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GAINING A COMPETENCE
Experience of Two Young Men on the Road to Fortune.
Written for This Tradesuan.

## CHAPTER

Ten years have passed since we left our young merchants to be in the Far Northwest; happy and hopeful, as youth generally is, were they in picturing the future.
A decade often brings great and important changes to a country like ours but not always, however, prosperity for all its people. Two years previous, its most important commercial city had witnessed a financial revolution, which, like the undulations of an earthquake was felt to a greater or less extent throughout the Union. Monied institutions supposed to be impregnable crumbled and fell, ${ }^{2}$ carrying with them many small merchants at distant points. The time which had elapsed was barely sufficient for the country to recover from the shock, and many engaged in trade had been forced to exercise the most rigid economy and care to prevent falling in the general catastrophe. Capitalists and bankers were frightened, and vast sums of money had been withdrawn from circulation. All commercial paper had been closely scrutinized, and heayy se curities were demanded.
What of the firm of Vary \& Rumsey? Within three months after investing in real estate in Portland they had turned eastward, finally renting a store in a new town in Southern Illinois, purchasing a stock of groceries and engaging in business. They were surrounded by a prosperous farming community, but, as is usual at such times, the farmers invested their money closely and credits were not only desired but expected. Vary \& Rumsey, having yet a small amount of spare capital, enlarged their business by considerable judicious credit among their customers. Of course, they did not intend to permit outstanding accounts to accumulate to any great extent, and as each yearly inventory was taken it wa plainly evident that they were prospering and, with no unforseen accidents, stood upon a firm foundation. A fai amount of insurance carefully placed gave them a better rating in the commercial world. The year 1873 found one of the firm with a small family on his hands, the other partner still a batchelor, onehalf of their mercantile investments and profits in goods, the other half in note and book accounts. When the reverberation of the crash in New York reached them, a hasty examination of their assets revealed the fact that, unless the banks would discount their paper, they must, with thousands of others, wind up their business. Farmers and others whom they had credited largely and who were at the time the credit was given entirely responsible, whose paper was, so to speak, gilt-edged, could not then obtain discounts upon such paper, except in small amounts.

At this juncture, Walter Vary said to his partner, "While I am more largely interested in our success or failure than
you, I shall take no step whatever in this matter without your hearty approval and co-operation. We are not only brothers-in-law, but are also bound together by the most amicable business relations, and we will stand or fall together. We have our real estate in Oregone about which we have neglected to keep informed, but which should, in my opinion, now be sold, in order to save a large amount here."
"I agree with you, Walter," replied Phil, "as enforced collection by us at this time would surely result in a loss of all we have made since engaging in business."
lengthy conference, thought best by the firm to sell a portion or all of their real estate in the Northwest, in order to meet their entire indebtedness, and to force no collections of notes or accounts, but carry their own debtors over the present crisis, believing that such a policy would result in an increase of trade, which would pay a heavy percentage on its cost. Upon corresponding with their agent at Portland, they were agreeably surprised to learn that the once small village had now become a city of nearly twenty thousand inhabitants; that the Pacific coast was not visibly affected by eastern insolvency and that their lands within and adjacent to the city would readily sell at from $\$ 12,000$ to $\$ 15,000$. This was an unlookedfor piece of good fortune, as little attention had been given to the matter for some time, no enquiries having been made about the property, as their grocery usiness had absorbed all their time and attention.
"Here is what I would propose," said Walter, upon receiving the welcome news. "Four thousand dollars to $\$ 6,000$ cash, while it would not cancel, would carry forward our liabilities and leave our credit unimpaired. We ought now, more than ever before, to hold that property, as the future of Portland is assured. Let us borrow the amount mentioned, by a mortgage upon the land, and assume the risk it may incur. I feel great confidence, Phil, in such a course.

While I firmly believe in the adage, Let well enough alone,"" replied Phil, "and would think that we had done well with our $\$ 5,000$ investment, if we sold out to-morrow, still, I will accede to your proposal, if you think this the best course to pursue.'
It was finally settled that a lien should be placed upon their Portland property for a sum equal to the original investment, and that this money should at once be used to release all their outstanding paper. This accomplished, they would be in the most favorable circumstances for future business. When this judicious decision in regard to both their debtors and creditors became publicly known, the credit of the firm of Vary \& Rumsey at once became unquestioned in the commercial world.

Three years have passed since the opening of the second chapter of our narrative. During this time prosperity

THE MICHIGAN TRADESMAN.
has attended the efforts of the young merchants-I use the word prosperity in the limited sense that $\$ 20,000 \mathrm{might} \mathrm{im}$ ply, as the notes and book accounts due them would cancel all the firm's indebtedness, leaving $\$ 20,000$ in stock, which would represent their net income, with $\$ 5,000$ capital included, as the result of thirteen years' business. "Nothing large!" does some"listener exclaim? No, and, still, adding rents, clerk hire and expenses of living, it is better than many older and more experienced merchants
do. it will be remembered that the summer of 1878 was prolific of fearful rain and wind storms through Southern Illinois. They were confined to no particular portion of that section, but generally followed the prairies, fortunately, however, visiting destruction upon few thickly settled localities. At the close of one sultry sabbath in August, a storm arose in the northwest, attracting at first but little attention; but, as night came on, the wind increased to a gale, accompanied by thunder and lightning and heavy rain, creating alarm among even the oldest settlers. The full force of the storm struck the village in which the firm of Vary \& Rumsey were engaged in business, and it became evident that a tornado appalling in its nature was in progress. The inky blackness of the atmosphere, combined with the almost constant crash of the thunder, added to the horror of the situation. Brilliant flashes of lightning every few moments revealed timbers, lumber, trees and debris of every description whirling through the air in all directions. None dared leave the buildings they were in and brave the fury of such a storm, whatever their anxiety regarding friends or property. The most violent portion of the tornado was of brief duration, and much of its force was expended at a cousiderable distance above the earth. It passed through the village at right angles with the main street. Although its path was narrow, it partially destroyed four places of business and totally removed three others from the face of the earth, scattering the fragments of their contents over miles of country. Among the last three was our friends' store. While they were insured against loss by fire, they held none against such a calamity as had now befallen them, when the joint labor of the past years was in a moment swept from them forever. Fortunately, nearly $\$ 2,000$ in notes and accounts yet uncollected remained to them, but time only would determine what portion of this amount would be available.
It was the most disheartening event in their lives, and neither could, for a moment, think of again doing business in this cyclonic State. As soon after as was possible, preparations were made to remove to Oregon. Only a short time before this disaster happened to them, the firm's agent had laid out eighty acres of their land adjoining Portland into blocks and lots, and had recorded it as an addition to the city. They had also disposed of more than sufficient to release the mortgage and pay off the interest and taxes. Upon their arrival there, they were gratified to find that the city had extended its boundaries in all directions and included all their property within its limits; also to learn from their agent that $\$ 90,000$ had been offered for the balance of their lots andolands. It was deemed advisable by the partners to
make Portland their permanent home, plat their entire lands and open a real estate office at once. In addition to such business they would erect dwellings, also such other buildings as might seem to be required, upon their own lots for rental. Since the spring of 1884 I have received no personal letters from the firm, but at that time they were said to be worth, over and above all indebtedness, $\$ 185,000$, and nearly all this from the investment of $\$ 5,000$ nineteen years before.
Several lessons may be learned from the business sagacity of Vary \& Rumsey: First, that it is not always wisdom to place all that we have on the hazard of a single die, as, in this changing world of ours, two or three chances are always better than one; second, lands cannot be destroyed by fire, nor stolen by thieves, and they require no insurance against tornadoes. Within the last quarter, at least, of the present century our people have become more gregarious than ever, and the great tendency has been for cities to enlarge and become more populous, thus rapidly enhancing the value of real estate. Farm lands, however, have not advanced in the same ratio. Investments, therefore, in nearly all kinds of city property, and more particularly suburban, have proven to be among the best. Few, indeed, regret such, and more have realized fortunes. The various inventions for the perfection of rapid transit by street railways have been an important factor in the enlargement of all cities, and will still continue to be such, and there are few cities in our Middle or Western States near which it is not a wise investment to purchase a few broad acres.
T. W.
'Going Down to Mary's.'
He was a queer old man who boarded the train at a small station. Two young brought him to the steps of his sons, helped him on, and as he entered we saw that he leaned heavily on a cane and was very feeble.
"The children kept at me till I had to promise to go," he said as he sat down. 'Hain't bin down to Mary's in five years, nonger It's putty tough on wat any like me, but I want to see Mary and the grandchildren.
"I take it you are going to spend Christmas with your daughter?" re marked the man in the seat ahead.
"That's it. Mary's my oldest gal. Got five of 'em, and all married off. She lives down at - and she would have me come and make a visit. Mary was allus a good gal, and she married a good man. You'll tell me when I git there, won't you?","
"Oh, yes."
"'Cause they'll all be there at the depot to meet me. My son Steve writ that I was coming.
He had about forty miles to go, and when we had passed the first three or four stations he was anxious for fear that he would be carried by the right one. After that he leaned over on the window and fell asleep. Just before the train arrived at - the man who had spoken to him turned about and said:

作, grandpa, you get off here
The old man did not move, and the stranger arose and shook his arm and strang
said:
".

Wake up, grandpa! This is your station, and Mary and the children are waiting. Come, now."
But he spoke to the dead The man had died while head. The old away so pearefully that not a line of his ace had changed. And we were yet husband and three happy children came husband and three happy chiry hurrying into the car and shouted:
spend Christmas,", grandpa come o spend Christmas.
But he was with his God.

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One Trial will convince you of their Superiority. Manufactured only by
TELFER SPICE COMPANY, GRAND RAPIDS.

## 

 JOBBERS OF
## Groceries and Provisions

TEAS A SPECIALTY.

Good Bargains in New Orleans Molasses.

GRAND RAPIDS.

## A Christmas Dialogue.

Written for The tradzsmas.
It was an old-fashioned grocery store away up in Antrim county, but it was brimful of everything good for Christmas. Pails and boxes filled with candies, also boxes of raisins were piled high against the wall on one side. Tubs of jams, jellies and sauces, a cask of prunes and a barrel of currants, sugar of all grades, dates and dried and canned berries, fruits and vegetables-all were quite sufficient to give one an appetite. An old-fashioned Christmas party was to be given at the village tavern, and many of the rooms were already decorated with evergreens and various rural mottoes. In the old-fashioned grocery store the stock was unusually large, and the proprietor was confidently expecting a profitable winter trade. There was quite a pile of boxes labelled "California layers" which attracted my attention. One box had a hole in one side, through which two or three large raisins were to be seen-in fact, they were so fine as to be transparent. Just then, hearing a small, squeaky voice come from the box, 1 listened. "Did you notice that lady with the little girl, who came along close to us to-day?" it said. "She called the child's attention to us and pointed to the reading on our house. She said to the little girl, 'We won't buy those raisins to-day but will wait, for the grocer said that it was so near Christmas he would open those California fruits tomorrow.' What a shame," said the voice. "that we must have the roof taken off our house! I presume we will then be placed in one of those horrible front windows to be stared at, and every day some of us will be torn from our beds, where we lie so snugly and happily, and carried away never more to return."
"Ah, but that is not the worst part of it," said a plump old fellow, whose family brauch would weigh half a pound. "Our eyes willbe pinched out, and we shall be chopped into pieces in a great, big wooden bowl and made a part of the pies and cake for the party at the tavern and-eaten up! Think of being chopped up and eaten! Oh, dear! Oh, dear! We should all have remained clinging to our mother, Mrs. Stem." And he heaved a deep sigh.

At this juncture a roll of sweet country butter spoke to a barrel of sugar near by. "Mr. Cube," it said, "why do those raisins complain? They are no worse off at Christmas than we are, and we shall probably be in their company and share the same fate before long. But why mourn over the inevitable? Ought we not rather be proud of the distinction and honor? Look at that old codfish, with his disagreeable perfume, and that corn meal, also. They won't be wanted at the party. Nobody would notice them if they were invited."
"You needn't feel quite so stuck up," cried out the codfish. "Mr. Meal and I often play ball together, and the people value us for an everyday help far more than they do all you Christmas dandies. Everyday, substantial old friends of humanity we are." And they both laughed aloud.
"Ah, but it is I who have the post of honor at every table," said the roll of yellow butter.
"Not quite so fast," replied a caddy of uncolored Japan and a sack of Mocha coffee in the same breath. "You would make a pretty dry Christmas without

Just then a big yellow pumpkin rolled out from the wall and took the floor. "No matter about me, I suppose," said he in a hollow, sepulchral voice. "What would Christmas be without me for a pie?"
"And what would you be without me?" squeaked out, from an upper shelf, a can of condensed milk.
"My friends," said a barrel of hickory nuts that stood modestly back, nearly out of sight, "you must have forgotten that, from the day the Pilgrim Fathers landed, myself and my numerous relatives of the Nut family have been among the first to receive invitations to all prominent holiday dinners. No dinner is complete without some two or three, at least, of our family present, and I can say without any egotism that ${ }_{1}$ am a general favorite, particularly with the ladies and children. My friend, Mr. Diamond Salt, and myself are old and warm friends, and should always be invited together if good health is considered, as I disagree with no one when we are permitted to be in company."
"Mr. H. Nut has spoken truly," said a dirty looking bag of American salt. "I have been a silent listener to you all, and it seems to me that we are quite dependent upon each other and that few of us would be considered worth much by ourselves, but when in one harmonious family we are of great value to the world. A few of our members quarrel and fight like cats and dogs. Mr. Acid and Mr. Alkali meet occasionally, when they at once pick a quarrel with each other, and only after both are completely exhausted do they cease fighting. The only way to part them is to deluge both with water."
"It would seem as if mankind should take a lesson from the entire family of groceries, as we assemble and mix in each other's society so kindly and love ingly as each Christmas comes around," said a bag of roller process flour.
"I wish to make a complaint," said a package of yeast cakes. "No one has invited $m e$ to the party at the tavern."
"No use for you," replied a big cheese. "The whisky there will raise everything about as high as will be required."
"Who asked you to speak?" retorted the yeast. "You and old crackers there think the world couldn't exist long without you two. You're always found sitting pretty close to each other, and sometimes in the society of hard drinkers. I know, of course, that I am small, but give me a little time and a good drink of warm water and I can lift both of you." "Well, my friends, I must bid you good night," said N. O. Molasses, as he started on a run, "for I cannot stay another minute to hear you."
"It is now about dark, and I would suggest that we light up," said a barrel of kerosene, "and, as it seems that some of our friends are taking their departure, I think the rest had better dry up and go to sleep."
It seemed very quiet soon afterward, and in a few moments I yawned, opened my eyes aud found that I had been dreaming.

## Begin the New Year Right

 by having your books written up, closed and re-opened correctly January 1st. If you need any assistance, or wish to adopt improved methods of book-keeptng, call on Dan'l G. Garnsex, expert accountant, room 79, Wonderly Block.
## 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.

## C. N. RAPP \& CO., wioumanar panams wis

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My stock includes everything generally kept in my line, which 1 sell at rock bottom prices. Send me your mail orders. I will guarantee satisfaction.

## MOSELEY BROS.,

## 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.
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GRAND RAPI :
The P. B. Cough Drops
have no equal. Sold everywhere. manufactured by PUTNAM CANDY CO.

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## AMONG THE TRADE.

around the state.
Belding-Cornell \& Brown have opened a meat market.
Hart-C. A. Gurney has bought the drug stock of H. J. Chad wick.
Coldwater-C. W. DeClute has sold his meat market to Ziba Roberst.
Leland-Grobben \& Gill will open a branch general store at Provemont.
Cedar Springs-Beucus \& Provin succeed James Allen in the grocery business.
Sheridan-A. H. Greenhoe succeeds D.
B. Sanders in the flour and feed business.

Morenci-L. M. Rorick, of the dry goods firm of Crabbs \& Rorick. is dead.
Detroit-John Stevenson sueceeds Frederick Radtke in the grocery business.
Kewadin-A. Anderson \& Son have removed their general stock to Clearwater.

Harrison-T. H. Lees succeeds the Harrison Hardware Co. in the hardware business.
Carrolton-The Henry Bell grocery stock has been purchased by Oliver \& Speckman.

Reading-G. R. Fitzsimmons succeeds L. H. \& G. R. Fitzsimmons in the grocery business.
Ann Arbor-Fred. D. Stimpson succeeds Stimpson \& Hurlburt in the grocery business.

Port Huron-Breeze \& Carlisle succeed Tawse \& Carlisle in the confectionery business.
Mancelona-Streeter \& Case, manufacturers of potash have dissolved, the former succeeding.
Muskegon-S VanGuens \& Co. have opened a meat market at the junction of Myrtle and Orchard streets.
Muskegon-E. David's grocery stock, at Bluffton, has been taken on chattle mortgage by Chas. C. Moulton.
Otisco-W. J. Snyder has assigned his general stock to E. E. Fales. The assets are $\$ 717.74$ and the liabilities are $\$ 1,800$.
Lemnon-C. W. Allison and Stephen Harrington have formed a copartnership to engage in the manufacture of bed slats.
Petoskey-Chas. A. Bacon has purchased the grocery stock formerly owned by G. A. Whitten, who died about three weeks ago.
Lansing-Northrop, Robertson \& Carrier will embark in the spice and extract business Jan, 1 under the style of the Lansing Spice \& Extract Co.
Alpena-Mrs. E. L. Bertram has assigned her drug stock. The assets are $\$ 1,500$ the liabilities are $\$ 2,400$. Farrand, Williams \& Clark are preferred creditors.

Adrian-The D. J. Burleigh hardware stock has been purchased by J. A. and Henry C. Burleigh, who will continue the business under the style of J. A. \& H. C. Burleigh.

- Otsego-The Patrons of Industry recently bargained for the Truesdell \& Son grocery stock, each party putting up $\$ 100$ as a bonus. The stock inventoried $\$ 1,800$, but the Patrons could raise only 8600 , so the trade fell through. A dispute has arisen over the bonus, however, the Patrons having warned the holder not to pay it over to the grocers.


## manupacturing matters.

Battle Creek-Sharp \& Hobbs are succeeded by Sharp \& Robinson in the planing mill business.

Horr-Seward \& MeArthur, who are operating a small sawmill here, will build a shingle mill during the winter. Lansing-The C. D. Kirby drug stock has been foreclosed on chattel mortgage held by Lambert \& Lowman, of Detroit. Alpena-The capital stock of the Ansell Spool Co. has been increased to $\mathbf{\$ 2 5 0}$,000 . It is believed that the enterprise will prove a success.
Middleville - The Middleville Manufacturing Co. has been incorporated with a capital stock of $\$ 26,700$, to engage in the manufacture of brass work.
Whittemore-J. W. Balcom has removed his shingle mill to a point on the Loon Lake branch of the D., B. C. \& A. Rail-way known as Balcom's Mill.
Bay City-Miller \& Lewis have placed a mortgage of $\$ 8,975$ on their mill, etc., in favor of the Bank of Montreal and the Bank of Canada. This grows out of the Potts failure
Bay City-The Bonsfield Woodenware Works are in full blast. Between 300 and 400 men and boys are employed. present the daily product is 4,000 pails and 1,800 tubs.
Sault Ste. Marie-D. J. Ransom is reported to have interested a number of Chicago capitalists in the project of establishing a sawmill on the Spry property, the purchase to iaclude $10,000,000$ feet of pine.
Allegan-Undeterred by the non-success of a former company, formed for the same purpose, several Allegan men have organized the Allegan Gas and Oil Mining Co., with a capital stock of $\$ 20,000$, to bore for oil, gas or mineral wealth.
Cheboygan-The sawmills here cut 46, 000,000 pieces of lath during the past season. There are $47,000,000$ feet of lumber on the docks, a considerable portion of which is owned by Saginaw firms, and there are $5,440,000$ feet of logs in the baom.
Freesoil - Reynolds\& Kitzinger will start their sawmill again this week, enough logs have been gotten to the mill to make a good start. The Kobe mill will run day and night as soon as enough logs have been accumulated to warrant the resumption of operations.

## Gripzack Brigade.

"Hub" Baker is entertaining his cousin, Mrs. Sadie Fredendall, of Laramie City, Wyoming.
J. P. Visner, traveling representative for E. J. Gillies \& Co., of New York, has gone to Gotham for a fortnight's visit with his house.
W. B. Cary, who has been traveling for Strong, Lee \& Co., of Detroit, has taken a similar position with Root \& MeBride Bros., of Cleveland.
Frank E. Chase was in Detroit last week, arranging his samples for the spring trade. He has signed with A. C. McGraw \& Co. for another year.
Ed. Pike requests The Tradesman to return his heartfelt thanks to the traveling men for their kindly and substantial remembrance, which was taken to him by a committee on Sunday.
H. A. Hudson has arranged to embark in an entirely new enterprise as a side issue-the breeding of cats. The first consignment of imported breeds was received by express last Saturday.
Geo. F. Owen has secured a one and one-third rate for parties of ten to attend the K. of G. meeting at Kalamazoo next Monday. Those who propose attending from this city are requested to tending from this city are
notify Mr . Owen this week.
E. J. Evans, traveling representative R Robson Bros., of Lansing, was in town a couple of days last week. Mr. Evans is a royal fellow and always meets a cordial reception at the hands of his Grand Rapids friends.
Among the traveling men who propose attending the annual meeting of the Michigan Commercial Travelers' Association, at Detroit, Friday evening, are Chas. S. Robinson, A. B. Cole, Jack Lindsey and Geo H. Seymour.
Maurice G. Wood, traveling representative for Arthur M. Parker, the Detroit wholesale grocer, was in town a couple of days last week. Mr. Wood has traveled continuously for fourteen years, but time appears to have dealt gently with him.

The Woolson Spice Co. has sent out invitations to all its traveling salesmen. inviting them to attend the usual annual re-union of the road force of the company at Toledo on the 26 th and 27 th. On account of the serious illness of Pliny Watson, President of the corporation, the banquet will be dispensed with.
.O. B. Shaw, who has traveled for the past eleven years for B. Desenberg \& Co., of Kalamazoo, has engaged to travel for I. M. Clark \& Son, covering the Grand River Valley and the South Haven divisions of the Michigan Central, the Coldwater division of the Lake Shore and the Fort Wayne division of the G. R. \& I.
"I had thirty-four pension checks among my collections this week," remarked W. F. Blake last Saturday. "One of my customers had fourteen of them on hand. Nothing gets Uncle Sam's money into circulation quicker than to pay it out in pensions, as most of the checks go into the hands of merchants within twentyfour hours after receipt."
John W. Lindsey, who has represented P. Lorillard \& Co. and the Liggett \& Meyers Tobacco Co. in this territory for the past six years, leaves the first of the year for Boston, where he will assume the management of his father's extensive real estate interests. Mr. Lindsey has been an active member of the fraternity and his removal from Grand Rapids will be sincerely regretted
Some idea of the welcome in store for the Knights of the Grip who visit Kalamazoo next Monday may be inferred from the following letter, written to L. M. Mills by Geo. E. Bardeen: "The gong can be sounded! We shall give the Association and their ladies a royal welcome. We have the money, we have the enthusiasm! We shall take members and their ladies to and from depots free, give the ladies a free ride all over the city, furnish a band for the noon parade, give you good musie, both vocal and instrumental, for the banquet and end up with a first-class ball. We are going to invite a few society people here for the dance, and our ladies will give your ladies a good welcome. The meetings will be held in the lecture hall and rooms of Parsons' Business College. The committee headquarters, Governor's reception and guests' reception will be held at the parlors of the Burdick. The banquet will be held at the Kalamazoo House, at 8 o'clock sharp. Now, get out a large delegation of your best men, and urge them all to bring their ladies and assure them that they will have the most royal welcome they ever had. Everything will be of the highest and most refined order, and, in justice to our merchants and manufacturers who have come for-
ward so liberally, I hope that your mem bers will come in large numbers and bring all their ladies, and they will not regret it. Bring silk hats, canes, linen dusters aud grips for the parade.

FINANCIAL.
Local Stock Quotations.


## Grand Rapids Packing and Provision Co.

 Hazeltine \& Perkins Drug Co

Alpine Gravel Road Co
Canal Street Gravel Road Co Grand Rapids Fire Insurance Co Prandville Avenue Plank Road Co
Plainfeld Avenue Gravel Road Co Plainfield Avenue Grave
Wavel Road Co

## FOR SALE, WANTED, ETC.

Avertisements will be inserted under this head for two eents a word the first insertion and one cent
Word for each subequent insertion No adverte.
ment taken for lees than 25 centr. Advance payment.

## bUSINESS CHANCES.

F OR SALE-CLEAN STOCK AND BEST COUNTRY F trade in Michigan. Meautiful new store and cottage
for sale at half price
Post office and railwa tike
 ing. must retire
gan Trademan.





 sellith ouner has other business.
South Ionia street, Grand Rapid.






 SITUATIONS WANTED.


## GRAND RAPIDS GOSSIP.

W. W. Bract has opened a grocery store at 217 Coil avenue.
J. E. Mover has removed his jewelry stock from Middleville to this city.

John Butcher succeeds Hewitt \& Butcher in the meat business at 83 Fourth street.
John A. Thompson has opened a grocery store at Ravenna. The Olney \& Judson Grocer Co. furnished the stock.
Albert Jones has engaged in the grocery business at Crystal Valley. The stock was furnished by the Olney \& Judson Grocer Co.

Mohrhard Bros. have closed out their meat market on East Bridge street and have arranged to embark in the same business at Battle Creek.

Daniel Marat has opened a grocery store at the corner of Third street and Broadway. The Lemon \& Wheeler Commany furnished the stock.
Ed. C. Judd has purchased the grocery stock of Henry W. Hall, at the corner of Broadway and Fourth street, and has removed his own stock to that location.
O. H. Richmond \& Co. have sold their drug stock at 141 South Division street to White \& Co., who were formerly engage in the drug business at the corner of Fourth and Stocking streets.
Walter McBrien is succeeded in the grocery brokerage business by Chas. S. Withey and Fred B. Aldrich, who will conduct the business under the style of c. S. Wither \& Co.

Julius J. Wagner has purchased the grocery stock of A. G. Wagner, at 197 East Bridge street, and will continue the busincs. Mr. Wagner has kept books continuously for eighteen years, during which time he has served Jos. H. Martin, Adalph Leitelt, the Novelty Iron Works and Julius A. J. Friedrich. He has been with the latter house exactly ten years.
L. Winternitz was in Chicago a couple of days last week, in attendance on a meeting of the Western Manufacturers Assocation, which comprises all the manafacturers of compressed yeast in the West. Mr. Winternitz suggested that the sale of bulk yeast to grocers be discontinued, as it tends to create dissatisfaction and loss. The suggestion was readily adopted by the Association, and on Jan. 5 bulk yeast will be sold to bakers only. On that date the price of yeast cakes in tin foil will be reduced from 18 to 15 cents per dozen.

## Bank Notes.

A number of men of means are considering the plan of organizing another savings bank, to be located on South Division street.
D. C. Oakes has sold his interest in the banking firm of Churchill, Oakes \& Co., at Shelby, to W. H. Churchill. The business will be, continued under the same firm name.
D. C. Oaks, formerly engaged in the banking business at Shelby, has parchasen the private bank of D. O. Watson, Administrator, at Coopersville, and will take posession of same Jan. 1. Mr. Cakes will retain This. Hines, the presant cashier of the Watson bank, as his assistant, devoting his entire attention to the business.
T. Stewart White tells a good story relative to a friend of his who had carried a large balance at the bank for several years, but was caught in a tight place in the panic of 1873 and overdrew his account several hundred dollars. An employ of the bank was sent to inform him that his balance was on the wrong side, but no attention was paid to the notification. Another employ was dispatched on the same errand the next day, without result. The third day the cashier undertook to interview the refractory depositor, and was met with the enquiry, "Haven't I always kept a large balance at your bank?" The cashier was comwelled to admit that such was a fact, when the depositor clinched the nail with the enquiry, "Was I ever mean enough to come around and remind you of it three days running?"

## Purely Personal.

Frank O. Lord, the hustling Grand Ledge grocer, was in town one day last week.
J. J. McNaughton, the Howell meat dealer and stock buyer, was in town one day last week.
C. E. Case, of the Case Bros. Lumber Co., at Benzonia, was in town several days last week.
J. J. Kaufman has purchased a drug stock and embarked in the business at Shipshewana, Ind.
Chas. Burmeister, the Frankfort grocer, has gone to Berlin to try the lymph treatmont for consumption.
R. C. Jones, Manager of the Steam Heat Evaporator Co., at Charlotte, was in town one day last week.
August Huelster, late of Milwaukee, will succeed Julius J. Wagner as bookkeeper for Julius A. J. Friedrich.
Geo. A. Sage, the Rockford grocer, was in town last Friday. He has parchased no carrots to speak of this year.
Frank Stone has sold his residence on Valley avenue and purchased a more pretensions home on Portsmouth Terrace.
C. H. Binman, of the former firm of Grandie \& Binman, druggists at Battle Creek, has taken a position as traveling salesman for T. H. Hinchman \& Sons.

## Gave a Trust Mortgage.

Kalkaska, Dec. 20-Pipp Bros. \& Martindale have uttered a trust mortgage on their entire property, to secure every creditor who has a claim in excess of $\$ 100$. Mr. Thurber, credit man for Buhl, Sons \& Co., of Detroit, is named as trustee. This action was precipitated by the commercial agencies and their local representatives, whose corns have been tread upon by the aggressiveness of the firm. Not a bill was due, nor had any check or note gone to protest, but the presence of several clamorous creditprs impelled the firm to place their proparty in such a shape that no attachment could be sworn out against it. With the could be sh o few men whose views are colored by jealousy, the most unbounfed confidence is felt in the ability of the firm to pull through in good shape.

## Waiting for the Climax.

## The Adrian Times.

Some three weeks ago a man visited this city, taking orders for gentlemen's suits, made to order, for a surprisingly small figure. He received $\$ 5$ down from a number of our merchants, clerks, etc., stating that the goods would be forthcoming within a week after placing the order. Nothing has been seen of the clothing ordered, nor the dapper young fellow making the sale and collecting the V . He gave a receipt from the Climax Clothing House, 303 and 305 Forty-second street, N. Y. His customers here are waiting for the climax.

## RINDGE,BERTSCH \& CO., <br> 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.

## Spring \& Company,

IMPORTERS AND WHOLESALE DEALERS IN
Dress Goods, Shawls, Cloaks, Notions, Ribbons, Hosiery, Gloves, Underwear, Woolens, Flannels, Blankets, Ginghams, Prints and Domestic Cottons

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

## Spring \& Company.

## 

## REDUCED PRICES

ARCTIC BAKING POWDER.
1-4 lb. Cans per Dozen,
60

| $1-2$ | " | " | " |
| :--- | :--- | :--- | :--- |
| 1 | " | " 20 |  |
| 5 | $"$ | $"$ | $"$ |
| 2 | 900 |  |  |

Arctic Manufacturing Company, Grand Rapids.


For Sale by Leading Wholesale Grocers.

1
P. B

OYSTERS.
P. B.

The packing and distributing of FRESH OYSTERS among the trade in Michigan is one of the features of our business, and from September first to the May following, we are headquarters for these goods, and shall appreciate and promptly attend to all orders sent us, as heretofore, guaranteeing quality, measure and satisfaction.

THE PUTNAM CANDY CO.

## Dry Goods.

## MERRY CHRISTMAS. "I heard the bells on Christmas day <br> "I heard the bells on Christmas day

In this busy, hurrying age the world has none too many holidays; therefore, it is incumbent upon us to hold fast those we already have and now and then, if possible, add another. We all have a joyous if not a reverent feeling toward Christmas, the king of holidays. Before this number of The Tradesman reaches all its readers, Christmas will have come and gone. Without a doubt, it is, as its name implies, of Roman Catholic origin, viz., Christ Mass, or a mass to celebrate His birth. In the fourth century an ecclesiastic order was issued to institute an enquiry as to the day on which Jesus was born, and December 25 was decided upon. Mankind may not now be celebrating the exact day, yet it is immaterial when all acquiesce in the ancient decision. When we consider that the month of December is the height of the rainy season in Judea, the scriptural account of "a starry firmament" at that time would hardly coincide. We get our word Santa Claus from a corruption of the word Saint Nicholas, or, in German, Knecht Chlobes.
The gifts at Christmas were formerly presented almost entirely to children, probably as a symbol of the love of Christ for little children. Many of the ideas and customs pertaining to the Christmas of past centuries have been completely changed and others substituted; yet, perhaps the most precious to mankind remain in their outward expressions of kindness and love for each other, irrespective of class or condition

The law now makes Christmas a legal holiday and all business is usually suspended. The day is, at the present time, among christian nations, generally given over to religious exercises, feasting and pleasure. It is a day when the poor and needy are especially remembered. Formerly, it had much of the mysterious associated with it. Away back in the dim vista of the past, when the Art Preservative had not yet disseminated what little knowledge the few possessed, a vast amount of oral and traditional in-formation-more or less reliable-came down from father to son. To those primitive races the earth, the air and the sea were all peopled with strange and marvelous beings who influenced the actions of men. Some of these beings were good, while others were bad. Those inhabiting the air were usually supposed to be unseen ghosts or goblins, whose bloodcurdling screams or demoniac laughter were heard amid the darkness and storm, while others rose from the bowels of the earth and with voices of thunder addressed mankind. This traditional lore became so interwoven with truth as to influence many past events. Like children, our forefathers beheld with fear the darkness with which they were surrounded. In the gloom of that mental night every whisper was a spirit and every But the morning came. Intela ghost. But the the darkness. With it ligence dissipated the airy nothings, never more vanished the airy wothings, never more pression. The legends connected with pression. The legends connected with
Christmas would form a curious volume and would show some exemplary morals and inculcate the most noble precepts. The Tradesman wishes each of its thousands of readers, and mankind in general, a very Merry Christmas and many happy returns of the day.


## XMAS <br> GOODS

IN HANDKERCHIEFS, MUFFLERS, 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.

Voigt, Heprowishimerer \& Co.
Importers and Jobbers of Staple and Fancy Dry Goods NOTIONS AND HOLIDAY GOODS. Shirts, Pants, Oueralls, Eite.

Complete Fall Stock now ready for inspection, including a tine line of Prints, Underwear, Pants, Gloves, Mittens and Lumbermen's Goods. Chicago and Detroit prices guaranteed.

48,50 and 52 Ottawa S
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.
Snilt \& Smiorid, GRAND RAPIDS. $\overline{\text { FOORPH NAMTONAL BANK }}$

Grand Rapids, Mich.
A. J. Bowne, President.
D. A. B odgett, Vice-President. H. W. NABH, Cashier

CAPITAL, $\$ 300,000$.

Transacts a general banking business.
Make a Specialty of Collections. Accounts
of Country Mercharits Solicited.

DON'T BE A


BUT USE
Tradezman Goupous

And avoid the losses and annoyances incident
to the pass-book system. Samples and price list to the pass-book system. Samples and price list sent free.

THE TRADESMAN COMPANY,

THE MICHIGAN TRADESMAN.

## HARDWARE.

The Hardware Market.
Wire nails have declined 10 c per keg. Manilla rope is off 1c per pound. Other articles in the hardware line are without particular change.
Mayville-Campbell \& Catlin succeed Campbell \& Goniwicha in the grist mill business.

## The North Shore Limited.

Which runs between Chicago and New York and Boston, over the Michigan Central, New York Central and Boston \& Albany railroads, has probably excharacter from the traveling public in general and metropolitan press in particugeneral and metropolitan press in particuThe New York World says: "The train is made of Wagner buffet, smoking and library, sleeping, dining and drawing-room bars built expressly for this service. They represent the best possible outcome of the car-builder's art, and every come of the car-builder's art, and every drawn upon in the construction of these rolling luxuries. Once on the flying trip the passenger does not suffer the easy graded and curveless route as these two roads combine to make. The vestwo roads combine to make. The vesit thoroughly comfortable and luxurious from end to end and the day spent on rom end to end and the day spent on the trip between the sea-side metropolis not pass more pleasantly at the best apnot pass more pleasan als served are pointed hotel. The meals served are tantial and delicious in the great martantial and the line The kets at either end of the line. The heated, ventilated and lighted cabinets, where the utmost privacy and ease may where the ut1
by the recent change in the time card of the Michigan Central's Grand Rapids division, the train which formerly left Grand Rapids at $11: 55$ a. m., now leaves at $1: 20 \mathrm{p} . \mathrm{m}$., except Sundays, arriving at Jackson $4: 20 \mathrm{p} . \mathrm{m}$. and Detroit at $6: 45$ p. m., connecting with the North Shore Limited, bringing the passengers into the Grand Central depot at New York at 4:00 p. m. and Boston at 6:00 p. m. on the following day. No extra charge is made for this magnificent and sumptuous service nor for the wonderful speed with which the passenger is safely and luxuriously carried.
For accommodation and any information desired, apply to G. W. Munson, City Ticket Agent, 67 Monroe St. or to F. M. Briggs, General Agent, Grand Rapids, Mich.
we PERFECTION


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., Lehigh Ave. and American St., Philadetphia, Pa. JOHN H. GRAHAM \& CO., mesa. Aoents. II3 Chambers St., New York.

## Prices Current.

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

## Snell's Cook's

## Jennings' genuine. Jennings', Imitation

First Quality AxEs.
S. B. Bronze..
D. B. Bronze....
S. B. S. Steel...
D. B. Steel.....

Railroad
Railiden

## Stove.

Plow.......
Sleigh shoe
Well, plain...
Well, swivel.

## Cast Loose Pin, figured

Wrought Narrow, bright 5ast joint Wrought Loose Pln
Wrought Table ${ }^{\text {Witind }}$
Blought Brass
Blind, Clark's.
Blind, Parker's
Blind, Shepard's
Ordinary Tackle, list April 17, '85.
Cast stee
Kly's 1-10.
Hek's
Gusket
Musk
Rim Fire....

## Socket Firmer.

## Socket Framin Socket Corner Socket Slicks

Socket Slicks
Socket Slicks...............
Curry, Lawrence's
Hotchkiss
White Crayons, per gross
Planished, 14 oz cut to size
old Roll $14 \times 52,14 \times 56,14 \times 60$ old Rolled, $14 \times 48$

Morse's Bit Stocks
DRILL....
Taper and stralght Sh
drippine pans marge sizes, ser pound

```
Com. 4 plece, 6 in
``` Corrugated
Clark's, small Expansive bits
Ives', 1,\(818 ; 2,824 ; 3\), 830.

Disston's
Nicholso
Heller's Horse Rasps.

Discount, 60 aauges.
evavges.
Stanley Rule and Level Co.'s............... \({ }_{50}\)


Sisal, \(1 / 2\) inch and larger
 teel and Iron Try and Bevels. Mitre.
BHEET IBON

Stamped Tin Ware............................................... 25
Japanned Tin Ware..........new list 33.
Granite Iron Ware \begin{tabular}{|} 
Bright...... \\
Screw \\
Howts
\end{tabular}
Gate Hooks and Eyes
Stanley Rule and Level Co.s Door, mineral, jap, trimmings. Door, minercelain, jap, jap. trimmings Door, porcelain, plated trimmings
Door, porcelvin, trimmings Door, porcelzin, trimmings
Drawer and Shutter, porcelai
 Branford's
Norwalk'z

chisels.

сомвs.
aLk.
\(12121 / 2\) dis. 10
per pound
 to \(14 \ldots\)
to \(17 \ldots\)
to \(21 \ldots\)
to 24
to \(26 \ldots\) No.
Alde
List



\section*{Baxter's Adjustable, nickeled.} Coe's Patent Agricuiturai, wrought Coe's Patent, malleable. MISCELLLANEOUs. Bird Cages.
Pumps, Ciste
Pumps, Cistern...
Serews, New
Casters, Bed and Plate

PIGTIN.
\(\underset{\text { Pig Bars... }}{ }\)
zinc.
Duty: Sheet, \(21 / 2 \mathrm{c}\)
600 pound casks....
Per pound.........

\section*{Per pound.....}

The prices of the many other qualitias of


\section*{Cookson.
Hallett's.}
\(10 \times 14\) IC, Charcoal. ......................
\(14 \times 20\) IC,
\(10 \times 14\) IX,
\(14 \times 20\) IX,
Each additional X on thils grade, si.75.
\(10 \times 14 \mathrm{IC}\), Charcoal
\(14 \times 2 \mathrm{IC}\),
\(10 \times 14 \mathrm{IC}\)
\(14 \times 20 \mathrm{IC}\),
\(10 \times 14 \mathrm{IX}\),
\(14 \times 20 \mathrm{IX}\),



\section*{The Michigan Tradesman}
official Organ of Michigan Business Men's Association. Retail Prade of the Wolverine State.

The Tradesman Company, Proprietor.

\section*{ubseription Price,
strictly in advance}
dvertising Rates meade
Publication Office, 100 Louis St.
Entered at the Grand Rapids Post Offce. E. A. STOWE, Editor

WEDNESDAY, DEC EMBER 24, 1890.

Considerable ill feeling has been engendered and an endless amount of criticism indulged induring the past fort night over the actions of a couple of loca merchants in shielding a clerk in each establishment who had been detected in stealing goods. The pilfering appears to have been carried on for many months, during which time several hundred dollars' worth of goods were converted to the use of the families and friends of the guilty parties. Both victims settled with the thieves on very moderate terms and did all they could to prevent a publi cation of the facts. The other clerks in the establishments naturally resent such a policy, on the assumption that a person who has gone wrong ought to be prosecuted, as a warning to those who might be inclined to pursue the same course. Let it once be understood that a clerk can steal from his employer and compromise the matter if he is caught at it, and the incentive to stay honest is partially removed.

The Merchants and Manufacturers' Exchange of Detroit exhibited great good sense when it authorized the sending of the following dispatch to Senator McMillan at Washington:
It is the sense of the Merchants and Manufacturers' Exchange of Detroit that the interests of our country can be bes served by giving the financial measures now before Congress precedence over all other measures.

A Chapter on Antidotes.
written for The Tradessan
It is of the highest importance to the public that people should be educated during their youth with a thorough knowledge of antidotes for all dangerous and poisonous drugs. Many valuable lives now lost would then be preserved. Why not connect it with the study of Physiology and Gygiene, now taught in our public schools?

A blunder was made by a druggist or his clerk in dispensing some medicine in a neighboring county a short time ago. The name of the medicine wanted is not known, but presumably it was some mild liquid, probably sweet spiritsof nitre-as a tea spoonful was to be taken. It is said that nitric acid, more commonly known as aqua fortis, was dispensed. Surely the lady for whom the medicine was intended could not have looked at the label, or could not read, as she swallowed nearly a teaspoonful and, after running several blocks for aid, fell down exhausted. Antidotes were administered and the lady is said to be slowly recovering, though not yet out of danger. Had she known that any mild alkali was an antidote, much terrible suffering would have been prevented. Nearly every house containes bicarbonate of soda for cooking purposes and nothing better could
have been given. In the absence of this, potash, lime, chalk or magnesia may be used. As lime, a bit of potash or common lye are substances which frequently get into the eye, either through accident or design, it may be well for all to remember that acids and alkalies neutralize each other and weaken their action instantly; therefore, if we desire to counteract the effect of either, always use the other (in a weakened state) as the antidote, on the instant, if possible, and then summon the physician. Even mortar, torn hastily from the wall of the room when an alkali was wanted, has saved several lives.

Few persons are willing to pay the druggist for the responsibility resting upon him, together with a fair compensation for the medicines, while they are ever ready to blame and prosecute him for the slightest error. His pay should be sufficiently large that his mind is not harrassed with a thought of his daily wants or with any cares outside of his business. If this were the case (and the people have it in their power to make it so) there would be fewer errors on his part and less accidents to record.

Make up your mind whether you have full confidence in your physician or druggist, or both, and, if so, exhibit that confidence to them in your every action. It is better than words. It will beget a reciprocal and trustful feeling between you and they will be careful of your interest. Never act as if you doubted their knowledge or ability in matters you are ignorant of and which if you have confidence in them, you presume they understand thoroughly.

Wools Dull--Hides and Tallow Lower -Furs Excited.
Wools are dull of sale and lower in price, if sales are made. There is a better price looked for in January, but legislation makes any price doubtful. Previous sales are very satisfactory, in the light of to-day's market and those prices have not made the seller any money.
There is a good demand for hides, but if any advance is asked, tanners reply in the negative. Heavy hides, calf and kip are lower. The supply is ample for all wants.
Tallow is weaker and lower, with little demand. Soapers are well stocked and there is no export demand except at low prices.
Furs are excited, owing to strife among buyers, which the market here or abroad does not warrant.
The weather is against it, and only choice skins are wanted.
The stringent money market and the uncertainty of the future takes the vim out of all operations, and operators buy and sell with extreme caution and keep moving.

\section*{A Brand to Tie To.}

Realizing the desirability of giving the trade a brand of oysters which could al ways be relied upon so far as merit and uniformity are concerned, F. J. Detten thaler placed on the market his celebrat ed "Anchor" brand, which is now in steady demand all over the State. The "Anchor" brand has made firm friends wherever introduced and has never been supplanted where a fair test of its merits has been made. Those dealers wno are undertaking to build up an oyster trade on inferior stock would do well to send
for a sample order of the famous "Anch-
or" brand, as it invariably gives general or" brand, as it invariably gives general satisfaction.

\section*{Due to a Conspiracy}

Mapleton, Dec. 18-The article in a recent issue of The Tradesman, purporting to give a report of a husking bee at the farm residence of Capt. Fred L. Johnson, does that gentleman a grave injustice. I am in a position to know that the remarkable success of the genial Captain in capturing all the red ears on that occasion was due to a conspiracy entered into by him and Frank Hamilton, and that a piece of red chalk is to blame for much of the partiality apparently shown to the former master of the Qucen.

The Dry Goods Market.
Prints are cheaper. Bleached cottons keep firm. Unbleached cottons are down a trifle. Dress cambrics are \(1 / 4 \mathrm{c}\) cheaper. Dress ginghams are cheap. Staple ginghams are firmer

For Rent by Dunton \& Bates, GRAND RAPIDS, MICH. A corner store on cherry street. One of the A single store on Ionia street. An excellent location for a restaurant or harness shop. A single or double corner store on south Divi
sion St. Good place for drug store and grocery Low rent to Food tenants, DUNTON \& BATE,
Rooms \(13 \& 14\) Widdicomb B'ld'g, Grand Rapids, Mich Rooms \(13 \& 14\) Widdicomb B'ld'g, Grand Rapids, Mich?
Grand Rajids Fire Insuramece Co.

CASH CAPITAL
\(\$ 200,000.00\)

\section*{Fair Rates.}

Prompt Settlements.
Call on our agent in your town. JULIUS HOUSEMAN, President



For Portable or Stationary Engines, to 500 Horse Power, Portable or Station ary Boilers, Saw Mills, Shafting, Pullies, Boxes, Wood-working Machinery, Plan ers, Matchers, Moulders, etc., call on

\section*{W. C. DENISON,} Manufacturers' Agent,
88, 90, 92 So. Division St., Grand Rapids, Estimates given on Complete Outfits.

\section*{Purniture}

Ne1son, Matter \& Co.'s

Styles New, Cheap, Medium and Expensive.

Large Variety. Prices Low.


\section*{J. HEERINCA,} GENERAL MERCHANT,

Fnd dealer in Butter, Eggss. Seeds \(\AA\) Brain, EAST SAUGATUCK, - MICHICAN.

We quote the following prices on No. 4 tags, delivered to any express office or jobbing house in this city:
\begin{tabular}{llr}
1,000 & - & \(\$ 1.50\) \\
2,000 & - & 2.50 \\
5,000 & - & 4.50
\end{tabular}

We carry all other sizes of tags and can fill orders on short notice
The Tradesman Company,
GRAND RAPIDS

Five Ways of Looking at the Credit System.
"Next to buying goods right," said a leading and successful retail dealer the other day, "I consider it most important that a merchant should know how to say "no" when the occasion demands in such a way as to avoid giving offense-in other words, be able to refuse a man credit and still keep him as a customer. I have dozens of goed patrons who would leave me forever if I was to give them five dollars' worth of credit, but I hold th:em in check by declining to grant any request of that nature."
"I can handle the man who asks to be trusted privately," said another dealer, "but the fellow who solicits credit in a loud voice before a storeful of people puts me at a disadvantage I hate to find myself in. To ask him to step to the rear of the store is equivalent to a slap in the face, so \(I\) am compelled to either grant the request or inform him that I cannot give credit."
"The hardest thing 1 have to contend with," remarked another dealer, "is the determination of some of my customers to go beyond bounds in buying on credit. I offer to trust them to the extent of \(\$ 25\) and the first thing I know their account is in the vicinity of \(\$ 50\). I remonstrate and they pay \(\$ 25\), but the next time I go over the books \(I\) find the account is \(\$ 100\). The constant determination to go beyond the limits I establish in this respect is a source of no small annoyance."

\section*{* *}
"I do considerable credit business," observed another merchant, "but it doesn't give me any great amount of concern. I trust those who are good, by which I mean those who pay or who have something they can turn over to me in payment. I use coupons altogether, which give me interest on the \(\$ 2,500\) I formerly carried on my books without interest. As I do not need the money in my business, I am glad of an opportunity to loan it out in.small sums at a round rate of interest. Whenever an account begins to look shaky, I take a calf, cow, ox or horse in settlement and turn the animal loose on my farm. In nearly every instance I am able to sell the animal at a profit, so I have made well on every part of the transaction. No use talking to me about the losses incident to the credit business. If it is handled right, there is no need of loss."
"The argument of the last speaker is conclusive-so far as he is concerned," exclaimed another dealer, "but where he makes a success of such a plan, a dozen others would not succeed. He is a born trader, with enough Yankee in him to render him a decided success in that way of dealing. He happens to be constituted that way or he would not be so free to approve of a scheme which many of us have been compelled to abandon in disgust. I am an ardent believer in the cash system, but am broad enough to admit that there are times when the credit system is absolutely necessary."

\section*{The Value of Sociability.}

Written for The Tradesman.
"Mr. Jordan, I hardly believe you care to sell me any goods to-day?" said the customer, and he dropped the end of a piece he was examining, and took a chair by the stove.
"Why, yes," replied the merchant, in
an absent-minded way or as if thinking of something else; "my goods are for sale, certainly. What have I said, Mr. Dean, that is wrong?"
- That is just the trouble, Jordan. You say very little and you say that in a very crusty manner. You are troubled with indigestion, or didn't sleep well last night, for I notice you are cross and have no patience with anyone who comes in, and you speak to your clerks as if they were dogs. I admit I have bothered you some about this sheeting, but I asked for a particular kind which you did not have and I was willing to talk about some other, and probably purchase something in place of my favorite kind. But I can hardly get you to talk at all, much less pleasantly. You are dumb as an oyster. I don't have to buy goods of you, Jordan, as I always pay cash, and you know it, and that's what puzzles me. 1 prefer your goods to those sold in other places, because they are always good in quality and, therefore, I come here to get my dry goods. If you want to sell me thirty yards of that Pacific sheeting, tie it up for me; mind, I find no fault with the price," and Edwin Dean settled back on the stool.
Mr. Jordan, while an excellent judge of goods, and an exceptional financier, had mistaken his vocation when he entered into the mercantile business. He should have chosen some other. He could not be called a "social" individual in any sense of the word, and he desired everyone to adopt his opinions and ideas in preference to their own. He never offered apologies for anything-such men rarely do, and though his goods were always the best and richly worth the price asked, which the most intelligent buyers knew, still his customers had dropped off until he was not having his share of trade.

There are many merchants and other business men of whom Mr. Jordan is a good representative, and it is only accidental that such persons succeed in their undertakings. It is a pleasing thought, however, to know that the great majority of merchants are not of this class. I have two or three now in mind whose customers tell me plainly they would never enter those stores again if the same quality of goods could be had for the same price elsewhere in their respec tive towns. It would seem as if a knowledge of such assertions would cause others to be more pleasant and courteous and not only avoid the reputation of being a " crank," but put money in their dockets as well.

\section*{}

WALES GOODYEARS,
38 and 6
WOONSOCKETS, 40 and 5 CONNECTICUTS 38, 6 and 10. RHODE ISLANDS, 40, 5 and 10. HOME RUBBER CO., 60.

G. R. MAYHEW,

Grand Rapids.
 OIL AND GASOLINE CAN.

the winfield manupacturing co.
warren, ohio.

Foster, Stevens \& Co., Grand Rapids. Dandt, Watson \& Co., Saginaw. Curtiss \& Co.,
Olney \& Judson Grocer Co.,
Gunn Hardware Co.,
Geo. C. Wetherbee \& Co., Detroit.
Fletcher, Jenks \& Co.
E. F. Percival, Port Huron.
D. Robeson,

Robson Bros., Lansing.

Wells-Stone Merct. Co.,
Walz \& Keller,
G. W. Bruske,

Jennison \& Co., Bay City.
Walsh \& Edinborough, W. Bay City. H. D. Wood \& Co., Toledo. Dunscomb \& Co.,
Stallberg \& Ctapp


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

\section*{Drugs 弱 Medicines.}


Liquor Selling in Drug Stores. Written for Thr Tradrsmas.
It seems impossible
It seems impossible to prevent by any legal means the sale of liquors as a beverage in all drug stores. The law upon that subject may have produced temporary relief to the people in some sections, who have been annoyed by the former publicity of its sale, and while it may also have stopped the traffic in many instances, those who were determined to indulge in its use would travel farther and find the man who had inveuted a new dodge to circumvent the law.
In a State where the law was very strict and where heavy penalties were visited upon offenders, if liquor was either sold or given away to be drank on the premises, I knew one druggist who was doing a large and legitimate business in his line, but who was determined to add to his receipts by the sale of liquor, also. While his neighbors never suspected that he was hourly violating the law, I do not hesitate to divulge his seeret, as 1 cannot approve of his course and it may serve to place a surveillance may be said by the initiated that his plan is an old "ehestnut," but it will not be such to the general reader. His first move was to place his prescription case where it could only be reached through as high as a man's head, and light it from within by a skylight, if possible; i not, then by a ground glass back, through which not even a shadow was visible. He then procured a few plain strip labels, reading "Ext. Mayhem," "Syr. Juglandi," "Oil Lugubri," ete., which, in most cases, if noticed, would attract little attention. A few patent medicine
bottles holding about a quart would then be covered with colored paper, securely pasted around them. These would each be filled with the liquors required by his customers. Across the center of them the strip labels were placed and near the top of the bottle was another reading, "Keep from the light." These bottles stood upon his prescription shelves promiscuously with other sized bottles. The man knew his customers for these medicines, as a matter of course, and through some mysterious initiation they were not only bound to secrecy but to vouch for the silence of any friendly stranger they occasionally brought with them. All local customers had been schooled in the contents of each bottle. The liquors were also so disguised by special flavors, colorings and by sweetening that they would hardly be known as
the originals. The druggist kept no clerk and he never waited upon this class of customers when they required a dose from these bottles. They generally came for their medicine, one at a time, and, if a stranger to them was present, the question, "Have you any Ext. Mayhem?" was asked and he would be told there was a dose on the prescription counter and would make some excuse for being in haste and ask if he might wait upon himself and, at once, pass through the narrow opening and disappear. Quietly helping himself, he would leave a quarter on the counter and often seat himself in a chair until the party who saw him enter had left the store. At other times, i several were in the store, he would enter hurriedly and, speaking in his usual tone of voice, ask if his "Oil of Lugubri" was ready, and be told in the presence of all that he would find it on the prescription counter. Of course he found it and left the quarter. If two came together and saw a customer in the store, they would not enter but take a walk for a brief time and call again at a more opportune moment. The druggist did not directly reply to my question, when I enquired what his daily sales would average from that source, but said, "It is a poor day that I do not take in five or six dollars." I will add that when desiring to go out of business several years afterward, an exhibition of his cash receipts (which, of course, included all sales) was an important factor for obtaining the cost of goods and fixtures and a bonus for the excellent location.
One other instance of evading the officers of the law came under my notice A young man with whom I was after ward well acquainted opened a smal store for the sale of drugs and medicines, including a few fancy goods, at a country railroad station, where there was no other store and not more than half a dozen buildings. He afterward informed me that he located there on purpose to sell whisky and boasted that he made money by so doing. None, however, was withstanding he was suspected and a search was made. He did not pretend to keep liquors, even for medicinal purposes, and this well-known fact was probably a shield to his criminal acts. After a four months' trial of the drug business, he concluded that the best way to avoid imprisonment was to remove his entire stock and leave the State. The building was of wood and only one story and was ceiled up instead of being plastered. A very small man-hole was already cut through the ceiling overhead large enough to put a boy through in case the attic should take fire, or the stove-pipe required attention. The young man obtained only one five gallon keg of whisky at a time, and that was always smuggled through so as to reach him by a night train, when, after a late hour, with lights all extinguished, he would raise and push it through the opening endwise. Being himself small in stature, he would stand upon a table and wriggle himself through afterward, then roll the keg to one side, over the shelving and cornice. Here, wedged close under the rafters, one end of a small rubber tube was connected with the keg and the other passed down back of the ceiling and shelving, brought through into a false drawer and a minute brass faucet attached. This drawer, which I cannot describe on paper, was a novelty. It
was so constructed that it would readily open in the ordinary way, disclosing a few roots or herbs, but by a peculiar push and pull upon the knob, another drawer came forth containing the brass faucet and an ordinary glass tumbler. This drawer being near the center of a case of twenty others, if opened by strangers, attracted no attention.
A rather curious fact in connection with this whisky business is that I have never known an "old soaker" to give the snap away.

\section*{Hustle.}

Don't wait for trade;
Don't stand around and expect busi ess to build itself!
Hustle, push, wake up, advertise
Keep stock up with the best
Keep prices down as low as possible nsistent with a fair profit;
Be prepared for every demand
If you don't have what is asked for, et it;
Advertise
Keep the best stock
Try to beat competitors by having better goods

\section*{At fairer pri}

Always be courteous and ready to oblige;

And advertise
Keep the store clean
Make it attractive;
Have polite and attentive clerks
"Sugar catches more flies than vinegar;
A pleasant word will often bring back a customer.

Vever weary in well-doing ; customers

\section*{Whemers}

Whether they buy or not, ask them,
ivith a smile to come again,?
Be prepared to supply their needs ;
And advertise

\section*{Medicine Wanted.}

A potLecaries have some very queer applications for prescriptions. An old war veteran limped into a shop one day, and said to the druggist:

What tiome medicine."
"Oh, some sort of vermi
"Oh, some sort of vermifuge, I sup-
pose." "Where does the seat of your difficul-
ty seem to be?"
"In my wooden leg, mister. It's gettin' all worm-eaten!"

\section*{The Drug Market.}

Gum opium is dull and lower. Mor phia is unchanged. Quinine is steady Cream tartar is back to old price. The manufacturers tried to form a combination last week, but failed. Balsam peru is higher. Balsam tolu is lower. Oil anise has dec:ined. Oil lemon has advanced. Salacin is lower

\section*{Good if Enough is Taken.}

Miss Longout-"They tell me arsenic is really good for the complexion. Now Mr. Formula, you have studied chemistry so long. Is it really good?"

Formula-"There's no doubt about it Miss Longout. If you take enough of it your complexion will never trouble you.

\section*{Failed for the Fourth Time}

The Associated Press announces the failure of the Cornell Wind Engine \& Pump Co., at Louisville, Ky. The company was organized by F. G. Cornell on a capital stock of \(\$ 75,000\), but he was deposed as manager a short time before the failure. This is the fourth time Mr. Cornell has failed within a half dozen years, more or less serious failures having occurred at Grand Rapids, Lyons and Big Rapids, in all of which places he conducted business for a time.

Spring \& Company's Reply Druggist.
Grand Rapids, Dec. 20-In your issue of December 16, we notice the reply of "Retail Druggist" to our letter of the Retail Druggist"

He characterizes the statements as misleading and tries to prove his assertion by quoting prices on several lines of Colgate's soaps at \(\$ 8\) per gross. He does not, however, mention the fact that these prices are subject to a considerable discount. He asks what we know about the perfumery business, anyway. We know (and he, as a druggist ought to know) that all of Lubin's perfumes sold to the trade in the United States are bought either directly or indirectly from a well-known dry goods jobbing house. We know that we have all bing house. We know that we have all
the goods we advertise. We know how the goods we advertise. We know how pose of quantities satisfactorily and successfully, and if "Retail Druggist" will unmask and introduce himself to our tiny presence we wil lead him with a kindly light to where he can buy the \(\$ 8\) kindly light to where he can buy the \$8 soaps mentioned in his letter for \(\$ 6\), in any quantity, 6 per cent off for cash, delivered
In our opinion, "Retail Druggist" does not give the public eredit for judgmen or discriminatios that we impose a cheaper line of goods upon them in connection with goods upon thom in eonnection with staple articles. Posssibly not. Every
one knows that Lautitr's, Lubin's, Colgate's and Lady Grey perfumes are gate's and Lady Grey perfumes are standard and, possibly, too, opinions differ in regard to the qualities. If Lady Gray perfumes, then he heara of Lady Gray perfumes, then he has learned something by reading our advertisement and if he imagines that because they are foreign to his knowledge they are in ferior goods, we will send him a trial bottle gratis to disabuse his mind of the opinion. We have had many favorable comments upon our line of perfumeries and toilet articles by people whose opin-
ions are reliable and intelligent and the fact that we cannot buy Solon Palmer's or Alfred Wright's extracts is no argument in favor of their superiority over others. They prefer to sell the drug trade, for reasons best known to themselves; or, possibly, they have not yet anticipated the fact that in the near future the bulk of perfumeries will be sold by the dry goods trade.
"Retail Druggist" endeavors to justify himself for selling cigars and tobacco by saying that the trade has sold them for fifty years. Then they have encroached upon other legitimate trade for that length of time, and when we have been in the perfumery business fifty years we may be inclined to quit; but, as "business is based upon profit," we shall continue on in our present course for an indefinite period. The public is always interested in buying goods at right prices and as long as we meet their approval and toilet articles at popular prices.
and tol
SpRING \& Company.

\section*{For Fall painting you have to use a}

DRYER
in mixing WHITE LEAD
GROWN JAPAN DRYER.
WRecall your attention to our CROWN JAPAN DRYER that we can guarant
respect to any on the market.
respect to any on the market.
Its points of superiority over all others, are:
1st. It will mix with RAW or boiled
18s points of superiority over all others,
1st. It will mix with RAW or boiled oil.
2d. It will dry
2d. It will dry any paint without tack.
3d. It will dry with a good gloss, thus ADD-
NG a GLOSS to the paint. rather than making ING. It wLosS to the paint., rather than making
it FLAT, as most Dryers do.
4th. it is free from Rosin, and is entirely 4th. It is free from Rins not thicken, entirely
without sediment, and will not
5th. It is always relfable and is the sTRONG5th. It is always rellable and is the
EST LIQUID DRYER in the market.
\[
\begin{aligned}
& \text { Put up in one gallon square } \\
& \text { Write for special pi ices. }
\end{aligned}
\]

Hazeltine \& Perkins Drug Co.,
CINEXRAG ROOT.
PECK BROS., wiole idit parafib


\section*{GRUCERIES．}

\section*{AN OLD TIME GROCERY．}

Happiness the Rich and Fashionable Might Envy．
In this age of imposing architecture in our modern commercial palaces，which rise so far above those of half a century ago as to completely overshadow them， we lose sight of the modest and unpre－ tentious little store of the past and walk by its small paned and narrow win－ dows with hardly a thought of what is within．Often，however，its possessor， who sits quietly smoking his pipe in the door way，has a bank account which would astonish us and whose content－ ment money cannot always purchase． Grand Rapids，no doubt，has a few such in its midst，if one always knew just where to look for them．A representa－ pleasant interview with an old－time mer－ chant of this class a few days ago，in the person of Oliver Bleak，who first became a citizen of Grand Rapids in the spring of 1856 ．Though Bleak by name， the old gentleman is mild and sunny in his nature，and one who－much as ap－ pearances are to the contrary－has made business a success．He is a native of Holland and first came to this country in 1844，being at that time about 20 years old．In those days there were no steam－ ships traversing the ocean and the voy－ age was made by him in an emigrant ship，in a run of forty－two days．Thous－ ands of persons，passing Eastward from Monument Park on Fulton street，have noticed at the corner intersecting La－ grave street a two－story，red brick gro－ cery，about \(20 \times 30\) feet in size．The lot upon which this stands is \(51 \times 160\) and was purchased by Mr．Bleak the first year he came to Grand Rapids for \(\$ 000\) in gold，and the building was erected soon after，being now used as a store and dwelling．A wooden building of nearly the same dimensions stands on the East half of the same lot and years ago his wholesale and retail business occupied them both．＂There was a time，＂said he，＂when I loaded up the wagons with supplies to go far into the North woods， many miles distant．＂＂Did you always get your pay for them，＂was asked，＂Oh， no，＂was the answer，＂when a lumber－ man failed he went down with \(\$ 50\) to \(\$ 100\) of my money，but that was not very of－ ten．I was among the first who sold goods at wholesale in the city，although not the heaviest dealer．＂
The old store room which has been used for this purpose so many years is very primitive in appearance and re－ minds the customer of the old－time country grocery of half a century ago． No effort is made to display the stock or tempt the eye and no regular classifica－ tion or uniformity is followed in placing it upon the shelves．His stock is quite small now and when asked if it would not be well to increase it，the answer was，＂ 1 do not care to do more now，as my boys have grown up and are in business for themselves，and I have other and more important business and this is a good place for an office where I can always be found．＂
He has been quite a traveler during the earlier years of his life．He first came to Buffalo N．Y．，and was for a time engaged in the milk business，after－ ward keeping a grocery in that city for four or five years．He was intimately
acquainted with Cleveland when Grover was（as he expressed it）a big，fat boy， then attending the high school in Buf－ falo，and says Grover often rode with him when going or returning．Grover was his model as a boy，and is still his model as a man．Little did Mr．Bleak imagine at that time he was riding with a future President of the Republic！Mr． Bleak was instrumental in bringing a practical and skilled workman from Hol－ land，and introducing the first com－ pressed yeast in America．＂I told the people，＂said he，＂that they were losing money withont it．I had been acquaint－解 Th all about it．＂
The little store in question is one of the oldest buildings now standing in the city and when asked why he did not se－ lect a lot nearer the business portion of the city，the owner appeared to be aston－ ished at the question and thought he had chosen the right spot．Truly content－ ment is all that is required to be happy
One Phase of the Sugar situation． The practical abolition of the duty on sugar means a temporary increase of c nsumption owing to the fall in price per pound．But within ten years the Sugar Beet Journal predicts that the price will rise to what it is now and the \(\$ 60,000,000\) which has entered the United States treasury from this source will be absorbed by the West India planters． The bounties granted for home sugar will act as a temporary stimulant，but a reaction will follow as a result of a change in government politics，or the pressure brought about by many neg－ lected industries．The same paper says farmers cultivating beets will never understand that a portion of the bounty should not be handed over to them， while capitalists will argue that they take the risks and should therefore have money for their enterprise．Again，if special arrangements can be made with South American countries to receive their sugar free and they to give preference to ment could not be long standing，owing to the want of stability in such centers The American sugar industry will con－ tinue in its sickly condition and not become prosperous until tariff tinkering future Strike out the word sugar in al ing the capitalists intending to invest or those who have already invested their money to know what to expect，and im－ provements in manufacturing methods will be prosperous．The sugar question is too complicated to be grasped at a moment＇s notice．

\section*{The Grocery Market．}

Hard sugars are a trifle lower．The National Starch Manufacturing Co．has issued a circular to the jobbing trade， announcing their annulment of the agree－ ment made with the Wholesale Grocers＇ National Association and a return to the prices in force prior to November 3．The experiment cost several thousand dollars， which the starch combination voluntarily assumes．The unseasonable weather has curtailed the sale of prepared buckwheat about two－thirds．Millers have advanced flour 10 cents per barrel．
r blank books，don＇t for－ In buying your blank books，don＇t for
get that Barlow Bros．，Grand Rapids， keep in stock ledgers and journals made from A 1 linen paper and bound with the Philadelphia patent flat opening back－ the strongest blank book ever made．Send for sample sheets with prices．

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

\section*{PRODUCE MARKET．}
 13yc，with a small advance in prospect． Beans－The market is hardly has strong as been．Handlers pay \(81.65 @ 1.80\) for country picked
nd find no difficulty in making sales at 82.05 and find no dificulty in making sales at 82.00
\(\Theta_{2}^{2.10}\) for city picked． Beets－ 50 ec per bu pity
Bicke
Beets－ 50 per pu．
Bunter－Dairy iry is and in good demand at
ifazoc per lb．Creamery finds moderate sale at
Cabba
Cabbages－©e per doz．or \(\$ 4\) per 100
Carrots－2＠2sc per bu．
Cooperage－Pork barrels， 81.25 ；produce barrels Cranberries－Míchigan berries are in fair de－
mand at 83 per bu．Cape Cod commands \(811 @ 13\) per bbl．and Bell and Cherry are held at tlo．
Ekgs－Fresh are coming in a little more freel Egys Fresh are coming in a little more freely，
dealers pay zoc and holing at 22 c ．Cold storage and pickled stoek are in good demand at 2oc． Field seeds－Clover，mammoth， 84.69 per bu medium，＊4．3034．4 Timothy， 31,51 per bu
Game－Venison，i3c per 1 b ． Rabbits， 75 c Goz．；Partridges， \(\begin{aligned} & \text { ©ce per pair } \\ & \text { Grapes－About out of market }\end{aligned}\). Grapes－About out of market．
Maple Sugar－s＠uoc per lb．，according
Maple syrup－ 75 ＠85c per gal．
Onions－The market is stead
ng soc and holding at \(\$ 1\) ．steady；dealers pay－ re still－The market is steady and shipments are stil made in lined refrigerator cars and in
cars kept warm with stoves．Dealers pay 80＠8is
 oints in the potato district．
Sweet Potatoes－Kiln dried Jerseys have ad ranced to 84 per bbl．All other varieties are now out of market．
Turnips－30＠35 per bu．

\section*{PROVISIONS}

The Grand Rapids Packing and Provision Co quotes as follows

\section*{Mess，new
Short cut \\ Extra clear pig，short ou \\ xear，fat back \\ Boston clear，short cut
Clear back short cut \\ standard clear，short cut．best}


Pork Sausage．
Tongue sansage．．．．
Trankfort Save
Bloot Sausage．
Bologna，straight
Bologna
thick
Bologna，thi
Labd－Kettle Rendered
Tubs．．．．．is
50 lb．Tins
Lard－Family


101 lb ．Pails， 6 in a case
Extra Mess，warranted 200 Inel
Extra Mess，warranted 200 lbs
Extra
Mess，Chicago packing Boneless，rump butts．
smoked meats－Canvassed or Plain．
H
 Long clears，heavy Briskets，medium

\section*{FISH and OYSTERS．}

F．J．Dettenthaler quotes as follows
Whitefish．．．．．．
Trout．
Halibut
Hallibut．
Clscoes
Flounder
Flounders
Bluefish
Bluefish
Mackerel
Mackere
Codiforn


\section*{Selects}

\section*{Anchors
Andal}

Standards
Favorites．
Oysters，per 100 shell goods．
Oysters，
Clams， fresh fish．
\(\square\)
\(\frac{1}{2}\)


FLOUR SACKS，GR
Houseman Block，


\section*{FRESH MEATS．}


CANDIES，－FRUITS and NUTS．
The Putnam Candy Co．quotes as follows：
Standard，per 1 lb ．．
i．
．
．

\({ }^{\text {Bost }}\) Cut Loaf． \(\qquad\)
Sta
Lea
Lpe
Roy
Ro
No
Bro
Midget
English
English Roc
Conserves．．．
Cnt Loar．．．．
Ribbon
Broken Taif
Broken Taffy．．．．
Peanut Squares．



\section*{Lemon Drops
Sour Drops．
Peppermint D．}

Peppermint Drops
Chocolate Drops．
H．M．Chocolateadrops．
Gum Drops．．．．．．．．．．
Licorice
Gum Drops．．．
Lucorice Drops
A．．Licorice
Loze

Mottoes．．．
Colasses Bar．．．
Cand Made Crea
Hadn Made

 Chocoiate brops，in pal
Gum Drops，in pails．
Moss Dross，in pail． Moss Drops，in pails．．．
Sour Prop，in pails．
Imperiais，in pails．．．．


\section*{Pecans，Texas．H． P
Cocoanuts，full sacks}

Fancy，H．P．，Suns PEANUTs
Fancy，H．P．，stars Roasted
Choice，H．P．，Ex Ex Prince \(\begin{gathered}\text { Roasted } \\ \text { Rosted }\end{gathered}\)


\section*{CURTISS \＆CO．，}

WHOLESALE
Paper Warehouse．
Grand Rapids，Mich．

Wholesale Price Current.
The quotations given below are such as are ordinarily offered cash bivers who pay promptly and buy in full packages.

Q2

eas, soaked....

Mushrooms.
quash \(\ldots . . . . . . . .\).
Tomatoes, stand br'ds
German Sweet..
Premium
reakfast Cocoa




YheFinest10Genticiag
ON EARTH

DILWORTH BROTEERS,
PITTSBURGH.
trade supplied by
I. M. CLARK \& SON,

Grand Rapids. BRADDOCK, BATEMAN \& CO.,

Bay City.
 Hides, Furs, Wool \& Tallow,

\author{
OS. 122 and 124 LOUIS STREET, GRAND RAPIOS, MHCHIGAN.
}

PROFIT IN PAPER MONEY.
Various Ways in Which Uncle Sam has From the Washingte Millions.
From the Washington Star
"The parlor stove is a considerable
urce of income to the United States source of income to the United States Treasury at this time of year, though the contributors to the fund accumulated by its means are invariably most unwilling ones," said a treasury official.
"Of all ways of hoarding paper money none appears to be in such universa faver as that of hiding it away in an
unused sitting-room stove during the unused sitting-room stove during the
summer time. When the fire is lighted summer time. When the fire is lighted in the autumn the cash goes up in smoke and then the owner makes application to have the ashes redeemed. The chief of the redemption division said yesterday that not less than 100 such cases were submitted to him every tall. Sometimes the remains are not too far consumed for identification, but as a rule this method of destroying money is found to be singularly effective and hopeless. There
was received yesterday was received yesterday at the treasury
\(\$ 120\), in the shupe of a small quantity of \$120, in the sh tpe of a small quantity of ashes packed into a thimble, from Texas. The woman who had owned the \(\$ 120\) had drawn the sum from bank and deposited it in a stove for safer keeping,
with the usual result. Unfortunately, with the usual result. Unfortunately, the ashes are indistinguishable from any other as
amount.

\section*{\({ }^{\text {and }}\) "It is a most interesting fact that} nearly all the paper money destroyed by accident meets its fate on the rail. Whenever a railway disaster occurs fire burned. Now, an express car almost burned. Now, an express car almost less money in it, among other valuables. The safe, unless it is one for transport ing safe, unmess it is one for transporting government money, is apt to be one Thus it is an almost every day occurrence for one of these safes to arrive at the treasury here with its cash contents in the shape of more or less hopeless ashes.

For example, take the accident that occurred in Kentucky only the other day. Toaded with met in a tunnel, one of them freight, carrying coal and iron. For freight, carrying coal and iron. For thirty hours the wreck burned, and such melted and flowed like water. In the melted and flowed like water. In the express car of the passenger train was a
safe with 81,600 cash in it, besides a safe with 81,600 casn in it, besides a lot of jewelry. It was all paper money and was reduced to ashes. Seven hundred dollars is all that the redemption division has been able to get out of it in con-
dition for purchase with fresh United dition for purchase with fresh United States notes. This, the authorities say,
is the worst ordeal through which an is the worst ordeal through which an
express safe has ever passed. express safe has ever passed.
little in the way of remains is required, when passed under the hands of the treasury experts, to procure the identification and redemption of burned paper money. A few bits, so hopelessly charred as to seem to the ordinary eye but a small accumulation of ashes, may be redeemable for thousands of dollars in bright new bills at the paying teller's
desk. All that is required is sufficient evid-nce that the originals of the notes have been really destroyed. Morsels no
bigger than your finger nail are every day retemed for the face value of the bills they represent. As to this it is largely a matter of chance. If the morsel were metry a corner, it would not be likely to suffice for the identification of the note. supposing that the case is that of a bmik note, it is absolutely essential that the bank should be determined, else payment cannot be made. But let the bil presented show the name of the bank, its number or even a portion of one of the efficers' signature, and it goes. Until vers recently portions of notes sent in have been redeemed on the discount principle-nine-tenths of a tendollar bill bringing 89 , and so on-but now the law is that the smallest portion is redeemable at full face value, if only it is accompanied by satisfactory affidavits as to the loss of the remainder. Some few attempts have been made to swindle the treasury in this way by false affidavits, but the department believes that it has always discovered them.
-Uncle Sam has made a good deal of money by his paper cash that has been accidentally destroyed. Of course, every penny of it that is not handed in at the treasury for redemption is so much in his pocket. In this way he has found his issue of fractional currency most profitable. These small notes-for 5 cents, 10 cents, 25 cents and 50 cents-were easily
destroyed, especially during war times. estroyed, especially during war times.
"The first issue was made in 1863 , and of the 5 -cent notes then put forth, nearly one-half-more than 45 per cent., accurately speaking-has never been asked payment for. The same thing is true of 30 per cent. of the 10 -cent notes, 20 per cent. of the 25 -cent notes, and 11 per cent. of the 50 -cent notes. It is shown by the figured treasury total that of the issued more worth of these notes firs in the clothes of the government. There were four more subsequent issues of put in 3 and 15 cent notes-aggregating about \(\$ 447,000,000\), and of this lump sum more than \(\$ 11,000,000\) has not been called for. This leaves Uncle Sam 'on velvet' to the extent of \(\$ 15,000,000\), so far as his fractional notes are concerned. In other words, he seems to have made about that amount of money clear on the five issues.
"Now, what has become of all this small change? In 1870 a treasury commission, not appointed by law in any proper form, made up its mind that \(\$ 8,000,000\) had been lost or destroyed and Congress accordingly turned that amount out of the \(\$ 10,000,000\) originally appropriated for the redemption of the pensions. Since then three experts in the department, making their calcula tions independent -one a division-have arrived approximately at \(\$ 1,000,000\) of thion, that not more than been destroyed or lost and that \(\$ 14,000\), 000 yet remains outstanding. According present in the the great sum is at presemall It requires norly son, 0000 of each fractional issue to satisfy their appetite for curiosities. Not merely do dealers hold considerable stocks of these notes, but nearly every private individual has one or more of them just for fun As for the gain of the government on its notes of larger denominations through their loss or destruction, the treasury is only able to make a guess, estimating it at considerably less than 1 per cent. While the discounting of paper currency by paying proportionately fractions of bills was legal the treasury cleared \(\$ 350,000\) through the industry. A good deal of money in paper is hoarded every year by persons who die without revealing its whereabonts, and much of it is never found. Sums in this shape are often dug up on the persons of corpses exhumed for other purposes Only the other day the body of a murdered man was discovered near an Ohio town, with a pocketbook filled with greenbacks. The latter were sent to the treasury here for redemption."

Crockery \& Glassware
```

No.0 Sun
NN.1""
6 doz LAMPP CHIMNEYs.-Per boz.
% 6 doz. in
No.0 Su
Nirst quality.
No.o Sun, crimp top
N
No.0 sun, crimp top
No.1"/
No. 1 Sun, wrapped and dabeled
No.2 Hinge,
No. Sastuc, plain bulb, per doz
No.2 "'."" "",
Butter Crocostonewa
Jugs, 1/2 gal., per goz.
"
Milk Pans, 1/2 gal., per |oz. (glazed (% %Ce)

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Muskegon CrackerCo

\section*{CRACKERS, BISCUITS AND SWEET GOODS.}

LARGEST VARIETYIN THE STATE SPECIAL ATTENTIONDPAID TO MAIL ORDERS.
No Connection with Any Cradzer Trust.
Heyman \& Company,


\section*{Playing Gards}

\author{
WE ARE HRADQUARTERS
}

SEND FOR PRICE LIST.
Daniel Lynnch,
19 So. Ionia St., Grand Rapids.

125
.150
.153
.160


Langeland Mfg. Co.
Wholese Manufacturers of
SASH

\section*{DOORS}

Lunler, Lath and Singles.
Office, Mill and Yard:
East Muskegon Ave., on ©. \& W. M. R'y. MUSKEGON, MICH.

NIIGFPS OP THE GRIP


Bicucles, Priegleses, vuluphaic Genoral Sporting Goods

\section*{Agents for A. G. Spalding \& Bro.'s
Sporting and Athletic Goods 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 splen-
did assortment of Misses' Tricycles did assortment of Misses' Tricycles, Children's
Velocipedes and small Safety Bicycles.
E. G. Studlev Call and see them or send for large,
Bell Fruniture and Novelty Co.,
NASHVILLE, MICH.


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

Personal Appearance Not a True Index.
Merchants sometimes make amusing and unfortunate mistakes in "sizing up" customers with whom they may be unacquainted, often to their own mortification and regret. It is not always possible to judge from a person's dress and general appearance whether he be a beggar or a millionaire, and it is generally best to treat him as the latter until you are convinced to the contrary. In doing so, should he be poor in this world's goods, you have the satisfaction afterward of feeling that you have treated him well, and at the same time you may have appealed to his vanity and secured him as a lasting customer. Poverty is sufficiently humiliating and vexatious without a person's being reminded of it through slights. We appreciate and admire the friendship of those who, knowing our poverty, treat us as if we had thousands at our command; and that merchant is wise who thinks twice before he does much talking to either strange customers or those whom he well knows are obliged to make a single dollar cover many purchases.
1 was amused at a little incident which occurred in Grand Rapids the other evening. I was invited by a friend to step into a fruit store with him for a moment. The gentleman was well educated, albeit a little rough in his expressions sometimes, possessed a good bank account, yet withal was rather economical in dress, and, as happened just then, he presented a rather "seedy" appearance. As he placed five cents in the hand of the merchant and said, "A few good eating apples, please," I noticed that the man gave my friend a quick, searching look. He moved toward a basket of rather in ferior fruit, while his customer passed farther along, his hand fondling some extra northern spys. The merchant noticed him and nervously said, "Those cost a little more." "I don't care a dabout the cost," answered my friend. "Give me two or three of these." I di not hear the embarrassed reply, as the merchant selected three of the king of apples, but 1 noticed the smile which played about the mouth of a gentleman who sat back by the fire.
It is natural for human nature to dis play its brightest and best side. The best fruit and the largest eggs are generally placed on the top-not always expressly to deceive, by any means, but with the pardonable pride of attracting attention. The goods nearest the door and in the windows are there to exhibit the best samples.
When a boy, I remember seeing an old farmer, wearing a very ragged coat and with a coonskin cap on his head, enter a grocery store and proceed to examine some very fine codfish piled upon the end of a counter near the door. A dapper young man who had just been engaged as clerk, being alone in the store at the moment, hurried forward to wait upon him. One glance appeared to satisfy him. Touching the old gentleman lightly on the arm, he said, "Walk right back this way. I can show you some much cheaper codfish than this." And he turned back as if expecting the customer to follow at once. The old man evidently heard but did not even look around, continuing to slowly examine the fish. The clerk was impatient. "I said I could show you some cheaper fish," he repeated. "Dang it!" replied the old man, as he turned and looked the young
man squarely in the face. "Who said anything about cheaper fish? I shall try and pay for what I get!" Before the clerk could reply, the proprietor enterea the door and, with a smile and a "Good morning, Uncle George," he warmly shook the old man's hand, and, seeing him standing by the fish, remarked, 'There is something I shall be pleased to put up for you-the finest fish I have had for a long time." "Yes, I've been ooking at them," said the old gentle man, "and 1 wanted two or three; but your clerk here was terribly anxious to sell me some cheaper ones, or they would have been tied up for me long ago." With an embarrassment he could hardly conceal, the grocer addressed his clerk: -Why, James, did you not know that this uncle George Sanford? He is able to purchase every store and its contents in buys our best goods, always-be sure and remember that." And he proceeded to vait upon the old gentleman in person A practical, though disagreeable, lesson of this kind is a swift educator and is often a most valuable one to a young essful merchen in his being a

\section*{J. S. WALKER,}

Pickles, Vinegar, Cider, Je lies and Pre serves, Min emeat, Maple Syrup, Sauer Kraut and Produce.

I quote the trade as follows
Medium \(1,20030 \mathrm{gal}\). bbls

Gherkins 3,200030
1,80015 "
Fancy Mixed Pickles 30 gal. bbis 3 gallon pails
Chow Chow 15 gals...
"
sweet pickles.
Sweet Gherkins, 3,600 go gal. bbls
Small, 2,40030 gal, bbls
Fancy Mixed, zo gal. bbls
Small, 1,200 15 gal. bbls
Split, \({ }_{600}^{1,200} 15\)
Large pickles put up in 45 gal. casks English Pints, \({ }^{\text {Botrer doz }}\) Sauer Kraut, per bbl

20 lb . \({ }^{4}\) pails, all kinds
\(1 / 3\) pints, glass jelly, per doz
Cass Farm Sauce, per doz
Mustard 8 oz . per doz
wine glass,
beer mugs
Black Jugs, per doz
Caddys,
5 gal. kegs
10
\(\stackrel{15}{15}\)
Barrels Mustard. per gal
0 lb . Kance Preserves.
66 lb pails, per 1 b
140 lb . kegs,
New England Mincemeat, per doz

\(\underset{\substack{\text { Extra } \\ \text { Vermont }}}{\substack{\text { Exirat } \\ \text { Ver }}}\)
Vermont
Extra
Vermont
\(\underset{\text { Extra }}{\text { Vermont }}\)
AAPLE BUGAR.
30 and co lb . boxes, per \(1 \mathrm{lb} . .\).
Decanter, pints, per doz...
quarts
\(1 / 2 \mathrm{gal}\).
\(\xrightarrow{"}\)
gal. kegs, per gal
5igs,
American pints, per doz
3 gal pails, per gal
Per pound.
I warrant all goods offered in this price list to alwe satisfaction or send them back, and will As for cheap gooas, we do not handle them. I paid as soon as you get the goods. paid as soon as you get the
Please give us a trial.
Yours Trul


\begin{abstract}


Detroit, Grand Haven \& Milwaukee.
Muskegon, Grand Rapids \& Indiana
\end{abstract}
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\hline Indianapolis & & +1:09 & \$11:35 & & \\
\hline Benton Harbor. & +9:00 & +1:00 & *11:35 & & \\
\hline St. Joseph. & +9:00 & +1:00 & *11:35 & & \\
\hline Traverse City & +7:25 & +5:05 & +11:30 & & \\
\hline Muskegon.... & +900 & +1:00 & + 5:05 & +8:41 & \\
\hline Manistee
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\hline Baldwin & +7:25 & +5:05 & +11:30 & & \\
\hline Big Rapids & +7:25 & †5:05 & & & \\
\hline Grand Haven & +9:00 & 11:00 & + 5:05 & +8:49 & \\
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M. ©as throurh Except Saturday
\(1: 00 \stackrel{\mathrm{P}}{\mathrm{P} \text { M. runs through to Chicago solid }}\)
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\(11: 30 \begin{gathered}\text { P. M. solid } \\ \text { verse } \\ \text { city }\end{gathered}\)
 and also a combination sleeping and parlor car through to Indianapolis
via Benton Harbor.
\(\mathrm{D}^{\text {ETRort, Lansing de Northern r. r. }}\)

Mail for Lansing, Detroit and East
Express for Lansing, Detroit and East +
Mail for Alma, St. Louis and Saginaw +
Fast Ex forDetroit, New York, Boston*
Mail from Saginaw Arrive. Bay City
Mail from Saginaw and Bay City. ... \(11: 45\) a m
Mail from Lansing, Detroit and East. \(12: 10 \mathrm{a}\)
m Fast Express from Lansing and East. Express from Lansing and Detroit. Ex. from Saginaw, +Dally except. Louis and Almat \(10: 30\)
Th The shortest line to Detroit and the East. Elegant
parior cars betweep Detroit and Grand Rapids. parior cars between Detroit and Grand Rapids.
Solid trains between Grand Rapids and Sagnaw.
Two solid trains between Grand Rapids and Detroit, Two solid trains between Grand Rapids and Detroit,
leaving Grand Rapids 7.25 m and \(6: 25 \mathrm{p} \mathrm{m}\), leaving
Detroit leaving Grand Rapids 7:25 a m
Detrot \(1: 15 \mathrm{pm}\) mand \(5: 00 \mathrm{~m}\).
For tickets and information For tickets and information, apply at Union Ticket
offee, 67 Monroe street, and Union Depot.
GEO. DEHAVEN Gen. Pass. © Ticket Agt, Grand Rapids.


Mighigan Central
"The Niagara Falls Route."
\begin{tabular}{|c|c|c|}
\hline \multicolumn{3}{|l|}{Detroit Express.................... \(7: 20 \mathrm{am}\) m \(10: 00 \mathrm{p}\) m} \\
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\hline \multicolumn{3}{|c|}{ED M. Brigas, Gen'l Agent. 85 Monroe S} \\
\hline \multicolumn{3}{|l|}{\multirow[t]{2}{*}{GRo. W. MUNSON, Union Ticket Otfice, 67 Monroe St.}} \\
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\section*{ROMUNDB.DIKEMAN}

THE GREAT

\section*{Watch Maker} E Jeveler 44 CANAL 8T.
Grand Rapids - Mich.

\section*{FIT FOR A Gipillonan's Table:}

All goods bearing the name of thurber, whytand \& co,



THURBER, WHYLAND \& CO.,
West Broadway, Roade \& Hudson Streets New Y crk City

\section*{3EFORE BUYING GRATES}


\section*{WANTED.} POTATOES, APPLES, DRIED FRUIT, BEANS
and all kinds of Produce. If you have any of the above goods to us hear from yon. Liberal cash advances
EARL BROS., Commission Merchants

\author{
157 South Water St., CHICAGO.
}

Reference: First National Bank, Ohicago.
Michigan Tradesman, Grand Rapids.


\section*{UNCLE PORTER'S STORE}
ritten for Tre Tradeswan.
The old frame store on the corner of Michigan avenue and Linden street has passed away. What a deep and profound interest is often attached to an old store building! It was with sighs of regret that its old customers saw it fade from their sight. For more than a quarter of a century it had braved the wintery winds and storms and, in its later years, the sneers of the people, for its foundations had become weakened by age and it leaned and tottered as if about to fall Like its last owner, who had outlived his usefulness and been gathered to his fathers, the old building had been condemed and sold for a song and ruthless ly torn apart by piece-meal and carried away by stranger hands. It had witnessed many a change in the city and county. Primeval forest trees of maple and elm, four hundred yards away, where to-day stands a court house of which any county might be proud, cast in the early morning their kindly shadows upon it, and at night, the flickering fires from burning logs, heaped up in clearing the village streets, threw over it their ruddy glare.

The building was \(30 \times 90\) feet, two full stories in height, and, at that early day, in the wilds of Northern Michigan was considered a building of no mean pretentions. For years the family of Uncle Porter occupied the upper floor as a residence. Its walls had echoed with the joyous laughter of children, with music and with song, and the funeral cortege had started from its door The more pretentious city had taken the place of the backwoods village, and costly blocks of brick, stone and iron, as if in derision of the ancient architecture of the old grocery, had it been erected only a block or two distant. With the contagious spirit of the age, business also moved along, and the store and residence came at last to stand tenantless and alone. As if to add insult to injury, the front windows, once teeming with the substantials and luxuries of the holidays, were riddled with stones and its sides whittled and marred by the street arabs. Progress, that sometime demon of destruction, soon cleared it of counters, and "music by the band" in nightly practice was heard for months within its walls.
The plain old wooden store and equal ly plain old Uncle Porter seemed fitted each for the other. No indebtedness was ever permitted to cast its shadow over the goods, the ground or the build-
ing, and, while "Pay as you go" was his every day motto, his kind heart often failed to say "No" when credit was asked. Dealing largely in staple groceries, the poor and helpless looked upon him as a friend of last resort, and I regret to say that he occasionally became the victim of misplaced confidence.
Unéle Porter had many peculiarities, and his methods of dealing illustrated not only his candor but his entire absence of selfishness. As a case in point: "Let me advise you," said the old man, one day, as I was about to purchase a can of sweet corn and was looking at two different brands. "On this one," said he, "I make a cent and a half more profit than on the other, but I find that it is not so good an article, although it costs me more, and I would like you to be pleased with the quality."
"But," said I, gazing at the man with astonishment, "how do you ever expect to sell that pyramid of corn if you talk this way to your customers?"
"I'm sure I don't exactly know," was the honest reply; "still I must do what is right whether it sells or not. All, however, do not, apparently, believe what I tell them, for they insist upon having the other; so, in time, I may sell it all. I shall then purchase no more of it".
How vividly do past events move upon memory's tablet, and how rapidly do they crowd upon us, as we look upon the spot where the old store once stood! The joys and sorrows within those walls-has their audible expression been recorded in the phonograph of time, to be reproduced in some more perfect sphere as a burlesque upon human life, and will the actors in the drama be among that audience? In some far distant year, when the earth is more densely populated and cities have increased in size far beyond our wildest expectations, may it not be possible that an Aluminum palace block of modern stores will occupy the place of Uncle Porter's grocery, when aerial ships shall, like a bird upon the wing, gently settle down on the metallic roof and discharge a cargo of teas and spices and costly goods direct from the Orient in 96 hours, and their reception be telephoned to the consigners within the same hour? It is surely possible-Who dares answer nay?

\section*{A Poor Excuse.}

Tangle-The shoes I bought from you are not good. They have holes in them.
Shoe Dealer-You couldn't button them if they hadn't.

WM.SEARS \& CO., Gracker Manulfacturers,

\section*{37, 39 and 41 Kent St., Grand Rapids.}
S. K. bolles
E. B. DIKEMAN.

\section*{S. K. Bo11es \& Co.,}

77 CANAL ST., GRAND RAPIDS, MICH.
Wholesale Cigar Dealers.
"TOSS UP!"

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


Made of Forged Steel and Interchangeable in all its Parts. HESTER \& FOX, SOLD BY

\section*{Florida Oranges}

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


Pemmsyrania Lumbermar's.
The best fitting Stocking Rubbers in the market. A full line of Lycoming Rubbers on hand. Try them.
GEO. H. REEDER \& CO., State Agents for
LYCOMING RUBBER CO.
158 and 160 East Fulton Street.

\section*{DON'T SCATTER YOUR FIRE, OR WASTE COSTLY AMMUNITION UNNEEESSARILY-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 boxe: These Cabinets are beautifully Panelled, Painted and Varnished. Their use in the store is apparent. The \(\mathbf{5 0} \mathbf{~ l b}\). 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.
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