry Henkel, of Howand, in their stead, W. H. McCormick and City, a \$700 bill-the first order he and Leonard S. Dickinson have been had ever taken from that merchant. eling representative for Frank & Lam-Shattuck immediately notified Edson. Moore & Co. to cancel his order, a request they declined to grant, and the destroyed by fire, and the next day goods now lie in the depot at Sand Lake. \$5,000 worth of dry lumber belonging Shattuck declares that he will never reto him was burned. No insurance on ceive them, as the goods were sold him under false representations, and a number of retail merchants along the line of mill formerly operated by Beardsley & the G. R. & I. are so sanguine that he is can be folded for shipment or when not Davis. The engine and boiler he has 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 Carriage Co., an embryo organization, a own game. He contracted to sell them goods on a 20 per cent. margin, but stipare employed and as much more when ulated 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, taken the job of lumbering the McGraw delinquents and long-winded individtract on the Dead River, is making uals-in consequence of which Mr. Colby preparations to put in 30,000,000 feet. A is seldom asked to grant the concession above referred to. If all the men who cater to the P. of I. trade were as longheaded 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 who has been Cashier for over twenty shall be sold, but they also assume to say how they shall be sold and by whom. Henry Strope, 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 Rockford-B. A. Fish, Joshua Colby.

Cedar Springs-John Beucus, B. A. Fish, Ward Bros. Sand Lake-C. O. Cain, Jas. H. Bray-

Howard City-Henry Henkel. Morley—Henry Strope. Coral—J. S. Newell & Co.

Kent City-R. McKinnon, M. L. Whit-

Nashville-Powers & Stringham. A New Departure.

Messrs. O. D. Fisher and D. C. Under wood announce in another part of this week's paper that they have opened a has much to commend it. The purchases of the jobber are almost entirely made sidered 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. it is a little uncertain when he will be prices, as well as in the quality and style is a matter of considerable importance and one where the broker could do his customers great service, and Messrs.

> 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 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 Onekama, 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 for Daniel Lynch, but now engaged in general trade at Fennville, goes on the road for Putpers & Processing to the Putpers

road for Putnam & Brooks. His brother

It is stated, on excellent authority, that the President and Secretary of the asked Ira if he sold the Patron concerns. Knights of the Grip both communed with nature on the occasion of a water trip from Pentwater to Ludington a few days

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

Will J. Morley has severed his con nection with the Powers & Walker Casket Co., to take the position of general travbert, 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; Evart House, Evart: 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 cone into liquidation. But for the collapse of J. Frank Collum, the Minnear olis 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 Presiden of the American Exchange National Bank of Detroit, succeeding Alexander H. Dey, deceased. George B. Sartwell, years, has been made Vice-President. Hamilton Dev. 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 Dev 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.

isements will be inserted under this head for s a word the first insertion and one cent a each subsequent insertion. No advertise en for less than 25 cents. Advance payment.

BUSINESS CHANCES. BUSINESS CHANCES.

FOR SALE—\$1.800 PRIG STOCK AND FIXTURES, located in a thriving village of the most luxuriant farming district in Medigan; best of reasons or selling; this will bear inspection. Address, O. B. Farrand, Williams & Co., Detroit, Mich.

FOR SALE—WELL SELECTED DRUG STOCK IN Southwest Michigan's prettest city of 5,000 inhabitants, invoice with fixtures, \$2,000 to \$2,500 or selling, manufacturing interests requiring more attention. Address, S. & M., care Tradesman. 483 attention. Address, S. & M., care Tradesman. 483

FOR SALE-DRUG AND GENERAL STOCK IN A good farming community. No other drug store within nine miles. For particulars, address brugs, care Michigan Tradesman. 476

MONEY IN THIS-SHINGLE MILL AND FULLY-dequipped woods outfit, all running now, for sale at a bargain: owner going West. Write at once. C. L. Gray & Co., Evart, Mich. 477

FOR RENT-A GOOD DRY GOODS STORE IN GOOD business town; good opening for the right person. Address Box 85, Dryden, Mich. 478

FOR SALE-OR WILL TRADE OR EXCHANGE FOR FOR DRAGE FOR THE PROPERTY IN SOME CITY OF THE PROPERTY OF THE PROP Topoperty in some city of not less than 2,060 pepulation in Middle or Southern Michigan. Stock of drugs and general merchandise and store buildings, well located for business, and is now doing a trade of \$1,500 per month. Cash value of buildings, \$2,500; stock, \$5,000; can reduce stock to \$2,500 in 60 days. Buildings all in good repair; stock in good shape; satisfactory reasons given. Address No. 479, care of Michigan Tradesman.

FOR SALE—HAVING OTHER IMPORTANT INTER ests, we offer for sale our stock of drugs, groceries Lets, we offer for sale our stock of drugs, groceries, crockery, glassware, wall paper, paints, oils, 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. Paw Paw.

SITUATIONS WANTED.

WANTED-TO EXCHANGE-A LOF ON WHITE'S plat, South Division street, for lumber, mason work, plumbing or painting. No. 38 Ottawa St. 482 MISCELLANEOUS.

WANTED-SEND A POSTAL TO THE SUTLIFF 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.

MORTGAGE SALE!

Having taken possession of the Hutty & 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.

A bill of fare of over fifty different well pre pared 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 the after be a steady customer

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

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Gustom Made

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

7 Pearl St., Grand Rapids, Mich.

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Carpets, Oil Cloths, Rugs, China Mattings Draperies, and Parlor Screens

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A thoroughly equipped, permanently established and pleasantly located College. The class
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teachers. Students graduating from this Institution MUST be efficient and PRACTICAL. The
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apply to us. Do not go elsewhere without first
personally interviewing or writing us for full
particulars. Investigate and decide for your
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FOR SALE! The Drenthe Cheese Factory. Well equipped for handling the milk of 400 cows. Terms easy. Address

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Merchants, YOU WANT THIS CABINET

Thousands of Them

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

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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.

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Product of Our Factory at Fon du Lac, Wis.

You can buy a better \$3 Men's Calf Shoe and other grades made by C. M. HENDERSON & CO. near your own door than other manufacturers can offer, and this is true of our Ladies' Fine Dongola and Goat \$2.50 hoe and our \$3 Henderson French Kid, and other grades nade at our Dixon Factory, where our celebrated "Red School House" Shoes are produced. We have special advantages for manufacturing them and make them all on the theory of merit and style. "The proof of the pudding is in chewing the string," and if you will test them we shall highly appreciate it and are sure it will prove to your advantage. Our heavier grades of goods

nade at our third factory are also acknowledged to be unequaled G. M. HENDERSON & CO., Chicago.

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Mail Orders Receive Prompt Attention. See Quotations in Another Column.

For Sale! New and Second Hand Machinery, Including:

One 24-inch Planer and Matcher,
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Having erected a New Granite Factory with the Latest Improved Machinery, we can Guarantee all Work First Class and Fill Orders Promptly.

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Association Notes

Referring to the annual picnic of the Travers ity B. M. A., the Eagle of that place remarks: It is possibly the only instance on record where all business houses were closed in a town of 5,000 inhabitants to have a day of all-around-fun. Every one speaks of having a delightful time nd were glad that the business men of Trav rse City looked so much to the desires of

Allegan Gazette: The Business Men's Assocition held a meeting Monday night to consider e steps necessary to rejuvenate the organiza-For some time only a handful has turned out to the meetings, but now "a dose of elixir" s to be injected into the society and rousing big neetings will be the order of the day in the future. Monday night's meeting was an enthusiastic one and a committee was appointed to look up all members not present and secure a written promise from them to attend a meeting Septempromise from them to attend a meeting September 2, when changes in the constitution and by level will be considered. The Business Men's when by a simple turn of the wrist they be considered. by-laws will be considered. The Business Men's could enjoy the advantages of mutual companies. be hoped that it may at once regain its former efficiency and popularity; and to judge from the present enthusiasm of its prominent members, panies in Michigan? I regret to say that that is just what will happen. Every member should make it a point to be at the next meeting.

is time to allow him to attend to the duties of Secretary.
"No," he replied, "I shall regulate my

work so as to attend the meetings of the Muskegon Association. I expect that the work will call me away from home, howver. I have consented to visit each one of the local associations; talk to them, ncourage them all I can-in other words, make a tour of inspection. I shall plan my trip so as to take in towns adjacent each other, and the local associations will hold special meetings to receive me. "When does the State Executive Board

"It is called to meet in Grand Rapids about the 25th of September, during the time that the fair is in operation. The standing committees are invited to at the meeting held in Muskegon, are successful companies in the State, for a members of the Board, so you see we season, in Sanilac, Huron and Tuscola members of the Board, so you have a complete working force that can be gathered together easily. One matter of interest to come before the Board is of the State several years ago. Nearly organize new associations, and visit and theer old associations or re-organize them if found necessary. This is a very imbe made with great care.

"What is the plan of campaign for this "It is the organizing of new associaions, the re-organizing or the juvenating of a rating plan. The insurance scheme is meeting with good success, and the rating system now under discussion is not the Iowa scheme, but one of our own.

In not the Iowa scheme, but one of our own.

The design is like this: Each merchant will report whoever deals with him on will report whoever deals with him on what his wages their overations.

Town in the laws to-day in the inforce of habit so great that we must bow our heads under the yoke of capital in all our enterprises, when it is not necessively plant the money it now costs them. Is the money it now costs them. Is the money it now costs them. In the m or salary is, whether he owns any real estate, etc. These reports will be colected by the local secretary, and classided, whether excellent, good, medium, or bad. In course of time, the secretary will probably have reports of the same man from half a dozen or more mer-The number of times he obtains credit will also be taken into account in the rating. Now, when any one asks for credit, the merchant can obtain from the ecretary his rating, and can go ahead with his eyes open. The secretary will be in his office all day, and can be reached at any time. When a person removes from the jurisdiction of one association to that

The Old, Old Story.

Secretary's office.

of another, his rating will be forwarded.

The whole system, if adopted, will be managed most probably from the State

The stock and fixtures of J. L. Fuller's last Friday, to satisfy a mortgage of Provision Co., of Grand Rapids. The net returns from the sale were only about \$140. Poor judgment and a heavy credit business was the direct cause of Mr. Fuller's insolvency. He looked upon mankind as being generally honest, and, having a kind and liberal disposition, he trusted patrons, as he now realizes-to has never been extravagant, and is cer-Barnhart and Horace Hoffman will, we learn, conuinue the business at the old stand, and, if they will but profit from Mr. Fuller's experience and sell for cash only, they cannot well help being suc-

wouldn't sell it to anybody but an old The railways and all associations of capcustomer like you. It was my eldest ital throughout this country would soon daughter's little pet lamb. It broke her disorganize and disband if the owners of heart to let it go. You see, she had the capital—the shareholders—were in-played with it ever since she was a little dividually liable for all the companies' girl. I-I-mean to say-Oh, you prefer debts, and the business of the country this end we believe that the efforts of some veal cutlets. Shall I send 'em up, would be paralyzed.

A GRAND SUCCESS

[CONTINUED FROM FIRST PAGE. take the whole period for twenty-five years previous to 1886 inclusive: Amount simply a method of evading the law and of insurance in force \$2,174,427,429; assessments levied, \$3,505,197.49; losses an injunction to prevent the enforce-paid, \$2,972,554.49, or \$1.37 for each ment of a liability imposed by the law as \$1,000 of insurance in force; cost of colitions and standard in the session of the sessi lecting and disbursing 24½ cents per a liability and a burden against which it \$1,000 of insurance. If these statistics should protect the policy holders, and it \$1,000 of insurance. If these statistics made to the Commissioner of Insurance of the State of Michigan prove anything, they prove that the cost of collecting and disbursing insurance losses through the unlifying the very law under which and substituting average of stock companies doing business in the State of Michigan is about for it a mere agreement among themseventy-five times more than through a selves. Of what use is such a law? Of mutual insurance company. The won-der is that the business men of Michigan contract among themselves to mutually will continue to do business with, and insure themselves. Of what use, then, pay the high rates of stock companies, is a law which only hampers and embar-What are the difficulties in the way of the accomplishment of the declared ob-

the laws of Michigan are in a deplorable hould make it a point to be at the next meeting, ome general business was also transacted, in the Union with which I am acquaintcharles Bassett was appointed a committee to see the business men individually and get them to close their stores and shops during the funeral of Ira Chaffee, and to attend the services in a body. S. D. Pond, as chairman of a committee appointed for that purpose, reported a new plan for increasing the efficiency of the collection department. A communication from the court house building committee, asking the Associa ich is attend the services at the laying of the local control of the Legislature for the last ten years, there has been a strong lobby in the local committee, asking the Associa the laying of the local committee, asking the Associa the laying of the local committee, asking the Associa local control of the Legislature for the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the last ten years, there has been a strong lobby in the local control of the laws are so absurdly framed, and mutual insurance companies so hampered as in the State of Michamass of absurdities, and it will require herculean efforts to amend them so they may conform to common sense and justice. Every B. M. A. in this State should commence now to investigate and agitate this subject and continue to do so until the next meeting of the Legislature; and when that occurs, they should be prepared to demand the enactment of a law being the strong through the services at the laying of the last step is authorized, are a bungling mass of absurdities, and it will require heaves of absurdities, and it will require Charles Bassett was appointed a committee to ed where the laws are so absurdly framed, there has been a strong lobby in the interest of the stock companies in conbusiness men belong to other societies, the Association will not attend in a body. A report from the Secretary was also received and accepted.

President Whitney's Plans.

From the Muskegon News, Aug. 22.

A reporter for the News inquired of C. L. Whitney last evening if his election to the position of President of the Michigan Business Men's Association would interfere with his duties as Secretary of the Muskegon Business Men's Association would the Michigan Secretary of the Muskegon Business Men's Association would be sufficiently as the manufacture of the stock companies in constant attendance, opposing the passage of every law in the interest of the stock companies afair chance in their competition with the stock companies. Despite the foregoing obstacles to success, there are now sixty mutual companies in the State struggling to overcome the foolish limitations of law, and their assistance can be depended upon to favor the enactment of a fair and equitable mutual insurance law; and the chartment of the Michigan passage of every law which was designed to hamper and harass the mutual companies to the stock companies. Despite the foregoing obstacles to success, there are now sixty mutual companies in the State struggling to overcome the foolish limitations of law, and their assistance in their competition with the stock companies. Despite the foregoing obstacles to success, there are now sixty mutual companies, and favoring the passage of every law which was designed to hamper and harass the mutual companies of every law which was designed to hamper and harass the mutual companies of every law which was designed to hamper and harass the mutual companies of every law which was designed to hamper and harass the mutual companies, under charter of the Michigan passage of every law which was designed to hamper and harass the mutual companies, under charter of the Michigan passage of every law which was designed to hamper and harass the mutual companies, compelling them from time to change the four charter of a fai the Muskegon Business Men's Association.

"No sir," replied the newly elected President, "what made you think it would?"

The scribe suggested that it was his humble opinion that perhaps the duties of President would occupy too much of his time to allow him to attend to the phones, telegraphs or other monopolies al because of duplicity in the title. It have never been passed, while laws to have never been passed, while laws to prevent the success of mutual insurance good laws passed by the Legislature of Michigan for the interests of the people companies have been passed.

What has been done by law to destroy mutual companies? First, mutual insurance companies are confined in their business to three adjoining counties. business to three adjoining counties. through the inadvertence and negligence Why is this? It is well known that the stability and safety of an insurance com-pany is promoted by having its risks feated in their purpose. widely scattered—so far apart that no single fire can destroy so much property or inflict so many losses as to impair the capital of the company. It would seem that this law was designedly passed to prevent the mutual companies from The standing committees are invited to meet with the Board. The chairmen of these committees, by a resolution adopted at the meeting held in Muskegon, are adopting a rule of action necessary to season, in Sanilac, Huron and Tuscola counties, were swept out of existence by the appointment of a State Organizer, to every risk in the three counties was consumed. Could this have been so if the companies had been allowed to do business all over the State? In that case, the portant officer, and the appointment will sufferers by the fires would have received contributions from their mutual insurers all over the State, the outside world would not have been appealed to for charitable contributions to relieve their given by the insured, which should be Pl misery, and in due season the recipients of old associations inspection of the local associations by the President; the local associations by the President; the of their insurance would have rebuilt formation of the Michigan Business Men's Grie Insurance Co., and the completion of a rating plan. The insurance scheme is meeting with good success, and the stock is now being subscribed for. The to confine their insurance within too narrating system now under discussion is not the Iowa scheme, but one of our own.

Second, not satisfied with confining sary.

There is no doubt that a stock capital nutual insurance to a limited locality, increases the cost of running a company the laws now existing confine the business of any mutual company to certain deprives the policy holders of any share specified classes within those localities. Instead of consolidating and forming one stockholders, on the plea that the man strong company, thereby lessening expenses and including all classes of propagations of the piea that the man who has invested his capital for stock as a guaranty is the most largely interested penses and including all classes of prop-erty, as stock companies do, there must in its management and should control be a multitude of mutual companies formed to do the business-one for farm property, one for village and city prop- indemnity against loss at the least cost erty, one for merchants, one for manueach individual class of property requiring a separate organization, separate books, separate agents, managers, offi- dends on his stock. eers and offices, thus diffusing the efforts of mutual insurers for the purpose, it would seem, of aiding the stock com-panies to "divide and conquer" the mutual companies-to render the mutual tual companies—to render the mutual companies so small and weak that their the stockholder, while the mutual compower and influence will be insignificant. power and influence will be insignificant nd entirely unable to compete with the old, established, plutocrat stock com-

Third, perhaps the most outrageous and discriminating provision that exists, extraordinary losses, he might is the law making policy holders in mutual companies liable for all losses that may occur, without regard to the amount of their premium notes, a provision not that purpose, but this would not be known or applied to any other kind of needed if the foolish law confining the corporation in existence, and not known or applied in any other state than Michigan, so far as 1 know, excepting, perhaps, with risks wide spread over the California. If such a provision was applied to the

stock companies or to their shareholders, how long would they continue to do business? Such a provision is a violation iness? Such a provision is a violation of the fundamental principles which underlies the formation of all corporations. underlie the formation of all corprations. The prime object of all corporoations is o protect their members from individual "Yes, ma'am," said the butcher, liability. If corporations did not enjoy 'there's as nice and tender a roast of this advantage, not one in a thousand amb as you'll find in the market. I now in existence would continue to exist.

To be sure, the Supreme Court of our

Dry Goods.

UNBLEACHED COTTONS.

Prices Current.

policy holders may by contract between

themselves, protect themselves from th

enforcement of this liability; but this is

sometimes entails a suit in chancery and

are declared void for some technical de-

mise; in either case the people are de-

mutual insurance company.

Berwick L..... Blackstone O, 32. they are incorporated and substituting Exeter A
Full Yard Wide.
Great Falls E
Honest Width.
Hartford A
Integrity XX
King, E F
E X new era. Merrimack D fancy. " shirtings... " Repp furn Pacific fancy...... rasses them in their efforts? Why tolerate upon the statute books a lot of useless lumber which stands in the way of New Market B... rasses them in their efforts? Why tol-**Solid black. 072
**Washington indigo. 64/2
***Turkey robes ... 71/2
***India robes ... 71/2
***Undia sion and a snare to the unwary?

Generally speaking, then, we may say that the laws of the State, so far as the incorporation of mutual insurance companies is authorized, are a hungling. ject of the law and which is only a delu-" Ottoman Tur-key red BLEACHED COTTONS.
Blackstone A A.... 7
Beats All...... 4
Cleveland 7 windsorfancy..... "gold ticket indigo blue...... TICKINGS.
Amoskeag A C A...
Hamilton N....
Pearl River...
DEMINS. Amoskeas 834 Amoskeag, 9 oz... CARPET WARP. GRAIN BAGS. Stark. 8½ American.. 9 Valley City. CORSET JEANS.
Biddeford..... 61/2 Clark's Mile End.

> Mecosta-A. A. Pangborn's mill, Boom Lake, burned on the 20th. The loss falls heavily upon Mr. Pangborn, who had

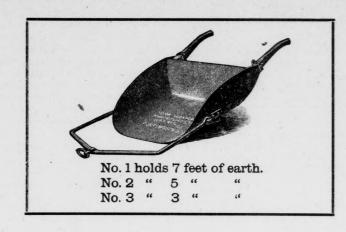
Coats', J. & P. 6 Holyoke.....

HARDWARE.

Prices Current.

Speaking for the Muskegon Business Men's Association, we want simply a These prices are for cash buyers, who pre- pay promptly and buy in full packages. mium notes of the insured, secured by a AUGURS AND BITS. dis. lien on the property insured, are a sufficient capital stock and guaranty for the Snell's. is better than a stock company, because in the case of a stock company we have BALANCES. only \$100,000 as guaranty, while in the case of a mutual company, if we have dis.
...\$ 14 00
net 30 00
dis.
60&10&10 BARROWS. \$10,000,000 of risks, as the Citizens' of Railroad. Grand Rapids has, on a basis of 2 per cent. premium, we have \$200,000 of premium notes as stock capital, secured by .30&15 lien on the whole \$10,000,000 worth of property insured. In the case of stock Door, Sargent. companies, the dividends paid must be taken from the cash premiums or notes the security of mutual companies so superior to that of stock companies, how long will the timidity of business men force them to pay the high rates of stock companies, when, as I said before, by a simple turn of the wrist, the writing their names to a premium note, they are the stock of the same than the same that the same than the same than the same than the same than the could get their insurance for one-fifth of prodigiously. There is no doubt that it in its management. This is vested in its rying out the mutual principle to furnish to the insured, it becomes the sole object | Ordinary Tackle, list April 17, '85 Bissell No. 5.
Bissell No. 7, new drop pan
Bissell, Grand of the stockholders to make it cost as much as possible to the policy holder, in order that he may receive larger divi-dends on his stock. Thus the interests of the stockholder and the policy holder are naturally antagonistic, just as much Grain. as freedom and slavery, or good and evil.
Experience demonstrates that the stock pany is managed for the interest of the policy holder—and that is why the Muskegon business man wants the mutual certainty is desired for the payment of to the gradual accumulation of a reserve fund by setting apart a small percentage of all eash premiums or assessments for operation of a mutual company to three counties is repealed. A company Curry, Lawrence's . Hotchkiss whole State could hardly meet with such a catastrophe as would impair its Brass, Racking's... Bibb's companies and show them to be the fair-Planished, 14 oz cut to size...
" 14x52, 14x56, 14x60
Cold Rolled, 14x56 and 14x60
Cold Rolled, 14x48...... est, the strongest, the cheapest and the best under all circumstances, if rightly managed, for the business man to patron-Morse's Bit Stocks...... Paper and straight Shank. Morse's Taper Shank... for the interests of the stockholders, while a mutual company is run for the interest of the policy holders, and it is because we desire insurance for ourselves

STEEL SCRAPERS.



Foster, Stevens & Co.,

WHOLESALE HARDWARE.

10 and 12 Monroe St. 33, 35, 37, 39 and 41 Louis St.

GRAND RA	PIDS, MICH.
EXPANSIVE BITS. dis. Clark's, small, \$16; large, \$26. 30 ves', 1, \$18; 2, \$24; 3, \$30 25	List acct. 19, '86
merican File Association List. dis.	Silver Lake, White A list " Drab A " " White B " " Drab B " " White C " Discount, 10.
GALVANIZED IRON. Nos. 16 to 20; 22 and 24; 25 and 26; 27 28 ist 12 13 14 15 18 Discount, 60	SAUSAGE SUUFFERS OR FILLERS. Miles' "Challenge" per doz. \$20, dis. 50@50&
tanley Rule and Level Co.'s 50	Enterprise Mfg. Co
Naydole & Co.'s dis. 25 Lip's dis. 45 Cerkes & Plumb's dis. 40&10 fason's Solid Cast Steel 30c list 60 blacksmith's Solid Cast Steel, Hand 30c 40&10 fate, Clark's, 1, 2, 3 dis. 60&10	Disston's Circular
tate, Clark's, 1, 2, 3 dis.60&10 tate. per doz. net, 2 50 terew Hook and Strap, to 12 in.4½ 14 and longer 3½ trap and T 4½ trap and T dis.60&10	"Special Steel Dex X Cuts, per foot "Special Steel Dia, X Cuts, per foot "Champion and Electric Tooth X Cuts, per foot "TACKS. dis.
trap and T. dis. 70 HANGERS. dis. 3arn Door Kidder Mfg. Co., Wood track 50&10 Champion, anti-friction 60&10 kidder, wood track 40	Gimp and Lace Cigar Box Nails
HOLLOW WARE	Hungarian Fails and Miners' Tacks. Trunk and Clout Nails. Tinned Trunk and Clout Nails Leathered Carpet Tacks.
HOUSE FURNISHING 600DS. Stamped Tin Ware	
HOES. Grub 1	Bright Market
Au Sable dis. 25&10@25&10&10 utnam dis. 5&10@25&10&10 vorthwestern dis. 5&10@25&10&10 knobs—New List dis. 10&10&5 door, mineral, jap. trimmings 55 door, porcelain, jap. trimmings 55 door, porcelain, plated trimmings 55 door, porcelein, trimmings 55 prawer and Shutter, porcelain 70 ricture, H. L. Judd & Co.'s 40&10 Hemacite 45	Tinned Market Common Per pound
LOCKS DOOM. dis.	with Goods. dis.
Stanley Rule and Level Co.'s	WEENCHES. dis. Baxter's Adjustable, nickeled Coe's Genuine Coe's Patent Agricultural, wrought, Coe's Patent malleable
Sperry & Co.'s, Post, Malled. 50	Bird Cages Pumps, Cistern Screws, New List Casters, Bed and Plate. 50&10& Dampers, American. Forks, hoes, rakes and all steel goods.
MOLASSES GATES. dis.	METALS, Pig Tin. Pig Large 2 Pig Bars 3
Advance above 12d nails. 0d to 60d	Copper is a component of chief value), 45 p cent ad valorem. For large lots the followin quotations are shaded:
d	"Anchor" Brand.
d	Duty: Sheet, 2½c per pound. 660 pound casks 68 Per pound. 767
d	Duty: Pig, \$2 per 100 pounds. Old Lead, 2c p pound. Pipe and Sheets 3c per pound. American
CLINCH. ½ and 1¾ inch 1 35 and 2¼ 1 15	Extra Wiping
inch. 85 4 and 4½ inch. 75 Each half keg 10 cents extra.	Cookson
% and ½ 1 60 inch 85 ¼ and 4½ inch 75 Each half keg 10 cents extra. 61 Linc or tin, Chase's Patent 60 65 Linc, with brass bottom 50 brass or Copper 50 ceaper per gross, \$12 ceaper per gross, \$2 chio Tool Co.'s, fancy 40 610 chio Tool Co.'s, fancy 40 610 andusky Tool Co.'s, fancy 40 610 andusky Tool Co.'s, fancy 680 tanley Rule and Level Co.'s, wood 20 610 PANS. 20 620	TIN-MELIN GRADE 10xi4 IC, Charcoal \$ 6 14x20 IC,
andusky Tool Co,'s, fancy. 40@10 Bench, first quality. @60 tanley Rule and Level Co,'s, wood. 20&10	14x14 IX, " 12 20x28 IX, " 12 Each additional X on this grade, \$1.75.
Try, Acme	TIN—ALLAWAY GRADS. 10x14 IC, Charcoal
tanley Rule and Level Co.'s, wood	19X14 IC, 9 29x28 IC, 9 11 10x14 IX, 6 14x20 IX, 6 12x12 IX, 7 14x14 IX, 9 14x24 IX, 11 20x28 IX, 14
fanilla 14	20x28 IX, "Each additional X on this grade \$1.50. BOOFING PLATES 14x20 IC. Terne M. F

ize and establish. A stock company

its reserved premium notes.

everything about it; and instead of car

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Subscription Price, One Dollar per year, payable strictly in advance.

Advertising Rates made known on application. Publication Office, 100 Louis St.

Entered at the Grand Rapids Post Office.

E A STOWE Editor. WEDNESDAY, AUGUST 28, 1889.

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 Observations of a Michigan Merchant the ignorant portion of the farming community. Numerous plans have been at the shrine of deception.

ing to harmonize, at the same time giving the following wholesome advice on the best method of dealing with the move-

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

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-operwherever 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 in 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 moneymaking 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 The above advice is as good in August tom. Of course, he is expected to scrape as it was last March, and if it is followed and pick and pick and scrape the poor

land for more than a thousand years, with the exception of a few small patches end of a store, would be an average sign 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 passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the soil through the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the forests has compelled the use of the land exclusively for passing the destruction of the land exclusively for passing the land exclusively for passing the destruction of the land exclusively for passing the land exclusively for passing the destruction of the land exclusively for passing the the use of the land exclusively for pasture and make money ten times faster than he turage and garden crops. The people can here, and where he can exercise his therefore would not feel the loss of the greed to his heart's satisfaction; and, my chance to grow wheat in Alaska, while word for it, Michigan will not shed a tear at his departure. E. A. Owen. fisheries would make them contemplate the territory as a more favored and spacious Iceland.

and otherwise, who are taking advantage ceptionally good one and the location is

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 excep-Retail Trade of the Wolverine State. tion. 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 venerated 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.

on the North Pacific Coast.

Written Especially for THE TEADESMAN Having recently returned from Washproposed to combat the movement, but the sober second thought of business haps, a short letter embodying my obmen has persuaded them that the pesti-lence 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 older places that are not passing through t the shrine of deception.

As long ago as March 20, The Tradesdent and needs no demonstration on my As long ago as March 20, THE TRADES-MAN dissected the P. of I. movement, exposed the false claims of its propa-gators and disclosed the incongruous done and represented by strangers from elements which the leaders are attempting to harmonize, at the same time giving eign or Eastern ideas with them, assum ing 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 ment:

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

To any man who would depend upon his own iudividual effort and limited means for success in business, my advice is, stay in Michigan; stay where you can 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 rone of sand, events. until it becomes a rope of sand, eventually falling to pieces by its own weight.

If, on the other hand, the other merichants seek to make a mountain out of a mole-bill, taking it for granted that the seek to make a mountain out of a mole-bill, taking it for granted that the chants 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 In giving the above advice, The TRADESMAN is guided by the experience of the granger movement, which threatened to acquire alarming proportions two absolutely essential qualifications are nearly twenty years are a Crayer each. his stock too cleanly brushed or his floors too cleanly swept, or he would lose cus-

to the letter, the existence of the P. of I. idiocy will be materially shortened.

The success of the Icelanders as colonication Monitobe, has suggested that they is the margin on his merchandise, which, with the exorbitant freight rates charged by the exorbitant freight rates charged by the railroads, send up the cost of suptiended 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. sippi and north of the Alabama line, there should be room enough for the whole population of Iceland, whose less than population of Iceland, whose less than reference of the failed. The old commercial vulture is now supposed to seize the ranch (which he does whenever try as large as Ireland. Alaska probably he gets a chance) and turn the ranchman would be more attractive to them than out to browse on sage brush, with noth Manitoba, as they are accustomed to live by fisheries rather than by raising wheat. No kind of grain has been grown in Ice-

> in the Far West: B. MEISTER, BAUM, SEIGEL & CO.,

General Merchandise. The concern would probably embrace two or three branch stores and a bank Plainwell, August 19, 1889.

Attention is directed to the business opening advertised in another column The number of physicians, eminent by Lemon & Peters. The stock is an exof the elixir craze to get their names in- unsurpassed as a trading point.

HARDWOOD LUMBER.

The furniture factories here pay as follows for

out:		
Basswood, log-run	00@15	ä
Birch, log-run	00@16	ë
Birch, Nos. 1 and 2	@22	ä
Black Ash. log-riin	OCCUTO	ш
Cherry log-run	00@40	
Cherry, Nos. 1 and 2	00000	
Charry Cull	$(m)_{12}$	ш
Manle log-run	uua13	
Maple, soft, log-run11	00@13	
Manla Nos 1 and 2	(0.20)	۲
Maple, clear, flooring	@25	ĕ
Maple, white, selected	@25	ë
Red Oak log-rill	UUUU-1	
Red Oak, Nos. 1 and 2	UULCUAC	•
Red Oak, 1/4 sawed, 6 inch and upw'd.38	00@40	,
Red Oak, 1/4 sawed, regular30	00 @ 32	4
Red Oak, No. 1, step plank	@25	٠
Red Oak, No. 1, step plank	@55	•
Walnut, Nos. 1 and 2 Walnuts, cull	@75	,
Walnuts, cull	@25	,
Grev Elm. log-run12	000013	5
White Aso, log-run	000010	•
Whitewood, log-run20	00@22	į
White Ook log-run	000018	5
White Oak, 1/4 sawed, Nos. 1 and 242	000043	5



Every garment bearing the above ticket is WARRANTED NOT TO RIP, and, if not as re-presented, you are requested to return it to the Merchant of whom it was purchased and received STANTON, SAMPSON & CO. Manufacturers, Detroit, Mich.

Muskegon Paper Go.,

FINE STATIONERY, WRAPPING PAPERS, PAPER BAGS, TWINES, WOODEN DISHES, ETC.

Mail Orders Promptly Filled.

44 Pine St., Muskegon, Mich.

STARCH.

The Best Thing on the Market.

100 Boxes Sold in Grand Rapids the First Week.

Wax	Starch	is	sold	as	follows:

	50	%-1b.	Packages,	-		-	\$4.0
e	16 30	2 lb. %-lb.	Packages, Wood Boxes, Packages,	}	-	-	\$5.6

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

Sole Agents,

Grand Rapids.

STAR FEED MILL

Just what farmers need.



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

Agents Wanted for Every County Michigan and Wisconsin.

FOR TERMS WRITE TO

MELOY & RICH, 20 LYON ST., GRAND RAPIDS, MICH.



For Lowest Wholesale Quotations on

Best Scranton Goal

A. B. KNOWLSON.

25 Pearl Street, - Grand Rapids.



Cherryman & Bowen, Undertakers and Embalmers,

IMMEDIATE ATTENTION GIVEN TO CALLS DAY OR NIGHT.
Telephone 1000. 5 South Division St.
GRAND RAPIDS.

Plumbing,

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

Plumbers' Supplies. 184 East Fulton St., Head of Monroe, Telephone No. 147. 21 Seribner Street,

GRAND RAPIDS, - MICH.

Ionia Pants & Overall Co

E. D. Voorhees, Manager.

MANUFACTURERS OF

Pants, Overalls, Goats, Jackets, Shirts, Etc.

Warranted Not to Rip.

Fit Guaranteed.

Workmanship Perfect.

Mr. Voorhees' long experience in the manufacture of these goods enables him to turn out a line especially adapted to the Michigan trade. Samples and prices

Manufacturers of the following well-known brands:

QUEEN ANNE, MOTTLED GERMAN, ROYAL BAR, CZAR, SUPERIOR, MASCOTTE, CAMEO, PHŒNIX, AND OTHERS,

For quotations in single box lots, see Price Current. For quotations in larger

W. G. HAWKINS, LOCK BOX 173, GRAND RAPIDS.



E. G. STUDLEY,

Rubber **Boots and Shoes**



CANDEE RUBBER CO. Send for Large Illustrated Catalogue and Price List.

TELEPHONE 464.

No. 4 Monroe Street,

GRAND RAPIDS, MICH.

ER&FOX

SAW AND CRIST MILL MACHINERY



Planers, Matchers, Moulders and all kinds of Wood-Working Machinery, Saws, Belting and Oils.

And Dodge's Patent Wood Split Pulley. Large stock kept on hand. Send for Sample Pulley and become convinced of their superiority. 44, 46 and 48 So. Division St., GRAND RAPIDS, MICH.

WHOLESALE Anthracite and Bituminous Coal. State Trade a Specialty.

Before ordering your coal write to us for prices

GRAND RAPIDS ICE & COAL CO., GRAND RAPIDS, MICH.

THE

HOMSON & TAYLOR SPICE

Chicago.

Is a Combination of

The Finest Ingredients for use in Seasoning Meats, Poultry, Game and Fish.

SOLD BY ALL GROCERS.

DEATH

To the Pass Book.

Such is the fate of the Pass Book System wherever it comes in contact with the

Yradesman Gredit Goupon

Which is now used by over 2,600 Michigan merchants.

The Tradesman Coupon is the cheapest and most modern in the market, being sold as follows:

E. A. SYOWE & BRO., Grand Rapids.

TELFER'S Absolute Japan Tea, Crop of 1889.

This Tea was grown on the Kobe Plantation, picked in the month of May, cured and manipulated by the most modern machinery known to the trade, is without coloring matter, and is pronounced by experts to be the sweetest and best Tea produced. If you want to double your Tea trade, handle

TELFER'S Absolute Japan Yea.

TELFER SPICE CO., - -GRAND RAPIDS

PERKINS & Hides, Furs, Wool & Tallow,

NOS. 122 and 124 LOUIS STREET, GRAND RAPIDS, MICHIGAN. WE CARRY A STOCK OF CAKE TALLOW FOR MILL USE.

No Chemicals.



Is absolutely pure

and it is soluble.

To increase the solubility of the powdered cocoa, various expedients are employed, most of them alkali, potash, soda or being based upon the action of so

even ammonia. Cocoa which has been prepared by one of these chemical processes can usually be recognized at once by the distinct alkaline reaction of the infusion in water. W. Baker & Co.'s Breakfast Cocoa

is manufactured from the first stage to the last by perfect mechanical processes, no chemical being used in its preparation. By one of the most ingenious of these mechanical processes the greatest degree of fineness is secured without the sacrifice of the attractive and beautiful red color which is characteristic of an absolutely pure and

W. Baker & Co., Dorchester, Mass.

TNAM & BROOKS.

We manufacture a full line, carry a heavy stock, and warrant our goods to be STRICTLY PURE and

E. B. DIKEMAN.

S. K. Bolles & Co.,

Wholesale Cigar Dealers.

We will forfeit \$1,000 if the "TOSS UP" Cigar is not a Clear Long Havana Filler of excellent quality, equal to more than the average ten cent cigars on the market.

WEDNESDAY, AUGUST 28, 1889.

A GRAND SUCCESS. [CONTINUED FROM THIRD PAGE.]

this Association should be directed. For several years the extraordinary expenses of establishing a stock company in competition with those already established, would necessarily wipe out the prospective profits; and business men, instead of obtaining cheaper insurance, would pay just as high rates as at present and probably lose the interest on the capital and a part of the capital which they inand a part of the capital which they incommoded themselves to raise for the new company, thus, altogether, doubling the present cost of their insurance. On mutual company ought not to be onetenth of the cost of a stock company. It will require no high-salaried officials to invest its accumulating premiums and constantly renewed premium notes, se-cured by first lien upon all the property insured by its policy holders. What could be simpler, cheaper or more effec-

Let the local associations start organ-Let the local associations start organizations in three counties under the present law, (chapter 132, of Howell's Statutes, providing for a careful selection of risks, limiting the amount of insurance allowed to be taken in localities subject to risk from one fire, and protecting the policy holders by agreement from liability beyond the amount of their premium notes), and, in the meantime, let mium notes), and, in the meantine, let us agitate for the enactment of a more liberal and just law upon the subject by the next Legislature, after which, if deemed best, the local companies may deemed best, the local companies may consolidate and form a strong mutual company whose operations shall be coextensive with the State of Michigan. Then shall we be able to enjoy the real benefits and objects of insurance—absolute protection and indemnity against all losses, at the least cost. The only possible method of organiza-

tion which I can see at present is under chapter 132 of Howell's Statutes, given above. The burdens and inconveniences under chapter 133 are too great. Under this chapter every premium note taken for insurance must be sent to the county clerk and his certificate attached, involving the expense of an examination, certifying that the person executing such

Mr. Blain—I move the resolution note is pecuniarily good and responsible for the same in property not exempt from execution by the laws of the State. Of what use is this provision when the note is made a lein on the property insured, excepting to make it inconvenient and expensive to transact the business Again, no company can commence business under this law until twenty-five and have been looking for a chance to thousand dollars in cash and notes has been received for premiums. Do you think, through the suggestions of Mr. recognize the fact that this requires applications for over \$1,000,000 of insurance and that these applications are restricted to two counties, thus throwing obstacles in the way and increasing the difficulties of organization? And the amount of the cash and notes required to be received before any business at all can be done is greater than the largest mutual insurance company in the largest material instance company in the State has ever paid for losses during any year of its existence, and some of them carry risks of nearly

There are other provisions equally senseless, which I have no time to specify. I have indicated enough to show that the laws of Michigan on this subject that the laws of Michigan on this subject to get us out, if they would take it. panies. I know what it means to be inof stock companies, and make it dangerous and difficult for mutual companies to
compete with them, yet, by evading these
laws in the way pointed out by the Suprome Court a pointed out by the Sulaws in the way pointed out by the Sulaws in the wa preme Court, a mutual company can be Ionia county and many more. A man would not have paid me a cent if I had formed that will be entirely safe for its policy holders, until such time as the laws can be amended so as to afford more laws can be amended so as to afford more hard work has got a home. He was inefficient aid in conducting mutual in-

panies by this Association will be the He insured his home for \$900 and paid mittee and become a part and parcel of most effective blow which can be aimed at those mighty trusts and consolidations of capital which we have heard so much ful establishment will be the first step in day the man came to me with a paper in from a business standpoint—as a moneythe organization of our associations to meet the encroachments of these rapa- his hand and said: "What does this saving institution—as a matter of choice. meet the encroachments of these rapa-cious robbers of the American people. Let us throw the insurance trust over-him for it and make him pay it. That is thim for it and make him pay it. That is board first, disdain all its principles and methods, its accumulations of capital and high-salaried officials; and, when we and high-salaried officials; and, when we are recreased to our on that man. There is a Church I am own interests, if we turn a deaf ear to and nign-salaried omeials; and, when we can walk alone in this matter, we will attack the Sugar Trust, the Oil Trust, thousand dollars in the same company. the-to-be Salt Trust, and the other trusts which threaten our economic and financial safety and our commercial liberties.

The President-I think this is a very worthy contribution to the discussion dislike them. I am telling the experience do as they thought best in the matter of that is about to follow the report of the that business men have had with mutual insurance. We saw early in our work Committee on Insurance. The discussion companies. You have got to get up that there were two elements. We tried of this paper, in connection with the reof this paper, in connection with the report of the Committee on Insurance, is

I believe there can be something better.

I believe there can be something better.

as far as we could to recognize both, and
as far as we could. It could not be done now in order.

thing toward organizing a mutual in- boat that cannot be questioned. We say does. We would like to see everything surance company, no better investment we will guarantee \$4,000 if you will give he recommends carried out as far as poscould be made while this paper is in type us \$10 fare. We see another old, leaky-sible, particularly the better law for muthan to have a sufficient number of cop- looking craft, which will take you for tual insurance and making it possible in Michigan can be supplied with one. I is the way we feel. Until you get up a manufacturers getting cheaper insurance. make a motion to that effect.

Mr. Van Asmus-I have been fighting something, we are not going to take any stock companies for eight years. We stock in it. There has got to be a radhave fought the compact business and ical change. Stock companies, whether succeeded. We withdrew stock insurthrough fault of the form of the law or ance to the amount of \$2,500,000 in whether through the fault of the not bloated bond-holders, are not going Grand Rapids. We commenced six years manager of our system itself, are to have high-salaried officers, nor is it ago; went to the Legislature four years not giving us a good thing as busago; went to the Legislature four July iness men. I think you have got to go be for our capital stock to draw all the ago; two years ago we succeeded to to Lansing to make a start on it. We dividends, and the policy holders none. The insurance companies have come to are paying three times as much as we We realized in the start that we had in the Legislature with lots of money and a should. We do have confidence that it is Michigan business men of means, busilobby, and we have fought them without good after we get money enough to pay ness men who recognize security in their money. We think we have made a suc-cessful inroad on stock insurance com-as much—just as much if it is good. Let pay for it; otherwise, stock companies panies. We shall continue the good us start right. Don't get up something work. It is one reason why I came here, that will make us trouble hereafter. to listen to this paper. I move that the I would not like to go to bed and think paper be received and referred to the my insurance was not good. I want it

new Committee on Insurance, that 5,000 good or I do not want it at all. Supcopies be printed and that the Secretary posing I have so many premium notesmail two copies to every business organ- say \$10,000. If I have a loss, I have got ization, board of trade, manufacturing to depend upon six or eight thousand association and central labor union in others before I get pay, and it will be the State, requesting the co-operation of some time. If you can assure the busthese associations in bringing about such | iness man that it is going so be good, he legislation at the next session of the will take hold of mutual insurance. Legislature as will bring about the recommendations made. Supported.

A Delegate-I would like Secretary Stowe to give us some idea of the cost of are nearly alike.

Mr. Stowe-Independent of the reglar proceedings of the convention, I little "skittish." I remember that comshould think that 5,000 copies would cost pany. It was organized for swindling \$20; postage and envelopes, \$50 more.

iness man throughout our State had a did not die. They had more lives than a the present cost of their insurance. On the other hand, the cost of running a pamphlet calling his attention as ably as cat—sued us for years. And, as Mr that will call it to this subject, his eyes Sprague has addressed us as business will be opened to the necessity of look- men, we feel like being scared. I call ing for mutual protection, instead of your attention to the Kent, Allegan and capital in loans and investments, while its guaranty against losses will be its mutual companies. I carry \$15,000 in Mutual companies. Where we cannot has done business for years. We know get mutual companies to insure our prop- it has done a straight business on a erty, we go into stock companies. We cheap, assessment plan. Here is the are possibly the only ones carrying Newaygo, Oceana and Montcalm County, mutual insurance in our community. We which has run twelve years. I have feel the benefit of mutual companies. It \$15,000 in it and have not paid one dollar has cost us less than one dollar on a on a thousand per year. I tell you, we hundred for ten years-less than 1 per have assessment mutual companies in cent., while stock insurance costs 21/2 Michigan that have done business for per cent. We sometimes beg our stock companies to take us at 10 on our mills. I want this pamphlet to go out and reach every business man throughout the State. I have got sick and tired of being taxed by stock companies. We have learned this morning where the profits go-they do not go to the policy-holders.

Mr. Conklin-I would like to have the mover of that resolution wait a while and see what is brought out by the dis- company. I believe that Mr. Caldwell, cussion. It is not doing the Committee on Insurance justice to pass such a resolution until a report is made by the Committee. We all like the paper, but and concocted this scheme and sent it is not really serving the Committee on it broadcast as a swindling institution or Insurance courteously to have the resolution passed, until we hear more. We or me. I believe it will save us money. may want to embody more. I would like I have looked the proposition over, and

laid on the table for the present. Sup-

Mr. Blain-I move the resolution be ported and carried. Mr. Sprague-I believe that paper to be an exhaustive description of the stock companies. I have been groaning under this load for a great many years, Two years ago I got extra religious and Kelley, I see a way whereby, perhaps, it may come about. I hope so. I pay on \$30,000 a year, all stock companies. We were induced eleven years ago to put \$3,000 into a mutual company. I know so little about it I can't tell the name of it. It was in Ionia. We wrote to the Secretary, "Will you tell us how much we owe? We want to go out." Finally I want you as business men to think of one of us got on the train and went up it. I believe it is time for us as business there. We made up our minds that we men to look the matter squarely in the would stay there until we got out of the face and crawl out from the stock comcompany. We went with money enough panies. I know what it means to be inhard work has got a home. He was in- lieve that the paper that was read here duced by the "palaver" of this agent to this morning and the motions that were The formation of purely mutual com- take some insurance in this company. made should be engrafted by our Comabout at this meeting, and their success- and insured somewhere else. The other home with a flea in your ear. Look at it the effect of mutual insurance companies true as the Bible. We are recreant to our (Laughter.) They "take in" everybody the only member of the Insurance Comthey get hold of. It is a swindle. I am something better or I do not want them. To-night we are going to Chicago, some under existing laws, as Mr. Kelley has Mr. Bates—If it is proposed to do any- of us. We go to the wharf and see a stated. We recognize it as well as he

A Delegate-Was not that company ar assessment company?

Mr. Sprague-Mutual and assessment

Mr. Crandall-I feel sorry for Brother Sprague. I don't blame him for being a purposes and swept us all out. It was Mr. Crandall-I believe if every bus- the Ionia, Clinton and Montcalm. They

years. We have one in Grand Rapidsthe old Kent-which is carrying ten millions, and which has been honorable and straight. I have insurance in that company as well as in the Kent, Allegan and Ottawa. I am only throwing this in here to stop any feeling that might possibly be engendered by Mr. Sprague's remarks. I have confidence in the proposition of a business men's insurance assisted by the other gentlemen, and legal advice, has never put in print the paper I hold in my hand here proposes an insurance that will rob you when I received one six months ago the only trouble that I could not respond was that the most of my property was hazardous and I could not go in. I have just paid 10 per cent. on \$7,000 on my mill-\$700 per year. I did pay 7 per cent. two years in wild-cat southern com

wasn't any insurance and I got out even. (Laughter.) I have not been to meeting since. (Renewed laughter.) My wife is a member of the church. She is the best one I ever had, I never had but that one. Laying jesting aside, I am honest in this.

panies. Three of them busted. They

said if there was anything left I should

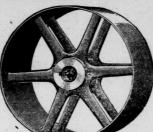
hear from them later. I never heard.

went to prayer meeting. While I was

gone my store burned up and there

Mr. Caldwell-I am sorry that I am mittee present. The Committee relies not interested in stock companies. I on the judgment of this Association to Safety Points as best we could to recognize both, and mutual company that will guarantee That is good. The thing we do take exceptions to is the charge made against us by those in favor of assessment insurance-premium note assessments alonethat we are a stock company. We are possible to have them. It is not possiwould not have been as numerous and prosperous as they are.

[CONTINUED NEXT WEEK.]



SHAFTING, HANGERS, FIRE!

THE LANE & BODLEY CO. 2 to 48 JOHN ST., CINCINNATI, O

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 in tance. When in Grand Rapids, give us a call and look over our establishment. Write us for



GEO. H. REEDER,

Medium Price Shoes. Grand Rapids, Mich.



Leonard & Sons

Grand Rapids, Mich.

Cor. Spring and Fulton Sts.

The Old Reliable.



Headquarters Michigan. Quick Meal

Stoves Sold in 1888,

Warranted to Give Satisfaction.

than to have a sumcient find to the struck off, so that every business man \$3.50. Which boat will you take? That for business men and merchants and Above Stove, with Russia Iron Oven, Self Lighter With Three Burners on Top, Russia Iron Oven, Self Lighter
"" "In Oven, Self Lighter
"Tin Oven, Self Lighter - 22.50 Send for Complete Illustrated Catalogue and write for Factory Discounts,

"Useful Hints to Dealers in Quick Meal Oil Stoves" sent free on request. Every dealer should have a copy.

Leonard & Sons.

MICHIGAN CIGAR

Big Rapids, Mich.

SEND FOR TRIAL ORDER.

We are selling the BEST RUBBER HOSE in 3 4, 1, 11-4, 11-2, 2 and 21-2 inch. Cotton Mill Hose, Rubber Lined; also unlined Linen Hose, in all sizes, for fire protection.

Our Prices are Rock Bottom

We have the Best Lubricators, Grease and Oil Cups, Lath and Fodder Yarn, Saw Gummers, and the best General Stock of Mill Supplies in this State.

AGENTS FOR STEWART'S BEADY ROOFING, DEAFENING FELT AND SHEATHING, IRON FIBRE PAINT AND CEMENT. BEST

SAMUEL LYON.

ALFRED J. BROWN,

Lycoming Rubbers Foreign, Tropical and California FRUITS.



Headquarters for Bananas. 16 AND 18 NORTH DIVISION ST. GRAND RAPIDS, MICH.

Peaches!

Peaches!

Peaches!

THEO. B. GOOSSEN, WHOLESALE

Produce and Commission Merchant, Is bound to let you know that he will sell you peaches as low as any one. Write or wire for prices and same will receive prompt attention. GRAND RAPIDS, MICH.

EDWIN FALLAS,

Butter, Eggs, Fairfield Cheese, Foreign Fruits, Mince Meat, Nuts, Etc. Will be prepared to fill all orders for his popular Solid and Daisy Brands of Oysters after Sept. 1. Let your orders come.

Office and Salesroom, No. 9 Ionia St., Grand Rapids, Mich.

FOREIGN FRUITS.

Oranges, Lemons and Bananas a Specialty. 3 NORTH IONIA ST., GRAND RAPIDS.

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.

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

FRED CLOCK, Chicago, Ili. F. J. LAMB & CO., Grand Rapids, Mich.

C. A. LAMB, Grand Rapids, Mich.

C. A. LAMB & CO.,

Fruits

Produce.

56 and 58 So. Ionia St.,

Grand Rapids, Mich.

Buy and Try! LIGHT ASH. NO CLINKER.

Island City Coal. If you buy it, we Guarantee the Best Results.
Used by Principal Hotels, Leading Manufacturers and Railroads.

Our Specialties:

CALIFORNIA FRUITS,

BANANAS AND BERRIES.

LEMONS.

GIVE IT A TRIAL.

A. HIMES, Sole Agent,

TELEPHONE 490-1.

Best for

MAIN OFFICE, 54 PEARL ST.

Grand Rapids for the purchase of goods I was visiting a cheese factory in the tion of the year. It demoralizes the western part of Ohio last fall, in which market; it perplexes the merchant; it

The traveling salesman's interest is

lected by a competent judge to insure relish simply, but as a food, in som grocery line ought to be closely exam-

We shall keep a list of our customers money and be of benefit to you in many ness is shown by the fact that the wholesale dealers buy their supplies chiefly through brokers.

We are well known to most of the trade, both having been connected with trade, both having been connected with torily from the small land owner of the the grocery house of Arthur Meigs & Co. Eastern and Middle States. Imagine, if (now out of business,) and we solicit a trial. Send us an order for groceries, provisions, flour and feed, fruits and produce, dry goods and notions, hard-ware, etc.—in fact, for anything you branding much less milking, distance of need, and we will personally place the only way that a ranchman could keep a sufficient number of coworder with the house making lowest prices, without charge or cost to you for our services. If you have any choice of Danish dairymaids, and I doubt if that houses, please mention same, but in all cases we reserve the right to place order where best prices are made, unless pos itively restricted in choice.

We shall always be glad to furnish information, and invite correspondence. Respectfully yours,

FISHER & UNDERWOOD 95 Monroe street, Grand Rapids. Wool, Hides and Tallow.

The wool market is simply flat. The depression in this trade continues, with

mand.

The Grocery Market.

Sugars are unchanged. The refiners the price would decline very materially. as present prices are out of proportion has overtaken our other markets. to the cost of the raw product. Corn California Muscatel raisins are very scarce and high. New Valencias are expected to reach this market by Sept. Eaters?" 25, as they are due in New York on the Secretary is unbounded, I shall take the 10th. Canned peaches are very firmly held, some manufacturers asking 40c more for the new pack than they did for last year's pack.

The Fruit Jar Market.

Fruit jars are firm and the price is a scarcity of stock might be followed by an advance in price.

VISITING BUYERS.

& Ce, Lowell Hudsonville Savidge Lum

Geo Lentz, Croton
La Du & Baldwin, Coral
F J Pomeroy, Lisbon
E N Parker, Coopersville
A Giddings, Sand Lake

A variety of reasons might be present ed to show why we, as a nation, ought to consume more of this product of one Mr. Fisher having been for several years past buyer for Arthur Meigs & Co.

Our method is simply this: You mail us an order and we place it with the house making the best prices, without cost to you for our services.

We can buy goods cheaper than you in the was asked to sample a July cheese. It was mild in flavor, but rich and showed that buttery quality so much desired that buttery quality so much desired when pressed between the fingers. "How long will such a cheese keep?" I asked. "Five years," was the instant reply of the manufacturer. My experience in the business would not justify me in denying the assertion, although I was a sked to sample a July cheese. It was mild in flavor, but rich and showed that buttery quality so much desired when pressed between the fingers. "How long will such a cheese keep?" I asked. "Five years," was the instant reply of the manufacturer. My experience in the business man—yes, what can the business man do to help on the great work? Let us see:

We can buy goods cheaper than you We can buy goods cheaper than you little incredulous, but I could easily can. It is our business, and we have the understand that it was a good keeper. entire market before us. An order The fact is that our home trade has demailed to any house meets no competiof this quality, other and more desirable tion. The same order sent to our office qualities have not been insisted upon; would be open to the competition of all the consequence is that our cheese are houses. The natural result is easy to short lived, for it is impossible to retain the flavor of a partly skimmed, soft price had been so excessive. Sugar, tea,

So far as the nutrition and healthfulwith his house. His salary is based on ness of our modern cheese are concerned, nothing can be said against it, and, as the move of the makes on his orders. We represent the buyers' interthe market demands it, manufacturers est solely. The lower we can buy goods for you, the more trade you will send us. fact that the cooler is fast coming to the We shall also pay close attention to him in the disposal of the excessive the quality or goods shipped on our ordunantity made in June and July, it seems ders. There is a class of goods, such as oranges, lemons, bananas, and fruit and when prices will be more uniform durproduce generally, which should be segood stock, and many articles in the families largely taking the place of butter or meat.
On the part of the producer there

would seem to be a variety of reasons why the consumption of cheese should and post them in all changes of the mar-ket free of expense. We can save you of an animal that stands next to the top of any raised upon the farm; second, there are certain features of this kind of privileges we offer. That this is the shunned by the great mass of the farmcare and attention of the owner twice transportation, one-fourth cent, retailer daily three hundred and sixty-five times in the year; third, it would seem as if here, at least, was one branch of business in which there is no great danger of the Western ranch farmer taking it perempyou can, a ranchman sending out the cowboys to round up a herd of 500 or 1,000 cows, and then finding himself under the necessity of lassoing 90 per boys around him to make a show of business would be to import a full cargo of would hold them together, i. e., the boys.

Our market for pork, a few years ago, bade fair to depart for the West, but nature stepped in and kindly provided a remedy. Our wool market bids fair to find a competitor of Australian dimensions in the West, with no chance of a tariff even to interfere. Our wheat market went West, but I am sometimes un ecided whether it ever got past Chicago. Then our butter market went crazy, and we hardly knew in which direction it had gone, but, after laying to Holland and several other foreign countries, it was cornered up in Chicago. Then the depression in this trade continues, with little moving. Buyers with money in dairymen just got upon their dignity and marched straight down to Washington hand command the situation and are and said that every pound of tallow and ready to buy, if price is conceded suffi- lard that was put upon the market under cient. Dealers forced on the present should pay an internal revenue tax of market must take a loss. At the same time foreign wools have advanced 2c and are cute fellows, and after trying to are strongly held. What the future may bring the trade, is uncertain. It is sufficient that the present is dark enough.

Hideo remain solid with a light described on the strongly held. What the future may blackguard us out of our position, they just winked their winky eye and crooked their crooky fingers and said, "See here, you fellows! Did you not know that the Hides remain quiet, with a light de- manufacture of oleomargarine and butmand and a good supply. If quality and terine would increase the price of tallow price are right, tanners do not hesitate, so that every bullock you fat would be enhanced in value at least \$5 per head?" as the leather market is fairly good, with And so they were let off with a tax of stocks being slowly reduced at low 2 cents, and the poor astounded dairy-prices. Tallow is dull and low, with light de- asking himself, "If this be the price of beef now in consequence of oleomargarine, what would be the price if it were

not for the margarine manufacture?" And, so, in casting around for some are a week oversold, but for which fact the price would decline very materially thing to do, some have gone into the cheese business, thinking that here, at least, is immunity from the disaster that

Allow me to say, right here, that syrups advanced 1c last week and are read in a newspaper not long since that still very firm. Coffee is virtually unchanged, in spite of fluctuations. Tea is made for 2 cents per pound. If that be unchanged. Fish is without change, true, then we can only pray, "May God blast the beans.'

My subject has been announced as "Why Not Become a Nation of Cheese but, as the geniality liberty of treating the question relatively, or as if it read, "What Will Aid Our Dairy Industry?" And, first, let us look at the cost of the production of a pound

of butter or a pound of cheese.

It takes of pure milk, common quality. twenty to twenty-five pounds to make one pound of butter, and it takes, on the well maintained. The blowers are talk-ing about another strike, in which event would be better understood if we used the terms pints and quarts; then it would take ten to twelve quarts of milk for one pound of butter, and five quarts of milk for one pound of cheese. Butter sells from first hands now at from 10 to 12 cents per pound for common and about cents extra for extra. Cheese selling from the factory or first hands at about 8 cents, sometimes going as low as 6½ cents and 7 cents. Butter at 10 to 12 cents gives the dairyman 1 cent per quart for his milk, without one cent of remuneration for the work of making and marketing, and when either of these articles is bought at the prices named, the man at the beginning of the route is not getting more for his product than an expert would want in almost any other *Paper read by Hon. É. N. Bates, of Moline, at the ourth annual convention of the Michigan Business

Is the Merchant's Profit on Cheese branch of business for the time consumed in drawing the milk from the cows to in drawing the milk from the cows to say nothing about feed, care and trouble.

But, it were useless to complain unless we could suggest some remedy, and, Establishment of a Brokerage Office for the Retail Trade.

Messrs. O. D. Fisher and D. C. Underwood respectfully notify the public that they have opened a brokers' office in flavor longer than is usually supposed.

to consume more of this product of one importance is that if it is a most healthy, nutritious and easily preserved article of food. A prime quality of cheese will retain its good they have opened a brokers' office in flavor longer than is usually supposed. The business will be conducted on the same plan followed by the jobbing houses in the purchase of their supplies,

I was asked to sample a July cheese.

I was asked to sample a July cheese.

I was asked to sample a July cheese.

Quite a percentage, perhaps, of those before me are merchants. I do not know exactly what you might say about the matter, but, generally speaking, the price has very much to do with the quantity sold of any article. I lately saw an estimate that the amount of coffee consumed tobacco, butter and cheese are all subject to the same law, and high prices, doubtless, curtail consumption

We are supposed to be in the second city of the State, in the office of a friend, and are going home with him to dine. He is intending to stop at the grocery as he goes along and take a few articles but he is in a business which compells him to inquire often after the wholesale prices of goods, in fact, he is a market eporter. He rings his telephone. "Hello, Central! Give me number 42."

"Hello! Is this M. & Q.'s?"

"Where are you getting your cheese "Well, mostly from across the lake."

"What is it worth?" "Oh, 734, or about 8 cents here. "Oh, I mean what is it worth at re

"Oh, yes. Well, we are retailing at

15 cents. Now, here is an article that brought ways, if you avail yourselves of the farm work which will always cause it to the producer 6 cents per pound; the manufacturer got one and three-fourths most satisfactory manner of doing busi- ing fraternity-a herd of cows needs the cents for making, boxing and marketing; profit, 7 cents!

Business men, is it fair? The Sioux City Corn Palace.

The only one in the world. Opens September 23, 1889. Closes October 5, 1889.

Corn is King and Sioux City is the capital of his Kingdom.

The Corn Palace of 1889 will be larger, grander and more artistic than its prede-

Reduced excursion rates on all principal railways. The Chicago, Milwaukee & St. Paul

Railway is the direct route to Sioux City. For all details relative to the Corn dress Harry Mercer, M. P. A., C., M. & St. P. R'y, 90 Griswold street, Detroit.

WATCH FOR

LYNCH'S BEAUTY,

Best \$25 Cigar on the Market

D. LYNCH, Sole Owner,

GRAND RAPIDS.

Voigt, Herpolsheimer & Co.,

Importers and Jobbers of

Dry Goods

STAPLE and FANCY.

Overalls, Pants, Etc., OUR OWN MAKE.

Fancy Crockery and

A COMPLETE LINE OF

Fancy Woodenware OUR OWN IMPORTATION.

Inspection Solicited. Chicago and De troit prices guaranteed.

Owl, Grown Prince, White Lily, Standard, Rue, Graham.

Bolted Meal, Feed, Etc.

MAIL ORDERS SOLICITED.

Irving F. Clapp, GROCER. - Shipper of Fruits, Butter, Eggs, and Vegetables. 4 -4-Wess Def Clark & Soul

PRODUCE MARKET

Apples—Red Astricans are about out of market. A few choice lots of Duchess of Ogdens burg have brought & per bbl., while common Green Pippins command \$1.20@\$1.25. The shortage appears to be mainly in Spies, Greenings and Russets being in fair supply and Wagners being plentiful.

Beans—Dry are firm and scarce—so high, in fact, that considerable quantities have been imported to advantage. Local dealers pay \$1.75.

See for home stock and \$2 for imported, quoting to the retail trade at \$2.15@\$2.25.

Beets—40c per bu.

Blackberries—\$1@\$1.25 per 16-qt. case. The market is firmer.

Blackberries—\$i@\$1.25 per 16-qt. case. The market is firmer.
Butter—The dry weather, presaging an inevitable curtailment of production, has induced a firmness in the market, although there has been no actual advance in price. Creamery is held at 16@17c and fair to choice dairy at \$i3@15c.
Cabbages—Illinois stock is in plentiful supply at \$1.45 per crate.
Cheese—Lenawee and Allegan county makers bill their stock at 7½c, while jobbers hold at \$½@5&c. The market is firmer and advancing. Cider—10c per gal.
Cooperage—Pork barrels,\$1.25; produce barrels 25c.

25c. Cucumbers—10c per doz.

Dried Apples—Commission men hold sun-dried at 3%,04% c and evaporated at 6@7c per fb.

Eggs—Jobbers pay 12%,613c and hold at 14c.

Field Seeds—Clover, mammoth, %5 per bu.; medium, %4.85. Timothy, %1.75 per bu Green Onions—12c per doz. bunches.

Honey—In small demand. Clean comb commands 15@16c per lb.

Musk Melons—\$1 per crate.

Onions—Southern, &2 per bbl.

Peaches—Hale's Early command \$2.50@2.75 per bu.

per bu.
Pears — California, \$2.50 per crate; Bartlett, \$4.50 per bbl; Flemish Beauties, \$4 per bbl.

Pop Corn—4c per lb.
Pot attoes—Southern no longer finds a market in this State, having been entirely supplanted by home grown stock, which sells for 25c per bu.
Squash—Crookneck, 50c per crate.
Tomatoes—\$2 per bu., but on the down grade and will probably touch \$1 before the end of the week.

Turnips—30c per bu.
Water Melons—\$15@\$18 per 100.
Water Melons—\$15@ \$18 carce, readily com
anding \$4@\$4.50 per bu.

PROVISIONS.
The Grand Rapids Packing and Provision Control and Pro

Short cut Morgan.
Extra clear pig, short cut.
Extra clear, heavy.
Clear, fat back.
Boston clear, short cut.
Clear back, short cut.
Standard clear, short cut, best.

SMOKED MEATS—Canvassed or Plain.
Hams, average 20 lbs.

16 lbs. 16 lbs..... 12 to 14 lbs.

skets, medium..... light LARD—Kettle Rendered. Tubs..... 50 lb. Tins.... LARD-Refined.

BEEF IN BARRELS. Extra Mess, warranted 200 lbs... Extra Mess, Chicago packing...

Extra Plate neless, rump butts.....sausage—Fresh and Smoked.

In half barrels In quarter barrels. In kits..... FRESH MEATS.

Swift and Company quote as follows: Beef, carcass..." hind quarters..." fore " Hogs..... Pork loins "shou

OYSTERS and FISH. F. J. Dettenthaler quotes as follows: FRESH FISH. Whitefish.

OYSTERS. Fairhaven Counts .. F. J. D.'s.

DIES, FRUITS a Putnam & Brooks quote as follows: STICK. Standard, 25 lb. boxes. Cut Loaf, 25 "

Royal, 25 lb. pails ...
200 lb. bbls ...
Extra, 25 lb. pails ...
200 lb. bbls ...
French Cream, 25 lb.
FANCY-FANCY—ÎL
Lemon Drops
Sour Drops
Peppermint Drops
Chocolate Drops
H. M. Chocolate Drops
Gum Drops
Licorice Drops
A. B. Licorice Drops
Lozenges plain.

Hand Made Creams

Wintergreen Berries.....

Wintergreen Berries....

PANCY—In b

Lozenges, plain, in pails...

in bbls...

printed, in pails...

in bbls. Chocolate Drops, in pails.

Gum Drops, in pails.

"" in bbls.....

.121/

Moss Drops, in pail in bbls Sour Drops, in pails. Imperials, in pails. "in bbls...

Oranges, fancy Rodi
Lemons, choice...
"fancy Figs, layers, new.
"Bags, 50 lb.
Dates, frails, 50 lb.
"frad, 10-lb. box."
"50-lb."
"Persian, 50-lb. box.

Game Cocks ..

Wholesale Price Current.

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

BAKING POWDER.	DRIED FRUITS—Domestic. Apples, sun-dried. 3 @ 3½ " evaporated. 6 @ 6½ Apricots, " 12 @15 Blackberries " 5 Nectarines " 12 Peaches 12 Plums " 9 Raspberries " 20 DRIED FRUITS—Citron.	DeLand's, pure. Church's, Cap Sheaf. Dwight's Taylor's
ROYAL REMORE ROYAL REMORE 10c cans 95 14 lb. " 14 00 15 02 " 1 40 16 lb. " 2 60 11 lb. " 4 95 234 lb." 4 11 76 11 lb. " 4 95 24 lb." 11 78 11 lb. " 13 75 11 lb." 17 76 11 lb. " 22 20	Blackberries " 5 Nectarines " 12 Peaches " 12	Taylor's SYRUPS.
12 oz. " 3 80 1 lb. " 4 95 2½ lb." 11 78	Plums	
\$ 10. "13 75 4 1b. "17 76 5 1b. "22 20	In boxes	SWEET GOODS.
		Sugar Creams9 Frosted Creams Graham Crackers Oatmeal Crackers
Arctic, ½ lb. cans, 6 doz 45 ½ lb 4 " 75 ½ lb 2 " 1 40 1 lb 2 " 2 40 5 lb 1 " 12 00 Absolute, ½ lb. cans, 100s 11 75 ½ lb 50s 10 00 11 lb 50s 10 30 11 lb 50s 15 75 Telfer's. ½ lb. cans, doz 45	Turkey 4½@ 4½ Bosna 5½@ 6 Imperial @ DRIED FRUITS—Raisins. Valencias @	Boxes
Absolute, ½ lb. cans, 100s11 75 "½ lb. " 50s10 00 " 1 lb. " 50s18 75	Valencias	TEAS
" ½ lb. " " 85	Muscatels, California. @2 15	JAPAN-Regular. Fair
Acme, ½ lb. cans, 3 doz 75 " ½ lb. " 2 " 1 50 " 1 lb. " 1 " 3 00 " bulk 20		
Red Star, ½ lb. cans, 45 " ½ lb. " 85 " 1 lb " 1 50 AXLE GREASE.	FARINACEOUS GOODS	Fair 14 @1 Good 16 @2 Choice. 24 @2 Choicest 30 @3
AXLE GREASE. Frazer's	Pearl Barley @ 3 Peas, green @1 40 " split @ 3 Sago. German @ 614	BASKET FIRED. Fair
English, 2 doz. in case 80 Bristol. 2 " 75	Tapioca, fl'k or p'rl @ 6½ Wheat, cracked @ 6½ Vermicelli, import @10	Choicest
American. 2 doz. in case 70 BLUING. Gross Arctic Liq, 4-oz 3 40	FLAVORING EXTRACTS.	Extra fine to finest 50
American. 2 doz. in case 70 BLUING. Gross Arctic Liq, 4-02 3 40 32 pt 70 19t 10 19t	4 oz. " " 1 40 2 25 6 oz. " " 2 25 3 25 No. 3, " " 1 00 1 60	Common to fair20 @3 Superior to fine40 @5
DROUMS.	1/ nt Dound ii 4 at # # #	YOUNG HYSON. Common to fair18 @23 Superior to fine30 @44
No. 2 Hurl 1 70	72 pt, Round, 4 25 7 50 1 " " 8 50 15 00 FISH—SALT. Cod, whole	OOLONG. Common to fair25 @36 Superior to fine30 @56 Fine to choicest55 @66
Parlor Gem 2 60 Common Whisk 90 Fancy 1 00	FISH-SALT.	ENGLISH BREAKFAST. Fair 25 @3 Choice 30 @3 Best 55 @68 Tea Dust
Mill	" Holland, bbls 10 00 " kegs, new @ 85 " Scaled	Best
Kings 100 lb. cases 5 00	Mack. sh's, No. 2, ½ bbl 11 00	S. W. Venable & Co.'s Branc Nimrod, 4x12 and 2x12
Dairy, solid packed	Trout, ½ bbls @5 00 10 lb. kits 75 White, No. 1, ½ bbls 5 50	Reception, 22-5x12, 16 oz Vinco, 1x6, 4½ to 7b Big 5 Center, 3x12, 12 oz Wheel, 5 to 7b Trinket, 3x9, 9 oz
CANDLES. Hotel, 40 lb, boxes. 10½ Star, 40	" " 10 lb. kits 90 " Family, ½ bbls 2 35 " kits 50	Trinket, 3x9, 9 oz TOBACCOS—Fine Cut. D. Scotten & Co.'s Brands.
		Sweet Cuba
Clam Chowder, 3 lb 2 10 Cove Oysters, 1 lb, stand	No. 0	8 5. " "
CANNED GOODS—Fish. Clams. 1 lb. Little Neck 1 20 Clam Chowder, 3 lb 2 10 Cove Oysters, 1 lb. stand	No. 2. 50 LICORICE. 30 Calabria. 25 Sicily. 18	\$20, " " 5 Subject to the following d
" 2 lb. "3 00	Sicily 18 MOLASSES. Black Strap 18 Cube Baking 2000	200 or over 5 per ce: 500 " 10 " 1000, " 20 " VINEGAR.
" 3 lb, in Mustard 3 00 " 3 lb, soused 3 00 Salmon, 1 lb, Columbia 1 90 " 1 lb, Alaska 1 80	Black Strap	VINEGAR. 30 gr
Sardines, domestic 48 5	" choice 33@38 " fancy 45@48 One-half barrels, 3c extra. OATMEAL.	YEAST.
" Mustard ½s. @ 9 " imported ½s. 3½ " spiced, ½s. 13½ Trout, 3 lb. brook. 10	" Cases2 15@2 25	Fermentum, Compressed. MISCELLANEOUS. Cocoa Shells, bulk
CANNED GOODS—Fruits. Apples, gallons, stand 2 40 Blackberries, stand 90	Muscatine, Barrels @5 75 "Half bbls @3 12 "Cases2 15@2 25	Cocoa Shells, bulk
Cherries, red standard	Michigan Test	PAPER. Curtiss & Co. quote as f
Gooseberries	Medium 4 75 " ½ bbl 3 00 Small, bbl 5 00 " ½ bbl 3 50	lows: Straw Light Weight Sugar
Peaches, all yellow, stand1 70 " seconds1 45 " Pie	" ½ bbl	Sugar Hardware Bakers
Pineapples 1 50@2 50 Quinces	Carolina head 61/	Sugar Hardware Bakers Dry Goods Jute Manilla Red Express No. 1 No. 2 4
Kaspberries, extra. 1 35 " red. 1 60 Strawberries 1 10 Whortleberries 75	" No. 1	
CANNED VEGETABLES. Asparagus, Oyster Bay Beans, Lima, stand		48 Cotton 22 Cotton, No. 2 36 " 3 15 Sea Island, assorted 44 No. 5 Hemp 16 No. 8 B 17 Wool 5
Beans, Lima, stand	Common Fine per bbl 80 Solar Rock, 56 lb. sacks 28 28 pocket 2 05 60 2 15 100 2 40	WOODENWARE.
Corn, Archer's Trophy1 00 " " Morn'g Glory 1 00 " " Early Golden 1 00 Peas French	Ashton bu, bags 75 Higgins " 75 Warsaw " 37 " ½-bu " 20	Tubs, No. 1
Peas, French 1 68 "extra marrofat @1 35 "soaked 80 "June, stand 1 35	Kegs	Pails, No. 1, two-hoop. 1 "No. 1, three-hoop. 1 Clothespins, 5 gr. boxes. Bowls, 11 inch. 1
" French, extra fine	SAPOLIO. Kitchen, 3 doz. in box 2 35 Hand, 3 " " 2 35 Mixed bird 4½	Clothespins, 5 gr. boxes. Bowls, 11 inch
Squash	Mixed bird 4½ Caraway 10 Canary 4	" assorted, 17s and 17s 2 " 15s, 17s and 19s 2 Baskets, market " bushel
" Good Enough1 00 " Ben Har 1 00 " stand br @1 00	Caraway. 10 Canary 4 Hemp. 4 Anise. 8¼ Rape 4½ Mustard. 7½	" willow cl'ths, No.1 5
Michigan Full Cream @ 9 Sap Sago16 @16½	Scotch, in bladders37 Maccaboy, in jars35	" " No.3 7" No.1 3" No.2 4" " No.2 5"
CHOCOLATE—BAKER'S. German Sweet. 23 Premium. 35 Cocoa. 38	French Rannee in Jare 42	GRAINS and FEEDSTUFI
Breakfast Cocoa	Detroit Soap Co.'s Brands. Superior.	White
Rubber, 100 lumps	Old German 2 70 U. S. Big Bargain 1 87 Frost, Floater 3 75 Cocoa Castile 3 00	Straight, in sacks 4 " barrels 5 Patent " sacks 5 " barrels 6
Bulk 6 Red 7½	Allen B Wrisley's Brands	Bolted 2
Rio, fair	Happy Family, 75. 2 95 Old Country, 80. 3 30 Una, 100. 3 65 Bouncer, 100. 3 15 spices—Whole.	Granulated
" fancy, washed 19 @22 " golden 20 @23 Santos 17 @22	Cassia, China in mats 7½	12 12 12 13 14 15 15 17 17 17 17 17 17
" fancy, washed. 19 @22 "golden. 20 @23 Santos. 17 @22 Mexican & Guatemala 19 @23 Peaberry 20 @25 Java, Interior 20 @25 " Mandheling 26 @25 Mocha, genuine 25 @27 To assertain cost of roested	" Batavia in bund .11 " Saigon in rolls .40 Cloves, Amboyna .30 " Zanzibar .23 Mace Batavia .80	Coarse meal 16 CORN. Small lots 42 Car 40
coffee, add ½c. per lb. for roast-	Mace Batavia 80 Nutmegs, fancy 80 " No. 1 75 " No. 2 70 Pepper, Singapore, black 18 " white 26	OATS.
ing and 15 per cent. for shrinkage. coffees—Package. 100 lbs	Pepper, Singapore, black 18 white 26 shot 20	Small lots New. Ol Car "
" in cabinets	spices-Ground-In Bulk.	
Durham	Allspice	No. 1
" O P 991/	Allspice	No. 1
	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Ambovna 35 " Zanzībar 26 Ginger, African 12½ " Jamaica 18	BARLEY, No. 1
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzibar 26 Ginger, African 12½ " Cochin 15 " Jamaica 18 Mace Retayle 60	No. 1. 1 No. 2. 1 No. 2. 1 No. 2. 1 HAY. No. 1. 11 No. 2. 10 HIDES, PELTS and FUR: Perkins & Hess pay as fo
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Gochin 15 " Jamaica 18 Mace Batavia 90 Mustard, English 22 " and Trie 25 " Trieste 27 Nutmegs, No. 2 80	No. 1. 1 No. 2. 10 HIDES, PELTS and FUR. Perkins & Hess pay as follows:
Valley City 75 Felix 1 10 Cotton, 40 ft per doz, 1 25 60 ft 1 50 60 ft 1 60 70 ft 2 25 Jute 60 ft 1 25 Jute 60 ft 1 50 72 ft 1 50 72 ft 1 50	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Gochin 15 " Jamaica 18 Mace Batavia 90 Mustard, English 22 " and Trie 25 " Trieste 27 Nutmegs, No. 2 80	No. 1. 1 No. 2. 10 HIDES, PELTS and FUR. Perkins & Hess pay as follows:
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Jamaica 18 Mace Batavia 90 Mustard, English 22 " Trieste 27 Nutmegs, No. 2 80 Pepper, Singapore, black 21 " white 30 " Cayenne 25 Herbs & Spices, small 65 " large 1 25 " STARCH. Mystic, 64 pkgs. 4 48	BARLEY No. 1
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Jamaica 18 Mace Batavia 90 Mustard, English 22 " Trieste 27 Nutmegs, No. 2 80 Pepper, Singapore, black 21 " white 30 " Cayenne 25 Herbs & Spices, small 65 " large 1 25 " STARCH. Mystic, 64 pkgs. 4 48	BARLEY. No. 1. 1 No. 2. 1 No. 2. 1 No. 1. 11 No. 2. 10 HIDES, PELTS and FUR: Perkins & Hess pay as follows: HIDES. Green 4 @ 4 Part Cured 44/@ 5 Full 5 @ 5 Dry 5 @ 6 Dry Kips 6 @
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Jamaica 18 Mace Batavia 90 Mustard, English 22 " Trieste 27 Nutmegs, No. 2 80 Pepper, Singapore, black 21 " white 30 " Cayenne 25 Herbs & Spices, small 65 " large 1 25 " STARCH. Mystic, 64 pkgs. 4 48	BARLEY. No. 1. 1 No. 2. 1 No. 2. 1 No. 2. 10 No. 2. 10 HIDES, PELTS and FUR: Perkins & Hess pay as follows: HIDES. Green 4 @ 4 Part Cured 4 ½ @ 5 Full 5 @ 6 Calfakins, green 3 @ 4 " cured 4½ 6 5 Deacon skins 10 @ 20 ½ off for No. 2 PELTS. Shearlings. 10 @ 25 Estimated wool, per 20 @ 28 MISCELLANGOUS.
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 " Zanzībar 26 Ginger, African 12½ " Jamaica 18 Mace Batavia 90 Mustard, English 22 " Trieste 27 Nutmegs, No. 2 80 Pepper, Singapore, black 21 " white 30 " Cayenne 25 Herbs & Spices, small 65 " large 1 25 " STARCH. Mystic, 64 pkgs. 4 48	BARLEY. No. 1. 1 No. 2. 1 No. 2. 1 No. 2. 1 No. 1. 11 No. 2. 10 HIDES, PELTS and FUR. Perkins & Hess pay as follows: HIDES. Green 4 @ 4 Part Cured 4½@ 5 Full 5 @ 5 Dry. 5 @ 6 Dry Kips 5 @ 6 Calfekins, green 3 @ 4 " cured 4½@ 5 Deaconskins. 10 @20 ½ off for No. 2 PELTS. Shearlings. 10 @25 Estimated wool, per 10 20 @28 MISCELLANEOUS. Tallow 34@ 4 Grease butter 3 @ 5 Switches 2 @ 3 Ginseng 2 @ 200
Valley City	Allspice 15 Cassia, Batavia 20 " and Saigon 25 " Saigon 42 Cloves, Amboyna 35 Ginger, African 12½ " Cochin 15 " Jamaica 18 Mace Batavia 90 Mustard, English 22 " and Trie 25 " and Trie 25 " Trieste 27 Nutmegs, No. 2 80 Pepper, Singapore, black 21 " white 30 " Cayenne 25 Herbs & Spices, small 65 " Iarge 1 25 Mystic, 64 pkgs 48 " barrels 6 Cut Loaf 89 Cubes 69 Granulated, H, & E.'s. 8.566 % " Franklin 8.566 % " Franklin 8.566 % Standard A 8.516 % Standard A 8.506 % Standard A 9.74 No. 3 C, golden 97 % No. 4 C, dark 97	BARLEY. No. 1. 1 No. 2. 1 No. 2. 1 No. 2. 10 No. 2. 10 HIDES, PELTS and FUR: Perkins & Hess pay as follows: HIDES. Green 4 @ 4 Part Cured 4 ½ @ 5 Full 5 @ 6 Calfakins, green 3 @ 4 " cured 4½ 6 5 Deacon skins 10 @ 20 ½ off for No. 2 PELTS. Shearlings. 10 @ 25 Estimated wool, per 20 @ 28 MISCELLANGOUS.

Drugs Medicines.

State Board of Pharmacy Year—Othura Eberbach, Ann Arbor.
Years—Geo. McDonald, Kalamazoo.
ee Years—Stanley E. Parkill, Owosso.
r Years—Jacob Jesson, Muskegon.
years—James Vernor, Detroit.
sident—Jacob Jesson, Muskegon.
retary—Jas. Vernor, Detroit.
asurer—Geo. McDonald, Kalamazoo.
t Meeting—At Lansing, November 5, 6 and 7.

Michigan State Pharmaceutical Ass'n. Michigan State Fnarmaceutical Ass 1.
President—Geo. Gundrum, Ionia.
First Vice-President—F. M. Alsdorf, Lansing.
Second Vice-President—H. M. Dean, Niles.
Third Vice-President—O. Eberbach, Ann Arbor.
Secretary—H. J. Brown, Ann Arbor.
Treasurer—Wm Dupont, Detroit.
Executive Committee—A. H. Lyman, Manistee; A. Bas sett, Detroit. F. J. Wurzburg, Grand Rapids; W. A. Hall, Greenville; E. T. Wurzburg, Grand Rapids; W. A. Local Secretary—A. Bassett, Detroit.
Annual Meeting—At Detroit, Sept. 17, 18 and 19.

Grand Rapids Pharmaceutical Society. resident, J. W. Hayward, Secretary, Frank H. Escot Grand Rapids Drug Clerks' Association. President, F. D. Kipp; Secretary, Albert Brower.

Detroit Pharmaceutical Society ent. J. W. Allen; Secretary, W. F. Jackma Muskegon Drug Clerks' Association. sident, C. S. Koon; Secretary, J. W. Hoyt.

THE DRUG CLERK. Oh! I'm a drug clerk, brave and bold.
With chemicals I dally;
In me all wisdom you behold,
I'm Galen's ablest ally.

I wrestle with the tough pill mass, I make the pestle quiver, The mass I then cut into spheres That agitate the liver. At midnight's hour I sally forth The loud-mouthed bell to answer, And sell a nickel's worth of oil To lubricate a cancer.

Three years' apprenticeship I serve, With tough exam's I struggle, To fit myself to sell cigars And soda water juggle.

I go to work at 8 a. m., 'Till 8 a. m. I hustle, At *other* times I recreate To elevate my muscle.

And thus to drugs I'm firmly wed, Till death us two shall sever, For men may work and men may rest, But drug clerks work forever.

Test Case at Manistee.

A Manistee correspondent thus refers to a case now being prosecuted by the

trial resulted in a disagreement of the jury, four for conviction and two for the jury on the proofs of the prosecution, the defense introducing no testimony. There is no doubt about Mr. Hall's comto pass his examination, he was rusty. Since then he has openly defied the law and the State Board—consequently the

It is understood that Mr. Hall proposes to make the above a test case, carrying the matter to the court of last resort, if Soon I was at her side; she gave a slight start as I accosted her, but I paid no at-

The Peppermint Crop.

regarding the crop prospects:

There is nothing very definite about prospect is that it will run about fifteen about half a full crop.

trade will prove very enjoyable.

Mended While You Wait. Scene-Bootmaker's shop with legend,

"Boots mended while you wait."

ays.

Credulous Party—A couple of days!

patient being seriously ill, no one had retired; and it was answered by a vision Why, you old humbug, you have it stuck of loveliness that almost took away my up in your window that you mend 'em

while people wait! Bootmaker-Just so; and if you'll wait a couple of days you'll have 'em.

The Drug Market.

Quinine is very firm and German brands Quinine is very firm and German brands
have again advanced. American brans
they had been before my first mad flight.
In the hurry and darkness the pretty are as yet unchanged. Opium is firm.

Morphia is tending higher. Iodine and the one who had waited upon her, preparations are unchanged. Linseed oil has declined.

with me. 'Well, no time to linger here!' thought I, 'the other customer must be found at any cost;' so, taking up my Big Rapids-Jas. A. Hunt succeeds parcel and apologizing for my blunderthe Big Rapids Stave Co. in the manuing, I was bowed out by the vision aforesaid, who gave me a parting smile that Tiglii... Thyme facture of staves.

An unscrupulous druggist named Root, On prescriptions, he would substitute; Till the doctor smelled mice, His own medicine buys, The poor druggist is now destitute.

"Handsome!" answered my friend; to the "You are right there; and as good as she is beautiful." And a tinge of color usually foreign to drug clerks' faces painted for a moment his dark features.

"Yes, as good as beautiful," he went

on, enthusiastically, "and whisper! she is going to do me the great honor of some day assuming my name. There! it is out at last. You are the first to whom I have told my pleasant secret, but then I known you to be discretion itself, Perhaps you wouldn't mind hearing how we got acquainted? No! Then just wait a few minutes till I finish dispens-ing a prescription to be called for, and

ing a prescription to be called for, and you shall have a 'plain, unvarnished salic tale,' setting forth my romance." in a Tart Tart and Tart Tart drug store results pleasantly," remarked the night clerk, as we seated ourseves in the "back shop," "but I am about to tell you of one of those exceptional cases. It is almost four months now Chloring itself the proposed but it would not resince it happened, but it would not require an over-retentive memory to store Considerable interest was manifested in the trial of Wm. P. Hall in a justice court this week. Hall was complained of for keeping a drug store, he not being a registered pharmacist nor having a registered pharmacist in charge of the store. He had been a druggist for over a registered pharmacist not having a registered pharmacist in charge of the store. He had been a druggist for over twenty years, but for a period of four years, from 1883 to 1887, he was engaged pensed it and she departed, wrapping Pensed it and she departed years, from 1883 to 1887, he was engaged in brick making. During that time the present pharmacy law, requiring registration, went into force. When he again embarked in his regular profession, he was examined, but failed to pass. He then went into the drug business, not withstanding his disqualifications, and continued so ever since. On July 30 last James H. Kimane, of Kalamazoo, attorney for the State Board of Pharmacy, was here and made complaint against was here and made complaint against Hall. On Tuesday of this week the first trial resulted in a disagreement of the speculations, I can assure you. To rush trial resulted in a disagreement of the trial resulted in a disagreement of the jury, four for conviction and two for contra, while on Wednesday the jury stood five for conviction and one for acquittal. The jurors holding against conviction said that the law was unconstitutional, as claimed by the defense. The case on both trials went to the jury on the proofs of the prosecution, the jury on the proofs of the prosecution, about giving up in despair, I espied, about giving up in despair, I espied, about half a block ahead of me, the petency, but, having been out of business for several years when he attempted to pass his examination, he was rusty.

To the shipwrecked and half-starved sailor, no port was ever yet more wel-come than was the sight of that 'waterproof' to my anxious eyes; I slackened my pace so as not to needlessly alarm her, also to get breath enough to explain matters, for I was just about winded. tention to such petty details. 'Pa-pardon me, ma-madam,' I said, 'but you The Peppermint Crop.

A friend of The Tradesman, who has been making a tour of the peppermint district of the State, writes as follows regarding the crop prospects:

don me, ma—madam, 1 said, but you took up the wrong bottle when leaving the store a few mo—moments ago; this is yours.' 'Thank you, sir; sorry to cause you so much trouble,' said a sweet voice, taking the bottle I held and giving back the one that had caused me such a hot chase. 'Not at all, madam,' I anthe peppermint crop yet, except that on marsh land it is a failure. The old mint, hat, which, as it had been left at the or second crop, on upland is very good this year, running about ten or eleven pounds to the acre. The new mint is the main crop and it is not cut yet, but the and used terse Saxon because they could prospect is that it will run about fifteen not; but what cared I? I had the bottle ounds to the acre or upward, making safe and no accident could happen now. I almost hugged the unfeeling glass thing in my thankfulness. Well, I must The Annual Association Meeting.

The annual meeting of the Michigan cigar has burnt out—have another?

State Pharmaceutical Association, which will be held at Detroit Sept. 17, 18 and such as the parcel I had made will be held at Detroit Sept. 17, 18 and such an effort to recover. Something 19, bids fair to prove one of the most such about the shape of it struck me as uncessful conventions ever held by the familiar. I unwrapped it. Great Heavorganization. The programme has been the familiar of the store and was labeled. To organization. The programme has been prepared with much care and the entertainment features devised by the Detroit druggists and their friends of the jobbing trade will prove very enjoyable.

The was a fit can bot dur bott at all 1. It was from another store, and was labeled, 'To be taken at once.' Say! I don't mind telling you that for about four minutes I was a fit candidate for a lunatic asylum. I snatched up the wrapper. Ah! Thank God, the name and address were written on it. I need not tell you that I almost beat my record of a few minutes previous in my trip to the address I had thus dis-Boots mended while you wait."

Credulous Party (handing in his door-bell for all further use, by the mad boots)—Look sharp, now, and I'll wait.

Bootmaker—We're so full up of work, you can't have 'em under a couple of off. My ring was soon answered, for, the

breath. I stammeringly explained mat-

ters. The beauty before me gazed in

open-eyed surprise, then, quickly recov-

ering herself, asked me inside, and went

to find the servant, who had but a few

minutes before returned from the drug store. The two bottles were soon as

and unhesitatingly exchanged bottles with me. 'Well, no time to linger here!'

set every nerve in my body 'a-tingling.'

Back to the store once more. Great Scott! how monotonous this midnight sprinting was becoming! and how my

poor legs ached! But no matter, per-

that young lady is who just went out? welled up from my heart when the door She is one of the handsomest girls I ever was finally closed upon my customer. On the fragment of lable that was sticking

Prescription No. 21,432 -- The Night Clerk's Story.

A. Nother in Druggists' Bulletin.

"By Jove! she is handsome," I murmured, as I closed the door of a Street drug store the other evening, where I had entered to purchase a weed. This ejaculation was called forth by one of the loviest faces it has ever been my fortune to see. It was a face full of beauty and goodness, to which a figure of grace and dignity lent an added charm. I stood watching her retreating form a few moments; then, with a half-ying tight. The clerk, who was patiently awaiting my orders.

"Hello! I did not expect to find you on duty so early; what has happened?" I said, recognizing my friend the night clerk.

"Just came on an hour sooner to oblige one of the day clerks, that's all. What kind?"

"Same old brand," I replied absently, still thinking of a pair of lovely brown eyes. "By the way! can you tell me who that young lady is who just went out? She is one of the handsomest girls I ever was finally closed upon my customer. On

CINSENC ROOT.

fragment of lable that was sticking the piece of bottle which the lady rened, was simply No. 21,432. I always PECK BROS., Wholesale Druggists, GRAND RAPIDS.							
Wholesale Price Current. Advanced—German Quinine. Declined—Linseed Oil.							
Ad	vane	-					
ACIDUM.	8@	10	Carb 12@ 15 Chlorate, (po. 18) 16@ 18 Cyanide 50@ 55 Iodide 1 75@1 85 Detroes Bitant pure 27@ 20	Antipyrin			
reioum Corman	20001	00	Cyanide	Arsenicum 5@ 7 Balm Gilead Bud 38@ 40			
bolicum	40@	45	Potassa, Bitart, pure 27@ 29 Potassa, Bitart, com @ 15	Bismuth S. N			
ricumirochlor	300	5	Potass Nitras 70 9	Cantharides Russian.			
alicum	13@	14	Prussiate	Capsici Fructus, af @ 18			
icum irochlor rocum alicum sphorium dil ceylicum 1 phuricum 1 staricum	40@1	80	RADIX.	" " po @ 16 " " B po. @ 14			
phuricum1 nnicum1 taricum1	40@1	60	RADIX. Aconitum 200@ 25 Althae	Caryophyllus, (po. 28) 23@ 25 Carmine, No. 40 23 75 Cera Alba, S. & F 50@ 55 Cera Flava 28@ 30 Coccus @ 40 Cassia Fructus @ 45			
AWMONIA			Anchusa	Cera Flava 50@ 55			
ua, 16 degbonasboridum	3@	5	Calamus	Coccus			
bonas	11@	13 14	Glychrrhiza, (pv. 15) 16@ 18 Hydrastis Canaden,	Centraria			
ANILINE.			(po. 50) @ 45 Hellebore, Ala, po 15@ 20	Cetaceum @ 35 Chloroform 32@ 35 " squibbs @1 00 Chloral Hyd Crst 1 50@ 175 Chondray 1 10@ 175			
. 0	00@2 80@1	25 00	Inula, po	Chloral Hyd Crst 50@1 75 Chondrus 10@ 12 Cinchonidine. P. & W 15@ 20			
ck	45@ 50@3	50 00	Jalapa, pr	Cinchonidine, P. & W 15@ 20 German 4@ 10 Corks list dis per			
BACCAE.		00	Podophyllum, po 15@ 18	Chondrus 100 152 Cinchonidine, P. & W 150 20 " German 40 10 Corks, list, dis. per cent 6 50 Creasotum 6 50 Creat, (bbl. 75) 6 2 " prep 50 2			
beae (po. 1 601 niperusnthoxylum	85@2 8@	10	" cut	Creta, (bbl. 75) @ 2 " prep 5@ 5			
nthoxylum	25@	30	Spigelia	" prep. 5% 5 " precip 8% 10 " Rubra 8 8			
BALSAMUM.	55@	60	Serpentaria 35@ 40 Senega	" Rubra \$\overline{\pha}\$ 8 Crocus 35@ 38 Cudbear \$\overline{\pha}\$ 24			
paiba u rabin, Canada utan	45@ 45@	50 50	Similax, Officinalis, H @ 40 " M @ 20	Cupri Sulph 8@ 9 Dextrine 10@ 12 Ether Sulph 68@ 70 Emery, all numbers @ 8			
CORTEX.			Scillae, (po. 35) 10@ 12 Symplocarpus, Fœti-	Ether Sulph 68@ 70 Emery, all numbers @ 8			
ies, Canadian		18 11	dus, po	Frgota, (po.) 45 40@ 45			
chona Flava							
rica Cerifera, po		20 12	Zingiber j 22@ 25	Gelatin, Cooper @ 90			
nchona Flava onymus atropurp. rica Cerifera, po nus Virgini illaia, grd ssafras nus Po (Ground 12)		12	Anisum, (po. 20) @ 15	Glassware flint, 75 & 10 per			
		10	Bird, 1s	Glue, Brown 9@ 15			
extractum. reyrrhiza Glabra	24@	25	Cardamon	Glycerina			
ematox, 15 lb. box	11@	12	Cannabis Sativa3½@ 4	Humulus			
EXTRACTUM. FOURTHIZA Glabra po ematox, 15 lb. box 1s ½s	14@	15	Chenopodium 10@ 12 Dipterix Odorste 1 75@1 85	" " Cor @ 80			
FEBRUAL.	100	14	Foeniculum @ 15	" Ammoniati. @1 10			
rbonate Preciprate and Quinia	@3	15 50	German 1502 25 Zingiber a 1004 15 Zingiber j 2206 25 Zingiber j 2206 25 Zingiber j 2206 25 Anisum, (po. 20) 02 15 Apium (graveleons) 1006 12 Bird, 1s 406 6 Carui, (po. 18) 802 12 Cardamon 1002 12 Cardamon 1002 12 Cannabis Sativa 31/40 4 Cydonium 75/20 100 Chenopodium 1006 12 Dipterix Odorate 1, 75/20 18 Foenugreek, po 602 8 Lini grd, (bbl. 4) 4 4 4 Lini grd, (bbl. 4) 4 4 Lini grd, (bbl. 4) 4 4 Choelia 35/20 40 Pharlaris Canarian 35/20 40 Pharlaris Canarian 35/20 40 Rapa 502 6 Sinapis, Albu 802 9 Nigra 11/20 12 SPIRITUS. Frumenti, W., D. Co. 2 0002 50 The R. 175/20 200	Hydrargyrum @ 80 Ichthyobolla. Am 1 25@1 50			
rate Soluble	900	80 50	Lobelia	Indigo			
rate Solublerrocyanidum Sol ut Chloride lphate, com'l	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 2	Rapa 5@ 6 Sinapis, Albu 8@ 9	Iodoform			
pure	0	7	" Nigra 11@ 12	Lycopodium 55@ 60 Macis 80@ 85			
	14@	16	SPIRITUS. Frumenti, W., D. Co2 00@2 50 "D. F. R1 75@2 00	Liquor Arsen et Hy- drarg Iod @ 27			
themis	30@ 30@	35 35	" D. F. R1 75@2 00 " 110@1 50	Magnesia, Sulph (bbl			
FOLIA.	10@	12	" 1 10@1 50 Juniperis Co. O. T 1 75@1 75 " 1 75@3 50 Saacharum N. E 1 75@2 00 Spt. Vini Galli 1 75@6 50				
rosma ssia Acutifol, Tin-	25@	28	Saacharum N. E	1%)			
nivelly Alx.	35@	50	Vini Oporto	Moschus Canton @ 40			
lvia officinalis, 1/4s and 1/2sa Ursi	10@	12 10	sponges.	Myristica, No. 1			
GUMMI.			Florida sheeps' wool carriage	Pepsin Saac, H. & P. D.			
eacia, 1st picked	0	90 80	Florida sheeps' wool carriage	Picis Liq, N. C., ½ gal			
ou	@ 75@1	65	wool carriage 1 10	Picis Liq., quarts @1 00			
" po	50@	60	Extra yellow sheeps' carriage	Piper Nigra, (po. 22) @ 18			
Cape, (po. 20) Socotri, (po. 60) techu, 1s, (½s, 14 ¼s,	0	50	riage	Pix Burgun @ 35			
nmoniae	@ 25@	1 30	Yellow Reef, for slate use 140	Pulvis Ipecac et opii1 10@1 20			
enzoinum	50@	15 55	SYRUPS.	Pyrethrum, boxes H & P. D. Co., doz @1 25			
		38		Pyrethrum, pv 35@ 40 Quassiae			
iphorbium poalbanumamboge, po	800	80 95	Zingiber	Quinia, S. P. & W 39@ 44 " S. German 30@ 40			
1818CHH, (DO. 20)	69			Rubia Tinetorum			
no, (po. 25)	@	40	Similax Officinalis 60 "Co 50	Sanguis Draconis 4000 50			
poii, (pc. 4 85)	35@3 25@	30	Scillae	Santonine			
agacanth	3000	19	Tolutan 50	Sapo, W 12@ 14 M 8@ 10 G @ 15 Seidlitz Mixture @ 25			
HERBA-In ounce pac	kage	s. 25	Prunus virg 50	Sinapis (2) 18			
bsinthiumupatorium		25	Aconitum Napellis R 60	Snuff, Maccaboy, De Voes			
ajorum		28	1 Nos F 50	Snuff, Scotch, De. Voes @ 35 Soda Boras, (po. 12) . 11@ 18			
ajorum entha Piperita 'Vir		25	Arnica	Soda et Potass Tart 30@ 32 Soda Carb 2@ 2½			
ue		22	Asafœtida	Soda, Bi-Carb 4@ 5			
MAGNESIA.			Benzoin	Soda, Ash			
alcined, Patarbonate, Patarbonate, K. & Marbonate, Jenning5	55@ 20@	60	Sanguinaria	" Myrcia Dom @2 00 " Myrcia Imp @2 50 " Vini Rect. bbl.			
arbonate, K. & M arbonate, Jenning5	20@ 35@	36	Cantharides	" Vini Rect. bbl. 2 05)			
			Cardamon	Less 5c gal., cash ten days. Strychnia Crystal @1 10			
mygdalae, Dulc	5 00@ 45@	75	Catechu	Strychnia Crystal @1 10 Sulphur, Subl 234@ 334 Roll 242@ 3			
bsinthium mygdalae, Dulc mygdalae, Amarae nisi uranti Cortex ergamii ajiputi aryophyli edar henopodii innamonii tronella	1 85@	1 95	" Co	Tamarinds 8@ 1 Terebenth Venice 28@ 3 Theobromae 50@ 5			
ergamii	2 80@	3 00	Conium 50 Cubeba 50	Theobromae			
aryophylli	350	1 50	Digitalis	Zinci Sulph			
henopodiiinnamonii	1 200	1 75	Gentian	Whale, winter 70 70			
innamonii itronella onium Mac opaiba ubebae .xechthitos rigeron aultheria teranium ounce	35@	75	Guaica	Lard, extra			
opaibaubebae16	90@	1 00	Zingiber 50 Hyoscyamus 50	Linseed, pure raw 60 6 Lindseed, boiled 63 6 Neat's Foot, winter strained 50 6 Spirits Turpentine 49 5			
xechthitos	1 200	1 00	Iodine	Neat's Foot, winter strained 50 6			
aultheria	2 10@	2 20	77	Spirits Turpentine 49 5			
ossipii, Sem. gal	50@	75	Lobelia 50 Myrrh 50	Ochre, yellow Mars1% 2@			
uniperiavendula	50@	02 00 02 00	Nux Vomica	Putty, commercial 214 21/20			
imonis Ientha Piper	1 50@ 2 35@	1 80	Opii 85 " Camphorated 50 " Deodor 2 00	Vermilion Prime Amer-			
fentha Verid Iorrhuae, gal	2 50@	02 60 01 00	Auranti Cortex 50 Quassia 50	10an 13(4)			
iorrhuae, gal lyrcia, ounce live ricis Liquida, (gal35) licini cosmarini cosmarini	1 000	50	Quassia 50 Rhatany 50 Rhei 50 Cassia Acutifol 50	Lead, red			
ricis Liquida, (gal.,35) Ricini	100	11 32	Cassia Acutifol	1 1111 111 0111			
Rosmarini Rosae, ounce	75@	61 00 66 00	Serpentaria				
uccini abina antal	900	1 00	Tolutan	cliff 14			
assairas	. 3 50@ . 55@	07 00	Veratrum Veride 50 MISCELLANEOUS.	Pioneer Prepared Paint1 20@1 Swiss Villa Prepared Paints			
Sinapis, ess, ounce	. 6	01 5	Æther Spts Nit. 3 F. 26@ 28				

@1 50 40@ 50 @ 60 15@ 20

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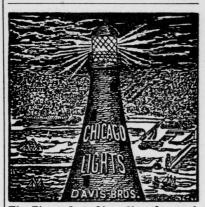
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Year.	Assets Dec. 31st.	Total Income.	Total Expend's	Surplus.
1882	\$100,359	\$ 2,578	\$ 2,675	
1883	109,793	25,276	16,505	
1884	115,670	40,933	35,142	
1885	126,257	51,054	41,168	
1886	239,501	57,759	45,660	\$ 5,378
1887	275,595	102,181	66,558	20,695
1888	300,227	123,240	99,249	35,983

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alty for selling tobacco in any form to a minor without a written order from the parent or

Conform to the Law, Merchants should procure a supply of blank orders, which will be sent postpaid on receipt of

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250 TOBACCO ORDERS - .75 1,000 " All orders must be accompanied by remit-

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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, 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 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 loaners are a great expensions of such times). 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 nowise 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 noor 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 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 seeding 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 proceeds of surplus only to dispose of, but the whole fund is in his hands for sale and man-

Ambition is commendable, desirable and when it leads a man to strive to bet 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 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 deplared.

"Happy the distaff that knows its own spindle," and thrice happy the man who has pride and confidence in his own voca tion, 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 bus iness successful and permanent, teach his children to be proud of and pro ficient in his business. After a long career, what a monument to success and stability is it to see a man's heirs con ducting the same business! What a les son 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 pro duce in the minds of those who come after us to behold the sign, in letters of gold, over the door of a first-class dr

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 permancy goods must be sold for eash, or such judgment used in making credits that those only will be trusted who can and will pay. A person who cannot dis

fession, 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 incaranation 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

*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

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LAMP BURNERS. 45
6 doz. in box. 1 90 No. 0 Sun. 1 90 No. 1 2 00 No. 2 3 3 00 First quality. 2 15
No. 1 2 25 No. 2 3 3 25 XXX Flint. No. 0 Sun, crimp top 2 58 No. 1 2 3 80 No. 2 3 80
Pearl top. 3 70 No. 1 Sun, wrapped and labeled 3 70 No. 2 " 4 70 No. 2 Hinge, " 4 70 La Bastic 4 70
No. 1 Sun, plain bulb, per doz 1 25 No. 2 " " 150 No. 1 crimp, per doz 1 40 No. 3 " 160
Butter Crocks, per gal
Mason's, pints

\$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.

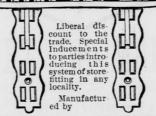
Take a Specialty of Collections. Account of Country Merchants Solicited.

THE ACME OF UTILITY AND STORE SHEWING

WHEN THE SAME IS HUNG ON THE CONTROL RATE

ADJUSTABLE (REVERSIBLE)

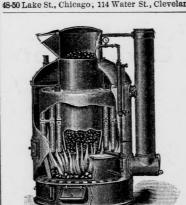
BRACKETS



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 eash, 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 4850 Lake St. Chicago; 114 Water St., Cleveland



and Hot Water Boiler for warming dwellings, etc.

HUM & SCHNEIDER, Grand Rapids.



ELEVATORS Water Motors and Specialties Tuerk Hydraulic

Crockery & Glassware 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 reenlisted 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.

Sixteen years experience. 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 spalication.

F. I. DARLING, Attorney, Late Special Examiner U.S. Bureau of Pe

46 Old Houseman Building.

F.J. DETTENTHALER

Fresh and Salt

Mail orders receive prompt attention See quotations in another column.

GRAND RAPIDS. WHY WEAR PANTS



WNINGS



Chas. A. Coye,



Before Buying Grafes, get our circular, Sent Free. The Aldine produces Warm Floors, Perfect ventilation; keeps fire over night, and is cleanly. Burns coal, coke, and is cleanly. Burns coal, coke, 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 Rapid	s & Indiana.	
GOING	NORTH.	
	Arrives.	Leave
verse City & Mackinaw.	7:00 a m	7:30 a
verse City & Mackinaw.		11:30 a
verse City Express		
oskev & Mackinaw		
30 a m and 11:30 a. m.	trains have cha	ir cars f
oskey and Mackinaw Cit	ping car for Pet	oskey a
kinaw City.		
GOING		
Jana 41 Danmone	6.95 a m	7.00 0

Sleeping car rates—\$1.50 to Chicago, Petoskey o ackinaw City; \$2 to Cincinnati.

Detroit, Grand Have	II OO MIII W S	aukee.
GOING WE	ST.	
	Arrives.	Leaves
Morning Express	12:20 p m	12:25 p m
Through Mail		4:30 p m
Steamboat Express	10:40 p m	10:45 p m
Night Express	6:50 a m	7:00 a m
Mixed		7:30 a m
GOING EA	ST.	
Detroit Express		6:50 a m
Through Mail	11:35 a m	11:40 a n
Evening Express	3:40 p m	3:50 p n
Limited Express	6:45 p m	6:50 p n
+Daily, Sundays excepted. *1	Daily.	
Detroit Express has parlor	car to Detro	it, making
lirect connections for all poin	ts East, arriv	ving in Nev
York 10:10 a. m. next day.		
Limited Express has parlor	car to Detro	it, making

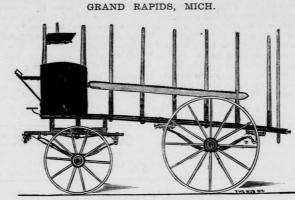
Toledo, Ann Arbor & Northern. Toledo, Ann Arbor & Northern.

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, Orville and all prominent points on connecting lines.

A. J. Paisley, Gen'l Pass. Agent.

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

The Belknap Wagon and Sleigh Co.,



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

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 applica

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

THE PUBLIC!

By splendid and expensive advertising the manufacturers cre ate 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

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.

Putnam & Brooks.

Wholesale Clothiers

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,

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.

STARK, AMERICAN, BURLAPS.

Warps, Geese Feathers, Waddings, Batts

Agents for Georgia and Valley City Bags Prints, Ginghams, 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 &



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 bals and congress from Pfister & Vogel Stock.

12, 14 & 16 Pearl St., GRAND RAPIDS.

AGENTS FOR BOSTON RUBBER SHOE CO.

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

Boxes, Cans, Pails, Kegs, Half

Barrels and Barrels. Send for sample of the celebrated

Frazer Garriage Grease

The Frazer Goods Handled by the Jobbing

FERMENTU

The Only Reliable Compressed Yeast. Grocers and Bakers not handling our yeast are requested to write for samples nd prices. One trial will convince all of its superior by for freshness and strength.

State Jobbing Agent, GRAND RAPIDS, MICH.

WINTERNITZ, | Special care given outside shipments.

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WM. SEARS & CO.,

Gracker 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. Grand Rapids, Mich. Houseman Block,

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.