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A GRAND SUCCESS.

FIFTH ANNUAL CONVENTION OF
THE M. B. M. A.

Full Text of the Various Reports and
Papers Presented.

The fifth annual convention of the Michigan Business Men's Association convened at Royal Arcanum hall, Grand Rapids, Tuesday morning, Nov. 25. The meeting was called to order by President Whitney, who read his annual address, as follows:

Sixteen months have passed since we met in session at the city of Muskegon, during which period the mill of time has been grinding out its grists of successes and failures. Each patron of this mill—and all must patronize it—has received the results of what he brought, but only so much good as he furnished the materials for. Results have never depended upon chance but have ever been the products of good plans carefully matured and well carried out, subject ever to natural law. The only good luck a man has in this world is when his business knowledge joined by study and experience enables him to so interpret natural causes and apply natural laws that with energy and promptness he is enabled to command success.

Whatever is true of individuals is also true in cases of associated effort, excepting that possibly another element, the combination and use of forces of mind and self interest not always in harmony, must needs be taken into consideration. The forces of this element should be studied and utilized. Organized bodies succeed or fail in about the same proportion as do individuals and for the same or similar reasons. The Michigan Business Men's Association is no exception to the general rule, neither are the local business men's associations of this State, as we have abundant proof.

Sixteen months ago, the large and successful meeting at Muskegon seemed to indicate success everywhere; yet a close inspection reveals the fact that only a small proportion—less than one-third of the local organizations—were there represented, many of them not having as many delegates as they were entitled to. A further examination shows that over one-third of the local bodies were not entitled to representation at all in that body. The report of Secretary showed a falling off of membership of nearly one-half. Many of those present at that meeting were anxiously inquiring what to do to make their local bodies successful. The condition of the Association can be stated in a few words. The Association sixteen months ago had reached and passed its highest point in numbers and efficiency and was far along on its decline. I may shock some present with the bold statements made. To cure a disease the physician must make a thorough diagnosis of the case and use the knife if needs be. The case, however, is not quite hopeless—something may be saved from it and much be learned for future use. The associations of business men are not essentially different from other organizations. This decay is not a new feature in organization. Every society has been subject to similar rapid growth, has had dark days which were followed by partial decline. Some have failed entirely—ceased to exist. Others have recovered rapidly and many have come back into good working order and ultimately attained a good, sound standing, by slow, hard effort. So many of the associations we in some manner represent here to-day be brought into a healthy existence and do good work and benefit many.

At the Muskegon meeting there were many inquiries relative to means and methods of making meetings interesting and the local societies a success. Many seemed to think a missionary should go abroad and give instruction and inspiration at one and the same time. This seemed a wise plan, a practice followed by all successful organizations, only it was put into use too late in our case. About the middle of September, or six weeks after the meeting at Muskegon, a meeting of the Executive Board was held at Grand Rapids, and it was agreed that the President of the State Association should visit the local organizations and do them such good as he could. A campaign of many weeks, even months, was duly mapped out, and a letter of inquiry and notice was duly sent to the various societies by the Secretary of this body, informing them that the "Missionary" was soon to visit them and that they would be invited to receive his encouraging visits without cost or price, save a place to speak and to rest his head. Not one in ten replied at all, and instead of forty or fifty meetings, we had difficulty in finding six places willing to have a meeting, and only two of them were really a success. The President and Secretary thought this scheme a failure and abandoned it; yet every town visited needed just such a meeting, and many needed an organization of business men badly. A few only could spare the time or make the necessary effort to even attend when visited by this officer of the Association at large.

This low condition of the local associations was further seen in their failure to pay the per capita tax, hold meetings, and, upon the approach of the expected midsummer meeting at Saginaw, when the Secretary sent a circular to each association, how many delegates might be expected to attend the annual meeting, not a quorum of the whole body reported! The last fact, coupled with the knowledge that many were taking summer vacations and all running short of help to lessen expenses, and the further fact that it would be difficult to get any concession from the railroads decided the Executive Board to postpone the Saginaw meeting for a time, at least. Our annual meeting should be held either in June or July, or after the vacation season has closed, say September.

The fact now stares us in the face that our Association is in a bad condition. The local bodies are dormant, many of them, and the State body is almost without a constituency. What shall be done and how shall we do it? are questions before us to-day that should receive most careful attention. What is the matter? is a question easily asked but not so easily answered. There are times of ebb and times of flow in the life of all such bodies, and if, when the body has reached low tide, it is judiciously officered and skillfully handled, it may come again to the majesty of strength and exert a greater and wider influence than ever before. It is not singular that business men's organizations should feel depression and many of the weaker ones pass away entirely. The same has been the record of organized effort in many other callings. We may examine some of the causes:

1. General apathy among all classes of people, each taking little interest in anything that does not directly inure to his benefit;

2. Incongruous elements of composition, each local union of necessity being made up of those who are naturally more or less opposed to each other in matters of religion, politics, business interests—many times bitter rivals in trade—and, further, there are often social differences, real or fancied, peculiarities of nationality, tinctures of caste, clan and prejudice—all preventing rather than

helping the perfect union desired.

3. Want of time is another cause of decay in local organizations, or, rather, a want of devotion of time of the members to the care of the association's wants, officers and members neglecting this duty and leaving this labor to be in turn neglected by others. Can any person who leaves his duties, individual or corporate, to be done by others expect success from neglect?

4. The breadth of the Association and the variety of objects embraced within its scope have often been a weakness, when they should be elements of strength. The great mass of people have but one object of pursuit at a time, some having one and some another. To obtain this one aim many seek organization, wherein they fail because others have their rights and all cannot at once be in control. Such persons soon drop out of the society in which they fail to secure this object of pursuit, and are soon found trying something else, injuring and weakening each body they assume to fraternize with.

5. Too little time and means have been employed. The masses of the people expect results without the necessary elements of cause viz., time, money, effort. Something for nothing is the desire of the many when there can be nothing desirable without its cost. An organization worth having must cost time, money and patient effort to each and every one of its members, or it cannot be truly successful. Men will recognize this fact in their own personal endeavors—why should they deny it in corporate relations?

6. Many of the causes already named arise from a want of comprehension of the power and management of the complex machine they would use. They treat it as an inanimate existence, or, at best, as an animate one but foreign to themselves, forgetting that they themselves are but a part of the veritable forces that make the machine they use only to gratify selfish aims and attain personal ends.

Many other dependent causes exist that have entered into the apparent failure of our local organizations. There is need of a closer relation between the local and the State organizations. Each must feel the true dependence of each upon the other, each sustaining and, in turn, being aided by the other.

Do we need business men's associations? What is association? "A union of persons into a company or society for some particular purpose or purposes," says the lexicon. In short, ours is an organization of business men for certain purposes. Coleridge asks, "What is organization but the connection of parts in and for a whole so that each part is at once end and means?"

Have all our local organizations been true to nature? Has there been such a connection of parts that each is and has been at once an end and a means? Test our local societies, and few will stand the test in either the crucible of the lexicon or of Coleridge! How many have had purposes in common shared and in union wrought, and in the State Association how many of the local bodies have been end and means at one and the same time.

I will not say, nor can it be said, that the business men's effort at organization has failed—neither can it be said that it has succeeded; but much good has been done, furnishing positive proof that true, faithful organization honestly shared by all can and will succeed and prove a power among business men of all classes to the accomplishment of great results. It makes little difference what title is given the organization, so that it is not a burden. In some of the larger towns Boards of Trade or Boards of Commerce seem to be popular, yet the name does not give them success. Other cities are

fully as fortunate in achieving results with a plain business men's association. Others have an Exchange to do association work. What matters it whether we have a Board, a Chamber, a Club, Bureau, Union, Exchange or Association, if there is nothing in a name? To make any one of them a success, there must be a union of purpose, of hearts and hands, with minds to comprehend and direct. There must be also a wide comprehension of the objects to be attained by the forces used. An association with a single aim must needs be limited in numbers and, failing to attain the stipulated object, must cease to exist, while a broader organization would have a larger membership, a wider field for the exercise of effort and attain more and better results. Such was the scope of our local business men's association, embracing enough to commend it to the hamlet as well as the small village, enabling all who produced or aided in the production or exchange of wealth in any form to co-operate in the development of the general interests and the protection of mutual rights. Each person in such an association would use its power, truly understand and fully carried out, and be able to obtain for himself and others great results. It would be each for all and all for each—each "an end and means" in doing and receiving. Then the good time promised would come when each could say to his neighbor, "Brother, be of good cheer."

It may be here truthfully said that the objects and aims of these associations, so many in number and so broad in scope, have not been well understood by either the people at large or those who have had membership therein. They have often narrowed its broad aims down to the mere collecting of a few bad debts and the punishment of debtors incidentally by publishing them as dead-beats. Beyond this, most of the members and many of our associations have never ventured, and they did not succeed even in that effort because it was not understood and not used aright. The collection system in itself is broad and liberal, just to creditors and yet not ruinous to debtors. This system, while efficient in the collection of bad debts, could not succeed in the impossible, as collecting disputed accounts, as of persons at a time when not earning living expenses. When the debtor was prosperous, had an income with which to pay slowly, the creditor was busy and had time to do no more than give more credit, not even trying to learn to whom he was giving it. Collections begun under our system were not, as a rule, begun in the best time and were not followed up to completion. The ground gained was lost, enemies were made when friends were desired and the greatest and best part of the system was lost sight of—the prevention of further unworthy credit by judicious concerted action in rating would-be debtors and the general refusal of credit to those unworthy of it. Let the collection system be supplemented by a thorough rating, and let both be faithfully worked. There is enough of value in that alone to pay well for the maintenance of an association in every village of the State.

The association is a medium of co-operation by which a community may cope with the questions of transportation and insurance, enabling its members to know and demand and secure their rights, saving a per cent. of the cost in either case.

Each and every individual in each and every community has greater or fewer trade interests, either as buyer or seller or both, and these interests can best be served by organized action, by first gaining an understanding of the length and breadth of those interests and by intelligently co-operating to secure the bettering of these interests.

The general improvements of a town, large or small, in which one lives and in

which he should be interested and identified, is a subject meriting greater attention than is usually accorded it. This may not only include the development of the features that make the town attractive to residents and strangers but also includes the question of protection in time of need. These important matters, in all their bearings, furnish numerous topics for discussion for many a meeting of our associations in towns where improvements are sadly needed—and where they will never be had without organized, united effort.

Every town desires growth, an increase of paramount industries to utilize mutual resources and employ capital and labor; yet the resources of a town must be known or they can never be used. People at home as well as abroad must be informed of the existence of such resources and invited to come and use them. This needs associated, intelligent effort, just such as a business men's association can and will give if rightly used, such as has been found useful in the development of many a town and industry. One or two men cannot and will not, as a rule, use individual means and effort to build up a town for the benefit of others too willing they should. Join hands and hearts and means and minds in an effort to interest manufacturing capital to come to you and encourage what you now have. You will then increase productive industries in your midst, and every addition opens the door for others.

It may be of interest to all to enlarge upon these themes, but time forbids. These worthy objects of the business men's association ought to be sought by every hamlet in the State, yet there are greater advantages even than these to be taken into consideration. We are all social and moral creatures, and as such we need cultivation and development, we need recreation and relief from the burden of daily duty. We also need the educational advantages given by such associated efforts, united by the ties of local interest, of similar callings. Business men everywhere ought to use organized, systematic means to develop to greater usefulness the latent abilities God has given them, improving themselves and their families, benefitting all about them, promoting the interests of the community and all associated therewith. Where there is unity of action, such associations become a power for good in case of need and must be honored by all who feel their influence. Such an organization should the local organization be. With such, would it be difficult to tell what a State organization, composed of the representative members of such local bodies, would be? The fountain cannot rise higher than the source. The body cannot be better than the component parts, and it will ever reflect the local training of its associations. Give a State good local societies of business men and the State Business Men's Association will be a body of the best men, ready to do the will of an able constituency. Such a body we cannot hope to have, but we must do the best we can with a convention of men not sent, but who come from a sense of duty. We, as business men, will feel bettered by coming together for a short time, to discuss matters in which all have an interest, and devise ways and methods by which we can serve the unorganized people to the best advantage, or enable them to better serve themselves.

The first and most important question to settle seems to be, "How can the masses of business men utilize organization for the promotion of their interests and the protection of their rights?" The second is, "What is to be done for the interests of the business class through legislation at the coming session of our State Legislature or that of Congress soon to convene?" We should consider not only what we ought to have done, but also what ought to have been left undone by legislation. When we have agreed upon a course of action, let us act with all the means we have at command to carry out our plans.

Our session is to be brief, but let it be useful. You will have valuable reports and papers to digest and dispose of. May your action be freighted with good results that shall reflect honor upon this body.

Secretary Stowe then read his annual report as follows:

The past year has been an uneventful one for the Michigan Business Men's Association, few additions having been made to the list of local bodies and no work of special importance having been undertaken by the State organization.

Financially, the year's showing is as follows:

RECEIPTS.	
Per capita dues.....	\$239 50
Charter fee.....	3 01
Sale of pins.....	12 00
Sale of constitution.....	05
Total.....	\$304 55

The receipts have all been deposited in the Kent County Savings Bank, having been forwarded to Treasurer Parker in three installments, as follows:

Oct. 3, 1899, check No. 1.....	\$100 00
Nov. 8, 1899, check No. 2.....	100 00
Oct. 7, 1899, check No. 3.....	104 55
Total.....	\$304 55

Our liabilities are \$8.50—\$7.50 for the use of this hall and \$1 for reduced rate certificates. Our assets are \$15, due from the Burnell Collection Agency.

There is no denying the fact that apathy has overtaken too many of our associations, frequently resulting in the termination of their usefulness. The lack of interest is first manifested in the small attendance at the meetings, followed by a general failure, on the part of both officers and members, to perform the duties incumbent upon them. Sometimes a faithful set of officers have become disgusted at the half-heartedness of the members and given up in disgust, and not infrequently active and energetic members have grown weary of the shortcomings of their official representatives and ceased attending the meetings and acted independently of the organization. These are some of the drawbacks which have attended the effort made to build up a compact and vigorous set of local associations in the principal cities and towns of the State. This effort having resulted in partial failure, it is not to be wondered at that the State organization has not flourished as it should. Dependent directly upon the local bodies for sustenance, it thrives when the subordinate branches thrive and flourishes when they withhold their support.

In no case does there appear to be any lack of appreciation of the value of association work or the benefits derived therefrom. Business men in towns where organizations have been allowed to lapse invariably deplore the fact, and cite numerous instances where the associations have benefited them and the community at large; but, in the majority of cases, they appear to lack the necessary incentive to re-organize and resume the work which was begun so auspiciously. Why this is so, and wherein lies the remedy, I leave to those more able to cope with a subject of such surpassing importance to the business public.

President Whitney then announced the following special committees:

On President's Address, Secretary's and Treasurer's Report—E. W. Hastings, Traverse City; J. V. Crandall, Sand Lake; A. N. Woodruff, Watervliet.

On Credentials, Order of Business and Resolutions—N. B. Blain, Lowell; Geo. W. Caldwell, Grand Rapids; R. D. McNaughton, Coopersville.

The report of the Ex-Board was presented by Frank Hamilton, detailing the proceedings of the three meetings held by the Board, reports of which have already appeared in THE TRADESMAN.

Chairman Blain, of the Committee on Building and Loan Associations, stated that the Committee considered that no report was necessary, as the work originally undertaken by the Committee was now looked after by the State Association of Building and Loan Associations.

Chairman Conklin presented the report of the Committee on Insurance, as follows:

Your Committee on Insurance would respectfully report that we made an ef-

fort to secure subscriptions enough to organize the Business Men's Insurance Company, such as was outlined at your last meeting—a stock company to be owned by the business men of the State, with \$100,000 paid in and put out at interest as a permanent guarantee fund, mutual so far as the division of all profits is concerned, after paying losses, the small expenses and a fair rate of interest to the stockholders. This we conceive to be by far the best insurance that the business men of the State could obtain. The first thing to be acquired is positive and absolute safety from fire. This is only possible when your capital stock—your guarantee fund—is so large, and your risks so remote from each other that no one or two fires could bankrupt the company.

We made an effort through THE TRADESMAN to have the local business men's associations take stock. In some localities they responded splendidly. Battle Creek and Flint did nobly, and had every organization in the State responded as did these two cities, we would have had a Business Men's Insurance Company doing business long before now. As there was no provision made to pay our expenses while canvassing the State, and as the other local associations did not respond, we have to report to you about \$8,000 stock taken and nothing further done.

The above stock-mutual company we recommend as the very best insurance the business men of Michigan could get, as it gives the maximum of safety, the minimum of cost and a reasonable interest to stockholders. To most of our business men a total loss and no insurance means financial ruin. The small accumulations of a life-time are swept away in an hour. No ordinary business man can afford to be a moment without insurance.

A purely mutual insurance company, well managed, works well when it is organized to take but one kind of risks, and then only those risks which are, by their nature practically isolated, as farmers' mutuals, and the Millers' Mutual we think a good one; and if we had a law that would allow the organization of druggists' mutuals, hardware dealers' mutuals or any other mutual that, by its nature, would take a very few risks in any one city or village, doubtless it would be a good thing; but a business men's mutual that takes all kinds of risks and can extend its business over three counties only must, of necessity, take too many risks in one village or city. Should that place be swept away by fire, it would ruin many persons who had taken insurance in that company. This kind of insurance is reprehensible. A mutual insurance where the insured pay their premiums and give their notes for three to five times as much as the cash premium is good in times of no disaster by fire, but let a city be visited by a great conflagration, as Grand Rapids and Muskegon have been—then the insured could get but a small amount of their policies, and all those insured outside of the burned district would have to pay largely. Hence, this kind of insurance is very faulty. It cannot give a positive guarantee, and it may cost the insured very much more than he should pay. It has, in some degree, the same element of insecurity and financial risk that the purely mutual companies have. This kind of mutual is much better and safer than a purely mutual company could be, but it is only a part guarantee—it does not really and fully insure.

We would recommend that efforts be made to do away with the three per cent. tax that is placed on all outside insurance companies doing business in the State, for the business man has to pay enough without paying this extra tax. We understand that this tax amounted to \$100,000 during the past year, and why the business men of the State should be willing to pay this extra tax is beyond comprehension.

Chairman Wells sent the following report for the Committee on Legislation:

The Legislation Committee of the Association has held no meeting during the last year. We have shared the apathy which has fallen upon the State body

and a large proportion of the auxiliary bodies. For this reason, we have no record of our actions to present to this meeting, for either consideration or criticism. We have no apologies to make nor reasons to assign for the failure, upon the part of the officers and members of our Association, to take the same interest in its usefulness and success during the past year, than they have in former years. We leave the solution of the cause for this lack of interest, to the Association, should they regard it profitable to consider the problem.

We think it, however, fair to presume, from the present condition of our organization, that either the causes which brought it into existence were inadequate, that they have ceased to exist, or that the efforts of our Association have had little or no influence upon them. Should the inaction of the past year be from any or all these reasons, it seems to us evident, that we should either disband or start again under a new impulse.

Though the avowed scope of the association has been sufficiently large, and the interests it has sought to affect sufficiently extensive, two only have seemed to be of paramount importance. These have been the listing of "deadbeats," and "local improvements." The first named seems to have been drifting into the hands of commercial agencies, whose efforts appear to be appreciated, mainly, because they charge fees for their services. The subject of local improvements in cities and villages is always of absorbing interest to business men. Enterprise in this direction is an ingrained characteristic of the American citizen, which finds its expression in Michigan more intensely, perhaps, than in any other State of the Union. The emulation for building up manufactories and promoting all kinds of commercial ventures, tending to increase the capital and population of towns, is never ceasing. Competition in securing prizes of this nature is frequently quite sharp. Such efforts, being local in their nature, must be settled by local organizations or individual work. A State body cannot take any part in them. Societies of business men, brought together for this purpose alone, are becoming common in our large cities, while the bond which still holds together most of the auxiliary bodies of our own association owes its power to this cause. It seems evident that a State organization which should have in view only questions of general interest and importance to business men is of no value in deciding questions of purely local concern.

Is there, then, a need for a State Business Men's Association, which shall consider and act upon those matters which affect all business men alike. We believe there is. At a time like the present, when organization is the potent influence in every sphere of human activity; when its power, exerted for ages in church and state, has been invoked in every trade and profession; when social and political problems are all considered and settled by means of its machinery and strength; when manufacturers of every grade from those who make pianos to those who make pins, unite for mutual assistance and defense; when, finally, the class always tardiest to respond to any new influence, the farmers, have banded themselves together to obtain privileges and rights either fancied or real, it seems almost incomprehensible that the large and intelligent class called business men should enter the conflict of life, unaided by each other. The great subjects of insurance, railroad transportation, taxation, adulteration of food, enhanced cost of products through the machinations of trusts and combinations—these, and many others which will occur to you, call for a union of those most nearly affected by them, the business men.

If this position is a true one, and there is a sphere of usefulness to be filled by a Business Men's Association in Michigan, the question presents itself, Shall it be the present organization or one based upon some different plan?

If it is to take cognizance of subjects of a general nature only, the theory upon which our Association is created must be abandoned. It must be a State Association not composed of auxiliary

associations, but of all business men who desire to co-operate with each other, to obtain mutual benefits and security. Backed by the members it should possess, such an association could wield an influence second to none in our State, and become a blessing not only to its members, but to every other citizen, through the prevalence of those practices in commercial transactions, dictated by honesty, and known throughout the world as business methods.

Chairman Hamilton then presented the report of the Committee on Trade Interests, as follows:

Assembled again after a separation of sixteen months, we have cause to congratulate ourselves upon continued prosperity as a whole. With all the uncertainties connected with merchandising, we meet at this time to convey to one another the happy intelligence gleaned from fair fields of labor.

The confidence in trade, the basis upon which the prosperity of our country rests to-day, is marked to an unusual degree. The common danger, threatening trades and crafts, which existed in an early day, formed the tie which bound them together. Foreign enemies no longer threaten our circles to any noticeable extent, but we have daily to contend with the resulting influences of progress, education and competition.

Magnus, the son of King Nicholas of Denmark, had slain the Duke Canute Levard, the alderman and protector of the Sleswig Guild. When King Nicholas, in 1130, came to Hetheby, his followers advised him not to enter the town, for the townsmen put in force the law with extreme severity within this guild, and did not suffer any one to remain unpunished who had killed or even injured one of their brethren. The King deigned the warning saying, "What should I fear from these tanners and shoe-makers?" Scarcely, however, had he entered the town, when the gates were closed, and at the sound of the guild bell the citizens mustered, seized upon the King, and killed him with all who tried to defend him. Thus, even at the beginning of the twelfth century, the guilds enjoyed in Denmark such respect that the lord of the land, Duke Canute, was pleased to become their alderman, and they had such power that they could venture to avenge, even upon a King, any violation of the law committed upon one of their great family.

This may serve as an illustration of the fact that the confidence existing to-day among business men arises from an adherence to the well-established, common law of trade, in contradistinction to the individual defiance of all principles upon which confidence is based. Our laws to-day—both State and national—are pointing toward the prevention of violation of this confidence and, in the event of its violation, furnish us with remedies.

In referring again to the trade guilds, as they appeared in the early centuries, simply to mark the course of action along the lines of trade, we recognize a common tie or brotherhood existing which has for the most part not yet ceased to exist, but the practical working of which has passed into other fields, for other hands to manipulate. On this point the statutes of the guilds of all countries are almost identical. If a brother falls into poverty; if he incurs losses by fire or shipment; if illness or mutilation renders him unable to work, the brothers contribute to his assistance. If a brother finds another in danger of life, on sea or in captivity, he is bound to reserve him, even at the sacrifice of a part of his own goods, for which, however, he receives compensation from the brother assisted or from the community. English guild statutes frequently mention loans to be given to brothers carrying on trade, often with no other condition than the repayment of it when they should no longer need it. The sick brother found in his guild aid and attendance; the dead was buried; for his soul prayers were offered and services performed, and not unfrequently the guild gave a dowry to his poor orphaned daughter. The numerous provisions as to the poor, as to pilgrims and other helpless people, in

the statutes of English guilds, prove that non-members in want found help from them as well.

We have outgrown the family idea of confederating into close unions, there being less demand for the mutual pledges that were prominent among the early merchants; we have entered the larger field of competition among ourselves. No less necessary is it, however, that commercial integrity be maintained, that wise and beneficent laws for even a freer intercourse be established; no less necessary is it for commercial bodies to frequently assemble to stamp either their approval or their disapproval upon ways and means that not only create and enhance commercial honor but prevent the vultures of trade from gaining a foothold. Whatever affects our real interests, in like degree affects the interests of all. The promulgator of a doctrine, open or implied, which determines that the best interests of society are best promoted by fostering antagonisms between merchants, or between merchants and consumers, is pernicious.

Every department of our Government is receiving its due and timely recognition—each has a "friend at court." To the writer, it seems that Ex-Senator Miller, in his article in the North American Review, is right when he says, "Every industry and commercial interest should be fairly represented in our legislative halls. Just now, when business and commercial questions are upmost in the public mind, there is a necessity for a larger number of practical business men in our legislatures than of representatives of any other class." He closes his article by saying, "Shall the adjustment and settlement of these industrial and commercial problems be left to men who either have no practical acquaintance with them, or are unfitted by reason of their subserviency to party dictation, to consider any question from a high and patriotic standpoint, or, to men who, by training and experience, have acquired a thorough mastery of these subjects?"

Two questions are now before our legislators, of interest alike to the merchant, to the business man, to the consumer—the one, a Senate bill "For preventing adulteration and misbranding food and drugs," the substance of which has been made prominent in two of our previous conventions. Able papers were given upon this topic, the first by a gentleman of great ability, Mr. Smith Barnes, of Traverse City, well known to all, whose experience in merchandising for the last forty years enables him to speak in denunciatory terms against the perpetration of fraud upon an unsuspecting public; another by a former President of this Association, who, too, is deserving of praise for his able handling of the subject—I refer to Mr. Frank Wells, of Lansing. I do not propose to enter this field again further than to note that this bill, introduced at the last session of Congress by Mr. Paddock, bears a near resemblance to previous bills introduced but never passed both houses, and it formulates the thoughts heretofore expressed, viz., that our manufactured food and drink should be sold for what they purport to be, and that all brands should indicate whether such food and drink are pure or compound. The bill referred to is now in the possession of the writer, who does not think it necessary to say more to this convention (which will take action upon it as it sees fit) than this: If either bill is passed by Congress, let it be the Paddock bill, rather than the House bill No. 11568, known as the Conger Lard bill. This bill is in the line of the Oleomargarine bill, a species of class legislation which, if passed, would subject buyers to imposition, while the Paddock bill protects them from imposition; the latter protects them against dishonest competition, while the Conger bill protects hog-raisers against honest competition.

As regards the desirability of the Paddock bill even, it seems to the writer a questionable piece of legislation in view of the recent decision of the Supreme Court on the Original package and the act of Congress following closely upon it. Can we, with any assurance of success in ridding mankind from fraud and bodily injury on their food and drink question, do more than ask the Federal

Government to do just what they have done on the case ahead mentioned, viz., subject all imports regardless of package or bulk to the operation and effect of the laws of that state enacted in the exercise of the police powers in the same manner as though they had been produced in said state. Then let each state regulate the food question as she may see fit, as the exigencies of the case warrant.

As regards the Conger Lard Bill I would like to see the influence of this convention pitted against it. My reasons may be summed up in a letter sent to the Retail Grocers' Association, of Pittsburg, by Mr. Jas. W. Tappin. He sums up the contents of the bill and asks every organization in the country to consider it and report against it. I will read a few extracts from the letter.

The other question of importance to the business world is the enactment of a National Bankrupt Law. The bill now before Congress is known as the Torrey Bill. It was formulated by Jay L. Torrey, of St. Louis, at the request of the wholesale grocers of St. Louis. Other commercial bodies had agitated this movement, and since the introduction of this bill many individuals, Boards of Trade and business associations have urged the passage of it. In a memorial presented to Congress by representatives of several commercial bodies, the following statements in brief were made, covering the main features of the bill:

1. The constitution confers on honest insolvents a right to have a bankrupt law enacted.
2. Honest insolvents will be discharged, dishonest insolvents will be punished.
3. A conservative tone will be given to transactions between debtors and creditors.
4. Commercial credit will be extended and the prices of commodities reduced.
5. The giving and receiving of preferences will be prevented.
6. Fraud will be prohibited and such persons as commit wrongs will be punished.
7. Dishonest and insolvent debtors will be required to make a complete showing and a full surrender of their property.
8. Creditors having claims of equal merits against bankrupt estates will receive pro-rata dividends.
9. The coercion of debtors by their large creditors, of large by little creditors, will be prevented.
10. Voluntary and involuntary bankruptcy are necessary in the best interests of debtors and creditors.

While this law has been advocated by the jobbing fraternity in nearly every state in the Union, it is of interest to the retailer. There are features in it that are of great advantage to the honest insolvent, and the honest retailer, too, is protected from the "machinations of the devil"—the dishonest insolvent. A good bankrupt law may not make thieves of honest men, but it is needed to restrain them from culpable practices, and for the better protection of the retailer. A case of dishonest insolvency has recently come under my notice, and the following noticeable points are clearly marked fraud: The purchase of additional stock to equal, say \$10,000; misstatements to the jobber, coupled with a voracious desire to sell by the jobber, secured to the retailer the desired. In deference to one jobber I will say that, for his own safety—and it is questionable whether it was done before or after the attachment—he secured a mortgage sufficient in amount to cover his sales to the party. This was kept quiet until the proper time came for the raid.

The retailer goes home from market, secretly ships goods to distant places, pockets the proceeds, sacrifices daily sales, ruins trade, creates distrust and is closed up. Creditors settle down upon the town like vultures upon a dead carcass. They are looking for their goods, or the cash for them. The promising merchant in whom they had such implicit confidence has skipped, but for a few days only, to return and defy the law to measure out full justice to him. The mortgagee, however, turns up and demands 100 cents on the dollar and gets it, while "the other fellers" accept the situation very blandly and take what they can get. In most cases of the kind the man is again placed on his feet by

the preferred creditor and allowed to run another course with most unhappy consequences to his contemporaries; or, the stock is bought by one of a neighboring band for 50 per cent. on the dollar and his fellow merchants are the sufferers. These cases are of almost daily occurrence, and the law and the jobber combined permits it. There are many ways of proceeding, many phases of this work. The worst feature of it is that they are permitted along this line of thieving. Honest money is wrecked out of the legitimate channels of trade; crime goes unpunished; the innocent suffer; the public are deluded. Is it not time for this organization to stamp its disapproval upon this method of merchandising, to petition, as others are doing, our legislatures to enact a law that will cover this whole ground of insolvency, better known as a National Bankrupt Law, to the end that justice and fairness and greater confidence may parade the circles of trade?

The convention then adjourned until afternoon.

AFTERNOON SESSION.

At the opening of the afternoon session, Rev. Chas. Fluhrer implored the divine blessing, when A. J. Stebbins, President of the Common Council, welcomed the business men to the city in the following terms:

In behalf of the city of Grand Rapids, I extend to the Michigan Business Men's Association a cordial welcome. Grand Rapids claims, and justly claims, to be the second city in the State of Michigan. It aspires to and expects to be within a few years the first city in the State of Michigan. It recognizes that its present position of solid development and assured growth is mainly due to business men, and that if we have, as we do have, many things to be proud of as a city, it is chiefly owing to the enterprise, intelligence, pluck and push of business men.

Our city is essentially a business city; not only a manufacturing city—for which, perhaps, it is most conspicuously noted—but also as a business city in the sense of its commercial enterprises, its wholesale and retail houses, its commission houses, and all that is implied in the word "business." One thing I desire to call marked attention to, and that is that though the business men of Grand Rapids, its manufacturers, merchants, commission men and retailers have been noted and marked for enterprise and courage, and have not been slow to foresee the future of the metropolis of Western Michigan, yet, at the same time, they have been marked as men who have been conservative in their methods of business, as Grand Rapids has never yet been blessed, or rather afflicted, with a boom. We, therefore, recognize that it is to business men, in the proper and broad sense of the term, that this community owes its present condition of prosperity. We recognize the fact that to associations like that of the body now in session is largely to be attributed the development, not only of the cities and villages of the State, but of the State itself. Though physical labor is the foundation, it requires the intelligent and unselfish co-operation of business men to produce the grand results of building up a great commonwealth, such as Michigan to-day is.

It is not at all necessary for me at this time to praise the city of Grand Rapids, to call your attention to its city hall, its public schools, to its enterprise and progress, because you, as business men, thoroughly understand the position which Grand Rapids holds as an important business center of the State.

You have met here for the purpose of still further developing the prosperity of the business enterprises of Michigan. These are matters with which you are especially familiar. No suggestions which I can make would aid you in that most laudable and important enterprise. In conclusion, I will simply say that Grand Rapids bids you a most hearty welcome within its gates, and that all that we can do for you to make your sojourn here pleasant, will be done, and that we trust that your stay here may be both pleasant and profitable.

The city of Grand Rapids officially does here and now grant to your body the freedom of the city.

The response was made by J. V. Crandall, of Sand Lake, in his usual felicitous manner.

E. W. Hastings, of Traverse City, then read the following paper on "How to Improve Our Collection System:"

Credits first—collections follow, as the night follows the day; but can there be anything said that is new in regard to collecting from these slow and irresponsible parties whom we will continue to trust just so long as we continue a credit business? Yet what part of our business is demanding more of our time and attention? What is more perplexing or more exasperating? What tries our patience more, or causes us to lose faith in our brother man, than these same poor and worthless accounts that we carry from month to month and from year to year? Is there no solution to this question? Must we be continually harassed with the "dead-beat," as we call him, who continues to stalk our land, seeking whom he may devour? How shall we exterminate him? The individual man or woman who would successfully solve this problem, so that these accounts might be collected dollar for dollar and the dead-beat be no more, would have a bonanza! Their lithographs would adorn the walls of our summer cottages, their memories immortalized by having their bust distributed to the trade as a premium with one dozen bars of ivory soap!

The only solution that I am able to offer is a strictly cash business—not where you will find innumerable signs and placards with, "positively no credit," "do not ask for credit—you will be refused," "trust in God and pay cash for your goods," etc., etc. Then, at the end of the year, you would have from three to five hundred dollars less of these same poor and worthless accounts on your books. We have a few successful cash stores in this State, and I have been in hopes that our friends, the Patrons of Industry, would stick together and live long enough to convince them that to pay cash on delivery was by far the cheapest and best way for them to buy their goods. And yet, on the other hand, I think you will all bear me out in the assertion that the credit system, in one way or another, is steadily on the increase. The lease plan, which at one time was confined almost exclusively to the sewing machine trade, is now being adopted by many other branches of business. Good as this is, it cannot be used by all, more especially by the grocer, the dry goods or boot and shoe man. The druggist, for instance, might take a lean on the drugs he sold and have nothing but a corpse to show for them. Yet the lease plan is not always successful. Having had more or less experience with this plan for the past ten years, I find that these leases must all be followed up very closely, pushed continually, earnestly and persistently—in fact, it is the only way a lease business can be carried on successfully.

But, gentlemen, I am of the opinion that the retail merchant who is doing a credit business is largely at fault—he has so many of these poor and worthless accounts. You are probably acquainted with some who allow an account to go on from year to year without ever getting a settlement in any way whatever. That is not business. All accounts should be settled once or twice a year—if possible, every month would be better. You get your statement from the wholesaler on the first of the month with, "Please remit. Will draw on the tenth." That is business and you admire it; so, I say, your customers would admire you if you were more explicit, had a definite time when you expected a settlement, were not afraid to ask for what was your own, even pushed the matter pretty hard. "Life is short." Why leave these accounts until you or your customers have succumbed to the chilly blasts and been laid away in the cold, cold ground—they cannot be collected then for ten cents on the dollar.

We find, in looking over the early history of the work of this Association, that

one of our fundamental principles was the collection of bad debts or worthless accounts and the branding of those from whom we could not collect as "dead-beats," or, more properly speaking, publishing their names on our delinquent list. Much printing matter was carefully arranged for this purpose and a number of by laws drafted that we were bound to support. Here is one: "Any member trusting a man whose name appears on the delinquent list shall be fined \$10." I am of the opinion that we might gather in a good many ten dollars about this time! Now, while this system has had a number of exceptionally good points, we find that it did not work. I have no doubt but what this one fact has caused the early death of many of our local associations. I do not believe that it can be carried on successfully by any local association. We, at Traverse City, having outlived many other local associations, have had an excellent opportunity, with our large membership, to give the system a very thorough trial. This, I believe, we have done and, while we try to do something with it now, it is almost a dead letter. Why? Because, first, we have outgrown that part of the work; second, it requires too much time from our local boards, that are made up of our busiest men. We cannot spend the time necessary to give to these poor and worthless accounts; they are your individual property, of no interest to anyone but yourself. Nor has the local Secretary the time, and, if he had, he cannot afford to push them if he has any business of his own whereby he is dependent upon the good will of the community at large, for, with this system, there is more or less friction, and the Secretary is bound to have trouble with someone. Unless he can have enough of this to do so that he can give his undivided attention to the work, he will do well to leave the collections alone; yet, we have men in our association who think that, for the honor conferred upon us as secretaries, we should be perfectly willing to give of our time to their individual business, and to that part that they themselves can do nothing with.

Gentlemen, just so long as you are in business you will find a class of people in this great commonwealth of ours—glorious as we consider it—that, sooner or later, you are bound to lose by—they will beat you. This is deplorable but, nevertheless, the unvarnished truth. The question for us is, "How can we reduce this loss to the least possible figures?" What we want is to be acquainted with each individual customer who is trading or likely to trade with us. This, you say, is impossible. I say that this is our only remedy, and for this information or acquaintance you can well afford to pay a good price, for it will be money in your pocket. The name, occupation and postoffice address of every consumer in the county, are they responsible and for how much, are they prompt or are they slow pay, are they honest or will they "beat" you when they can—these are things you want to know. It would be of far greater value to you than Dun's or Bradstreet's possibly could be to the wholesaler.

Now, I believe that the system outlined is the coming system, but it should be the work of an individual, or of a stock company, with such little assistance as it is possible for the associations to give. It would require time, labor and money, but, in the end, it would be a permanent and paying business. I should also turn into this company all accounts that we are unable to collect, allowing them 20 per cent. the same as we do now for collecting. I believe that such a company could bring more force to bear in collecting than it is possible for us to do as an association. With the rating of each individual customer at your elbow for you to refer to, it certainly will be your own fault if you have many of these accounts to collect, unless, perchance, your spinal column is of that delicate nature that you cannot stand behind your own counter and refuse a man whom you know to be unworthy of credit. That being the case, your existence as a business man will be of short duration.

I understand that something of this kind is being carried on quite success-

fully in several States, both in the East and in the West. I have had the opportunity of looking this up quite thoroughly. The business men with whom I have corresponded are very much pleased with this system.

I have not written this paper to advertise any particular system. The business men of this State should have the very best, for *nothing is too good for Michigan*. If it is possible to improve this system, let us have something better, but I believe in it thoroughly. I believe it to be practical. I believe that it is the only way to do a safe credit business, and in my opinion the day is not far distant when you will demand the credit rating and collection system. The question is this: "Shall we who are right here in the field take up this work and adopt a system of our own, or, shall we let someone outside of the State step in and secure this opportunity?" It is for you, gentlemen, to answer.

J. V. Crandall warmly praised the recommendations set forth in this paper, but said the "raking" system would do better than the "rating" system up around Crandall Corners.

President Whitney commended the rating plan set forth in the paper and pointed out the advantages it would be to the merchant to have such a system at hand.

Frank Hamilton approved the rating system and hoped to see it undertaken by men of good reputation, using one office and one headquarters through which to prosecute the work.

N. B. Blain asserted that he obtained better results by collecting his own accounts, but would cordially support any system which received the support of the Association.

P. J. Connell, of Muskegon, read the following paper on "Fire Protection:"

Having been educated to never refuse to do my part in the interest of organized efforts to improve ourselves, I reluctantly consented to assume the task assigned me by our President. Feeling my inability to cope with the whole subject, I will briefly touch some of the most important points. Being a gathering of business men and not critics, I shall proceed at once and in my own way to say a few words from a fireman's standpoint.

I will first ask, What is fire protection? The true fireman will answer: To provide the best means of saving life and property from loss by fire, and at the smallest possible cost, consistent with proper protection.

Nearly every city in our State has a well-organized fire department, under the command of trained and experienced officers, who are ready and willing to discharge their duty under all circumstances; but, unfortunately, the purchase of the necessary supplies and apparatus is in the hands of commissioners or councils who know nothing of the needs or wants of a fire department or who, for political reasons, refuse or neglect to procure proper equipments and appliances for fighting, thus crippling an otherwise efficient fire department.

There are no funds expended by any city or village which do more direct good to the taxpayer than those used for the proper equipment of its fire department. Do not understand me to advocate lavish or needless outlay of money, but enough to furnish and keep all fire fighting appliances in good working order. Buy the best of its kind and see to it that there is always a good supply of hose on hand. Do not adopt the "penny wise" plan and, when you come to need it, find to your sorrow that the hose will not stand the pressure or hold water—very good for a garden sprinkler but a failure for fighting fire. Such hose and other apparatus are too plentiful, and this cheap policy of the purchasing agent has cost many a taxpayer the savings of a lifetime or the life of one or more members of his family.

Another enemy of the fire service in this country is politics. See to it that your chief is appointed for his worth. Let him select his own firemen. Never mind their religion or their politics. That is

their business. Are they good firemen? That is your business. If not, put others in their places. The fire department is no place for ornaments, paid or unpaid. There are many cities and villages which rely entirely on a volunteer system and there are many in Michigan as good as the world produces; but, with due respect for them and the noble work they have done, I claim there should always be one paid man (the chief or foreman) to look after the apparatus; to keep it in good working order and to see that it is always ready and gets to the fire and that it will work when it does get there. What is everybody's business is no one's business, and many entire towns have been destroyed, simply because something failed to work at the critical time, when a few pails of water, properly applied, would have put the fire out.

There is still another class who have no fire fighting appliances of any kind. To them I would recommend the chemical fire engine. They are made by many different firms from one gallon up to the double eighty-gallon machines. A child can use them, and they are always ready if charged (and should be charged at all times). No merchant or manufacturer should be without one on his premises. I believe it to be one of the best means of fire fighting that modern science has given us. It is both efficient and durable.

Having thus briefly reviewed the protection furnished by fire fighting machines and appliances, I now ask, what do we do to protect ourselves? Echo answers, keep insured—at 2½ to 5 per cent. premium.

Is it not a fact that our buildings, as a rule, are put up in the cheapest possible manner without any regard for the protection of its occupants from fire or even a means of escape in many cases, and this is something worthy the attention of all business men, for even a wooden building can be built to burn slowly, and a common brick building can be made almost fireproof with a very slight addition to its original cost, and the owner or tenant would soon save the difference in rates of insurance.

I would also call attention to the storage of oils and powder. What little thought is bestowed on this subject by the average merchant! I have seen a merchant weigh out powder at night as careless as in the day time, and a keg or can always in reach of the hand—and the fire, as well. It saves time, you know. How many ever study the composition of oils and how many different gasses they contain; at what degree of temperature they will explode, or, by coming in contact with each other, will cause combustion? They should never be stored in a cellar or under a building, but in an out-house made for the purpose. If more care was taken, we would have less of the so-called incendiary fires to report. It is a fact that nine out of ten of them are caused by spontaneous combustion.

Mr. Connell explained his references to explosive gasses by citing numerous examples of combustion from that source.

The following paper on "The Conger Lard Bill," by H. F. Bannard, of Chicago, was then read by Frank Hamilton:

Few business men fully understand how deeply mercantile interests are affected by the principles underlying the Conger lard bill, which passed the House of Representatives last summer and now awaits the action of the United States Senate. These principles extend to the ultimate regulation of all local commerce and retail trade through governmental interference and it is the duty of all business men to consider how their interests are involved and what action is desirable or necessary.

To go back thirty years, it is to be noted that prior to the War of the Rebellion, in 1860, no one imagined that the general government ever could, or would, interfere with or attempt to regulate the ordinary transactions of everyday business life. All such work was left to the local authorities. We thought in those days that it was not incumbent upon the President of the United States to execute laws relative to shop-keeping. If a man kept a mock-

auction, or a peddler dealt in "snide" wares, or a marketman sold spoiled meats and vegetables, all these evils were attended to by the municipal authorities. The swindler's license was revoked by the local police, or the unwholesome food was condemned and destroyed by the proper health officers. No legislation was looked for at Washington.

As the war continued, the question of raising money to support the government became paramount and the ingenuity of Congress was exerted to the utmost to invent new taxes. Among other taxes thus devised were taxes on "dealers." Nearly if not quite, every merchant and business man in the country paid a tax as some kind of a "dealer." He might have been a "wholesale dealer," or a "retail dealer," or a "commission dealer," or a "whiskey dealer," etc. In some instances merchants paid two or more taxes as "dealers" to include all branches of their business.

These were recognized as "war taxes" and were necessary to help to support the government. But, in levying these taxes, the government in no way attempted to regulate or interfere with trade and merchants' rights, beyond what was absolutely necessary, to make sure of the collection of all the Internal Revenue.

After the close of the war, Congress naturally commenced to reduce the taxes and to abolish one after another, as the expenses of the government were diminished and the money raised by these extraordinary methods was no longer needed. It was all the while understood that the Internal Revenue taxes were the most objectionable and that these especially should be abolished, wherever possible. General dealers' taxes and revenue stamps on checks and deeds and proprietary stamps on medicines and perfumes all gradually vanished, until finally the so-called McKinley bill has removed the special taxes on all dealers in tobacco, cigars and snuff. The abolition of these so-called license taxes for tobacco dealers closed out the last of the war taxes levied by the national government upon general merchants, grocers and store-keepers. Meanwhile, a new idea sprung up in Congress in 1885 and 1886.

For many years chemists and other scientists had been interesting themselves to produce a cheaper edible fat, as a substitute for butter. Oleomargarine had been invented and from its rapid and extensive sale had proved to be a substantial success. But the natural prejudice against artificial butter led many to imagine that there was something unwholesome in the new product and that some great national danger might be lurking therein, concealed from the knowledge of the general public.

It was proved that nearly, if not quite all, of the oleomargarine manufactured was sold under the name of "Butter" and this was considered to be a gigantic commercial fraud. Under these circumstances a newspaper man in St. Louis is credited with the ingenuity that first suggested the oleomargarine law. He reasoned, that if the powers of the government could be stretched to levy Internal Revenue taxes, to meet the great danger caused by the rebellion, then Internal Revenue taxation should be sufficiently elastic to include regulation of manufactures and commerce, to meet the supposed national danger from poison and fraud through oleomargarine.

The law was made radical and sweeping. Congress undertook not only to regulate the manufacture but also the sale of the new artificial butter, extending the regulation to the most trifling details of the trade. Methods of manufacturing were to be examined into by government chemists. Sizes and styles of packages, and even the materials to be used for packages, were all minutely prescribed. Every package was numbered and wholesale dealers were required to keep books, showing by such number the receipt, sale and shipment of each individual package, no matter how small. Then Internal Revenue officers were hired to watch every retailer and see that every pound and every ounce was systematically dipped out of an original package and rewrapped and deliv-

ered to the buyer with a fresh label on it, printed with letters solemnly measured by the Commissioner of the Internal Revenue Bureau at Washington. The whole arrangement was crowned with a most unreasonable and senseless outfit of special taxes, including retail dealers' licenses, at the rate of \$48 per annum.

The enactment of the oleomargarine law aroused considerable interest at the time, but business men and merchants generally stood aloof, and so far as they were concerned the measure went through Congress almost without objection. As a matter of fact, nobody pointed out that there might be a distinction made, and a line drawn between the policy of governmental regulation of the manufacture of an article supposed to be fraudulent, or even dangerous, and the policy of regulating the sale and traffic in the same article, after it had been manufactured under governmental supervision and packed in accordance with the law under rigid scrutiny and thorough inspection, so as to meet all the real or imaginary necessities of the case.

These questions of policy are again before the public, and under consideration by Congress, in the Conger lard bill, and this is the proper time for merchants and business men to consider whether such legislation is altogether necessary or conducive to the best interests of the entire community.

It is claimed, on behalf of the lard bill, that cottonseed oil compound is sold to a large extent as a substitute for lard as a cooking fat, so as to constitute a fraud on the public, just as prior to 1886 oleomargarine was a fraud among edible fats. There is, so far as we can learn, no indictment against cotton oil lard, on the ground of poison or unwholesomeness. Governmental interference is implored, in this instance, only on the grounds of commercial fraud. Governmental interposition in the manufacture of cotton oil lard is provided in the Conger bill, after the fashion of the oleomargarine law, and the question in which merchants and traders are interested, is simply this: Admitting that there be such a grave and stupendous fraud in the manufacture, does this necessarily call for such regulation of the retail trade of the whole country, as to establish a precedent for the regulation hereafter of all the local commerce and market business of the United States by national legislation?

The Conger bill prohibits the packing of cottonseed oil or other lard substitutes, resembling lard, in wooden pails or buckets, and likewise prohibits packing the same in tin cans or caddies or other hermetically sealed receptacles. It further prohibits the shipping of one package inside of another, so that small tin pails with movable covers may not be placed inside of boxes and, therefore, cannot be transported. Dealers are not allowed under the Conger bill to sell quantities less than three pounds, except the grease be dipped out of the tierce or tub, or other permissible original package and repacked with a printed label, having letters measured in inches by the Commissioner of Internal Revenue, the same as in the case of oleomargarine. Railroads cannot transport lard compound in any style of package without elaborate and most vexatious restrictions. No dealer is permitted to sell a quantity as great as three pounds, or upward, unless in an original package. No original package suitable for shipment or transportation is allowed, except a wooden tub, and thus all traffic in any cooking fat resembling lard, other than clear hog grease, is actually prohibited in quantities above 2½ pounds and below an ordinary wooden tub of say thirty or thirty-five pounds. A full line of taxes and licenses is provided to correspond with the war system of Internal Revenue taxation. Our dictionaries may be searched in vain to find adjectives adequate to characterize the absurdity and rottenness of such a law. In the first place, any apparent necessity for governmental regulation of the manufacture and labeling of cotton seed oil does not afford a sufficient pretext for dictating to merchants how little they must sell, or to consumers how much they shall buy. In the second place, no fraud of whatever magnitude in trade, can possibly justify the fraud that will be perpetrated against

the rights of the people of the United States if Mr. Conger, of Iowa, should succeed in dictating to the people of the whole country any particular rules to govern the purchase and sale of their cooking materials.

The question involved is much broader than appears at first glance. A bystander or mere casual observer might imagine the contest to be merely between hog lard and cottonseed oil as a cooking fat. Such a man might feel that it was a struggle between two agricultural or manufacturing interests, based upon purely selfish reasons, in which the general public had no concern. But a close analysis of the points in dispute discloses how deep and far reaching the consequences may be.

It has been said that our forefathers in 1776 renounced allegiance to Great Britain because of a tax of three pence per pound on tea. It was not the "three pence" or the "tea" alone that were involved in the ensuing struggle. There was an underlying principle, so plain and so unmistakable that the "three pence" or "tea," instead of being a matter of apparent insignificance, became an issue of absolute grandeur.

We have to contemplate to-day, not only as merchants and business men, but as citizens of a free and enlightened country, a similar issue of equally vital importance.

If any set of men, call them by the name of "Congress" or call them the "Government," can dictate to their fellow citizens such preposterous and outlandish rules of trade as those laid down in the Conger lard bill, then, and in that case, this is certainly not a free country, and we shall no longer be free men, but mere slaves to the whims and caprices of any set of cranks who may happen to have a "pull" upon legislation at Washington.

Two hours discussion on the "good of the order" followed, at the conclusion of which the convention adjourned until evening.

EVENING SESSION.

At the opening of the evening session, Geo. B. Caldwell read the following paper on "Some Phases of the Insurance Question:"

You have requested me to give the insurance question some consideration at this time; and you have made my subject very broad, but, after listening to the report of your Insurance Committee and the able paper of Brother Connell, from Muskegon, on "Fire Protection," I must ask you to excuse my production, prepared as it has been under adverse circumstances and limited time. I will not consume your time by reviewing the work of the Association in the past, or by drawing imaginary pictures too great to be realized, but will try to point out a few things which I believe worthy of criticism by this body and which can be remedied by you. I will divide the subject into three divisions—first, the relation of the insurance business to other branches of business; second, mutual insurance vs. stock insurance, and, third, the three per cent. tax.

In the business world it is most essential that we know with whom we deal, and one of the first questions asked regarding one another is the question of financial stability. In entering into bargain, agreement or contract it is not so much to us to know that we are competent to perform our part of the agreement as to know that you, the second party, will not disappoint us. So, in the insurance world, to know that your property is, to-day, protected from fire, by a small investment by you, concerns each of us but little. It is more to us to know that the capital guarantying our indemnity reaches the millions and is sufficient beyond doubt for any and every demand. Our part of the contract in the matter of paying premiums and providing fire protection also reaches many millions, as Mr. Connell has shown you. We have millions of dollars invested in our waterworks, fire apparatuses and organized fire departments, quite as necessary and as great a source of security as your insurance policies. It remains for me, however, to speak of the insurance com-

panies in particular. Pardon me if I burden you with figures from the Insurance Commissioner's report for '89. The magnitude of the business can thus be expressed in numerals, as follows: In 1889, there were doing business in Michigan three stock companies organized within the State, with \$950,000 capital and \$2,160,500 assets; insurance companies of other states, 114, capital, \$53,557,000, assets, \$160,250,000; foreign companies, 25, capital, \$5,000,000, assets, \$46,491,000; whole number of companies, 144, whole paid capital, \$59,507,000, total assets, \$208,578,000. This represents to us the responsibility of the companies doing business in Michigan, and shows a guarantee for all insurance contracts issued by stock companies. But, let us look at the liability as against this body of assets. The Michigan companies alone wrote \$24,680,000 of insurance in 1889, premiums, \$352,902, average rate, \$1.21; the 114 companies of other states wrote \$192,229,000 of business, premiums, \$2,503,000, average rate, \$1.37; twenty-five foreign companies wrote \$58,609,000 of business, premiums, \$875,493, average rate, \$1.65; whole amount of risks written in Michigan, \$275,518,000; whole amount of premiums collected, \$3,732,000, average rate, \$1.41. As compared to the business ten years previous, or in 1879, we find the amount of insurance written 7-10 of one per cent. greater, while the premiums collected were little more than twice the amount, showing that we paid a higher rate in 1889 than in 1879, the average rate in 1889 was \$1.41 and in 1879 but \$1.11, or 3-10 of one per cent. more, to-day, than ten years ago. This applies to the stock fire insurance companies alone.

It is surprising to most of us to know that, while we have better fire protection, better buildings and a better degree of civilization, hence less moral hazard, than ten years ago, we must pay higher rates of insurance. If we have done so, we have performed our part of the contract, and if these statements are true the insuring public have a right to a lower rate of premium, or to an explanation for the causes of present rates. In analyzing the question, I find that the expenditures of the companies for 1879 compared with those of 1879, were 57 per cent. in 1879, as against 60 per cent. in 1889 for fire losses. Here, then, is the difference—the expense ratio or cost of doing business is about the same, also the dividend and surplus ratio, showing that the fire losses have accounted for the extra premium we have to pay. It is hard to understand why, the older we grow, the wiser we get; and the better fire protection we have, the more our insurance costs us. To me it proves conclusively that present methods of stock companies are not modern but old and expensive.

It is here I will introduce the second phase of this question, mutual insurance vs. stock fire insurance. In the fire insurance world there are to-day two kinds of companies: the one, where for a specified sum, you are insured for a given period, not to exceed a certain amount—this is the stock company; the other, where, by your consent, and, perhaps, the payment of a membership fee, or the giving of a premium note, you become a member of the association, each member or body of members assuming any liability that may occur. The result to policy holders in both cases is supposed to be the same, but in method they so differ as to become enemies. The one holds up a certain capital as a guarantee to its contracts; the other finds its strength in its membership and low rates. For years past, the mutual idea of insurance thought to be correct, has been held to be impracticable. Failure was predicted to be certain, and in shorter time than in stock companies, but, with the aid of experience, these weaknesses have been strengthened, and, although there is still some chance for adverse criticism, it is no more in that respect in mutual underwriting than in stock companies, and it is also true that the failures are no more numerous. The lesson we get from this is that the factors contributing to the success of fire underwriting at the present day have changed, and old theories must be laid aside and new ones recog-

nized. The mutual companies, in their competition for business, have so improved their methods and analyzed the different kinds of risks as to be able to excel the stock companies. They are, consequently, becoming numerous and strong and have in many states, under a more favorable law than ours, succeeded in obtaining what has always been a most profitable business to the stock companies. I can prove the truth of this by pointing out to you the numerous manufacturing concerns in this city. They are getting their kind of insurance, to-day, at much less than what it cost them five years ago, but this applies to manufacturing risks alone. While many improvements help to bring about this change, the greatest cause is competition. At a recent meeting of the Underwriters of the Northwest, held in Chicago, in September, Mr. George P. Sheldon, President of the Phenix Insurance Co. of Brooklyn, says: "While I do not recognize that all the wisdom as regards fire underwriting lies under the hats of mutual underwriters, I must recognize the fact that, during the last two years, over ten millions in risks have gone from our books to the mutuals, and that, in twelve months more, unless radical measures are taken by us, there will not be left on the books of the stock companies a policy on a single textile plant." He refers, in his speech, to the Eastern States, where the mutual companies have been most aggressive, most successful and most beneficial. We, in Michigan, do not realize this. Our present laws are discriminating in favor of the stock companies and against the mutual companies in every branch except farm property and manufacturing risks. We, as business men, are compelled to either write our insurance in stock companies, or go without. I do not condemn our insurance departments, nor present laws—they are both very excellent, but we alone are to blame, because we do not have, as merchants and business men, a law on our statute books giving us the privilege of organizing and operating mutual companies that can insure our class of property. In referring to the insurance laws of Ohio, Illinois, Indiana and the Eastern States, I find that each of them permit the organization of insurance companies with premium notes, having guarantee capital, to operate on a mutual basis and insure all kinds of property. It is now time for us to act, and there is but one conclusion to be drawn—if we will not go into the insurance business ourselves, pledge our own capital and organize stock companies, we must either submit to present rates of stock companies in the mercantile business, or have the competition of mutual companies. We are on the eve of another meeting of our Legislature, and Michigan business men can, by prompt and harmonious action, open this avenue for their own good. I do not advocate the days of wild cat banking, or wild cat insurance, but it is a fact which we will do well to regard that other states so far excel us as to possess more insurance companies and cheaper rates of insurance than we do.

I now maintain that the proper thing for business men to do is to contribute to the organization of stock companies. I believe that this is, to-day, the best method for business men to get cheaper insurance, and get all there is in it, for, if you are both a stockholder and a policy holder, you cannot find fault because rates are high. In that case, it would matter not whether rates were high or low—the greatest concern with you would be as to the hazard of your own risk; and I would warrant that such a policy would stimulate any of you to the greatest possible care in the prevention of fire, and to the adoption of modern methods of fire protection.

We meet here in convention, we analyze the question. We boast of our prosperity, of our industries, of our ability, but we return home reluctant to turn out of our well-beaten tracks and undertake to do what others are reaping a benefit from. It is plain enough that Michigan business men have the matter in their own hands and have no reason to find fault with things as they are. If you want stock insurance and stock com-

panies, why don't you start them and build them for yourselves, or stop kicking about things as they are; but, if you want competition and mutual companies, it remains with you to provide a law that will allow them to organize and flourish here as elsewhere. This discrimination of Michigan laws in favor of stock companies as against mutuals must, without doubt, compel manufacturers and some merchants to carry much less insurance, or insurance written in companies not licensed to do business in Michigan. These companies evade paying any tax here, have no authorized agents or attorneys against whom process of law can be served. They ought not to be patronized, but there are certain classes of our business so peculiar, so hazardous and having such a high rate fixed by our own companies, that they must go without insurance or violate the law. There is no question more important to business men than this one, and there is no reason why we ought not to enjoy, as well as our neighbors, every advantage of this question to its full extent. Some insurance agent is aching to say, "If this field is so profitable, and these things are true, why so few Michigan companies?" Because Michigan, with its vast resources, has always been a profitable one for the investment of capital and consumes our surplus as fast as it accumulates, while foreign and eastern capital steps in and realizes 8 to 10 per cent. on their investments. So I will answer the question by saying that, if the field is not profitable, why so many foreign companies in the State? In regard to profits, the three Michigan companies paid last year in dividends and passed to their surplus fund, 16 per cent. on a capital of \$950,000, and, out of 142 stock companies doing business in the State, eight of them paid less than 7 per cent., fifteen paid less than 10 per cent. and 110 of them paid from 10 to 40 per cent. Is there a merchant present who did as well? Ten million dollars more went out of Michigan last year for fire insurance than was paid back by the companies for losses and expense in doing the business; yet, we are told that there is no money in the insurance business, and are scared from investing our own capital, and into paying present rates.

There is one other phase of this question worthy of our consideration—it is the 3 per cent. tax. Each stock insurance company in this State is compelled to pay a 3 per cent. tax on its gross premiums, which, while it goes into the State Treasury and, in a measure, reduces our direct tax, is certainly a discrimination against the man who has his investments in personal property and must have insurance and pay a direct tax thereon, and in favor of the one who has it in lands and mortgages and requires no insurance. It seems to me that, under the present prosperous condition of our State Treasury, this tax law should be amended or repealed. If it is not practicable to repeal the law, then let it be amended so far as Michigan companies are concerned, or be modified to 1 per cent. on the business of foreign companies. The amount, then, would be more than adequate to cover the expense of the State Insurance Department. There is no question but what this tax is paid by the policy holders, and, as I have stated, justice in the collection of taxes demands that the whole law should be repealed. This, gentlemen, brings before us a few questions of present consequence, and which I trust you will take into consideration. In conclusion, I wish to say that I have paid due respect to every insurance company, to any insurance agent present, whether he be a stock or a mutual man; but I will also say that it is to the credit of the Michigan business men and the merchants and insuring public of this State that we lead the insurance companies in the matter of providing fire protection, building fire proof buildings and performing our part of the contract. I do not say that we are perfect, that it is right for us to accept your policies without reading them, or, if we suffer a loss, to find there are conditions of which we are ignorant, and must go to law to adjust. I plead no excuse for the ignorance of the business man in the purchase of insurance, not because you

do not get proper insurance at a proper price, any more than I would excuse a man in purchasing a stock of goods in his branch of business for which he pays too dear and for which he alone must suffer. But certain insurance journals and insurance men have branded the Michigan Business Men's Association as a selfish, narrow-minded, pernicious class of men, incompetent to analyze these questions and good for nothing but to kick. To them I would say, cast the mote out of your own eye before you attempt to cast the beam out of ours. We, to-day, show more progress than you. There is money in the fire insurance business, and we know it, and, while we have no scruples against your making a reasonable profit, we do object to your exacting from us a rate that will enable you to pay a larger dividend on your capital invested than the average in any other kind of business. If you hold your conventions and maintain your rates and combine against us, do not expect us to submit and say nothing, for I can assure you that the Michigan business men have an Association competent to analyze these questions, willing to listen, eager to learn and anxious to do, which will, in the near future, meet you in competition in your own line, unless you favor us in more ways than you have in the past. In every sphere of life the world owes much to its men of courage, and the Michigan Business Men's Association should have the praise for having inaugurated several reforms in insurance methods in this State. Prominent among them is the anti-compact law and Michigan standard policy law. For these two things thousands of business men thank you, to-day; but, while we enjoy praise for this, there is still work for this Association and the business world expects this Association to do it.

B. D. West then read the following paper on "Fire Insurance Problems:"

It could hardly be expected that the Business Men's Association of Michigan would feel any marked degree of interest in fire insurance problems generally, but so far as these problems relate to this State, and especially to this portion of the State, they concern every member of this organization. Many of these problems cannot be readily solved, and all of them are more or less difficult of solution. Because they cannot be solved immediately, the insurance managers are frequently most roundly and unjustly abused. They have been not only thus abused, but in many of the States laws have been enacted, the direct tendency of which has been to render satisfactory solution almost impossible.

To draw your attention to some of the difficulties in the way, I would ask you to bear in mind the great differences in the conditions existing in this country and also in the older, such as England, France and Germany. Comparatively speaking, the entire United States is, or was a few years since, new and unsettled. At the same time, all of the conditions affecting fire underwriting therein have been exceedingly rapid in their development and often overwhelmingly disastrous. The great fires of Chicago and Boston, and, back of these, of Albany, of Vicksburg and of New York, are sufficient evidence of the peculiarities of what we may term the "North American hazard," while the changes which occur in the business interests of different localities, including often the entire leading commercial affairs of a state, are rapid enough to attract the attention of the most thoughtless. The tanneries, the woolen mills, the flouring mills, the saw mills, in fact, mills and manufactories of all kinds, serve their day in some Eastern State, and are then either paid for by the insurance companies, or transferred to some locality more favorable farther West or South, while new and strange industries spring up to take their places in their original locations. The frame range cannot be so easily transferred, and it succumbs to the march of events and the progress of the times in a manner quite unsatisfactory to the underwriter. This rapid transfer of business interest, this unceasing change and this constant progress of events, so largely developed in the United States, constitute some of the

great causes which tend to make fire insurance problems far more difficult of solution here than in any other country. Then, again, there are lesser items of change, which, after all, may be equally important. Take, for instance, the item of light, which, at first, included only the hazards of the tallow candle; afterwards, the camphene and burning-fluid lamp; then coal oil and petroleum and gasoline in all their various phases, and, now, the electric arc and incandescent. I might say a great deal upon this: one point alone, but will only remark that electricity as thus used is, in one sense, fire in harness, which, if given full and careless freedom, will burn up almost anything on which there is a good policy of insurance.

Insurance managers scarcely had time to learn, from experience, the hazards of any one of these elements of light before the other was forced upon their attention, and another new and difficult problem was presented. Thousands of new labor-saving machines have also been brought into existence, sometimes apparently changing the whole inherent hazards of the risks to which they have been applied. On the other hand, there have been many and decided improvements in the construction of buildings and, in many instances, in the prevention of incipient fires.

The laws of average and the experiences of the past are the only guide and they must not be forgotten or ignored. In life insurance these laws may be determined with reasonable certainty, but in fire insurance, where new and constantly changing conditions prevail so extensively, they are not so easily figured out. Reasonable latitude should, therefore, be given to the managers of fire insurance companies. The cost of the policy cannot be readily ascertained and stamped upon it beforehand, and yet, notwithstanding this, if a company would remain in a sound and solvent condition, such cost must be ascertained and the total premium receipts must be something more than the total losses and expenses. This rule applies alike to both joint stock and mutual companies. The value of the policy to the assured must be the value which comes to him in the hour of need, at the time of disaster, no matter when that may be or how many others may have received the benefit of such value just previously; otherwise, it is a delusion and a snare. Therefore, the premium receipts should be not only equal to the losses and expenses but sufficiently more to provide for a series of disasters. In view of all these facts, no intelligent and reflecting mind can fail to understand that it is somewhat difficult for the fire insurance companies to determine, in advance, the exact and proper rate of premium that should be charged under each classification of risks. By reason of these difficulties, certain classifications may possibly be charged a little too high, while it is certain that others are placed entirely too low. It is so much easier to realize a loss than it is to make sure of a reasonable profit. So far, however, as they are able to do, the underwriters should place the several classifications upon an equitable basis to each other; they should also, as far as is possible, so write and word their policies as to avoid all complications and uncertainties at time of loss. To do this, it is essential that different policies covering the same property should be concurrent. To have concurrent policies and to have rates of premium, under the different classifications, equitably adjusted, it is equally essential that agents and companies should be permitted to confer together and, to this extent, to act in harmony with each other. For these reasons, laws should not be so constructed as to prevent such conferences and such unity of action.

A large number of companies are always in the field striving for business, some of which, as in every other branch of industry, are willing to try their luck at desperate chances. The rivalries and jealousies which creep into this, as into all other pursuits, the hope for smaller losses and larger premiums in the future, the desire to succeed in some direction where others have failed—all of these will ever prevent any such consolidation of insurance interests as will re-

sult in any injury to the public at large. There can be no consolidation or combination in the sense in which these terms are applied to commercial interests generally. There are too many purely local companies, too many small shareholders, too many conflicting views. If it were ever possible to establish any such combination, it would have been accomplished immediately after the great Chicago and Boston fires of 1871 and 1872. Seventy-five per cent. of the agency companies were then wiped out of existence, and rates of premium advanced from 50 to 100 per cent. One might suppose that, under such eminently favorable circumstances as these, the few remaining solvent agency companies would have combined and permanently maintained this advance. Such, however, was not the result. On the contrary, scores of small local companies began to creep, then walk and, finally, rush for the agency business, and in less than five years after the Chicago fire the rates of premium were as low as ever. All history repeats itself, and the history of fire insurance companies is no exception to this rule. It may be summarized thus: Few companies make fair rates, fair rates make fair profits, fair profits make many companies, many companies make low rates, low rates make big losses, big losses make few companies. Thus you get back again to the beginning. All of these divergent elements are, in point of fact, constantly tending the wrong way, to the permanent injury of many companies and, as a final result, to the injury of the assured. A sound basis both for the companies and the assured must be, as before stated, one which means permanent solvency.

It is, undoubtedly, right that the public should demand this at the lowest reasonable figure, and to reach that figure is a question in which you are all interested. If you have the means with which to erect a few solid and properly constructed brick buildings, you will soon find that you have secured for yourselves as low a rate of premium as you can fairly expect, much lower, in fact, than, as a shareholder in a joint stock company, or as a partner in a mutual company, you would deem it altogether prudent to accept from "the other fellow."

For years the loss record of this State was an unsatisfactory one, and many companies would not write at all north of the D. & M. Railway. There are several good companies, to-day, which will not go much, if any, north of that line. The shingle mills of the past, even at 10 per cent. per annum, have shingled the tomb of more than one company, and the sawmills have converted into dust the assets of several. Meantime, there have been some radical changes occurring in a better direction and especially here in Western Michigan. The most noticeable of these are the recent and modern constructed wood-workers. Some of these plants are of great magnitude and as perfect in their construction and equipment as any of their class to be found anywhere. They are entitled to and are receiving the lowest possible rate of premium; in many cases these rates are dangerously close to "the burning line," and, in some instances, in my judgment, below that line. If this "burning line" relates to a mutual company, the result directly affects you if you are a partner therein; if it relates to a joint stock company, they directly affect the shareholder and, ultimately, the assured, also.

I am not here to discuss the relative merits of the two systems; undoubtedly, each has its friends in this Association. I belong to the joint stock side of the question, but the problems which I am now considering concern all. New and important industries are just now being rapidly developed in the field of which you are the leading representatives. Rolling mills, foundries, wagon works, glass works, agricultural implement works and a large number of valuable manufacturing plants are being established. The future of this district, indeed, looks more promising than ever before. The insurance companies will find it difficult to keep pace with you. They have many new problems to solve. There is, however, one of very great importance, which can be solved here as easily as anywhere else—it is the problem of moral hazard.

The record of the past in this respect is largely in your favor. The members of this Association, the citizens of this district and of this State, in intelligence and morals, are the peers of any.

The fire insurance policy recently adopted by the State is sufficiently fair and equitable to all. The State laws relating to the solvency of joint stock companies are sufficiently rigid to protect the interests of the citizen, and such companies, when duly admitted to the State, are sufficiently taxed for the benefit of the commonwealth. While thus taxed, as a matter of fair and equal justice, the citizen is morally bound to aid them in excluding all companies not legally admitted and duly taxed.

As before stated, the conditions in the Eastern States are more favorable for low rates than in the Western, and, if we were to cross the Atlantic and go to England or France or Germany, we would find them still better. It is true that the differences in these conditions are gradually growing less each year and are constantly tending toward bringing margins of profits of all kinds down to a sharper point; nevertheless, it would be decidedly unsafe for any underwriter, in his anxiety to secure premiums, to rush ahead of this progress; he should rather keep at a good and prudent distance in the rear. Any company that would undertake to write business here at rates of premium current in either England or France, would soon find itself on—if not entirely over—the brink of ruin.

Nowhere on this broad earth do greater opportunities for progress exist than right here. The Great Creator of all has blessed you with unlimited means. You are not only surrounded with the most valuable woods, but with a soil capable of producing in abundance every product of food. Beneath your feet are vast mines of mineral wealth which long years of labor cannot exhaust. Stone of the very best quality and of very great beauty, clay from which the finest brick are now being produced, sand, lime and building materials of all kinds are all at hand in great plenty. If you cannot and will not build beautiful and lasting structures here, you would not do it anywhere. The saving in the rates of insurance would, in many cases, prove to be a fair interest on the increased cost; but, when you build, do it as intelligent men of these enlightened days should do. If the building is a two-story structure, have the walls at least eighteen inches thick on the first story and thirteen inches for the second; if a four-story building, let your first story walls be twenty-two inches; second and third stories should be eighteen inches; fourth story, thirteen inches. Do not drop off to thirteen-inch walls before reaching the last story. Parapet or division walls should not rise less than eighteen inches above the roof, and they should not be less than thirteen inches thick. If there are any openings necessary in these division walls, let them be fully protected with approved standard doors made and placed in compliance with the requirements of the underwriter. Let all floors be properly constructed, both as to material and thickness. Let all elevators and stairways be properly enclosed and cut off.

Let steam pipes and electric wires be carefully guarded and insulated at all points. There are many persons who do not appear to have a proper appreciation of the dangers arising from steam pipes in direct contact with wood and light, inflammable materials or from defective insulation or careless placing of electric wires. The varying conditions of the weather and atmosphere do not receive due consideration, either with reference to these two important items or in regard to external exposure. When the weather has been continually hot and dry for a long period, the hazard of the steam pipes of the frame ranges and external exposures of all kinds become more apparent to us. They force themselves on our attention. We feel as though we would and must have all of these defects remedied at once; but these defects are again quickly forgotten, when the rains and snows have fallen and everything is well moistened. It is, however, just at this time, when the hazards of defective placing and insulation of electric wires become greater. New and rapid con-

ductors to the earth are then developed and "short circuits" easily made and anything combustible that the electricity "short circuits" across may be set on fire. Division walls which do not extend above the roof are not regarded as standard fire walls, and interior walls ceiled up with lath and plaster, or with lumber of any kind, thus creating a vast number of flues for flames as soon as started, are always objectionable. An occasional brick building, properly constructed, with substantial fire wall on either side, will not only prove of truly great commercial advantage to the interests of the street and town, but will sometimes result in a decided reduction in the rates of premium, not only to the owner thereof but also to his immediate neighbors.

The establishment of just and equitable principles and rules of guidance in the different classifications of hazards, in the wording and forms of policies, in the inspection of risks and in the solution of some of the difficult problems herein named, is the object of the Inspection Bureau, with which I have the honor to be connected as a deputy. Its managers are gentlemen of large experience, broad views and honest purposes, and I am sure that there is not, and there should not be, anything of conflict between the interests of this Association and this Inspection Bureau.

Integrity, equity, and fair and square dealing constitute the foundation upon which we are all trying to build. We may make mistakes, but if we shall faithfully continue to build upon such a foundation as that, we shall not only have the cheering comfort of an approving conscience in our labors, but we shall also find when the end is reached here, that we have been working in the direction of a satisfactory solution of the great problems of the future.

A. N. Woodruff called the attention of Mr. West to the exorbitant rates established by the Board at Watervliet.

Geo. E. Steele spoke of the benefit resultant upon the adoption of the uniform policy.

P. J. Connell asserted that his experience taught him that many of the fires were brought about by over-insurance on the part of the agent.

Geo. E. Steele said he was glad that the business men had secured some advantage through legislation and suggested that steps be taken to prevent the construction of fire trap structures.

Chairman Crandall presented the report of Committee on President's address and Secretary's report, as follows:

Your Committee, to whom was referred the President's address, would respectfully report that it has not had ample time to give said address the careful consideration its practical suggestions deserve, yet we find much food for reflection, and were our State and local associations to fall into line with its teachings, all would receive untold benefits. The matter so ably treated in every page of the address is suggestive of a deep interest for the welfare and prosperity of our associations.

The subjects of "how to increase our usefulness" and the "causes of the apathy now existing" are handled in a masterly manner, which breathes an earnest hope of immediate and permanent return to our former condition of usefulness.

The report of our able Secretary is brief and to the point. All accounts have been kept in a straightforward manner, showing his fitness for the trust and confidence reposed in him. Our Association made no mistake when it called E. A. Stowe to wield the pen as its Secretary.

In the matter of the letter by Frank Wells, our able ex-President, your Committee can see a remarkable coincidence in its thoughts and spirit to the worthy and eminent breathings so ably laid down by our worthy President.

Chairman Bridgman sent the following report for the Committee on Transportation:

Your Committee on Transportation beg to report that there have been no

questions of importance brought to its consideration during the past year. At the annual meeting in 1889, held at Muskegon, the late Committee on Transportation was quite severely criticized by several of the delegates present. Complaint was made that the Committee had done nothing. One delegate said, "Appoint a good Committee, pay the expenses necessary and let them visit the different railroads in the State. Write to them and put the grievances of the different towns in the hands of that Committee." Another said, "We may have had a good Committee last year, but it has not met the views of this Association. Now, then, can we not have a Committee which we can bring our grievances before? That is what a Committee is for." Still another delegate said, "It would be useless for you to make a Committee unless you stand behind it. It would be *baswood*, just as the one we have got now."

Now, gentlemen, you can imagine the feeling of the members of the present Committee on receiving their appointment. They supposed that they were to be a second Inter-state Commerce Committee; that large interests were to be brought before them for adjudication; that they would be deluged with documents from every town in the State and from unnumbered shippers; that they would have to give up their private business, employ a stenographer and travel about the country, visiting railroad officials, taking testimony, listening to grievances, etc.

Your Committee has held itself in readiness to listen to any complaints or grievances, but none have been presented—not a peep—not a *grieve*. It must be that the railroads have taken alarm at the fierce expressions used by the speakers at the last annual convention, and have conceded everything asked.

Otherwise we cannot understand how it is that the members of the M. B. M. A., who a year ago were in such straits regarding transportation, have not asked the Committee to attempt to right their wrongs.

We regret that we have no report to make of work accomplished, but the fact remains that nothing has been done, for the reason that no one has made any complaint, nor asked or suggested that we do anything; and we greatly fear that the Association will conclude that it has another "*baswood*" Committee on its hands; but its time now expiring, we trust that another will be appointed which will accomplish wonders during the coming year.

The following letter was read from H. H. Pope, of Allegan:

I regret exceedingly my inability to attend the fifth annual convention of the Michigan Business Men's Association, to be held in your city Tuesday next, and tell that body "What I know about oil wells."

My task would not be long or difficult. You may, however, congratulate the convention in not being brought too near so unpleasant a subject. Possibly I might have interested you a few moments, but this is hardly the right time! I dislike to talk about what is regarded as a dead dog, but, friend Stowe, let me say to you privately, there is oil under us down here in paying quantities, and we intend to find it, and when that time arrives, as in my judgment it surely will, I shall be loaded for you.

I bespeak for the convention a pleasant and profitable session.

The following letter was read from Geo. R. Hoyt, of Saginaw:

I find it is impossible for me to be present at your meeting. My business is so pressing I have a large responsibility on my hands and at this time of the year it seems to require every minute of my time. I trust you will have a very harmonious meeting and that it may result in a great amount of good and also that it may stimulate all present to do more than ever for the welfare of the Association. Business men, you know, are a little given to be a trifle narrow-minded in the respect of legislating for the general good and for the best interest of business at large throughout our country. They too often do not stop to think of

the large amount of good that may result from getting together and comparing notes on the subject of pushing business locally. I really hope you may do something that will sound throughout the State and stimulate us all, whether with you at your deliberations or not.

The election of officers was postponed until the next meeting.

Chairman Blain presented the report of the Committee on Resolutions, as follows:

WHEREAS, The House of Representatives has passed the so-called Conger lard bill, which we deem the worst sort of class legislation, inasmuch as it discriminates against the product of one section of our country in favor of another; and

WHEREAS, no claim is made that the Conger bill is in the interest of purer food, on which subject this Association has repeatedly put itself on record; therefore

Resolved—That we are opposed to the Conger bill and respectfully petition the U. S. Senate to refuse to pass such an iniquitous measure.

Resolved—That we recommend an amendment to the present insurance laws reducing the tax on insurance receipts from 3 to 1 per cent.

Resolved—That the Michigan Business Men's Association, believing that the enactment of the said Torrey bankrupt bill in the form in which it passed the House would tend to give a more conservative tone to transactions between creditors and debtors, strengthen commercial credit, and that it would prevent the giving and receiving of preferences by those interested in a bankrupt estate, prevent fraud, secure creditors of equal merit pro rata dividends, a quick, economical and equitable division of a bankrupt's assets, and help to guarantee the continuation of commercial prosperity in this country, do indorse the said Torrey bankrupt bill and respectfully urge the Senate of the United States to take up and pass it at the ensuing session.

Resolved—That we recommend all local building and loan associations be placed under the supervision of the State Banking Commission, to the end that their efficiency may be increased and public confidence enhanced; also that foreign building and loan associations be compelled to deposit a sufficient guarantee with the State Treasurer, as is the case with foreign insurance companies.

Resolved—That the reduction of letter postage to one cent now appears to be desirable and feasible, and that such reduction would be a boon to the business interest of the country and promotive of the uses of the mails by all the people.

Resolved—That we recommend the enactment of legislation for the establishment of a governmental postal telegraph.

Resolved—That our hearty thanks are due the officers and committees for the able services they have rendered the Association.

Resolved—That the thanks of the Association are due to the several gentlemen who have prepared and read before this convention the very able and interesting papers to which we have listened with pleasure and profit.

An invitation from Jas. H. Moore to hold the next meeting in Saginaw was presented and unanimously accepted.

The meeting then adjourned.

MEETING OF EXECUTIVE BOARD.

At the conclusion of the convention proper, a meeting of the Executive Board was called to order by President Whitney.

Each member pledged himself to work unceasingly for the success of the next convention and to do all that lay in his power to revive interest in the local organizations in those fields where the work bears evidence of lagging.

Each member present pledged himself to write a letter for THE TRADESMAN, setting forth the benefits of local organization.

On the suggestion of Mr. Hamilton, it was decided to hold meetings of the Executive Board hereafter as often as once in three months.

The meeting then adjourned.

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Prices Low.

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Wholes Manufacturers of

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—AND—

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MUSKEGON, MICH.

WANTED.

POTATOES, APPLES, DRIED
FRUIT, BEANS
and all kinds of Produce.

If you have any of the above goods to ship, or anything in the Produce line, let us hear from you. Liberal cash advances made when desired.

EARL BROS.,
COMMISSION MERCHANTS

157 South Water St., CHICAGO.

Reference: FIRST NATIONAL BANK, Chicago.
MICHIGAN TRADESMAN, Grand Rapids.

562,500 Envelopes

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These goods are now in transit and will swell our stock to

Over a Million.

By buying in large quantities, direct from the manufacturer, and taking advantage of the cash discount, we obtain the lowest price and are able to distance all competitors.

We solicit orders from the trade, printed or unprinted, case lots or less. Samples and prices sent on application.

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PAPER DEALERS AND PRINTERS.

El. Puritano Cigar.



The Finest 10 Cent Cigar
ON EARTH.

MANUFACTURED BY

DILWORTH BROTHERS,
PITTSBURGH.

TRADE SUPPLIED BY

I. M. CLARK & SON,
Grand Rapids.

BRADDOCK, BATEMAN & CO.,
Bay City.

Have Some Style About You!

The dealer who has no printed letter heads on which to ask for circulars, catalogues and prices, and conduct his general correspondence with, suffers more every month for want of them than a five years' supply would cost. He economizes by using postal cards, or cheap, and, to his shame, often dirty scraps of paper, and whether he states so or not he expects the lowest prices, the best trade. He may be ever so good for his purchases, may even offer to pay cash, but there is something so careless, shiftless and slovenly about his letter that it excites suspicion, because not in keeping with well recognized, good business principles. When such an enquiry comes to a manufacturer or a jobber, it goes through a most searching examination as to character, means and credibility, half condemned to begin with. It would be examined anyhow, even if handsomely printed, but the difference to begin with, would be about equal to that of introducing a tramp and a gentleman on a witness stand in court. Besides, the printed heading would answer the question as to whether the enquirer was a dealer and at the same time indicate his special line of trade. Bad penmanship, bad spelling and bad grammar are pardonable, because many uneducated men have been and are now very successful in business. But even those are less objectionable when appearing with evidences of care, neatness and prosperity.

Please write us for estimates.

The Tradesman Company,
GRAND RAPIDS, MICH

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HAVE NO EQUAL. SOLD EVERYWHERE. MANUFACTURED BY
PUTNAM CANDY CO.

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ARE PURE, CLEAN AND HIGHLY MEDICATED. MANUFACTURED BY
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Michigan Tradesman.

VOL. 8.

GRAND RAPIDS, WEDNESDAY, DECEMBER 3, 1890.

NO. 376.

ESTABLISHED 1841.

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 Reference Books issued quarterly. Collections attended to throughout United States and Canada.

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New York Coffee Rooms.

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Five Cents Each for all dishes served from bill of fare.

Steaks, Chops, Oysters and All Kinds of Order Cooking a Specialty.

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CASH CAPITAL - \$200,000.00

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Prompt Settlements.

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Write for Prices.

20 LYON ST., - GRAND RAPIDS.

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We quote:

SOLID BRAND—Selects.....	25
“ “ “ E. F.	23
“ “ “ Standards.....	21
DAISY BRAND—Selects.....	23
“ “ “ Standards.....	19
“ “ “ Favorites.....	17
Standards, in bulk, \$1.35 per gal.	

Mince Meat.

BEST IN USE.

20-lb. Pails..... 7½c per lb.
 40-lb. “..... 7½c “
 2-lb. Cans (usual weight), \$1.50 per doz.

Pure Cider Vinegar, 10c per gal.
 Choice Dairy Butter, 20c.
 Sweet Potatoes, \$3 per bbl.
 Fresh Eggs, 22c.

E. FALLAS & SON

Prop's Valley City Cold Storage,
 GRAND RAPIDS, MICH

Beans and Clover Seed

Parties having beans or clover seed for sale will find a purchaser, if samples and prices are right.

We also want

Potatoes and Onions

In car lots.

We pay highest market price and are always in the market.

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GRAND RAPIDS, - MICH.

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Successors to

FARRAND, WILLIAMS & CO.,

Wholesale Druggists,

AT THE OLD STAND.

Corner Bates and Larned Streets, Detroit.

IT WILL PAY YOU
To Buy ALLEN B. WRISLEY'S
GOOD CHEER SOAP.
 Leading Wholesale Grocers keep it.

ANVIL VS. MUSKET.

Discussion Over the Relative Merits of the Two Implements.

Written for THE TRADESMAN.

The anvils and the fire-arms were near neighbors in a large hardware store. One cold, stormy night about December first, after the business of the day was over, finding themselves suddenly endowed with speech, they concluded to discuss their respective merits as to the benefits they were conferring upon civilization.

"You must admit," said Mr. Anvil, "that my family is much older than yours and, consequently, has had more experience; also that, while my father's family were always considered a noisy and loud spoken people, we were far more peaceable than yours, never being engaged in fighting, nor in quarrels of any kind—in truth, we seldom wander away from home, except it be, perhaps, to attend a Fourth of July celebration. We take nothing strong, have never been known to lounge about a saloon, while it is an every-day saying that you go around half-cocked much of the time, and, if you happen to be irritable, you hesitate at nothing, often killing innocent people, even your best friends."

"I concede a part of what you say," answered old Mr. Army Musket, "but you must consider the great work my family and fore-fathers have done toward civilization? Why, sir, while I admit that our power is such that we can and do sometimes take life, yet generally, our very presence is sufficient to protect and preserve the lives of others. You speak of our habit of sometimes going around half-cocked. We are not always responsible for that. If allowed to have our own way, we would never be found in such a foolish and dangerous condition, but, when in the company of ignorant and intemperate person, we cannot always do what is best. I contend that there are no more efficient peace-makers on earth than our family, and, with the recent improvements of our bodies and supplies, mankind expect through the menace of our power alone to prevent wars altogether. In this respect it may be said that we are conferring greater benefits upon humanity than you are. Our entire family of Fire-arms are now passing through a period of unexampled prosperity in their own history, and, through superior educational and inventive genius, are achieving distinction in the world. In time of peace we are found to be valuable in many ways. Where animal food must be had, or starvation results, we often save scores of lives. Without our aid it is doubtful if large bodies of treasure of any kind could be transported with safety from place to place, either upon land or water, while now they may be carried in comparative security. We aid the commerce of the entire world and perform our most important work among the most enlightened nations of the globe." "Much that you have stated is, indeed, quite true," resumed Mr. Anvil, "but I still contend that my family are in the

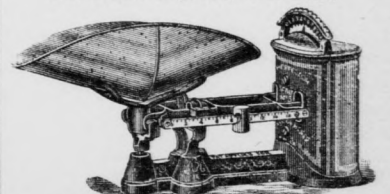
advance. Without our aid you would not have arisen to the high eminence you have attained, in fact, if you had even existed at all, it would have been in a crude and rudimentary state. Again [I will say in the presence of our friends around us that my family, while prominent in the art of war, have been still more distinguished in hearts of peace. We have been the forerunners of all the great and vast quantity of machinery which has increased the food supply for mankind beyond anything ever before accomplished. In the past centuries, not a metal implement was in use that did not owe to our family something connected with its existence. To-day, however, great pressure, together with rollers and knives, have superseded some of our labor."

Messrs. Stove, Shovel and Chain had been interested listeners to this conversation and could not resist an exclamation of surprise or gratification as the argument proceeded. Just then Mr. Chain asked the privilege of a word, which was granted. "So far as ultimate results to mankind are concerned," said he, "it seems to me that the claims of Mr. Anvil and the family called Fire-arms are about equal, and each should have the same credit as the other, for, while their different lines of work lie far apart, they converge to the same point, and either one deprived of the other's assistance would fail to accomplish even one-half of what he does with the help of his colleague. I myself owe my birth to the Anvil family, and yet, in many instances, the usefulness—nay, the very existence—of our family would have been in jeopardy had not the Messrs. Fire-arms stood guard over us.

"Mr. Stove! Mr. Stove! Let us hear from Mr. Stove," cried several of the company. Mr. Stove was already upon his feet on the platform and facetiously spoke as follows:

"Brothers, owing to my corpulency and consequent inability to move about easily, I beg the privilege of standing where I am. Ordinarily, I am more apt to take part in somewhat heated discussions, and sometimes I am an inveterate smoker of an old pipe, even in the presence of ladies. To-night, I will promise not to smoke—in fact, my pipe is not with me—and to keep cool. My drum has received the impression of your words, and I must agree with Brother Chain that the disputants, Anvil and Fire-arms, are inseparable in the good

Perfection Scale.
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Does Not Require Down Weight.
 Will Soon Save Its Cost on any Counter.
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work of aiding civilization. Only a small portion of my royal family owe their birth to either of you, but I think to the Fire-arms family nearly all are indebted for their lives. Personally, I am a fire-worshipper and acknowledge no other creator, as I came direct from the furnace into this regal existence. I will add that I am a rough looking and plain old Cookstove, though possessing a warm heart, while many of my family by whom I am surrounded, with the aid of our friend, Mr. Anvil, and some of his more youthful relatives, are so richly adorned and decorated that their forefathers would hardly recognize them. Allow me to introduce a little friend, Mr. Hammer. His family are among the oldest, and I think he will interest you." And Mr. Stove stood down. Mr. Hammer, being diminutive in stature, was assisted upon the counter where he could be plainly heard. In ringing tones, he said:

"There are probably no two others in this audience more intimately connected by the closest family ties and whose vital interests are so interwoven than my august Brother, Mr. Anvil, and myself. [Cries of 'Hear! Hear!' in which the tongues of several bells joined.] In whatever good work Mr. Anvil is awarded praise, I claim a small share of the honor, without in the least detracting from his. While I acknowledge his superior weight and standing in the community, particularly as a Fourth of July speaker, the familiar sound of my voice and that of members of my family is heard daily in almost every village and hamlet of the land, and many of the most costly edifices owe much of their substantial character to us. Some of the finest and richest ornamental work of the world is solely due to the labor of our family. Without us, mankind would be obliged to dispense with gold and silver leaf, which is a large factor in the ornaments made. With regard to my friend, Mr. Fire-arm, he is more indebted to me than I to him. I cannot admit that he has ever rendered me the least service. I have no respect for his mission and do not agree with those who consider that he has done so much for civilization. I might enlarge upon the extent of my usefulness in all the arts of peace or war, but, as time is pressing, I will cease by asking Mr. Axe to make the closing remarks of the evening."

"My work," said Mr. Axe, "has been mainly not of a hostile character. I have been aided greatly in all my best work by our friend, Mr. Anvil, and I agree with Brother Chain and others who look upon Messrs. Anvil and Fire-arms as equal claimants for the glory of the age in which we live. My family is very ancient. Our forefathers were a dull and strong-hearted set, with no brightness or sharpness in their natures and quite unlike our refined and polished family of to-day. I have said that our work has been mainly peaceful. It is only just, however, to say that one distant branch of our family, by the name of Hawk—a most detestable little rascal—sold himself to the Indians long ago and has aided them in their bloodiest deeds ever since. His given name was Thomas, although he is generally known as Tommy Hawk. He is the only member of our family who ever voluntarily entered upon a life of crime. Others of the most respectable of the Axe family have, in times past, been forced to assist

in much nefarious work, against which they always protested. Our family have ever been favorites everywhere, even in royal families, and we have been called upon to remove several crowned heads and, during the past century, to assist at public executions. The most useful and civilizing part of our work has been in aiding agriculture, that most peaceful of all avocations. In closing, allow me to say that all of us can trace our common parentage to one source, the great father, Iron, and each of us being useful to the other, there should ever be the warmest friendship between us." H.

A Protest Which Is Not a Chestnut.

I saw a grocer the other day measuring chestnuts in a tin pint measure. It might have been none of my business, but I was about to speak to him about it, when the lady customer saved me the trouble. "See here, Mr. Smith," said she, "are you aware that all kinds of nuts are classed as seeds, (which they really are) and if you do not choose to sell them by the pound, the law says it must then be dry measure?" "Is not this cup a dry measure?" replied the grocer, laughing at his pun. "I am not finding any fault for myself, Mr. Smith," continued the lady, "but for those who cannot afford to buy them in this way. You bought those nuts by the bushel and they were measured to you by the half-bushel at a time, and now I submit the question—ought you not to sell them by the same dry measure, or by the pound, if you prefer that way?" The merchant was called inside the store for a moment and I did not wait to hear the conclusion of the argument, but it gave me food for thought and a text for a sermon that I will not preach this week. I remembered the little square wood boxes of strawberries, by courtesy called a quart, and the effort of my grocer once to get half a peck of turnips into a round wooden measure—in which he succeeded in packing three of the vegetables and four large vacancies—and I thought all kinds of measuring about an even thing, and that I should appeal to the blind-folded lady who holds the scales on the dome of the court house to come down and weigh everything for us hereafter. CITIZEN.

George L. Thurston, a valued contributor of THE TRADESMAN, was married Thursday, November 27, at Central Lake, to Miss Lenore Mohrmann. His many friends will join with THE TRADESMAN in wishing the happy couple a long life of married happiness.

Crockery & Glassware

LAMP BURNERS.	
No. 0 Sun	45
No. 1 "	50
No. 2 "	75
Tubular	75
LAMP CHIMNEYS.—Per box	
6 doz. in box	
No. 0 Sun	1 75
No. 1 "	1 88
No. 2 "	2 70
First quality.	
No. 0 Sun, crimp top	2 25
No. 1 " "	2 40
No. 2 " "	3 40
XXX Flint.	
No. 0 Sun, crimp top	2 60
No. 1 " "	2 80
No. 2 " "	3 80
Pearl top.	
No. 1 Sun, wrapped and labeled	3 70
No. 2 " "	4 70
No. 2 Hinge, " "	4 70
La Bastic.	
No. 1 Sun, plain bulb, per doz.	1 25
No. 2 " "	1 50
No. 1 crimp, per doz.	1 35
No. 2 " "	1 60
STONEWARE—AKRON.	
Butter Crocks, per gal.	06 1/4
Jugs, 1/2 gal., per doz.	75
" 1 " "	90
" 2 " "	1 80
Milk Pans, 1/2 gal., per doz. (glazed 6c)	65
" " 1 " " (" 9c)	78

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IMPORTING AND

Wholesale Grocers.

SOLE AGENTS FOR

**McGinty's Fine Cut Tobacco,
Lautz Bros. & Co.'s Soaps,
Niagara Starch,
Acme Cheese--Herkimer Co., N. Y.
Castor Oil Axle Grease.**

GRAND RAPIDS.

RINDGE, BERTSCH & CO.,

12, 14 AND 16 PEARL ST., GRAND RAPIDS, MICH.



We ask the trade to examine our line of Lumbermen's Socks. All the staple kinds, men's and boys', at popular prices; also the best line of Felt Boots made, in prices from \$9 to \$14. We can show you a fine line of Beaver Shoes and Slippers, foxed and plain, turns and M. S. Agents for the Boston Rubber Shoe Company.

BANKRUPT SALE

Of Sporting Goods.

Having bought the entire stock of **Spalding & Co.,** 100 Monroe St., of the assignee, it must be sold out at once at way below wholesale prices. Avail yourselves of this opportunity.

C. B. JUDD.

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OFFICE—19 and 21 Waterloo St. WORKS—On C & W. M. and G. R. & I. R. R., one mile north of Junction. Telephone No. 611-3R

The largest and most complete oil line in Michigan. Jobbers of all kinds of Cylinder Oils, Engine Oils, W. Va. Oils, Lard Oils, Neatsfoot Oils, Harness Oil, Signal Oil, Axle Grease, Boiler Purger, Kerosene Oils, Naptha, Turpentine, Linseed Oils, Castor Oil, Cooking Oils, Axle Oils, Machinery Grease, Cotton Waste Etc. See Quotations.

A Mistake Which Might Have Been Fatal.

Written for THE TRADESMAN.

"Did I ever tell you how I barely escaped killing a baby?" remarked a Monroe street druggist, as we were discussing the responsibilities of the business. "No? well, then, as the result was all right, I will give you the story: I was younger than I am now, though no less careful. I was working away down East, where the old heads think no change must be made while life lasts. This man had his father's old sign, 'Apothecary Shop,' over his door, which had been in existence over seventy years. His yellow paper labels on the bottles were also 'back numbers' in every particular—printed on such poor paper it would not do to wash the bottles, though we did, occasionally, wipe them with a damp cloth. The labels had been in use so long that many had portions of them rubbed off and we had to familiarize ourselves with what was left and, like a true Yankee, guess at the balance of the word. I had asked if I might not re-label a few prominent bottles with new paper labels, as I was confident he would admit no other innovation, but his only answer was, 'I never allow any change of labels for fear of accidents.' One cold winter's night I was the last to leave the store. It was ten o'clock, and I had turned off the gas, and, with a small hand lamp, was just putting the prescription case in order for the night, when the door opened and two young ladies came in. I stepped toward the front counter with my light, when one of them said, 'Ten cents' worth of powdered ipecac, please?' 'Shall I put it up in one powder?' I enquired. 'Yes, please. It's for a young child, and grandma knows how to use it. Baby has a severe cold.' I returned to the prescription case and glanced along the shelves—saw 'Pulv. Ipecac'—took a spatula and weighed out sixty grains, labelled it properly and handed it to the lady, when they quickly departed. There was no snow on the ground and it was a fearfully dark night. I was weary and anxious to get home and again hastened to put things in order, that I might leave. Returning to the case, I was about to replace the bottle I had left standing where I had used it, when, as my light fell upon the paper where I had handled the medicine, a few bright, glistening particles attracted my attention. Quick as thought I knew they were sulphate of potassa and, uttering several hasty words (which, if in print, should have an exclamation point at the termination), I jumped for the door and listened; then ran up and down the street a short distance to listen again. No footsteps could be heard and I neither knew the young ladies, nor in which direction they had gone. The bottle I had taken the medicine from read 'Pulv. Ipecac,' but it had once read 'Pulv. Ipecac et Opii' (Lover's powder) and the last two words had long since been gone, but the ragged end of the label was to remind us of the missing words. The bottle I should have dispensed from also read 'Pulv. Ipecac,' although its label was cut smoothly at each end. I had been both sleepy and cold before my customer came—now I was wide awake and perspiring freely. I locked the door and left for home and to bed, but not to sleep, and had no appetite for breakfast. I had not asked the age of the child and wondered how much that dear old grandmother would give it. If she would only give one-half

or all of it, the child might vomit and live. There was one grain of opium to every ten of that powder, and two grains or less of opium would probably kill that baby. The door never opened the following day but I expected an officer to arrest me, but, still hoping something would occur to save the child, I locked the secret in my own breast. As day after day passed, I grew less nervous and had quite forgotten my fright, when one day in the early spring as I was at the counter, my two evening visitors of long ago entered the store and asked me for some perfumery. I knew them in an instant. As they seemed very happy, I ventured to remark that they did not visit us often. 'Yes,' was the reply, 'we have been in several times since the evening we came for the ipecac, and we enquired for you, but you were out. We wanted some medicine and grandma told us to ask for you, as she liked the ipecac so well. When we got home that night, the baby was suffering great pain and she gave it a powder from the package at once. It quickly went to sleep and never awoke until nine o'clock next day. Ma wanted to wake it up, but grandma said it was all right, as it was dripping with perspiration. It awoke perfectly well, but was so weak it could hardly make a noise, and it required no more medicine of any kind.' 'Has she used any of the ipecac since?' I anxiously enquired. 'O! I forgot to tell you that when she was putting it away, after giving the first dose, the balance was spilled over the carpet, which she always regretted, as it was the best and purest ipecac we ever purchased.'

Chickens Come Home to Roast.
STANTON, Nov. 25.—The suit brought against the original stockholders of the defunct Carson City Savings Bank came up in the Circuit Court here to-day. Contrary to expectation, C. W. Middleton, S. W. Webber, L. L. Trask, E. H. Morse and Geo. H. Thayer swore that they paid in their stock in full. It is claimed that this statement can easily be controverted. The defense will endeavor to establish the fact that M. J. Miner, who signed the company's notes, was not authorized to do so. The case was adjourned until such time as the attorneys have time to prepare and present briefs.

About Half a Crop.
GLEN ARBOR, Nov. 29—Dr. W. H. Walker has completed picking the cranberries on his thirty-acre marsh and finds he has 250 barrels—about half an average crop. The shortage is due to cold weather during the blossoming season in July. Dr. Walker markets his berries in Milwaukee, where he receives more than Cape Cod stock commands.



Bicycles,
Tricycles,
Velocipedes
AND

General Sporting Goods

Agents for A. G. Spalding & Bro.'s Sporting and Athletic Goods and American Powder Co.'s Powder.

We have on hand a complete line of Columbia, Victor and other cheaper bicycles, also a splendid assortment of Misses' Tricycles, Children's Velocipedes and small Safety Bicycles.

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GRAND RAPIDS

Call and see them or send for large, illustrated catalogue.

C. N. RAPP & CO.,
WHOLESALE DEALERS IN
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HEADQUARTERS FOR
ORANGES, LEMONS and BANANAS.

ALFRED J. BROWN,
SEEDSMAN AND
Fruit Commission Merchant.
We are direct receivers of CALIFORNIA and FLORIDA ORANGES and are headquarters for BANANAS all the year round. The leading features in our line just now are
Cranberries, Grapes, California Fruit, Bananas, Oranges, Etc., Etc.
Parties having Clover Seed and Beans to offer please mail samples and we will endeavor to make you a satisfactory price.
THE ALFRED BROWN SEED STORE, Grand Rapids, Mich.

SEEDS
—AND—
GRAIN

W. H. MOREHOUSE & CO
Wholesale Dealers in
GRAIN, CLOVER and TIMOTHY
Hungarian, White Clover, Red Top, Millet, Alfalfa or Lucerne, Blue Grass, Orchard Grass, Lawn Grass, POPCORN, etc.
CHOICE CLOVER and TIMOTHY SEEDS
a specialty.
Orders for purchase or sale of Seeds for future delivery promptly attended to. Correspondence solicited.
Warehouses—325 & 327 Erie St. TOLEDO, OHIO.
Office—46 Produce Exchange.

Mention this paper.

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My stock includes everything generally kept in my line, which I sell at rock bottom prices. Send me your mail orders. I will guarantee satisfaction.

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DEALERS IN
Hides, Furs, Wool & Tallow,
NOS. 122 and 124 LOUIS STREET, GRAND RAPIDS, MICHIGAN.
WE CARRY A STOCK OF CAKE TALLOW FOR MILL USE

WANTED!
Potatoes and Onions in Car Lots.
GRAND RAPIDS FRUIT AND PRODUCE CO.,
GRAND RAPIDS.

WM. H. THOMPSON & CO.,
WHOLESALE
COMMISSION MERCHANTS.
SPECIALTY
POTATOES!
No. 166 South Water St., Chicago. Fair cash advances made on consignments.
Offers of stock for direct purchase, in car lots, will not be entertained unless quality, size, variety and condition of stock is stated, condition guaranteed, and price named per bushel delivered track Chicago, with weights guaranteed not to fall short over two per cent. from invoice billing.

MOSELEY BROS.,
—WHOLESALE—
Fruits, Seeds, Oysters & Produce.
All kinds of Field Seeds a Specialty.
If you are in market to buy or sell Clover Seed, Beans or Potatoes, will be pleased to hear from you.
26, 28, 30 and 32 Ottawa St., - - GRAND RAPIDS

GRAND RAPIDS GOSSIP.

Another jobbing house in a line akin to the grocery business is likely to be established here in the near future.

Will Barry, grocer and druggist at Harrietta, has added a line of boots and shoes. Rindge, Bertsch & Co. furnished the stock.

Elmer Des Voigne has engaged in general trade at Crystal Lake, Houghton county. I. M. Clark & Son furnished the grocery stock.

The suit brought against Hessler Bros., the Rockford druggists, for selling liquor as a beverage, was *nolle prosequed* by the Prosecuting Attorney Saturday.

Henry Van Dyke, formerly engaged in the grocery business at the corner of East and Sherman streets, has opened a grocery store at the corner of Tenth street and Alpine avenue. The Olney & Judson Grocer Co. furnished the stock.

D. A. Brown, formerly engaged in trade at Ganges, has formed a copartnership with Fred Spafford and the two have engaged in general trade at Grange Hall, near Ganges, under the style of Brown & Spafford. The Olney & Judson Grocer Co. furnished the grocery stock.

Purely Personal.

Will Barry, the Harrietta grocer and druggist, was in town over Sunday.

Geo. H. Smith, general dealer at Pearle, was in town Saturday.

Eli Lyons, general dealer at Altona, was in town a couple of days last week.

C. W. Caskey, President of the Northern Michigan Lumber Co., at Tanderagee, was in town Monday.

A. DeKruif, the Zeeland druggist, now stands sponsor for thirty-one head of horses on his stock farm.

J. M. Flanagan, manager of the Brookings Lumber Co.'s store, at Brookings, was in town one day last week.

Peter DeWitt, the Spring Lake druggist, slaughtered seven deer on the occasion of his hunting trip in the Upper Peninsula.

John Harvey, of the firm of Harvey & Benjamin, proprietors of the Hope flouring mills at Hamilton, was in town a couple of days last week.

Gripsack Brigade.

Handsome invitations to the annual traveling men's social party have been sent out by Secretary Seymour.

"Doc" Withey went to Chicago Monday to tender his resignation as traveling salesman for N. K. Fairbanks & Co.

D. A. Harrison, traveling representative for Farrand, Williams & Clark, of Detroit, was in town a couple of days last week.

"Windy" Hawkins' boom for the wardenship of the Ionia House of Correction is said to be assuming gigantic proportions.

Jas. D. Wadsworth has resigned his position with Lemon & Peters and will remove his family to San Francisco in the near future.

Walter E. Cummings has sold his residence on Lake street and removed his family to Chicago, which has been his headquarters since the beginning of the year.

J. H. Green, who travels for a Cleveland house, was seriously ill at the Bailey House, Stanton, last week. He was cared for by members of the I. O. O. F., of which order he was a member.

He Lived: They Died.

From the New York Tribune.
Benovolent Citizen—Don't you think, uncle, you might live a great deal longer if you didn't use tobacco?

Uncle Pete (aged 97, lighting his pipe)—I s'pect I mought, honey, but Ise gittin so old (puff) pears like I can't quit.

"Did you raise your children to use tobacco, uncle?"
"Lan', no! The's mammy hated it ilke p'zen."

"And they never touched it?"
"Nuvver. Nur her, nuther."

"I should like to meet your wife and children, uncle."

"They (puff, puff) died 'bout forty yur ago."

Visitor changes the subject.

Why She Wanted Him to Chew.

Mrs. Jones—You should make your husband quit chewing tobacco. If you ask him to do it I reckon he will.

Mrs. Brown—I dare say, but I am not going to ask him to quit chewing.

"When your husband kisses you, don't the taste of tobacco make you sick?"

"Yes, but I want him to keep chewing tobacco just the same. He kisses three or four more women, and the tobacco makes them sicker than it does me, for they haven't got used to it yet like I have."

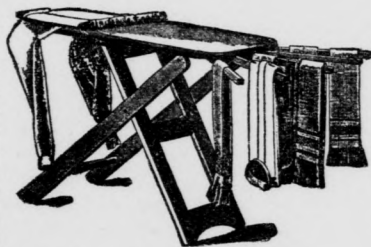
FINANCIAL.

Local Stock Quotations.

Reported by the Michigan Trust Company.

Anti-Kalsomine Co.	150
Alpine Gravel Road Co.	77
Aldine Manufacturing Co.	60
Belknap Wagon & Sleigh Co.	60
Canal Street Gravel Road Co.	80
Fifth National Bank	100
Fourth National Bank	100
Grand Rapids Brush Co.	85
Grand Rapids Packing and Provision Co.	102
Grand Rapids Fire Insurance Co.	115
Grand Rapids Electric Light and Power Co.	75
Grand Rapids Savings Bank	120
Grand Rapids Chair Co.	110
Grand Rapids National Bank	135
Grand Rapids Felt Boot Co.	107
Grandville Avenue Plank Road Co.	150
Kent County Savings Bank	125
Michigan Barrel Co.	100
New England Furniture Co.	95
National City Bank	132
Old National Bank	132
Plainfield Avenue Gravel Road Co.	25
Phoenix Furniture Co.	60
Sleigh Furniture Co.	85
Street Railway Co. of Grand Rapids	40
Walker Gravel Road Co.	80
Peninsular Club 4 per cent. Bonds	75

KNIGHTS OF THE GRIP



Would you like to carry a side line and establish agents or sell to the trade? If so, address

Bell Furniture and Novelty Co.,
NASHVILLE, MICH.

SHIPPERS CAN SAVE TIME AND TROUBLE BY USING BARLOW'S PATENT MANIFOLD SHIPPING BLANKS. SEND FOR SAMPLE SHEET. PRICES BARLOW BROS. GRAND RAPIDS, MICH.

Heyman & Company,

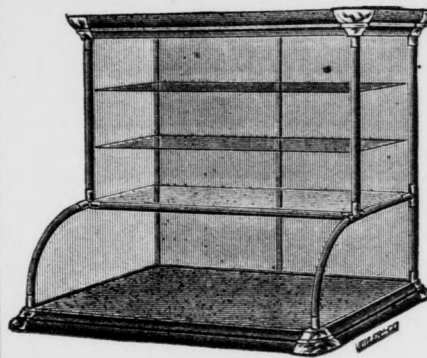
Manufacturers of

Show Cases

Of Every Description.

WRITE FOR PRICES.

First-Class Work Only.



63 and 65 Canal St., - GRAND RAPIDS.

ORDER HUDSON LINEN FOR YOUR STATIONERY.

Printers usually buy linens a ream or so at a time, paying roundly for this buying "hand to mouth." By using large quantities we are able to buy of the maker, thus obtaining a paper which, while it is not pure linen, is equal in writing qualities and appearance to that costing the smaller printer double what this costs us. Furthermore, our output is so large that we have reduced the cost to the minimum, while a margin of a few cents on each order gives us satisfactory returns. In view of the close margins we must insist upon cash with order from all customers not known to us or not having a satisfactory rating with mercantile agencies.

COMMERCIAL NOTE HEADS, 5 1/2 x 8 1/2	\$2.25 @ \$2.50 per M.
PACKET NOTE HEADS, 6 x 9 1/2	2.50 @ 2.75 "
LETTER HEADS, 8 1/2 x 11	3.00 @ 4.00 "
ENVELOPES.	2.75 @ 3.00 "

SEND FOR SAMPLES.

THE TRADESMAN COMPANY,
GRAND RAPIDS.

In the Dealer's Own Hands.

In our opinion the three chief drawbacks of the retail trade are

Dead-beats, Peddlers and Combination Goods.

The Dead-beat can be avoided by giving no credit; the Peddler can be ostracized by enforcing the State law; and goods not controlled by trusts and combinations can be obtained by dealing with our house. Every dealer, therefore, has it in his own hands to curtail the abuses which serve to make retail trade unprofitable.

Telfer Spice Company,
GRAND RAPIDS, MICH.

Dry Goods.

Utilizing Buttons for Advertising Purposes.

Written for THE TRADESMAN.

While the best of all ways of advertising is to make a free but judicious use of printer's ink, a Kalamazoo clothing merchant suggests a novel and, perhaps, valuable aid, based upon the fact that, if any commercial article which it is desired to sell is universally talked about, its sale is assured beyond question, provided it has any merit whatever.

The Advertisement Paid.

MARSHALL, Nov. 28—It has well paid my firm to advertise their business in your paper and you will surely receive another order from them next season.

Prices Current.

Table with multiple columns listing various goods and their prices, including categories like UNBLEACHED COTTONS, BLEACHED COTTONS, CANTON FLANNEL, DRESS GOODS, and CORSET JEANS.

Voigt, Herpolsheimer & Co., Importers and Jobbers of Staple and Fancy Dry Goods

Dry Goods

NOTIONS AND HOLIDAY GOODS.

Manufacturers of Shirts, Pants, Overalls, Etc.

Complete Fall Stock now ready for inspection, including a fine line of Prints, Underwear, Pants, Gloves, Mittens and Lumbermen's Goods.

48, 50 and 52 Ottawa St., GRAND RAPIDS, MICH

WHOLESALE.

Carpets, Linoleums, Mattings, Oil Cloths, Rugs and Mats, Draperies, Brass and Wood Poles, Brass Rings, Brackets, Etc.

Send for circular and price list.

Smith & Sanford, GRAND RAPIDS.

FOURTH NATIONAL BANK

Grand Rapids, Mich.

A. J. BOWNE, President. D. A. BLODGETT, Vice-President. H. W. NASH, Cashier

CAPITAL, - - - \$300,000.

Transacts a general banking business.

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

J. & P. COATS



BEST

SIX-CORD

Spool Cotton

IN WHITE, BLACK AND COLORS, FOR

Hand and Machine Use

FOR SALE BY

P. STEKETEE & SONS

Eaton, Lyon & Co., School Supplies, Miscellaneous Books, School Books, Stationery.

Our Fall Line Now Ready EATON, LYON & CO., St., Grand Rapids.

XMAS GOODS

IN HANDKERCHIEFS, MUFLERS, GLOVES, NECKWEAR, TABLE COVERS, NAPKINS, SPLASHERS, APRONS, DOLLS, PERFUMES, JEWELRY, CLOCKS, POCKETBOOKS, KNIVES, FANCY SOAPS, FANCY CASES, PAPETERIES, AND A COMPLETE LINE OF FANCY NOTIONS.

P. STEKETEE & SONS,

IMPORTERS AND JOBBERS,

81 and 83 MONROE ST.

10, 12, 14, 16, 18 FOUNTAIN ST.

GRAND RAPIDS, MICH.

HARDWARE.

Pen Pictures of the Traveler. From the Supply World.

A man without brains has no business on the road. Why?

Because, to become a successful salesman, a man requires a head full of that needful commodity. And we do not mean merely brains in quantity, but in quality.

Without brains—well cultivated, harrowed, plowed, raked and weeded—a man cannot be ingenious.

A drummer must be full of ingenuity. Without brains he cannot be apt, quick, thoughtful.

A drummer must possess all these qualifications.

He meets and deals with all kinds of men. He "stacks up" against a perfect medley of human nature—pleasant men, cross men, dyspeptic men, religious men, sporting men, business men, and men with no idea of business methods—all kinds, all sorts, all nationalities.

The drummer meets all these people under all sorts of conditions and under a variety of circumstances. He is expected to deal with them all successfully.

Then he needs brains, doesn't he?

He must be a man of ready resources—ready to smile, to laugh, whoop e-up, feel ugly and act sweet, be able to sympathize, sorrow, and, if need be, weep! And with all this, he must never lose his independence. He must be a man all the time.

Show me a successful salesman who isn't a man all the way through, and I'll show you a duck that can't swim.

Selkirk Still on Top.

SOUTH HAVEN, NOV. 28.—A recent statement in THE TRADESMAN, to the effect that M. V. Selkirk's carriage and harness stock had been seized under chattel mortgage, does that gentleman an injustice. The stock was not closed under chattel mortgage, but was attached by a competitor, who managed to keep the business closed for a week. No papers were served on Selkirk, but the attachment was then withdrawn, the attaching party paying all costs and \$100 damages. I know THE TRADESMAN is friendly to Mr. Selkirk and will be glad to set him aright before the business public.

In a Safe Place.

Grocer—Well, my little boy, what will you have? "Fifteen cents' worth of molasses." Grocer (as he hands the pitcher over the counter)—Where is your money? "In the pitcher; I put it there so as to be sure not to lose it."

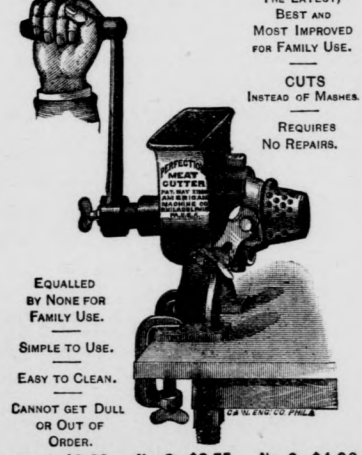
Prices Current.

These prices are for cash buyers, who pay promptly and buy in full packages.

Table of prices for various hardware items including augurs and bits, axes, barrows, bolts, buckets, cast steel, caps, carriages, chisels, coppers, drill bits, files, gauges, hammers, hinges, hollers, iron, mallets, nails, and tools.

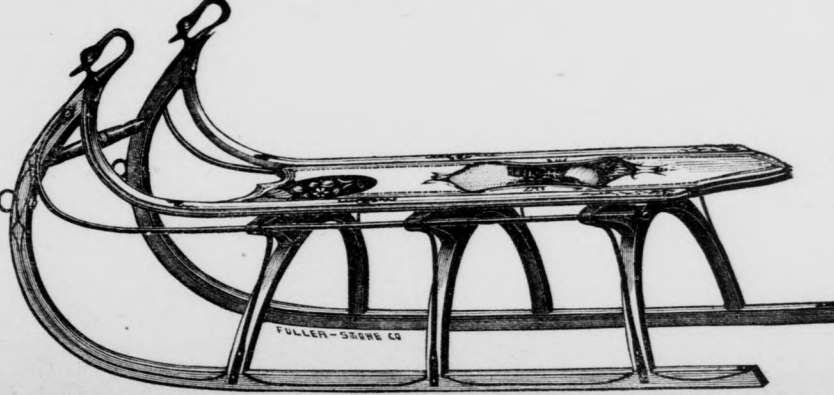
Table of prices for various hardware items including hammers, hinges, hollow ware, house furnishing goods, wire goods, levels, locks, mallets, mills, molasses gates, nails, planes, rivets, and sheet iron.

THE PERFECTION MEAT CUTTER



THE LATEST, BEST AND MOST IMPROVED FOR FAMILY USE. CUTS INSTEAD OF MASHES. REQUIRES NO REPAIRS. EQUALLED BY NONE FOR FAMILY USE. SIMPLE TO USE. EASY TO CLEAN. CANNOT GET DULL OR OUT OF ORDER. No. 1—\$2.00. No. 2—\$2.75. No. 3—\$4.00. Liberal discount to the trade, and descriptive circulars on application to AMERICAN MACHINE CO., MANUFACTURERS OF HARDWARE SPECIALTIES, Lehigh Ave. and American St., Philadelphia, Pa. JOHN H. GRAHAM & CO., 113 Chambers St., New York.

HEADQUARTERS FOR



FOSTER, STEVENS & CO., GRAND RAPIDS, MICH. Send for Price List.

THE MICHIGAN TRADESMAN.

The Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

Retail Trade of the Wolverine State.

Tradesman Company, Proprietor.

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, DECEMBER 3, 1890.

The past week has witnessed the birth of another enormous combine, twenty-one manufacturers of threshing machines having joined hands in a corporation having a capital stock of \$20,000,000. It is claimed that all the details attending the organization have already been settled and that the combination will go into effect as soon as Jan. 1.

Complaints continue to reach THE TRADESMAN from grocers who have taken the trouble to count the pickles in a barrel and found them short from 10 to 25 per cent. THE TRADESMAN will shortly publish a list of the packers who put less pickles in their barrels than they brand on the heads, and dealers who have investigated the matter are invited to send the results of the investigation to this office.

It affords THE TRADESMAN no small pleasure to be able to present a complete report of the fifth annual convention of the Michigan Business Men's Association in supplementary form. It is issued separately from the paper, so as to be in convenient form for preservation. Like all other reports which THE TRADESMAN has been privileged to present to its readers, it is a valuable contribution to the literature of business.

The critical situation of the fur-seal interest is disclosed by the report which Professor Elliot, of the Smithsonian Institution, has prepared for presentation to Congress, in which he estimates the number of animals remaining in the American "rookeries" at no more than 100,000, and advises that the catching of them be suspended for some years to come. This is a scientific report, with a scientific recommendation, but of what avail are they against the poachers of British Columbia? Whether the business be butchery and folly, or not, whether the United States has a right to forbid it or not, the poachers will go on and exterminate the seals while the process continues profitable, unless they are held back by the strong arm.

The meeting of the International Law and Order Society, in Pittsburg, marks an era in the progress of civilized communities toward an appreciation of, and command over, their organized legal machinery. The principle that the supremacy of the law is essential to free government is quite generally recognized, but, oddly enough, there is a large number of law-abiding people who appear to think that this supremacy will maintain itself through some inherent virtue, and that, so long as we have legislative bodies busying themselves by entering new acts upon the statute books, we need not worry ourselves very greatly about the matter of enforcement. It is a sad truth, never-

theless, that executive functions are not always conscientiously discharged, and it is to the Law and Order Leagues in this country and Canada that we are at present indebted for much of the improvement which has recently been recorded. So long as these societies confine themselves to existing laws and avoid the temptation to undertake the procurement of new legislation, their position is a strong one. A yielding to this temptation has occasionally hampered usefulness, but, on the whole, the record presented at the Pittsburg meeting is one concerning which a little honest pride is quite pardonable.

What I Noticed at the Meeting of the M. B. M. A.

I noticed that although few in numbers the delegates were terribly in earnest.

That they felt themselves a power which should and does command respect.

That each one present acted as if he represented a thousand constituents.

That the questions they discussed were of vital interest to the Association.

That every delegate showed the deepest interest in the welfare and prosperity of the organization.

That they expected much from the association in the future and that the next annual meeting would be composed of hundreds of representatives.

That they devised many methods to benefit the Association and resolved they should be made practical.

That fire insurance was a leading question and ably discussed.

That they resolved to ask the aid of enactments from the State Legislature, if required.

That all present were in the best of humor with themselves and mankind in general.

A VISITOR.

Bank Notes.

John W. Baldie, formerly connected with the Steele Packing and Provision Co., has returned to Ionia and resumed his former position as Teller of the Page bank.

J. S. Schmittiel, Cashier of the Home Savings Bank of Detroit, has originated, and the Bank will put into practice, an entirely new method of aiding people to save their pennies. It is a handsome nickel-plated model of a bank. It contains four compartments, for as many depositors, the name of each to be placed above the slot in which each depositor places his or her savings. The banks, which are secured by a patent lock, will be loaned to families, and once a month the collector of the Bank will visit them, collect the deposits and give each person credit for the amount on a savings deposit book, when it will begin drawing interest at 4 per cent.

Dishonest Pickle Packers.

Owosso, Nov. 28.—The pickles referred to in our communication of last week were purchased of E. D. Dailey & Co., of Detroit. They were packed by the Highland Vinegar & Pickle Co., of Highland Station. We could get no satisfaction from either dealer or packer, so rejected the goods.

LAWRENCE & SON.

Referred to Mr. Vernor.

GRAND RAPIDS, Dec. 1.—I notice that Secretary Vernor is sending out the pharmacy certificates for 1891 under a 2-cent stamp, whereas the regular postage is 6 cents. This involves the payment of 4 cents to the postmaster at the receiving office by the recipient of the certificate. Why is this thus?

DRUGGIST.

KEEP INSURED.

Experience of a Merchant Who Held No Policy.

Written for THE TRADESMAN.

"I have called this morning to see if you will not allow me to place that \$3,000 insurance on your stock of goods. It is now December and as the winter approaches your risk is always greater; and every windy night I think of you, and of your large and handsome stock of groceries, entirely unprotected, and what a calamity it would be if a fire should once start in this wooden block of buildings. You cannot afford, in justice to your family, to be a day without insurance."

"I know that your words are true, Mr. Burns," I replied, "but I have been waiting for just a little more available means, so as to pay as I go and really expecting every day to take the policy, and next week I will surely be ready for you."

"Better give me fifteen minutes of your time this morning, Warren, and fix this matter now, as the money will make no difference for a few days, and your mind will then be at ease."

"I am really obliged to you, Mr. Burns," I replied, "but I am so full of business just now that you will have to excuse me."

"All right, Mr. Warren, only I trust you may not delay too long," and the gentlemanly agent bade me good day.

I had moved into the village of Waltham, six months before, and engaged in the grocery business with a \$4,000 stock, to which I had made large additions, and was doing well. My large store was a wooden building, closely surrounded by other structures no less inflammable, and while I had often serious thoughts about fires occurring, I had not one dollar of insurance, and was prejudiced against all such companies, and regarded them with little favor. In return, they looked upon my situation as bad and the risk as extra hazardous, consequently the premium was high, and I felt disposed until now to carry the risk myself. Alas! delays are particularly dangerous as regards fire. Of late, the subject had preyed upon my mind to the exclusion of many other matters. My dwelling house was just two blocks away and the store was in plain sight from my bedroom window in the second story and my last thought, night after night, was about fire and to look from that window over the peaceful village and toward my store.

A dreamy consciousness of the rapid tap of a fire-bell, the rattling of a hose cart and the shouting of men, as if in great haste, aroused me from slumber. "Mary! Mary!" I cried, "do you hear that noise? Is it fire!" and I sprang from my bed to notice that the room was red from the glare of light, then to the window only to see at the first glance that my store was wrapped in a sea of flame. My God! I am ruined! I have no insurance! It has been neglected!" and I sank upon the floor and gave way to a paroxysm of grief.

"Why, James, what in the world is the matter and why do you weep so? You seemed to be ill and I arose some time ago to light the lamp and see if I could not do something for you—Here, drink this hot stimulant," and my wife held the glass to my lips. I swallowed

a mouthful; then, realizing my terrible loss, I burst out afresh with grief, crying as if my heart would break, and between the sobs reproaching myself for my negligence. "James! are you ill or insane?" and my wife shook me with both hands. "Do wake up! what is the matter with you?" I remember looking at her through my tears, and seeing her smile, as the true state of the case broke upon her mind, and the next instant I was myself again. "What does all this mean?" I asked, as I sat bolt upright in bed. Have they extinguished the fire?" You have been dreaming, that is all; there is no fire and no loss."

None can know, except by experience, the true condition such a revulsion of feeling causes. To me it was fearful, and I sank back upon the bed, weak as an infant, and unable to speak while my wife explained to me that I had heard the ringing of the 4 o'clock bell, and just at that moment the baggage wagon and omnibus drove furiously to the depot, and the shouting and noise soon after was caused by some farmers and their boys who were starting out early with a drove of cattle, while the room was filled with light from the lamp, when I had first sat up in bed wringing my hands in terror. That brief conversation with my friend, the insurance agent, at the opening of this true history had left a lasting impression on my mind which had caused me all this suffering. That evening, as soon as I was able to sit at the telephone, Mr. Burns was summoned to my house and before I slept again the welcome policy on my stock was written and locked in my fire-proof safe, and the recollection of that fearful mental suffering of a brief half hour is also as safely and indelibly stamped upon my memory, never to be effaced. If the reader is a merchant let me beg him not to rest another night without some insurance and have this motto printed or painted and given a conspicuous place in your store: "Any business which will not pay to keep insured, will not pay to engage in."

A SUFFERER.

The Philadelphia patent flat-opening back is controlled in Michigan by Barlow Bros., of Grand Rapids. Don't fail to have your next ledger or journal bound with it. It adds very little to the cost and makes the strongest blank book ever known. Send for prices.

M. V. Selkirk, the South Haven carriage and harness dealer, writes: "I have taken a great interest in the Business Men's Association all over the State and hope to see the interest soon revive. We have a first class set of officers in our Association and, although we are quite, we are not dead."

AVOID THE

Curse of Credit

BY USING

"TRADESMAN"
OR
"SUPERIOR" Coupon Books

Manufactured by

THE TRADESMAN COMPANY,
Grand Rapids.
See quotations in Grocery Price Current.

Fortunate Children of Circumstance.

Written for THE TRADESMAN

What is it that causes so many boys who are naturally bright, intelligent and well-educated and whose future seems bright with promise, to become careless and dull in after life, until compelled to confess that life is a failure? I am assuming that these boys have no bad nor vicious habits of any kind. Some persons say it is a lack of proper counsel and advice in their youth by those who are older and who may be fully competent, having been wrecked on the same quicksands long before. Others attribute it to a fickle mind, a want of concentration of purpose—that they fly from one business to another just at the point where success might culminate. This is, no doubt, sometimes the case, but taking a thoughtful and unbiased view of the subject, as regards merchants and men of business more particularly, the writer believes that more often than anything else, the entire after life of the boy of brilliant promise has been shaped or moulded, so to speak, by a combination of circumstances which, in the first years of his manhood, he has struggled to release himself from, with indifferent success. Chief among those circumstances will be found a want of means or the assistance of friends to carry forward his chosen work, which may be good in itself, but is worthless without capital. Add to this the fact that he may have been left fatherless and that he is the only male protector of his mother and several younger brothers and sisters. He is then called a success if he is free from debt and has a home left.

We all give too much credit to the man who wraps his silken lined overcoat about him and pompously says, "Look at me! a successful and self-made man! a millionaire merchant or speculator!" Even though he was left fatherless when a boy, \$3,000 was, perhaps, invested for him, to come into his possession at his attaining manhood. Old men shook their wise heads at the investment and prophesied a total loss of the boy's money. Dame Fortune—that curious combination of circumstances—was more kind than usual; at any rate, the investment—almost through accident—turned out a brilliant one and the man of 21 found himself in possession of \$30,000, although, perhaps, a boor in character and appearance. Here was capital to begin life with, and brains may often be purchased to superintend business, provided one possesses the means. "Great expectations," as some one has written, made him a careless, shiftless boy and a shoddy aristocrat! There are comparatively few men of education and character with great wealth who, in the broad and best sense of the words, deserve praise and honor for their success. They are only the fortunate children of circumstances, while the world is pleased to attribute their success to genius and talent.

Little Tricks in Trade.

From the Town Topics.

While I stood chatting with him in the doorway a rather overdressed youth was looking in at the window with a longing gaze. It was the scrutiny of an uncertain buyer. Presently he entered the store. The suave proprietor, beaming benignantly on him through his eye glasses, approached.

"I want to look at that Windsor tie in the window," said the customer, pointing through from the back of the window to a blue scarfing in the front row.

"Certainly," said the clerk, "I will get it for you;" and in reaching for it he knocked down several boxes of collars and some other goods awry.

"Sorry to have troubled you," said the swell, as he beheld the havoc his curiosity had caused.

"No trouble at all. One of the clerks will straighten things up in a moment."

"What is the price?"

"One dollar."

This seemed to stagger the youth, although the scarf was made of a handsome texture and well worth the money. "Isn't that a little high?" he queried, politely.

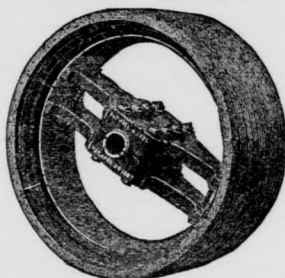
"Not for that scarf; but I can show you some at 25 and 50 cents."

Accordingly, the assortment was brought forward and looked over; but the youth was true to his first love, and although I have no doubt it cramped his finances somewhat he selected the \$1 Windsor.

"There, you see," said the diplomatic clerk, after the customer had departed, "I knew just how to catch him! He was one of those distrustful sort of fellows; and if, instead of immediately going into the window after that scarf, I had said I 'had one in stock just like it' it would have been certain to look different to him and I should have failed to land his money. I instruct my clerks that when a window article is asked about always to get it out. It is the surest way, and really saves time in the long run, for you frequently have to get it out anyway to prove that it and the stock article are of one and the same lot. Besides, did you notice that I knocked over a lot of stuff in reaching for it? Well, I did that on purpose! That just settled him! He made up his mind then, after having given me all that trouble and my being so polite about it, that he could not go out of the store without buying something. I tell you there are tricks in every trade now-a-days, and you've got to know them all—that is, the legitimate ones—if you are going to keep up with the procession!"

Hester & Fox

MANUFACTURERS' AGENTS FOR



Dodge Wood Split Pulleys.

We carry a large stock and are prepared to quote factory prices. Send for sample pulley and be convinced of their superiority.

44, 46 & 48 So. Division St., Grand Rapids.

Spring & Company,

IMPORTERS AND WHOLESALE DEALERS IN

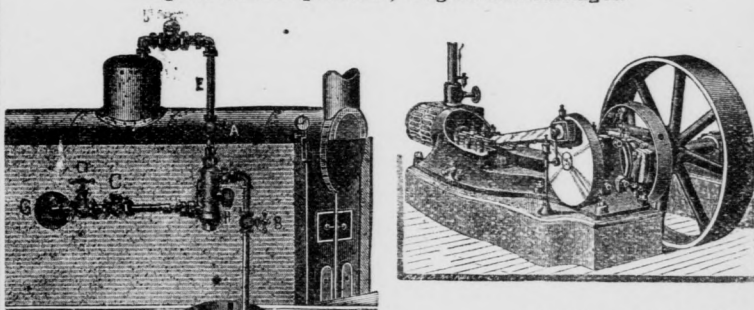
Dress Goods, Shawls, Cloaks, Notions, Ribbons, Hosiery, Gloves, Underwear, Woolens, Flannels, Blankets, Gingham, Prints and Domestic Cottons

We invite the attention of the trade to our complete and well assorted stock at lowest market prices.

Spring & Company.

BROWN & SEHLER,

Dealers in ENGINES, BOILERS and MILL MACHINERY, Farm Machinery, Agricultural Implements, Wagons and Carriages.



Corner West Bridge and North Front Sts.,

GRAND RAPIDS, MICH

REDUCED PRICES

ARCTIC BAKING POWDER.

1-4 lb. Cans per Dozen,	60
1-2 " " " "	1 20
1 " " " "	2 00
5 " " " "	9 60

Arctic Manufacturing Company, Grand Rapids.

RUBBERS

WALES GOODYEAR'S,

First Quality.

WOONSOCKETS,

First Quality.

CONNECTICUTS,

Second Quality.

RHODE ISLANDS,

Second Quality.

HOME RUBBER CO.,

Third Quality.

Write for Discounts.



G. R. MAYHEW, - Grand Rapids



This Beautiful Rug given with each gross of French Toilet, per gross, \$30, or Eclipse Safety Barrel, per gross, \$32.

Best Dressing and Best Package.

HIRTH & KRAUSE, 118 Canal St., Grand Rapids.

Drugs & Medicines.

State Board of Pharmacy.

One Year—Geo. McDonald, Kalamazoo.
Two Years—Stanley E. Parkill, Owosso.
Three Years—Jacob Jesson, Muskegon.
Four Years—James Vernor, Detroit.
Five Years—Ottmar Eberbach, Ann Arbor.
President—Jacob Jesson, Muskegon.
Secretary—Jas. Vernor, Detroit.
Treasurer—Geo. McDonald, Kalamazoo.
Meetings for 1891—Saginaw, second Tuesday in January; Grand Rapids, first Tuesday in March; Ann Arbor, first Tuesday in May; Detroit, first Tuesday in July; Upper Peninsula, first Tuesday in September; Lansing, first Tuesday in November.

Michigan State Pharmaceutical Ass'n.
President—D. E. Prall, Saginaw.
First Vice-President—H. G. Coleman, Kalamazoo.
Second Vice-President—Prof. A. B. Prescott, Ann Arbor.
Third Vice-President—Jas. Vernor, Detroit.
Secretary—C. A. Bugbee, Cheboygan.
Treasurer—Wm Dupont, Detroit.
Next Meeting—At Ann Arbor, in October, 1891.

Grand Rapids Pharmaceutical Society.
President, W. R. Jewett, Secretary, Frank H. Escott.

Grand Rapids Drug Clerks' Association.
President, F. D. Kipp; Secretary, W. C. Smith.

Detroit Pharmaceutical Society.
President, J. W. Allen; Secretary, W. F. Jackman.

Muskegon Drug Clerks' Association.
President, C. S. Koon; Secretary, A. T. Wheeler.
Next meeting—Nov. 14.

NEARLY FATAL.

Another Case of Substituting Morphine for Quinine.

Written for THE TRADESMAN.

"The frequent reference to mistakes made by pharmacists reminds me of a serious mistake I once made," remarked a Monroe street druggist the other day. "My services had been secured as an assistant pharmacist with an old German druggist, who had many curious ideas of business, and on no account could they be changed. His own laws were as arbitrary as those of the Medes and Persians. One was, that many medicines in common use should not be dispensed from the original bottles but emptied into larger ones, and an extra good bark cork should keep it from the air. No ground glass stopper would answer for these. The labels upon these bottles were written in a fine plain hand in his own writing, and no other was allowed. Sub. Nit. Bismuth, Carbonate of Zinc, Powd. Alum, Nit. Potass, Quinine, and—worse than all—Morphine, with half a dozen other white powders, all were placed promiscuously on one shelf back of his dark prescription case, and all bearing the finely written labels mentioned, which one could not readily read without a good light. I do not repeat this to excuse myself, but to show that his peculiar ideas were not American. I had only been in his employ a short time, but long enough to notice all the shelf-ware and the peculiarities of my employer and I did not dare make any suggestions as to changes. He had the fullest confidence in me and I was soon entrusted with nearly all prescriptions, though he watched me closely as I put them up and seemed to approve of what he was pleased to call the "Yankee manipulations." I was in a large city where resided many foreigners, but I made many valuable acquaintances among the Americans, one of whom was a detective who resided only a few blocks distant, and made the store a kind of headquarters when he was in the city. He was seldom or never ill, but often took small quantities of quinine, as he remarked, 'just for instance.' I think it must have been for that, as I knew of nothing else. I shall always have a suspicion, though, that he took it for the sake of the menstruum, as he invariably ordered it in half a tumbler of best whiskey, with a teaspoonful of glycerine to sweeten it—no more nor less. I will call him Williams as I do not care to reveal his real name. There was also a Dr. Johnson, who had his office in the

building and who was numbered among my best friends. One night about dusk I was left alone in the store and, as it happened, was rushed with business. I had also that afternoon received a letter containing disheartening news and I could hardly think of anything else and was in a poor mood for business. I had not yet turned on the lights, except one small burner at the prescription case. Just then Mr. Williams dropped in and said, 'Give me five grains of quinine in the usual menstruum.' He was in the habit of taking less, and, in my present condition of mind, it somehow annoyed me to think he should take such a quantity. Feeling that I knew best, I made the weight just a trifle short. He drank the dose, and started home for his evening meal. Not more than fifteen minutes after Williams left, his wife came hurriedly into the store and, seeing Dr. Johnson, with whom she was well acquainted, whispered a word to him, and they both walked into his office and closed the door. I shall never know how it was that at that moment a voice close to my ear uttered just one word, 'morphine.' I was busy, but dropped the spatula I was using and turned to face the intruder, when I found myself alone with the full conviction in my mind that I had given Williams a fatal dose. Just then Mrs. Williams and the Doctor came from his office, walking toward the street door, and I heard her say, 'Quinine has never agreed with him, but this affects him worse than usual, as he is acting very strangely. Come over as soon as possible,' and she passed out. Mr. Johnson then turned to me and said in a kindly tone, 'It is possible you may have given Williams something else and I will run over at once and report to you. From the symptoms I fear it is morphia.

"It is needless to say I was alarmed and that I frankly confessed a feeling of having made a mistake, but begged him to save the man, if possible, at my expense, and let the error rest between us, as they thought it was quinine he had taken. I saw Dr. Johnson at 10 o'clock that night, long enough for him to tell me he thought it doubtful about saving the man's life, as he was then spotted from a peculiar petechia covering the entire body and that he then had two men walking him about constantly to keep him awake. He was giving the man all the strong hot coffee his stomach would retain, but Williams was constantly begging to lie down and sleep. Dr. J. remained with him all night and about daylight the patient was pronounced out of danger and allowed to lie down to rest. The man was not able to leave the house for several days. The most singular part of the case was the after effects of the drug. Williams has told me since that when out riding alone in his buggy, at different times from ten to fifteen days afterward, he would apparently lose all consciousness of what was occurring around him and become interested in something in other localities, as in a dream, having no conveyance with him. With returning consciousness he would find himself driving along some miles away from his intended route, but his intelligent pony had apparently kept the street and avoided collisions. At other times, while sitting with the reins in hand, he would be rudely shaken by a stranger, who, seeing he was awake, would enquire what was the matter and if he was deaf, as he had just barely

escaped a collision with other vehicles. I never see Mr. Williams that he does not remind me of that overdose of quinine and says he will never swallow another grain of it. That nearly-fatal dose cemented the friendship of myself and Dr. Johnson for life and its nearly tragic termination will be known by us alone."

The Drug Market.

Opium is weak and lower. Morphine has declined. Quinine is steady. Nitrate silver has declined. Cocaine has again advanced. Lidseed oil has declined.

THE MOST RELIABLE FOOD
For Infants and Invalids.
Used everywhere, with unqualified success. Not a medicine, but a steam-cooked food, suited to the weakest stomach. Take no other. Sold by druggists. In cans, 30c. and upward. WOLFEICH & Co. on every label.

CINSENC ROOT.
We pay the highest price for it. Address
PECK BROS., Wholesale Druggists,
GRAND RAPIDS.

For Fall painting you have to use a

DRYER

in mixing WHITE LEAD

USE OUR

CROWN JAPAN DRYER.

We call your attention to our CROWN JAPAN DRYER that we can guarantee equal in every respect to any on the market. Its points of superiority over all others, are:
1st. It will mix with RAW or boiled oil.
2d. It will dry with any paint without tack.
3d. It will dry with a good gloss, thus ADDING a GLOSS to the paint, rather than making it FLAT, as most Dryers do.
4th. It is free from Rosin, and is entirely without sediment, and will not thicken.
5th. It is always reliable and is the STRONGEST LIQUID DRYER in the market.

Put up in one gallon square cans.

Write for special prices.

Hazeltine & Perkins Drug Co.,
GRAND RAPIDS, MICH.



(ESTABLISHED 1874)

Offers to the trade of Western Michigan, at prices that will compare favorably with any house in the trade.

A COMPLETE STOCK OF EVERY ARTICLE PERTAINING TO THE

DRUG BUSINESS

A LARGE AND WELL SELECTED LINE OF

Druggists' and Stationers' Sundries

AND A MAGNIFICENT ASSORTMENT OF

Holiday Goods,

COMPRISING THE LATEST NOVELTIES IN

PLUSH, METAL AND LEATHER

FANCY GOODS,

European Pottery, Albums, Dolls, Toys and Games

IN ENDLESS VARIETY.

Many years of experience in purchasing goods especially adapted to the trade of Western Michigan enable us to bring together a collection of

Salable and Popular Priced Articles

Not to be seen elsewhere, and with greatly increased facilities, we have outdone all previous efforts for the present season. Dealers who are looking for something new, will find it to their interest to look over our samples before placing their orders.

Orders by mail for any goods in our line will receive prompt attention.

FRED BRUNDAGE,

21, 23, 25 and 27 Terrace St., MUSKEGON, MICH

Wholesale Price Current.

Table listing various acids and their prices, including Aceticum, Benzoicum, Boracic, Carbonic, Citricum, Hydrochlor, Nitrosum, Oxalicum, Phosphoricum, Salicylicum, Sulphuricum, Tannicum, and Tartaricum.

Table listing Ammonia and related compounds, including Aqua, 16 deg, 20 deg, Carbonas, and Chloridum.

Table listing Aniline and its derivatives, including Black, Brown, Red, and Yellow.

Table listing Baccas and related botanical products, including Cubeae, Juniperus, and Xanthoxylum.

Table listing Balsamum and related substances, including Copaiba, Peru, Terabin, Canada, and Tolutan.

Table listing Cortex and related botanical products, including Abies, Cassiae, Cinchona Flava, and Euonymus atropurp.

Table listing Ferrum and related compounds, including Carbonate Precip, Citrate and Quinia, Citrate Soluble, Ferrocyanidum Sol, Solut Chloride, and Sulphate, com'l.

Table listing Extractum and related botanical products, including Glycyrrhiza Glabra, Haematox, 15 lb. box, and various other extracts.

Table listing Flora and related botanical products, including Arnica, Anthemis, and Matricaria.

Table listing Folia and related botanical products, including Barosma, Cassia Acutifol, Tinivelly, and Salvia officinalis.

Table listing Gummi and related botanical products, including Acacia, 1st picked, 2d, 3d, sifted sorts, and Aloe, Barb, Cape, Socotri.

Table listing Semen and related botanical products, including Anisum, Alium, Bird, Is, Carui, Cardamon, Coriandrum, Cannabis Sativa, Cydonium, Chenopodium, Dipterix Odorate, Foeniculum, Foenugreek, Lini, Lini, gr'd, Lobelia, Phalaris Canarian, Rapa, Sinapis, Albu, Nigra.

Table listing Spiritus and related botanical products, including Frumentum, D. F. R., Juniperis Co. O. T., Spt. Vini Gallii, Vini Oporto, and Vini Alba.

Table listing Sponges and related botanical products, including Florida sheeps' wool carriage, Nassau sheeps' wool carriage, Velvet extra sheeps' wool carriage, Extra yellow sheeps' carriage, Grass sheeps' wool carriage, Hard for slate use, and Yellow Reef, for slate use.

Table listing Magnesia and related botanical products, including Calcined, Pat, Carbonate, Carbonate, K. & M., Carbonate, Jennings, and use.

Table listing Syrops and related botanical products, including Acacia, Zingiber, Ipecac, Ferri Iod, Auranti Cortes, Rhei Arom, Similax Officialis, Senega, Scilla, Co, Tolutan, and Prunus virg.

Table listing Oleum and related botanical products, including Absinthium, Amygdalae, Dulc, Amygdalae, Amarae, Anisi, Auranti Cortex, Bergamili, Cajiputi, Caryophylli, Cedar, Chenopodii, Cinnamomi, Citronella, Conium Mac, and Copaiba.

Table listing Absinthium, Eupatorium, Lobelia, Majorum, Mentha Piperita, Rue, Tanacetum, V, and Thymus, V.

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Table listing Absinthium, Eupatorium, Lobelia, Majorum, Mentha Piperita, Rue, Tanacetum, V, and Thymus, V.

Table listing various medicinal products and their prices, including Morphia, S. P. & W., S. N. Y. Q. & C. Co., Moechus Canton, Myristica, Nux Vomica, Os, Sepia, Pepsin Saac, H. & P. D., Picis Liq, N. C., 1/2 gal, doz, Picis Liq, quarts, Pili Hydrarg, (po. 80), Piper Nigra, (po. 22), Piper Alba, (po. 25), Pix Burgum, Plumbi Acet, (po. 13), Pulvis Ipecac et opii, Pyrethrum, boxes H & P. D. Co., doz, Pyrethrum, pv, Quassia, S. P. & W., Quinia, S. P. & W., Rubia Tinctorum, Saccharum Lactis, Salacin, Salicin, Sanguis Draconis, Santonine, Sapo, W, M, G, Selditz Mixture, Sinapis, opt, Snuff, Maccaboy, De Voes, Snuff, Scotch, De Voes, Soda Boras, (po. 13), Soda et Potass Tart, Soda Carb, Soda, Bi-Carb, Soda, Ash, Soda, Sulphas, Spts. Ether Co, Myrcia Dom, Myrcia Imp, Vini Rect. bbl, 2 2/3, 3 2/3, Less 50 gal, cash ten days, Strychnia Crystal, Sulphur, Subl, Roll, Tamarinds, Terebenth Venice, Thebromae, Vanilla, Zinc Sulph, Zinci Sulph, Oils, Whale, winter, Lard, extra, Lard, No. 1, Linseed, pure raw, Lindseed, boiled, Neat's Foot, winter strained, Spirits Turpentine, PAINTS, Red Venetian, Ochre, yellow Mars, Ber, Putty, commercial, strictly pure, Vermillion Prime American, Vermillion, English, Green, Peninsular, Lead, red, white, Whiting, white Span, Whiting, Gilders, White, Paris American, Whiting, Paris Eng, clif, Pioneer Prepared Paint, Swiss Villa Prepared Paints, VARNISHES, No. 1 Turp Coach, Extra Turp, Coach Body, No. 1 Turp Furn, Bupa Turk Damar, Extra Turp Dryer, No. 1 Turp.

HAZELTINE & PERKINS DRUG CO.

Importers and Jobbers of

--- DRUGS ---

Chemicals and Druggists' Sundries

Dealers in

Patent Medicines, Paints, Oils, Varnishes.

Sole Agents for the Celebrated Pioneer Prepared Paints.

We are Sole Proprietors of

WEATHERLY'S MICHIGAN CATARRH REMEDY

We have in stock and offer a full line of

Whiskies, Brandies, Gins, Wines, Rums.

We are Sole Agents in Michigan for W. D. & Co.,

Henderson County, Hand Made Sour Mash

Whisky and Druggists' Favorite

Rye Whisky.

We sell Liquors for Medicinal Purposes only.

We give our Personal Attention to Mail Orders and Guarantee Satisfaction.

All orders are Shipped and Invoiced the same day we receive them. Send in a trial order.

Hazeltine & Perkins Drug Co.,

GRAND RAPIDS, MICH.

GROCERIES.

The Condition of Trade.

From the New York Shipping List. The Thanksgiving holiday has interrupted the progress of business affairs and curtailed the volume of trade during the latter half of the current week, and accordingly quietude has characterized the principal markets and there has been an absence of any new or prominent features. The monetary situation although still abnormal in many respects is gradually undergoing satisfactory adjustment and the outlook is improving, but there are still evidence of uneasiness abroad; the advance in the gold premium in Buenos Ayres showing that the situation there is unsettled, and the comparative high rates prevailing in London for loanable funds showing that the strain in that centre has not been entirely relieved. Two small failures in the Stock Exchange and one in the cotton trade have occurred this week as the result of the recent shrinkage in values, but they have been without significance and only reflect the further development of weak spots from causes that in other respects have been discounted and are not due to any new financial complications. The new combination of Western railroads under the control of Jay Gould is favorably considered, and the outcome is likely to prove beneficial to interests that heretofore have been out of harmony and have created more or less friction. The speculation in produce has been of moderate proportions, fluctuations irregular and the situation devoid of special feature. The tendency of prices for wheat, flour, corn and provisions has been firmer, but cotton has shown an easier tendency. In the principal merchandise markets trade has continued fairly active. The demand for dry goods has been of seasonable proportions, staple groceries quiet, and iron, steel and metals have developed an easier tendency. The dullness of the sugar market is due to the marketing of the Louisiana crop, which planters are sending forward rapidly and which therefore curtails the demand for foreign refined. The coffee trade is awaiting the settlement of the December deal in options and the tea market is influenced by the fluctuations in the price of silver. The easier feeling in the iron market is the result of a falling off in the demand and increased offerings, while speculative influences have caused a sharp decline in tin. Continued mild weather has imparted a weak feeling in the coal trade, the absorption of supplies having been disappointing and stocks at the tide water points showing a considerable increase. The firmer tendency of sterling exchange has caused some discussion as to the probability of gold exports, but no actual shipments have been reported.

Wools Firm---Hides Unchanged---Tallow Low.

Wools remain firm in price, with good average sales, but quietness prevails. Buyers have been looking for concessions in price, based on the stringent money market and found a few ready to sell where lower prices have been accepted. Holders consider the outlook favorable, although present prices are comparatively low, with a short supply to fill from before any new wool comes. Again, holders claim that present prices make them no profits on their purchases, which is a fact and they will not sell until they have exhausted every resource to obtain a profit on their investment. On the other hand, if prices on goods advance much, it lets in foreign manufacturers, which, with what stock is now on our market, tend to keep prices down.

Hides show more firmness at the decline, but leather is at its lowest and tanners will not pay an advance for hides. Accumulations are large and at every point, but are bought at prices which show a loss on to-day's market. Holders do not let go easily.

Tallow is weak and in ample supply and light demand.

Furs are low in price and only the choice skins are wanted, which bring fair values. It remains for a cold winter to help out by running off the two past years' collections which were carried over.

Dedicated Coconut.

From the Texas Siftings. Joe Green and Tom Luster are the new proprietors of our Bobbletown grocery store. The other day they were taking account of a new stock of goods just received to be sold on commission. "Say, Tom, what is this stuff?" asked Joe, taking a package of coconut from a box, and laboriously spelling the word D-e-s-i-c-a-t-e-d." How do you pronounce that four-horse word, and what does it mean, anyhow?

"Why, that spells desiccated, and it means—why, it means—yes, of course, it must mean the same as dedicated."

"Well, what in thunder does dedicated mean?"

"Why, dedicated means given away."

"Oh! yes," said Joe, slowly, "I understand it now," these must be a sort of 'sample copies' for us to give to customers."

"That's just it," said Tom, glad to be understood.

So, in the course of the day, some hundred and forty-four of the housewives of Bobbletown were made happy by the gift of a pound package of the best desiccated coconut; and many a word of praise was spoken of the enterprise of the young storekeepers who could afford to give away such an amount of delicacies in "sample copies"

A Slight Misunderstanding.

"Dennis, are you still feeding that Christmas turkey by artificial means, as I told you?"

"Yes, sor, I was. I fed him that way the first three days, sor, but Marg'ret had to hould his head while I pushed 'em down wid a stick."

"Pushed them down! What in the world were you feeding him?"

"Nothin' but the artifishal banes, sor, an' they wor castor oil banes at that."

"Beans! Who told you to feed him any beans?"

"Yer honor, sor, I undtherstood yes to say wid 'artificial banes,' an', savin' yer prisence, he wor doin' well on 'em, only that he tuk sick an' died yesterday."

Only a Small Drink.

"Say, Marier, did ye see that (hic) worm crawl into my (hic) shoe on the floor?"

"No, nor you didn't, either. You've been out a little too long and have 'snakes in the boots.'"

"No, Marier, 't couldn't (hic) be a snake! Too small a drink (hic) fer that! Two glass's beer 'tween four of us! Take 'im out! 'Snothern' (hic) but 'n angle worm, (hic) 'twon't hurt ye."

The Grocery Market.

The sugar market is apparently a little stiffer, Spreckles having raised his quotations on hard sugars to within a sixpence of the trust prices. While there are some indications of a slight advance in price, conservative dealers claim that it will be more apt to decline than go higher. Raisins are higher and the market is firm. Corn syrup is still unsettled and the market is open, prices depending largely upon circumstances.

For the finest coffees in the world, high grade teas, spices, etc., see J. P. Visner, 17 Hermitage block, Grand Rapids, Mich. Agent for E. J. Gillies & Co., New York City. 352tf

PRODUCE MARKET.

Apples—Green, \$3.50 for choice eating and \$3 for cooking stock. Evaporated are firm at 13c, with every indication of an advance to 14c in the near future.

Beans—The market is hardly as strong as it has been. Handlers pay \$1.65@1.80 for country picked and find no difficulty in making sales at \$2.10 @2.15 for city picked.

Beets—50c per bu. Butter—Dairy is firm and in good demand at 17@20c per lb. Creamery finds moderate sale at 25@26c.

Cabbages—50c per doz. or \$4 per 100. Carrots—20@25c per bu. Celery—20@5c per doz. Copperage—Pork barrels, \$1.25; produce barrels 25c.

Cranberries—Michigan berries are in fair demand at \$2.75 per bu. Cape Cod commands \$10 per bbl and Bell and Cherry are held at \$9. The market is firm.

Eggs—Fresh stock is so scarce as to be hardly quotable, but all lots which find their way to market are grabbed up at 23c. Cold storage and pickled stock are in good demand at 20c.

Field Seeds—Clover, mammoth, \$4.90 per bu.; medium, \$4.30@4.40. Timothy, \$1.50 per bu.

Game—Venison, 13c per lb.; Rabbits, 75c per doz.; Partridges, 25c per pair.

Grapes—Catawbas and Concord, 35@40c per 9-lb basket. Maple Sugar—8@10c per lb., according to quality.

Maple Syrup—75@85c per gal. Onions—The market is weaker, dealers paying 80c and holding at 80c.

Potatoes—The market hardly as firm as a week ago, the Chicago and Pittsburg markets having declined materially, on account of large receipts. Buyers still paying 75@80c, but the cold weather is likely to interfere with shipping operations very soon.

Squash—15c per lb. Sweet Potatoes—Baltimores, \$2.75 per bbl; Jerseys, \$3.25 per bbl. Turnips—30@35c per bu.

PROVISIONS.

The Grand Rapids Packing and Provision Co. quotes as follows:

Table with columns for PORK IN BARRELS, SAUSAGE—Fresh and Smoked, LARD—Kettle Rendered, LARD—Family, and BEEF IN BARRELS. Lists various types of meat and their prices.

Table with columns for SMOKED MEATS—Canned or Plain, and FISH AND OYSTERS. Lists various types of fish and oysters and their prices.

Table with columns for SHELL GOODS, BULK GOODS, and FRESH MEATS. Lists various types of shell goods, bulk goods, and fresh meats and their prices.

Table with columns for SHELL GOODS, BULK GOODS, and FRESH MEATS. Lists various types of shell goods, bulk goods, and fresh meats and their prices.

Table with columns for BULK GOODS. Lists various types of bulk goods and their prices.

Swift and Company quote as follows: Beef, carcass, hind quarters, fore, loins, No. 3, ribs, rounds, tongues.

Table with columns for FRESH MEATS. Lists various types of fresh meats and their prices.

CANDIES, FRUITS and NUTS. The Putnam Candy Co. quotes as follows:

Table with columns for STICK CANDY. Lists various types of stick candy and their prices.

Table with columns for MIXED CANDY. Lists various types of mixed candy and their prices.

Table with columns for FANCY—In 5 lb. boxes. Per Box. Lists various types of fancy candy and their prices.

Table with columns for LEMONS. Lists various types of lemons and their prices.

Table with columns for OTHER FOREIGN FRUITS. Lists various types of other foreign fruits and their prices.

Table with columns for NUTS. Lists various types of nuts and their prices.

Table with columns for PEANUTS. Lists various types of peanuts and their prices.

Table with columns for FANCY, H. P., SUNS. Lists various types of fancy, H. P., suns and their prices.

Table with columns for FANCY, H. P., STARS. Lists various types of fancy, H. P., stars and their prices.

Table with columns for FANCY, H. P., STEAMBOATS. Lists various types of fancy, H. P., steamboats and their prices.

Florida Oranges. We are agents for Hillyer's celebrated Stag brand, which is the finest fruit sold in Michigan. The Putnam Candy Co.

Wholesale Price Current.

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

Table listing various goods such as Apple Butter, Chicago goods, Axle Grease, Baking Powder, etc., with their respective prices.

Table listing various goods such as Chicory, Cheese, Fish-Salt, Gun Powder, etc., with their respective prices.

Table listing various goods such as Tapioca, Wheat, Vermicelli, etc., with their respective prices.

Table listing various goods such as Tea, Starch, Flour, etc., with their respective prices.

Table listing various goods such as Teas, Paper & Woode, etc., with their respective prices.

Table listing various goods such as Grains and Feedstuffs, Hides, Pelts and Furs, etc., with their respective prices.

Advertisement for RED STAR COUGH DROPS and P. B. OYSTERS. Includes text: 'The most effective Cough Drop in the market', 'Sells the market', 'quickest and pays the best', 'Try them.', 'The Fine Line of Candy in the State.', 'THE PUTNAM CANDY CO', 'How to Keep a Store.', 'CUTS for BOOM EDITIONS', 'PAMPHLETS', 'For the best work, at reasonable prices, address THE TRADESMAN COMPANY, Grand Rapids, Mich.'

Seasonable Suggestions for the Holiday Trade.

Written for THE TRADESMAN. Within the coming fifteen days, the thoughtful merchant will endeavor to add many desirable goods to his stock. He remembers that something a little better is wanted in all lines of goods at this season of the year.

All the spare time for the next fortnight should be expended in renovating and cleaning the store. Every piece of goods should be handled, brushed and changed in appearance, even if only in position on the shelves or elsewhere.

There are other schemes for making a store attractive which were adopted by two merchants in a neighboring town and carried into effect during the holidays.

The other one placed a long table in a small room back of and adjoining his store, upon which was hot coffee with cream and sugar and a bountiful supply of doughnuts.

Should any of THE TRADESMAN's readers decide to adopt either plan, I trust he will acquaint his brother merchants with the result through the medium in which I am now speaking.

The Cultivation of Rice.

Since it is said that rice furnishes to three-quarters of our race their chief article of food, the history of its cultivation

must be of general interest. The plant is a native of the East Indies, and it is in India and China that it is most largely cultivated and consumed.

In this country, rice is said to have been first planted in Virginia by Sir William Berkeley, as early as 1647. Other authorities say that it was first brought to Charleston, South Carolina, from Madagascar, about the end of the seventeenth century.

Since the introduction of rice into this country its cultivation has extended through most of the South. Its habits of growth have been so far modified by cultivation that a variety is now grown on uplands and without irrigation.

The Carolina rice fields are subjected to extreme irrigation. Swamp land used to be considered the best for rice, but lands that are subject to tidal overflow of fresh water have been found to give better results.

The rice is flooded at different stages of its growth. First, it is kept under water from four to six days when it is sprouting. Ten days later, what is called the "long water" is let on for about two weeks.

The Hungry Man from Fremont.

NEWAYGO, Nov. 28.—I witnessed a scene to-day which pleased me so much that I am constrained to describe it for the amusement of THE TRADESMAN's readers.

Robert Collins, who formerly clerked in the retail department of Foster, Stevens & Co., died at Mendon on Saturday. The interment will be made at Plainwell.

Grand Rapids & Indiana.

Table with train schedules for Grand Rapids & Indiana, including arrival and departure times for various routes like Saginaw, Traverse City, and Kalamazoo.

Muskegon, Grand Rapids & Indiana.

Table with train schedules for Muskegon, Grand Rapids & Indiana, including arrival and departure times for routes like Muskegon-Leave and Grand Rapids-Arrive.

Detroit, Grand Haven & Milwaukee.

Table with train schedules for Detroit, Grand Haven & Milwaukee, including arrival and departure times for routes like Morning Express, Through Mail, and Grand Rapids Express.

Toledo, Ann Arbor & Northern.

For Toledo and all points South and East, take the Toledo, Ann Arbor & North Michigan Railway from Owosso Junction.

CHICAGO & WEST MICHIGAN RAILWAY.

Table with train schedules for Chicago & West Michigan Railway, including arrival and departure times for routes like Mail and Express for Big Rapids, Ludington, Manistee & Traverse City.

DETROIT, LANSING & NORTHERN R. R.

Table with train schedules for Detroit, Lansing & Northern R. R., including arrival and departure times for routes like Express for Saginaw and Bay City, Mail for Lansing, Detroit and East.

MICHIGAN CENTRAL "The Niagara Falls Route."

Table with train schedules for Michigan Central, including arrival and departure times for routes like Detroit Express, Mixed, Day Express, and Atlantic & Pacific Express.

EDMUND B. DIKEMAN

THE GREAT Watch Maker AND Jeweler, 44 CANAL ST., Grand Rapids - Mich.

Advertisement for SHIPPERS CAN SAVE TIME, featuring BARLOW'S SHIPPING BLANKS and a material reduction in price.

Advertisement for FIT FOR A Gentleman's Table, featuring THURBER, WHYLAND & CO., and ALEXIS GODILLOT, JR.

Advertisement for THURBER, WHYLAND & CO., West Broadway, Reade & Hudson Streets, New York City.

Advertisement for BEFORE BUYING GRATES, featuring ALDINE FIRE PLACE, GRAND RAPIDS, MICH.

Advertisement for C. R. ELECTRO FIDY ELECTROTYPERS, featuring Photo & Zinc Engraving and Wood & Metal Furniture.

Curious Incidents in California.
Written for THE TRADESMAN.

From the year 1836 the writer has known much about California, having listened with much interest when a mere boy to the conversation of those who, as sailors, visited the country in the vicinity of Los Angeles and other points along the coast where the old Boston merchants dropped anchor off shore—there were no harbors then except such as nature had furnished—to load their vessels with hides and tallow and occasionally salt fish (probably salmon and halibut). Since grown to manhood he has visited almost every county in that now great commonwealth, and has verified nearly all he had ever heard concerning it, even to visiting the old Catholic missions, many of which were in ruins, and walking in the underground vaults, where the melted tallow was poured in by the barrel until the room was filled and it cooled in one solid mass, the dimensions of a small room, say 6x8 feet. This method of preserving the tallow was necessary on account of the steady heat of the climate during the summer and the uncertainty of selling it within the year, as, at that time, few foreign vessels appeared on the coast. Early in the present century, gold and silver was paid for the tallow and hides, which, in fact, was about the extent of the products exported; later, sugar and flour were wanted in exchange, as neither was produced in that country. One Boston merchant and ship owner, whose name I have forgotten, for a long period bought two-thirds of all that the Catholic Fathers held for sale at the missions. From that day to the present, the entire coast from the boundaries of Old Mexico on the south to Puget Sound on the north has been the weird and wonderful land of America, replete with romance and mystery, and the acknowledged home of the earliest races of the New World. Can we, then, wonder that it possesses an interest to the present generation surpassing that of any other portion of the continent? It is the coveted Mecca for all, which to visit is the event of a lifetime. It is a land rich in all that pertains to tropical wealth, whose future is brilliant with promise. Its curious incidents of the past would fill a large volume, only a few of which I will produce here.

At one time during the gold excitement in California, certain kinds of merchandise were shipped to San Francisco in such quantities that they could not be sold for the first cost with freight added. That was somewhere between '52 and '54. A man who was about to erect at this time, a three-story wooden block of two stores in San Francisco discovered that the rock for his foundation would cost many thousands of dollars, as labor of that kind was enormously high, and, seeing the large piles of nearly square packages of plug tobacco being landed, he conceived the idea of using them instead of stone. Upon consulting his architect it was done. That building was standing in a fair state of preservation and still occupied in '74, and it had not settled more than one or two inches, neither was it out of plumb. The entire foundation wall was built with those packages of plug tobacco, which any grocer knows are nearly as solid as stone. They were laid in cement. The cost was fully one-half less than rock could have been obtained for at that time. A man by the name of Swift, who had a stock

farm in the Sacramento Valley in '48 and was raising cattle for hides and tallow only, had twelve or fourteen Mexican Indians hired by the month to perform the labor required. Swift was poor but ambitious, and his Indians were, in Darwin's gradation, only one or two removes above the brute creation and quite satisfied with just enough to feed and shelter them, for little clothing was required. As soon as gold was discovered, he left one or two of his—nominally—slaves upon the place to care for the cattle, and, loading half a dozen mules with provisions, he took the balance of the Indians and set out for the mines. Arriving at a favorable point on a small stream, he set his Indians at work turning the water into another channel, being his own foreman and overseer. In less than six months, Swift had taken from the bed of the river, by the aid of his Indians, gold to the value of over \$600,000. Loading this upon his mules, he set out for the old village of Sonoma, at the north end of the bay of San Francisco. Almost or quite in sight of this village, in one of the loveliest valleys the sun ever shone upon, and sheltered from the ocean by the coast range, he purchased 400 acres of land for a small sum of money and proceeded to build himself a mansion, which, in point of size and architecture, should far exceed any residence then in San Francisco. It was built of cut stone, brought from a long distance. The cost of this building was over \$250,000. He engaged one white man as overseer upon his farm, and forever abandoned his former home. He had had the balance of his gold dust coined, by private parties in San Francisco, into octagonal-shaped \$50 gold pieces, which were without a particle of alloy and were known as slugs. Twelve years ago, such pieces were readily sold at from 12 to 20 per cent. premium. They were found to be too soft for ordinary use as money, and were afterward all re-coined into smaller denominations. Thousands of dollars of this money in different amounts he put into stout canvas bags and buried in different places along the banks of a small creek upon his new farm. He did this for fear of being robbed, but gave his wife a rude diagram of the creek and the points where the bags could be found, in case of his death. Through some family quarrel he soon became intemperate and profligate, and his wealth dwindled rapidly away. Soon after he had buried his money, a great freshet swelled the stream through his farm almost into a river and so changed its course and appearance that it was impossible to find his buried treasure. His overseer left him soon after this occurred. He always believed that this overseer had watched him and had afterward secretly dug up some of the bags, particularly as, in a few years, ostensibly in the liquor business, the man was found to have acquired great wealth. A long time after this freshet occurred, his servant girl was wandering along the bank of the stream when the water was at its lowest and saw something glistening at the bottom in the sunlight. She thought it had the appearance of gold and, upon examination, she picked out four or five \$50 gold slugs from the sand. On her return to the house and exhibiting the coin, Swift at once proceeded to investigate the banks of the stream and soon unearthed one of his canvas bags which

contained about \$25,000. The neighbors say that he was so elated that he presented the girl with \$3,000 for her honesty.

Most of the family are dead. Swift was killed, when intoxicated, by being thrown from his horse. Many have since searched for gold coin along the banks of that stream; none may ever know with what success, or whether thousands yet lie hidden beneath the soil of that fruitful valley.

ADDISON.

Judgment as a Business Factor.

From the American Merchant.

It is always well for a man in business, no matter what its kind and character may be, to cultivate a capacity, to look at every day events from a practical and thoroughly sound standpoint. A lack of good judgment is in all cases bound to bring about disaster and failure. There are many men to-day who would have been examples of successful business men if they had possessed to any degree a capacity to look matters squarely in the face, and consequently been endowed with an ordinary share of sound judgment.

One mistake in a business has many times caused its wreck. Yet there are many men to-day who pay very little attention to trivial things, and are consequently being the victims of errors of judgment. Sound judgment is not alone required in dealing with the customer across the counter, but it is also a considerable factor in buying and in selling. It is an old story that a thing well bought is half sold, and in the matter of

buying, the man who is influenced solely by sound judgment very rarely commits an error, whereas the man who has no reliance upon himself and who is not possessed of that happy faculty of clearly examining all the conditions which bear upon the situation, is apt to fall into errors which might result in loss, if not in bankruptcy. Carelessness is responsible for as many failures in business as almost anything else, and if we look around and see what is the cause of many failures, we will find that they have been almost entirely the result of errors and judgment.

To judge correctly the merchant must be well informed. He must have a capacity to take in at a glance all the bearings of the situation; and he can only do this by commencing early in life and thoroughly weighing over the various causes and effects which are daily brought to his attention. The merchant who cultivates good judgment will always have a better chance of success than one who neglects to.

He Had Been Treated.

"Well, Jim, what's happened? To look at your coat and that stove pipe of yours, a stranger would naturally suppose you had taken a couple of horns this morning."

"You guessed it the first time, Martin, but they cost me nothing. As I came down the road, I was interviewed by Smith's bull."

A Genuine Difference.

From Harper's Bazar.

"Has your wife gone shopping?"
"I'm afraid not. I'm afraid she's gone buying."

The "HOME RULE" Family OIL AND GASOLINE CAN.

Has a Strong Hinged Cover over entire Top, and may be carried in the Rain without getting Water in the Can.
No Dirt in the Top to be washed into the Can with the Oil, and no Screw Top to get Lost or Damaged.



The Most Practical Family Can on the Market; Absolutely Rain, Dirt and Evaporation Tight. Has Steady Stream Pump, which is Removable from the Can in case of obstruction or for repairs. Every Can Guaranteed Perfect.

—MANUFACTURED BY—

THE WINFIELD MANUFACTURING CO., WARREN, OHIO.

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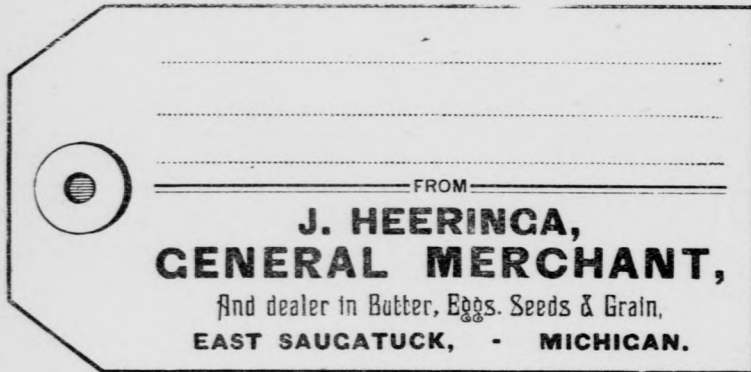
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Paper Warehouse.

FLOUR SACKS, GROCERY BAGS, TWINE AND WOODEN WARE.

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**J. HEERINGA,
GENERAL MERCHANT,**

And dealer in Butter, Eggs, Seeds & Grain,
EAST SAUCATUCK, - MICHIGAN.

We quote the following prices on No. 4 tags, delivered to any express office or jobbing house in this city:

1,000	-	\$1.50
2,000	-	2.50
5,000	-	4.50

We carry all other sizes of tags and can fill orders on short notice.

The Tradesman Company,

GRAND RAPIDS.



Pennsylvania Lumberman's.

The best fitting Stocking Rubbers in the market. A full line of Lycoming Rubbers on hand. Try them.

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State Agents for
LYCOMING RUBBER CO.

158 and 160 East Fulton Street.

WM. SEARS & CO.,

Cracker Manufacturers,

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

Wall Paper and Window Shades.

House and Store Shades Made to Order.

NELSON BROS. & CO.,

68 MONROE STREET.

Muskegon Cracker Co

CRACKERS, BISCUITS AND SWEET GOODS.

LARGEST VARIETY IN THE STATE

SPECIAL ATTENTION PAID TO MAIL ORDERS.

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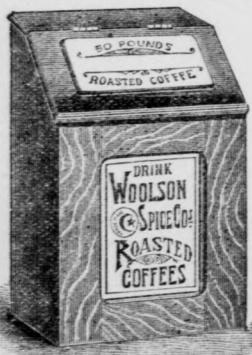
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“TOSS UP!”

The “TOSS UP” Cigar is not a competitor against any other 5c brands, but all 10c brands, because it is equal to any 10c cigar on the market.

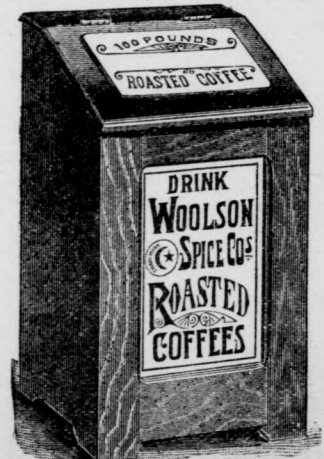
**DON'T SCATTER YOUR FIRE, OR WASTE COSTLY AMMUNITION
UNNECESSARILY--DECIDE UPON WHAT YOU WANT, THEN REACH FOR IT.**



THIS CABINET HOLDS 50 lbs

HERE IT IS! AND WE GIVE THEM AWAY FREE! They are dollars and cents to you, Boxes and Barrels are good in their place, but these Cabinets dress up your store, and cost you nothing. They are made by regular Cabinet Makers at a slight expense over the cost of making Boxes, consequently we can use them instead of the old-tumbled-down-Barrels and worthless boxes. These Cabinets are beautifully Panelled, Painted and Varnished. Their use in the store is apparent. **The 50 lb. Cabinet is made particularly for the Counter Shelf; the 100 lb. Cabinets to take the place of the unsightly Barrels so often seen on the floor.** To secure these Cabinets you have only to buy your Bulk Roasted Coffee of the Woolson Spice Co., or order through your Jobber. You assume no risk for we fully guarantee the Coffee to give perfect satisfaction. It will cost you only one cent for a Postal Card addressed to the Woolson Spice Company, Toledo, Ohio, for Price-list of Roasted Coffee in Cabinets.

LION COFFEE NOT SOLD IN THESE CABINETS.



THIS CABINET HOLDS 100 lbs.