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NO. 426

ESTABLISHED 1841.

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THE EARLIER BIRD.

There were four men in the smoking compartment of a Pullman, in an overland train heading Westward. They talked of California—of its gold and the '49ers, of its fruits and wine, of its mountain scenery, and of the hospitality of its people. When the latter subject was reached, one of the travelers fetched a sigh so long and deep that it instantly attracted the notice of the others, and they asked its cause. He returning no answer, one of them demanded to know whether he had ever experienced the famous hospitality of the Californians, and to this question he made the following strange reply: "Yes, by proxy." Thereupon the others, burning with curiosity, besought him to make himself understood. This he did in the following tale:

My first visit to the Golden Gate took place a number of years ago, when I was an inexperienced young man of about twenty-five. My home at that time was in Cleveland, where my family had resided for many years. A trip to California, in those days, was looked upon as a great undertaking, and I began to talk it over with my friends and relatives—both of which I had in abundance—several weeks before I set out. Presently, I made a remarkable discovery. It was that every one of these friends and relatives had some acquaintance on the Pacific Coast, who would rejoice at the opportunity to welcome me, afforded by a letter of introduction.

Now, it happened that several years before I had had a little experience with the practice of making friends by letter. When I went East to college, I carried a note to some people in Boston. I presented it, and I am confident that no explorer of the Arctic regions ever encountered a lower temperature than that which enveloped my welcome. Now, as I understand a letter of introduction, it is a sort of a sight-draft, friendship being the consideration, drawn by your friend on the stranger, which you are empowered to collect—if you can. Your success depends on several things: Your friend's credit with the stranger, for one; the stranger's general solvency—that is, his capacity for friendship—for another, and his opinion of you as a collector, for a third. The whole transaction seems to me loose and irregular, and the risk falls entirely on the unfortunate bearer of the letter, who usually takes the thing on its face value.

At first, I tried by various evasions to get out of accepting these letters. But it would not work. People seemed to think that they were conferring some enormous favor on me, which, with the natural modesty of youth, I was seeking to decline. The more I held off, the greater was their zeal in my behalf, and in several instances, I am confident, it resulted in my having letters forced upon me which would otherwise have been forgotten. What could I do? Nobody ever heard of such a thing as declining a letter of introduction—it would be equivalent to saying: "I don't want to meet

your friend; he may be good enough for you, but I have no use for him." So I accepted all that were offered, and concealed my true sentiments under an expansive mask of gratitude.

The number of these epistles increased with surprising rapidity, for not only did all my friends and relatives write themselves, but many of them dementedly went about asking people, to whom I was an utter stranger, for letters that should make me known to their friends in California. Then there were some letters that came spontaneously from the most unexpected quarters. For example, a friend would meet me and say: "You don't know Colonel Jim Fairfax, do you?"

"No, I don't."
"Well, he told me the other day that he had a friend out on the Coast that he would like you to meet—he had heard somewhere of your California trip. So he gave me a letter of introduction—here it is. It's to the Hon. Patrick Casey—a member of the Legislature. I thanked him, knowing that you would feel grateful for the attention."

"Certainly," I answered; "but, as I never met Colonel Jim Fairfax, I hardly see how he—"

"Oh, that was all right. He just wrote the letter as if you were a friend of his. See?"

I opened the letter and saw. It was calculated to deceive the Hon. Patrick into the belief that Colonel Jim and I were like Damon and Pythais. I shudderingly added the letter to the heap, and I mention it now only as a sample of its class.

At last, when I was ready to start, the bundle of letters had grown so large that it positively frightened me. Indeed, at times I was half inclined to abandon the trip, solely on account of the premonition of evil that swept over me whenever I contemplated that awful heap. But I had now gone too far to back out, and, depositing the letters in one corner of my trunk, I took my departure. There was a crowd at the station to see me off, and the last thing I heard, as the train started, was a general cry of:

"Be sure and present my letter to—"
Of course, the request was superfluous—like most things said at partings—for the reason that I had already solemnly promised each one that I would deliver his letter.

In the quiet solitude of the first day's ride, I had nothing to do but think, and the bundle of letters provided me with plenty of subject-matter. They constituted a problem whose vexatious conditions drove me half distracted.

If I failed to deliver them—or to make at least an honest effort in behalf of each—I would break my promise to a number of people whose good opinion I held in high esteem. It would never do for me deliberately to admit, on my return, that I had scorned to make acquaintance with their friends, or that I had been insensible to their kindness in giving me the letters. On the other hand, I doubted whether I could manufacture excuses

delicate enough to be satisfactory, and at the same time in large enough numbers to go around. Having been trained to truth from my boyhood, I lacked the imaginative powers needed for artistic mendacity. In fact, I was likely to find myself in the same embarrassing situation that is said to have overcome the Father of his Country: I could not tell a lie—that would get me out of the scrape.

So I finally settled it in my own mind that I must present all the letters.

Then the other horn of the dilemma began. Here were a lot of people who knew nothing of me nor I of them. I was expected to hunt them up, at a great expense of time and trouble, and deliver to them a letter apiece all around, after the fashion of a conscientious and impartial mailman. But that was not all. These letters practically involved a demand on my part, for attentions, based on a je-ne-sais-quoi relationship between the sender and the recipient. Being a very young man, I was somewhat sensitive on the score of snubs, and I saw them looming up in unlimited numbers throughout the whole situation. The Boston experience was liable to be repeated on a magnificent scale.

The second day out I became acquainted with several of my fellow-passengers. One of them, a bright young New-Yorker, by the name of Yelverton, seemed to take a special fancy to me, and we put in several hours conversing together. He had visited the Coast before, and, although only a few years my senior, was evidently a man who had had a good deal of experience in the world. Naturally, after our acquaintance had progressed to a certain stage, I talked of the subject that was uppermost in my mind, and told him all about the letters.

I had hoped he would say something that would prove reassuring; on the contrary, he aggravated my woe.

"Well, my dear fellow," he said, "if you are going to undertake to deliver those epistles, you have my sympathy. Just now, the very words 'letter of introduction' are, to the average Californian, like a red rag to a bull. They are a hospitable people, but their good nature has been so grossly imposed upon by the horde of imposters and mountebanks that has poured in since the building of the railroad, that it is no longer easy for a stranger to get into their good graces. The letter-of-introduction device has been worked until it is threadbare, and the man who offers to present one risks an immediate arrest from the police, or even severer treatment at the hands of the vigilance committee."

"You frighten me," I said; "however, as my letters are all genuine, and bear the names of many of the most prominent people of Cleveland, I hardly expect to meet with difficulties of that sort."

"Probably not," said Yelverton, "but you may expect to be rather coldly treated."

"Well, blast the letters!" I exclaimed, angrily; "I can see they are going to destroy half the pleasure of my visit to the Coast."

My annoyance seemed to afford Yelverton no small amusement, and he recurred several times to the subject after I had allowed it to drop.

It was part of my plan to stop over in Denver about a week to visit some friends. Yelverton, also, made a brief stay in that place, and we occupied adjoining apartments in the same hotel. Once, when he

happened to be in my room, I had occasion to look for something in my trunk, and I came upon the hated bundle of letters.

"Here are those infernal documents," I remarked, tossing the bundle over to the table near which he stood. He picked it up, felt of its thickness, and then gave a sardonic laugh.

"You are certainly in for it, my boy," he said, and put the letters back on the table amid a pile of newspapers and magazines.

Before his departure, which took place the next day, Yelverton made me promise that I would telegraph him when I left Denver, so that he might meet me on my arrival at the Coast. I promised it unhesitatingly, for I was satisfied that his friendship would bring opportunities not to be slighted.

Various circumstances which I need not detail lengthened my stay in Denver from a week to nearly a month, and in the course of that time I quite forgot about the letters of introduction. When I was ready to depart, however, I thought of them with a sudden and intense pang of discomfort.

I telegraphed to Yelverton, and proceeded to pack my trunk. Just as I was about to turn the key, it suddenly occurred to me that I had not noticed the bundle of letters in its customary place in the corner of the till. I opened the trunk and investigated. The letters were not to be found, either in the till or elsewhere. Then I remembered that shortly after my arrival at the hotel I had taken them out to show to Yelverton, and had put them on the table. However, they were not there now.

I made a thorough search of the room; the letters had plainly disappeared.

I went immediately to the clerk and told my story. He sent for the head chambermaid.

"Who takes care of Mr. Bonworthy's room?" he asked.

"Maggie," answered the head chambermaid, "but Clara had that room when he first came."

"I have lost a package of letters," said I.

The two exchanged significant glances. "Do you think they were stolen?" I asked; "no one could have any possible object—"

"Oh, no," said the clerk. Then he asked me if the letters were valuable.

"N-no," I said, "not exactly."

"Well, I'll tell you," said the clerk, evidently much relieved; "we let that girl Clara go, because she had a reckless way of burning up things that she found lying around in the rooms. If you have made a thorough search and you are sure the letters are not there, the chances are they are destroyed."

I found it difficult to repress my joy at this intelligence. It is to be doubted if the clerk and head chambermaid ever succeeded in explaining my strange conduct, in actually refusing to make a row when one was quite justifiable. I hastened back to the room and executed a fresh search, so as to satisfy the last kick of my conscience. When I was absolutely convinced that the letters were gone, I danced about the room in a transport of glee. The awful incubus which had been weighing down my spirits was suddenly removed, and I breathed again.

"What a blockhead I am," I said to myself; "why did it never occur to me to

destroy the letters, and claim, on my return, that they had been lost?"

Chance had supplied the excuse which imagination had been unable to conjure up. I continued my journey, light-hearted as a prisoner who has just secured his freedom—and totally unsuspecting of the fate that was about to overtake me.

Yelverton had advised me to stop over at Sacramento—one of the historic cities of the State—and visit the capitol and other points of interest. I adopted the suggestion. The train got into Sacramento in the morning, and I was driven right to a hotel.

I wrote my name on the register, and asked for a room for one day. The clerk whirled the book around, glanced at the name, and said:

"All right, Mr. Bon—why are you Mr. Bonworthy? Elliot Bonworthy—of Cleveland?"

"Well," I said, with some dignity, "what did you imagine I wrote that name for—amusement?"

His tone and manner surprised and annoyed me. It was evident, however, that my cool answer had disconcerted him, for his hand shook as he penciled the number of a room after my name, and his voice trembled when he called up the bell-boy.

Ten minutes later, just as I was completing a hasty toilet, there was a knock at my door and, in answer to a "Come in," the clerk entered, followed by a tall, military looking man. When the door was closed, the clerk motioned his hand toward me and nodded.

"What is it?" I asked.

"Do I understand," said the military man, "that you acknowledge your name to be Elliot Bonworthy?"

"Of course I do," I answered, somewhat angrily.

"Well, I like his nerve," said the military man to the clerk, and the clerk grinned at me.

"Say," continued the military man, "have you any friends in this town?"

"No," I said; "I had some letters of introduction to several—"

The clerk gave a loud, derisive laugh.

"That settles it, Bill," he said to his companion; "you had better run him in. You can take him down to the city on the afternoon train."

"What does all this mean?" I exclaimed.

Bill produced a paper from his pocket. "It means that you are under arrest," said he, "on a charge of obtaining money under false pretences. We know all about your letter-of-introduction scheme; it may have worked all right in San Francisco, but it doesn't go here. Now just come along quietly and there won't be any trouble; otherwise—"

I glanced at the warrant. There was my name, "Elliot Bonworthy," as plain as print. I don't need to remark that I was astonished and frightened. I had heard of men being mistaken for criminals and put to the necessity of proving their own identity, but, here was I, arrested under my own name, in a place where I had supposed myself utterly unknown. What could I do—or say? I asked a few questions, and learned that the crime that was charged had been committed in the city of San Francisco a week or two before. Of course, I could prove an alibi at the trial—but, in the meantime, what was to be done to keep out of jail?

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CUTS for BOOM EDITIONS

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PAMPHLETS

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THE TRADESMAN COMPANY.

I accompanied Bill—"quietly," as he had suggested—to the sheriff's office, and we waited there until the next train left for San Francisco.

Bill proved to be rather an entertaining companion. The first half of the trip he did his best to convince me that I ought to make a full confession to him of all my various crimes. He promised to "stand in" and get me off with a light sentence. When he found this undertaking hopeless, he began to talk about the country, answering the questions which I, a stranger to the scenes through which we were passing, very naturally asked. At length, however, as we were crossing the ferry from Oakland, when I expressed my satisfaction at beholding the Golden Gate for the first time, he turned on me, with a sheepish grin, and said:

"You'd better let up. It won't do no good. Of course, you know the place as well as I do, and it's no use your tryin' to fill me full of prunes."

When we arrived in the city, we went directly to the sheriff's office.

"We'll take you to jail later on," said Bill, apologetically.

The sheriff dispatched a messenger after some of the complaining witnesses, and then proceeded to interview me. I told him my name, and explained that I was a tourist from Cleveland. He nodded his head and announced that the jig was up, and that I might as well confess, for they had a very good case against me.

Presently, two well-dressed men were ushered into the room. Bill accompanied them.

"There is the man," said the sheriff; "he acknowledges it—at least the name."

"He is not the man," said one of the newcomers, emphatically.

"He isn't!" exclaimed the sheriff, and Bill made a hasty reference to the infernal regions.

"No!" cried the gentleman; "I told you the fellow had a blond mustache, blue eyes, was thick-set, and wore his hair parted nearly in the middle."

"Yelverton!" I exclaimed, springing up.

"That's one of his names," said the sheriff; "he went here under the name of Elliot Bonworthy, and he had an armful of letters of introduction, with which he worked the town. What do you know about him?"

"He stole those letters from me at Denver," I said.

"Oh, then you are the Simon Pure Elliot Bonworthy?" said one of the gentlemen.

"I can prove it readily enough, if necessary," I replied.

The sheriff and Bill began to make profuse apologies, to which I paid little attention, as I was anxious to learn of Yelverton and his performances.

"He arrived here nearly a month ago," said one of the gentlemen, "and began immediately to make acquaintances by means of those letters—your letters, it appears. They were to many of the finest people in the city. So we took the man right in, for he talked and acted like a perfect gentleman. Well, sir, I don't suppose that any man that ever came to this city got more elegant treatment than that fellow. Do you?" he asked, turning to his companion, who signified his entire agreement.

"Go on," I said, with an inward groan.

"The best private houses and the clubs were all open to him, and he received

every possible attention. Several men I know gave him wine suppers. There wasn't a social event of importance to which he failed to have an invitation. He gave out that he was sizing things up for a syndicate of Cleveland capitalists that thought of investing in mines. Well, sir, I calculate that in the three weeks that he put in in this city, he had probably one of the very largest times that any man ever enjoyed; and he wound the thing up by getting the names of three or four good business men on spurious drafts, and then suddenly disappeared from view."

"That was when I telegraphed him I was coming," I said.

"Well," observed the speaker in conclusion, "if you have any more letters of introduction bearing that same name, I would not advise you to present them, for you are liable to get arrested every time you try one on."

I explained that Yelverton had captured the entire pack. The complaining witnesses then shook hands with me and departed. I imagine their experience with Yelverton discouraged them from any rash tenders of hospitality, for they did not suggest any improvement of our acquaintance. Indeed, it was a cool stand-off on both sides, for I did not fancy the sarcastic flings on the subject of the letters.

The next day the newspapers contained the whole story—the theft of the letters, Yelverton's performance and my arrest. The account given of the brief but glorious career of my proxy—the spurious Mr. Elliot Bonworthy, convinced me that the gentlemen I had met at the sheriff's office were quite right in saying he had enjoyed a "large time." As I read of suppers, dinners, fetes, balls, excursions, honors, attentions, etc., my senses fairly reeled with anguish. All this good time really belonged to me; I had been cheated out of it, partly through my own stupid misgivings, and partly through the shrewdness and industry of this earlier bird.

Now, then, gentlemen (concluded the passenger who had been asked to tell what he knew of the hospitality of the Californians), you understand what I mean by saying that I received my welcome on the Coast by proxy.

FRED BAYHAM.

Who Wants the \$75?

The Grand Rapids Savings Bank is out with an offer of \$75 in prizes for young story writers.

Four prizes are offered: First, \$30; second, \$20; third, \$15, and fourth, \$10, for the best short Christmas story to most completely illustrate the methods and benefits of small savings. The story must contain not more than fifteen hundred nor less than one thousand words, and the competitors are limited to girls and boys under eighteen years of age who reside in Kent or adjoining counties.

The awards will be made by a committee of judges consisting of a member of the staff of each of the following Grand Rapids papers: *Eagle*, *Democrat*, *Telegram-Herald*, *Leader* and THE MICHIGAN TRADESMAN.

All competing stories must be addressed to Grand Rapids Savings Bank, corner Fulton and South Division streets, Grand Rapids, Mich., to become the property of the Bank, to be printed at its discretion, and must be in the hands of the Bank by December 15, 1891.

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Would you like to rid yourself of the bother of "posting" your books and "patching up" pass-book accounts?

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COUPON BOOK vs. PASS BOOK.

We beg leave to call your attention to our coupon book and ask you to carefully consider its merits. It takes the place of the pass book which you now hand your customer and ask him to bring each time he buys anything, that you may enter the article and price in it. You know from experience that many times the customer does not bring the book, and, as a result, you have to charge many items on your book that do not appear on the customer's pass book. This is sometimes the cause of much ill feeling when bills are presented. Many times the pass book is lost, thus causing considerable trouble when settlement day comes. But probably the most serious objection to the pass book system is that many times while busy waiting on customers you neglect to make some charges, thus losing many a dollar; or, if you stop to make those entries, it is done when you can ill afford the time, as you keep customers waiting when it might be avoided. The aggregate amount of time consumed in a month in making these small entries is no inconsiderable thing, but, by the use of the coupon system, it is avoided.

Now as to the use of the coupon book: Instead of giving your customer the pass book, you hand him a coupon book, say of the denomination of \$10, taking his note for the amount. When he buys anything, he hands you or your clerk the book, from which you tear out coupons for the amount purchased, be it 1 cent, 12 cents, 75 cents or any other sum. As the book never passes out of your customer's hands, except when you tear off the coupons, it is just like so much money to him, and when the coupons are all gone, and he has had their worth in goods, there is no grumbling or suspicion of wrong dealing. In fact, by the use of the coupon book, you have all the advantages of both the cash and credit systems and none of the disadvantages of either. The coupons taken in, being put into the cash drawer, the aggregate amount of them, together with the cash, shows at once the day's business. The notes, which are perforated at one end so that they can be readily detached from the book, can be kept in the safe or money drawer until the time has arrived

for the makers to pay them. This renders unnecessary the keeping of accounts with each customer and enables a merchant to avoid the friction and ill feeling incident to the use of the pass book. As the notes bear interest after a certain date, they are much easier to collect than book accounts, being *prima facie* evidence of indebtedness in any court of law or equity.

One of the strong points of the coupon system is the ease with which a merchant is enabled to hold his customers down to a certain limit of credit. Give some men a pass book and a line of \$10, and they will overrun the limit before you discover it. Give them a ten dollar coupon book, however, and they must necessarily stop when they have obtained goods to that amount. It then rests with the merchant to determine whether he will issue another book before the one already used is paid for.

In many localities merchants are selling coupon books for cash in advance, giving a discount of from 2 to 5 per cent. for advance payment. This is especially pleasing to the cash customer, because it gives him an advantage over the patron who runs a book account or buys on credit. The cash man ought to have an advantage over the credit customer, and this is easily accomplished in this way without making any actual difference in the prices of goods—a thing which will always create dissatisfaction and loss.

Briefly stated, the coupon system is preferable to the pass book method because it (1) saves the time consumed in recording the sales on the pass book and copying same in blotter, day book and ledger; (2) prevents the disputing of accounts; (3) puts the obligation in the form of a note, which is *prima facie* evidence of indebtedness; (4) enables the merchant to collect interest on overdue notes, which he is unable to do with ledger accounts; (5) holds the customer down to the limit of credit established by the merchant, as it is almost impossible to do with the pass book.

Are not the advantages above enumerated sufficient to warrant a trial of the coupon system? If so, order from the largest manufacturers of coupons in the country and address your letters to

THE TRADESMAN COMPANY,
GRAND RAPIDS.

AMONG THE TRADE.

AROUND THE STATE.

Olivet—M. L. Meads, the druggist, is dead.

Battle Creek—Wm. Farlin has sold his meat market to A. N. Buckner.

Partello—C. E. Gibson succeeds A. S. Gibson & Son in general trade.

Woodstock—S. D. Turk has sold his grocery stock to C. F. Mulnix.

Leaton—W. J. Jordan has sold his grocery stock to E. Kirkpatrick.

Battle Creek—O. V. Pratt has sold his grocery stock to Harndon & Bliss.

Marquette—W. H. Clark has sold his grocery stock to S. T. Jones & Co.

Watrousville—W. J. Hazelton has removed his grocery stock to Clifford.

Bedford—Ed. F. Nye has engaged in the hardware business at this place.

Cheboygan—Wm. Miller succeeds Miller & Schaefer in the furniture business.

Port Huron—Thos. H. Mills, of the drug firm of Campbell & Mills, is dead.

Cadillac—Daremus & Gebott have opened a meat market in the Born building.

Mayville—John G. Myers & Co. are succeeded by H. C. Myers & Co. in general trade.

Bay City—Edwin G. Pipp has removed his boot and shoe stock from Oscoda to this place.

Cheboygan—Martin Bros.' paint and wall paper stock has been seized under chattel mortgage.

Adrian—C. C. VanDoren succeeds Roath & VanDoren in the agricultural implement business.

Linwood—Moore & Jehn have purchased the general stock of C. S. Groesbeck & Co. The latter still continue in the sawmill business.

Carson City—S. H. Caswell is opening a branch furniture and undertaking store at Sumner. His son, Frank, will have charge of the business.

Mecosta—A. Chipman has purchased the interest of Alvin Whitney in the meat market. Henceforth the firm will be known as Pangborn & Chipman.

Hastings—Henry C. Cook has purchased a half interest in the grocery and feed store and business of A. D. Cook. The new firm will be known as A. D. & H. Cook.

Muskegon—Moses Duquette has assigned his grocery stock at 277 W. Clay avenue to N. P. Nelson. The liabilities are \$2,093 and the assets are estimated at \$1,275.

Morley—Peter Hanson has purchased of the heirs the interest formerly owned by his late brother in the grocery firm of Hanson Bros. and will hereafter continue the business under his own name.

Sand Lake—L. M. Mills has sold his drug stock to a couple of physicians at Dimondale, who have moved the stock to that place, where business will be conducted under the management of A. D. Burnham.

Jennings—Frank A. Jenison's store building and the general stock of the Patrons of Industry Stock Co. were recently destroyed by fire. The Stock Co. subsequently purchased the general stock of A. C. McNitt and resumed business.

Allegan—Oliver & Co. have sold their retail furniture and undertaking stock to Herman Cook and John W. Stegeman, who will continue the business under the style of Cook, Stegeman & Co. Messrs. Oliver & Co. will hereafter de-

vote their entire attention and capital to their furniture manufacturing business, which will involve a considerable increase in their capacity and working force.

Ewart—Mark Ardis, whose general stock and building were recently destroyed by fire, has taken possession of the Vermont building temporarily. Seath Bros. are running their meat market in the restaurant building, opposite the old stand. Luther Russell is occupying part of the Allen store, one door north of his old location. J. N. Alten will repair his building, which was not so badly damaged as first thought. Frank Postal has had his two buildings repaired and business there goes on undisturbed.

Detroit—Thomas W. Mizner has filed a bill of complaint in the Wayne Circuit against Henry C. Briggs, Herman G. Briggs and M. E. Briggs setting forth that one of the defendants solicited him to put some money in a commission business in Detroit. At the time Mizner was running a store in Howell, and, being on friendly terms with Henry Briggs, embarked in the Detroit enterprise. He continued in the business for several years and finally came to the conclusion that he was not being treated fairly as a partner. He asks the court to dissolve the partnership and to compel an accounting of the business dealings of the parties and that he be decreed his just and equitable shares of the proceeds.

MANUFACTURING MATTERS.

Carrolton—W. S. Thomson succeeds Thomson & Dedloff in the sawmill business.

Detroit—Anthony Grznkowitz has sold his merchant tailoring stock to Anthony Kutny.

Saginaw—Wm. Binder has purchased the plant and business of the Saginaw Step Ladder Co.

Maybee—Maybee & Holsey are succeeded by Holsey & Helkemer in the flouring mill business.

Centerville—W. Denton & Co. succeed Ingham & Denton in the proprietorship of the Michigan Central Knitting Mills.

Rondo—Cunningham & Co. will put in 3,000,000 feet of hardwood logs to be manufactured at their mill next season.

Jackson—The Steele & Hovey Manufacturing Co., manufacturers of gig saddles and coach pads, will shortly remove to South Bend, Ind.

Saginaw—The saw mill of the Saginaw Lumber & Salt Co. has passed the 22,000,000 notch, and it is intended to operate it until the close of the month.

Hudsonville—Geo. Sinclair has sold an interest in his cheese box factory to J. E. and Geo. K. Phillips. The new firm will be known as Geo. Sinclair & Co.

Cheboygan—Swift Bros. sawmill is to receive a band saw and a new circular rig to enable them to saw long timber. An addition to the mill is also being built.

Alpena—The Minor Lumber Co. will bank 3,000,000 feet of logs on Lake Huron shore in Presque Isle county. The logs will be rafted to Alpena next season.

Gladwin—William Brown, of New York, has purchased the shingle timber on the lands of Estey, Calkins & Co., in Bently township, and has built a shingle mill with a capacity of 35,000 daily.

Manistee—Judge Judkins has appoint-

ed Edwin Russell an additional receiver for the East Shore Furniture Co., to sell the stock and materials on hand, and if possible to put the institution again upon its feet.

Grayling—Salling, Han-on & Co. intend to bank 11,000,000 feet of logs in Emmet county this winter, and it is thought the stock will be manufactured next season by the Whitehall Lumber Co., at Cheboygan.

Cheboygan—The valuable maple timber which exists in large tracts in Cheboygan county is being recognized. A large factory is to be erected here by the Dayton Last Co. for the manufacture of shoe lasts. The factory will consume 4,000,000 feet of maple timber annually.

Cheboygan—Thompson Smith's Sons will remodel their large mill during the winter, and already have a large force of men at work. They will take out one circular saw and the small gang, and replace them with a band saw. They will also erect a brick burner, 40 feet in diameter and 100 feet high, to consume the refuse.

Hart—The Wigton estate was indebted to the Oceana County Savings Bank to the amount of \$500, and to the National City Bank of Grand Rapids to the amount of \$1,500. The banks took what is known as the Wigton block, on the south side of the Wigton House, in liquidation of the debt. At its meeting, Wednesday night, the Masonic Lodge voted to buy the building at \$1,800, L. N. Keating paying \$200 for half of the south wall and the stairway.

Purely Personal.

Fred N. Blake, for several years past book-keeper for the Diamond Wall Finish Co., has taken a similar position with Eaton, Lyon & Co.

Sidney F. Stevens and wife have returned from Old Point Comfort, Va., where they spent a month in search of health and recreation.

Henry Arbour, formerly engaged in the drug business at Delton, has taken the position of prescription clerk for C. H. Smith, the Stanwood druggist.

O. A. Ball and family have the hearty sympathy of the trade in their anxiety over the recovery of their daughter, Edith, whose life has hung in the balance several days.

Bert Baldwin, of the former drug and grocery firm of Burnham & Baldwin, at Grand Ledge, has resumed his old position behind the counter for A. B. Schumaker, at that place.

Chas. E. Olney and son, Geo. E., have gone to New York, whence they sail on the *City of Para* for Aspinwall, requiring an ocean voyage of eight days. The voyage from Panama to San Francisco will be made on the *Acapulco*, the time required being twenty days. The family will join the voyageurs at Santa Barbara, where they will spend the winter, as usual.

Favors Mr. Bugbee's Appointment.

GRAND RAPIDS, Nov. 16—So far as my information goes, Grand Rapids has no candidate for the next appointment to the State Board of Pharmacy. Such being the case, the choice of Western and Northern Michigan naturally rests with C. A. Bugbee, of Cheboygan, who recently retired from the position of Secretary of the Michigan State Pharmaceutical Association, having served that organization with credit to all concerned. Mr. Bugbee's claims for recognition are based on more than purely local reasons, the writer having every reason to believe that he is fully as well qualified to serve

on the Board as any member who has ever been honored by an appointment. His candidacy also appeals to a class which has never yet been recognized in the make-up of the Board—the clerks of the State, who constitute more than half the registered pharmacists of Michigan. In view of these facts, I hope to see the sentiment of the drug trade unanimous in support of Mr. Bugbee's appointment.

PHARMACIST.

FOR SALE, WANTED, ETC.

Advertisements will be inserted under this head for two cents a word the first insertion and one cent a word for each subsequent insertion. No advertisement taken for less than 25 cents. Advance payment.

BUSINESS CHANCES.

DRUG STORE FOR SALE AT A BARGAIN IN THE growing village of Caledonia, surrounded by rich farming country. Will sell on easy terms. Must quit the business on account of poor health. Address J. W. Armstrong, Caledonia, Mich. 319

FOR SALE—DRUG STOCK, LOCATED ON BEST BUSINESS corner in Manistee. Will sell at a bargain. Splendid chance for a hustling druggist. Address Jacob Hanselman, Manistee, Mich. 334

FOR SALE—FRESH STOCK GROCERIES, WILL INVENTORY about \$700. Centrally located in this city. Good business and good reasons for selling. Address No. 317, care Michigan Tradesman. 317

FOR SALE—HARDWOOD LUMBER MILL, SIX miles from railroad, with plenty of timber for several years' cut. Shingle machine in running order if desired. Saw mill ready to set up. Teams, trucks, sleighs, shop and building all in order to begin work at once. Address J. J. Robbins, Stanton, Mich. or Hunter, & Reid, 121 Ottawa street, Grand Rapids. 312

FOR SALE—CLEAN AND CAREFULLY SELECTED grocery stock, located at a good country trading point. Business well established. Address A. C. Adams, Administrator, Morley, Mich. 313

FOR SALE—FIRST CLASS HARDWARE STOCK; will invoice \$6,000 or \$7,000; located near new depot, No. 130 West Fulton street, Grand Rapids. Will discount for cash. Also new brick store 23x30, two stories, modern conveniences for living rooms in second story. Will rent store at reasonable figures or sell the same for \$7,000. Has a good paying trade; only reason for selling, too much other business to look after. Size of lot 23x100 and alley. Winans & Allen, 3 & 4 Tower block. 328

FOR SALE—GROCERY STOCK AND FIXTURES; running two deliveries; doing good business; will invoice about \$4,000. Address lock box 27, Ann Arbor, Mich. 337

A RARE CHANCE—FOR SALE—A COMPLETE DRUG stock and fixtures. Inventories about \$2,000—will sell at inventory price. Good reason for selling. E. A. Beaman, Charlevoix, Mich. 338

FOR SALE—GOOD HARDWARE STOCK, WITH good trade established. Location good. Reasons for selling: wish to retire from business. Address E. Gordon, Sherwood, Mich. 345

SITUATIONS WANTED.

SITUATION WANTED—BY AN ASSISTANT REGISTERED pharmacist of three years' experience. Good reference furnished. Address Lock Drawer O, 339, Mich. 339

WANTED—SITUATION AS BOOK-KEEPER BY A married man who can give the best of references. Address No. 305, care Michigan Tradesman, Grand Rapids. 335

MISCELLANEOUS.

HORSES FOR SALE—ONE SEVEN-YEAR-OLD FILLY, one three-year-old filly, and one six-year-old gelding—all sired by Louis Napoleon, dam by Wisconsin Banner (Morgan). All fine, handsome, and speedy; never been tracked. Address J. J. Robbins, Stanton, Mich. 312

FOR SALE—CHEAP ENOUGH FOR AN INVESTMENT. Corner lot and 5-room house on North Lafayette St., cellar, brick foundation, soft water in kitchen. \$1,200. Terms to suit. Address No. 187, care Michigan Tradesman. 187

FOR RENT OR RENT—CORNER LOT AND 3-ROOM house on North Lafayette st., cellar, brick foundation and soft water in kitchen. \$1,200. Terms to suit. Cheap enough for an investment. Address No. 187, care Michigan Tradesman. 187

FOR RENT—A GOOD STORE ON SOUTH DIVISION street—one of the best locations on the street. Desirable for the dry goods business, as it has been used for the dry goods business for three years. Size, 22x30 feet, with basement. Geo. K. Nelson, 68 Monroe street. 326

IF YOU HAVE ANY PROPERTY TO EXCHANGE FOR a residence brick block in Grand Rapids, address B. W. Barnard, 35 Allen street, Grand Rapids, Mich. 331

FOR SALE OR TRADE—TIMBER LAND IN OREGON. Address No. 340, care Michigan Tradesman. 340

FOR SALE—TWO HUNDRED ACRES LAND (160 improved), located in the fruit belt of Oceana county, Mich. Land fitted for machinery, good fences, large curb roof barn with underground for stock, horse barn and other necessary farm buildings. New windmill furnishes water for farm and barns. Eighteen acres apple bearing orchard, also 1,000 peach trees, will exchange for stock of dry goods, as it has been used for the dry goods business for three years. Will pay cash. A. Retan, Little Rock, Ark. 341

WANTED—ONE GOOD PEDDLING WAGON, FOR which we will pay cash. Address C. Duncombe & Son, Keelersville, Mich. 342

WANTED—GROCERY STOCK BY PARTIES WHO can pay cash down. Must be dirt cheap. Address No. 343, care Michigan Tradesman. 343

WANTED—MAN WITH \$1,000—SUPPLY AGENTS IN Michigan with Shaeffer's new pancake griddle sure thing for \$5,000 annually; positive proof furnished. M. Shaeffer, Canton, Ohio. 344

WANTED—TO PURCHASE FOR CASH A DRUG stock in a good town of 3,000 to 5,000 inhabitants. Winans & Allen, Tower block, Grand Rapids, Mich. 332

WANTED—YOUNG WOMAN WHO CAN SPEAK German, to wait on customers and keep books in a general store. Address, stating experience and salary expected, No. 333, care Michigan Tradesman. 333

WANTED—UNTIL DECEMBER 15, I WILL PAY 65 cents per pair for partridges, spot cash; ship by express. C. B. Lovejoy, Big Rapids, Mich. 335

WANTED—A FIRST-CLASS TRAVELING SALESMAN from 24 to 30 years of age, to work large cities for wood working specialties. Address, stating references, experience, etc., "Specialty," care Michigan Tradesman. 336

GRAND RAPIDS GOSSIP.

M. E. Lapham has opened a feed store and wood yard at 431 East Bridge street.

E. E. Kobe has opened a grocery store at Freesoil. The Lemon & Wheeler Company furnished the stock.

Fayette Crawford has opened a grocery store at Sitka, a new town near Holton. The Ball-Barnhart-Putman Co. furnished the stock.

Henry Uhrbrock has sold his meat market at 56 West Leonard street to John C. Mohrhard, who will continue the business at the same location.

F. A. Sanford, of the former drug firm of White & Co., will shortly open a drug store on Stocking street. The Hazeltine & Perkins Drug Co. will furnish the stock.

Wm. Vander Maas has sold his grocery and notion stock at the corner of North Coit avenue and Sweet street to Mrs. Kate C. Young, who will continue the business.

The proposed copartnership between Wm. H. Downs and John W. Parke was not consummated, and Mr. Downs will continue the wholesale notion business at the old stand under his own name.

Peter VanKolken has retired from the firm of VanDam, Kievet & Co., general dealers at 92 Center street. The remaining partners will continue the business under the style of VanDam & Kievet.

Edith Curtiss will shortly engage in the drug business in the Knowlson block on East Bridge street, under the style of the Hill Drug Co. The Hazeltine & Perkins Drug Co. has the order for the stock.

The commission merchants of the city are disgruntled over the failure of the Board of Trade to recognize their line of business in the directorship. They assert that the trade has not been so recognized for the past two years and that no member of that trade is honored by a nomination for the annual election, which occurs this evening. Considering the importance of the business, the criticism seems to be well taken.

At the annual meeting of the Olney & Judson Grocer Co., held on Nov. 12, the old board of directors was re-elected, as follows: Chas. E. Olney, Wm. Judson, Edward Frick, Heman G. Barlow, Richard Bean, and Jas. A. Morrison. Election of officers resulted as follows: President, Chas. E. Olney; Vice-President, Edward Frick; Secretary, Heman G. Barlow; Treasurer, Wm. Judson. Mr. Olney was so well pleased over the result of the year's business that he gave the stockholders and traveling men of the house an elaborate dinner at the Peninsular Club on Friday evening.

Peace Declared and All Serene.

KALAMAZOO, Nov. 12—We take pleasure in thanking you for your thoughtfulness in sending us advanced sheet of "Defence of the Hebrew" and for all you have done in your *manly* endeavor to soothe wounded feelings. We are, therefore, quite willing to drop the matter as it stands now.

Although we are a little skeptical regarding the authorship of the above named article, it does not detract from the good intent.

DESENBURG & SCHUSTER.

A Point Well Taken.

Cigar Salesman—Never judge a man by the cigar he smokes.

Country Merchant—I never do; I judge him by those he gives away. That is why I think so badly of you.

Gripsack Brigade

W. H. Gardiner has engaged to travel for J. S. Walker & Co. again this season.

L. W. Codman, the Muskegon shoe dealer, has placed his business in charge of L. R. Stickney and gone on the road for a boot and shoe house.

Jerry Woltman, long and favorably known in connection with the Olney & Judson Grocer Co., has become a stockholder in the institution.

D. G. Freeman, Wisconsin salesman for Rindge, Bertsch & Co., was in town last week for the purpose of getting out his spring line. Mr. Freeman makes his home at Oshkosh.

THE TRADESMAN solicits the opinions of local traveling men on the question now under discussion among Grand Rapids jobbers relative to the lengthening the time between visits to the retail trade.

James Blair, traveling representative for an implement house, committed suicide in his room at the Clinton House, Jackson, on the 8th, death having resulted from an overdose of morphine. His wife had applied for a divorce and the event appeared to have unsettled his mind.

Jas. B. McInnes covered A. S. Doak's route four days last week while the veteran Canuek was recovering from a bilious attack. The grocer who places an order with McInnes without hearing the latter tell the story of the Scotch deacon's prayer has made a grave mistake.

Ed. Pike, formerly with Voigt, Herpolsheimer & Co., has engaged to travel for Schloss, Adler & Co., manufacturers and jobbers of pants, overalls and furnishing goods. He will cover the same territory as formerly, seeing the trade every sixty days. He goes to Detroit next week to get out his spring lines.

Peoria, Ill., *Transcript*, Nov. 11: Last night at the residence of his father-in-law, C. Whittemore, on Fourth street, occurred the death of James McSkimin. Mr. McSkimin was a traveling man in the employ of a Chicago house, and was taken ill while out on his trip last week. His wife was sent for and brought him home to this city, where he seemed to grow much better and early last evening he seemed exceedingly well. He retired and slept well the first part of the night, but later when Mrs. McSkimin awoke, she found he was cold and stiff. She immediately aroused the household, but nothing could be done to revive him, as death had probably taken place some hours before. His demise coming so suddenly and unexpectedly is a great blow to his family and many friends. He leaves a wife and two children.

News of the death of James McSkimin, chronicled elsewhere under this head, will be received with general regret all over the state. The deceased was at one time engaged in the wholesale coffee and spice business in this city under the style of Fox & McSkimin—Jas. Fox being the senior member of the firm—but sold out to his partner in the fall of 1877 and went on the road for W. J. Gould & Co., with whom he remained about ten years. He then engaged to travel for W. F. McLaughlin & Co., of Chicago, subsequently representing Phelps, Brace & Co. and the I. M. Clark Grocery Co. in this state, Stone & Ordean at Duluth and the Chicago office of P. Lorillard & Co., for whom he was traveling at the time of his death. Deceased was a man of good parts and will be sincerely mourned by his friends.

New Departure!

We have added a complete line of

WRAPPING PAPER AND TWINE

to our jobbing business

We shall carry the best stock that is carried in Michigan.

We have engaged the services of A. O. Perry and Frank H. White to represent us on the road, and Frank D. Warren to represent us in the city.

We will be pleased to make quotations on anything in the line of

**Wrapping Paper,
Twine,
Flour Sacks,
Grocers' Bags,
Etc.**

And will give any mail orders our prompt attention.

EATON, LYON & CO.

"Would be Straight if They Had the Means."

Written for THE TRADESMAN.

While standing in a business office the other day, toasting my shins before the fire, the business head of the establishment stepped to the telephone, and the following dialogue ensued, the mute part of which is represented by blank lines, while the names I give in the audible part are fictitious:

"Hello, central!"

"Give me No. —, please."

"Hello, Findthemout & Co."

"What is the rating of Soap, Crackers & Co., Stumpburg, Upper Peninsular?"

"Is that so?"

"Well, they would be straight if they had the means, wouldn't they?"

"All right; thanks. Good bye." Ding-a-ling-a-ling.

Whether Findthemout & Co. assured the man of business that Soap, Crackers & Co. would be straight men if they had the means, or not, I cannot tell; but the little conversation over the wire gave birth to two thoughts which are worthy of passing notice: the possibility of a man being too poor to be straight or honest; and the great advantage the wholesalers have over the retailers in their organized system of shadowing and prying into the financial and moral standing of their customers.

As to the first thought involved in this communication, it is to be hoped that the gentleman referred to misspoke himself; but if he meant it, let us hope that the doctrine involved will never be promulgated. The rush for filthy lucre was never so great as at the present time. There is hardly anything that men will not do for the sake of gain, and if the idea should become prevalent, in these times when we are told that the world is so much better than it ever was—that a man could not be straight or honest without a plentiful supply of means—what a wild stampede there would be for boodle! What a wild, frantic scramble there would be for the shining ducats as the desire to become good, straight and honest would take possession of us, when we contemplated death, and after death the judgment! How the poor unfortunates who had failed to accumulate a sufficient amount of wealth to enable them to live straight, honorable lives, would dread the final reckoning!

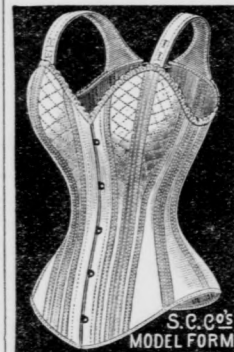
Under this new revelation, why would it not be the proper thing to organize a new system of missionary work, based upon principles involved in this new idea? There is, without a doubt, wealth enough in the country, if it was evenly distributed, to redeem and give every man, woman and child in the country a good send off on the "straight and narrow path." Indeed, according to this new theology, the anarchists are the most advanced thinkers of the times, for they would take the wealth of the country and distribute it equally, thereby converting the world with a simple diplomatic turn of the wrist.

The other thought referred to is a practical one, free of nonsense, and deserving of a little careful consideration. Every business man and retailer in the

country is shadowed, watched, pumped, pried into, reported, recorded and held up for inspection of all who are entitled to the same; and this system of espionage never ceases while the subject continues in business. If he gets into a corner and places a chattel mortgage on his stock, or meets with any little reverse which has a tendency to impair his paying capabilities, every wholesaler in the country is made aware of the fact and is enabled to govern himself accordingly. This is all right and necessary for the protection of the manufacturer and the wholesaler. They lose enough, as it is, in spite of the most careful watching, and without any system of the kind, they could not do business, as the risks would be so great that none would care to take them. All we claim is that the wholesalers have an advantage over the retailers in this respect. The B. M. A. was supposed to furnish this protection, but it departed this life before it arrived at maturity, and the retail fraternity never reaped the full benefit of the B. M. A. system made possible. It is a great pity that this great effort to harmonize, unite and protect the business interests of our State should have failed; but during its brief career, its members got a taste of the benefits which are made possible only through organization, and it is to be hoped that in the near future a convention will be called for the purpose of holding an inquest over the remains of the defunct M. B. M. A. and—if found to be dead—give it a decent burial, and then devise something to take its place. E. A. OWEN.

Use Tradesman or Superior Coupons.

Schilling Corset Co.'s



CORSETS

The Model Form.

Greatest Seller on Earth!



Dr. Schilling's FRENCH SHAPE "A" SCHILLING CORSET CO., Detroit, Mich. and Chicago, Ill.

Dry Goods Price Current.

Table listing various dry goods prices including Unbleached Cottons, Bleached Cottons, Canton Flannel, Carpet Warp, Dress Goods, Corsets, and Cotton Drill.

Table listing various goods prices including Demins, Gingham, Grain Bags, Threads, Knitting Cotton, Cambrics, Red Flannel, Mixed Flannel, Canvas and Padding, Docks, Waddings, Silesias, Sewing Silk, Hooks and Eyes, Cotton Tape, Safety Pins, Needles, Table Oil Cloth, Cotton Twines, and Plain OSNABURGS.

Michigan Tradesman

Official Organ of Michigan Business Men's Association.

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E. A. STOWE, Editor.

WEDNESDAY, NOVEMBER 18, 1891.

THE IRONY OF FATE.

While hundreds of thousands of people live in happy homes which owe their existence to "Land Bill" Allen's efforts, that poor old man, past 80 years of age, is taken from his own little hut to the poor house. It is the irony of fate that the author of the homestead law should find himself a pauper in his old age because he spent his fortune and the best years of his life to secure homes for others, and the people of the United States will be guilty of monstrous ingratitude if they let such a benefactor die a pauper. Until recently he had a mere hovel of a home at New Albany, Ind., but this was seized for debt, and when the neighbors tired of supporting him he was carried to the country infirmary, where he is at the present time. This is a case to melt a heart of stone and gives added strength to the oft-repeated statement to the effect that republics are ungrateful.

Fifty years ago the laborer worked more hours and harder for his pittance than the men of to-day dream of. He was poorer fed, poorer clad, and poorer housed. His wages were paid to him in money issued by banks in different states, each dollar of which was subject to a discount, or loss, as the banks frequently failed. Clothing was no cheaper than now. The only carpeted room in the house was the parlor and that had only a rag carpet. Sewing machines were unknown and there was no piano or organ to make the evenings at home pass pleasantly, and the only light was a tallow dip or whale oil lamp. Tea and coffee brought high prices and meat was used but sparingly. The best mechanics received only \$1.50 a day in the cities and less in country towns, and laborers could earn only 85 cents to \$1 per day.

The action of the Grand Rapids Savings Bank, in offering a series of cash prizes for the best essays on the subject of small savings by young people under eighteen years of age, entitles that institution to the commendation of every economist in the country. One of the first essentials a young person should understand is the value of small savings and the desirability of early acquiring the habit of living within an income, no matter how small that income may be. The generous offer of the Grand Rapids Savings Bank will do much to stimulate interest on this important subject and thus be the means of bringing the matter to the attention of many who might otherwise never give the theme a passing thought.

THE TRADESMAN has been solicited to endorse the candidacy of three different aspirants for appointment to the State

Board of Pharmacy, but fails to see wherein any effort on its part would in any way effect the result. The present incumbent of the gubernatorial chair gave the pharmacists of the State a slap in the face in his appointment of a year ago and there is no reason to base any hope of different treatment in the coming appointment. One thing the trade may as well understand first as last—Frank Wells will name the next member of the Board of Pharmacy just as surely as though his name was Winans instead of Wells and the successful candidate will be the man who "stands in" with "powers that be."

Two Shelby merchants announce the abandonment of the credit system on December 1—Rankin & Dewey and Shirts Bros. Both will use the coupon book system with regular customers who do not find it convenient to make actual cash exchanges with each transaction.

Clerks' Candidate for the Board of Pharmacy.

ST. IGNACE, Nov. 14—Though I have no figures to prove my assertion, I believe that a majority of the members of the Michigan State Pharmaceutical Association are drug clerks, and there is no doubt that a large majority of the registered pharmacists of this State are employes; therefore, I believe it right that this large class of men who help to support by their membership fees and registration dues both the State Association and the State Board should have a representative of their own on the State Board of Pharmacy, and with this end in view I would urge upon my fellow clerks to support Chas. A. Bugbee, of Cheboygan, for the vacancy about to occur. Mr. Bugbee is no stranger to a large number of druggists, his excellent service as Secretary of the State Association having brought him prominently before the profession, and those who know of his acquirements assure us that he is, professionally, eminently fitted for the position. With an united effort on the part of drug clerks, there should be no difficulty to prove to his Excellency, the Governor, that he would greatly please the profession by the appointment of Mr. Bugbee; and as our candidate is of the same political faith as the Governor, he may also please himself.

DRUG CLERK.

Recent Sales of Westinghouse Engines.

The following sales of Westinghouse engines have lately been made by Wallace Franklin, State agent for Westinghouse, Church, Kerr & Co.:

Two hundred horse power compound condensing engine, with 150 horse power patent water tube boiler, equipped with a Rooney mechanical stoker and smokeless furnace, to the Eldred Milling Co., Jackson.

Eighty horse power compound engine to the Commercial Milling Co., Detroit.

Two hundred horse power compound condensing engine to the Sheffield Velocipede & Car Co., Three Rivers.

Seventy-five horse power engine, with 66 horse power patent water tube boiler, to the Glazier-Strong Oil Stove Co., Chelsea.

Fifty horse power engine to the Commercial Electric Co., Detroit, to run the electric light plant owned by the city of St. Ignace.

Thirty-five horse power engine to Dodge Road Cart Co., Pontiac.

Ten horse power engine to the Fisher Electric Co., Detroit, for the Globe Oil Co., Toledo.

California has 2,675 of the giant trees still left, and one of these the largest is thirty-three feet in diameter.

The New Bank at Saginaw.

SAGINAW, Nov. 16.—The American Commercial and Savings Bank was ushered into existence Saturday by the election of the following officers:

President—Isaac Bearinger.

Vice President—Wm. L. Webber.

Cashier—W. G. Emerick.

There are 87 subscribers to the \$100,000 capital stock, the President and Vice-President each taking \$10,000. Hugo Wesener, the present efficient book-keeper of Sibley & Bearinger, will act in a similar capacity for the Bank, and it is probable that for a time at least, Mr. Emerick will act in a dual capacity as both Cashier and Teller, his ability and experience in the banking business standing him in good stead, both he and Mr. Wesener having been for years in Seligman's Bank of Commerce. The office now used by Sibley & Bearinger is being converted into a model banking office, complete in all details, and it is confidently expected that the new institution will open its doors for business about Dec. 1.

Country Callers.

Calls have been received at THE TRADESMAN office during the past week from the following gentlemen in trade:

W. H. Harrison, Harrisburg.

A. Giddings, Sand Lake.

Cowles & Fenner, Thompsonville.

A. B. McCall, Elsie.

Schantz & Co. Woodland.

B. H. Rose & Co., Springdale.

P. Hanson, Morley.

A Long Courtship.

Briggs—Did you hear about Miss Grosgrain? She has married a dry goods clerk. They met, he woo'd and won her and they were married.

Griggs—Why, when did this all happen?

Briggs—While she was waiting for the change.

One fault begets another; one crime makes another necessary.

MOSELEY BROS.,

- WHOLESALE -

Fruits Seeds, Beans and Produce.

26, 28, 30 & 32 OTTAWA ST.,

Grand Rapids, Mich.

W. H. DOWNS,

— JOBBERS OF —

Notions & Fancy Goods.

8 So. Ionia St., Grand Rapids, Michigan.

SPECIAL BARGAINS IN SPECIAL LINES TO CLOSE.

Heyman & Company,

Manufacturers of

Show Cases

Of Every Description.

WRITE FOR PRICES.

First-Class Work Only.

63 and 65 Canal St., - GRAND RAPIDS.

Voigt, Herpolsheimer & Co.,

WHOLESALE

Dry Goods, Carpets & Cloaks.

We Make a Specialty of Blankets,
Quilts & Live Geese Feathers.

Overalls of our own Manufacture.

Mackinaw Shirts and Lumbermen's
Socks.

Voigt, Herpolsheimer & Co.,

48, 50 and 52 Ottawa St.

GRAND RAPIDS, - - MICH.

Let us send You

A Few Rugs

Hassocks

Carpet Sweepers

Blacking Cases & Foot Rests

From which to make selections
for the Holiday Trade.

SMITH & SANFORD.

The Corner Grocery Crowd in Poketown Village.

POKETOWN, Nov. 12—Although Whiffleson & Spiggott have built up their own business and made the corner grocery what it is, yet the senior member of the firm, Jerry Whiffleson, with all his jolly, off-hand ways and manners, is a crank of the first order and everyone who does not trade with them knows it. Whiffleson—body, soul and breeches—is possessed of one idea, and that is, how to add one more cent to the profits of the corner grocery; and, therefore, your opinion of him depends altogether upon where you buy your groceries. If you trade at some other grocery, you will entertain the idea that Jerry Whiffleson is an unsocial, grouchy old crank, but if you drop your dimes into Jerry's till, you will find him social, jolly and as frolicsome as little Teddy O'Tool on his way to the circus.

For the first two months after I came to Poketown, I thought that Old Whiffleson was a two-legged off-shoot of some family of the grizzly bear. I had been introduced to him several different times at church socials, yet he never knew me, and when I ventured to speak to him on the street or in the postoffice, the only response I would get would be a slight grunt and a side glance which seemed to say, "Who the d— are you, and what are you doing for me, anyway?" But one day I chanced to call at the corner grocery for a package of tobacco which no other dealer in the village kept, and, strange to say, Jerry's memory returned to him like a flash. He extended his hand, called me *Brother Grizzle*, enquired all about my district school and gave me a most cordial invitation to call again. I went away feeling that I was "some pumpkins" and that Old Whiffleson was a jolly good fellow after all. I did not understand how it was until I read the article referred to in my first letter, and then it occurred to me that I was a crank myself, and the act of purchasing that package of tobacco removed the barrier, and exposed the "animal affinity" existing between two fellow cranks; and, as "birds of a feather will flock together," Jerry and I have been fast friends ever since. He calls me *Brother Grizzle*, and I buy my tobacco of him, and chew it, and smoke it during the long evenings by the big wood stove in the corner grocery. And when I come to think of it, every one of the regular members of the corner grocery crowd—that is, those who attend regularly every evening and assist in filling the ash-pail with tobacco juice—are cranks also.

The most prominent figure in the crowd, and a general all-around crank, is a dried-up, run-down-at-the-heel, fly-blown, and gone-to-seed old fellow by the name of Peterkin Swipes. Mr. Swipes had once lived on a nice little farm with a nice little wife and three nice little children. The little farm was well stocked and it was all his own. Peterkin was a very nice member of a nice little church, which he attended regularly with his family, and he took a leading and prominent part in all the nice little exercises of the church. But, alas! there came an evil day when the nice little head of Peterkin Swipes began to swell. Slowly but surely it became evident to the sorrow-stricken wife and family that Peterkin's little hat would soon be unable to encompass his rapidly expanding cranium. One day he plied Jimmy Dumps, the butcher, with hard cider until he could no longer see straight and then he sold him a cow for \$40 which was worth no more than \$30. That night Peterkin dreamed a dream. He dreamed that he was a bullfrog in an ash barrel, and was choking to death with the dust of his surroundings, while in the distance he could hear the happy, triumphant shouts of other frogs not half his size, as they sported about in the cool, clear waters of the pond. When he awoke in the morning, he told his wife that he was a frog and that it was a shame to destroy his usefulness and mar his beauty by crawling around in the dirt and dust of the earth, associating on a common level with warty toads and other vermin, while he might be cutting quite a figure and making some gigantic leaps, if he were only in the pond where

he belonged. So Peterkin sold off his stock and implements, and rented his farm, after mortgaging it for \$1,500 and deeding it over to his wife for safe keeping, and moved into Poketown and set himself up as a commission merchant and a dealer in provisions. One short year was all that was necessary to convince Peterkin Swipes that the bursting of his hatband was not caused by a healthy growth of his head, but by that malady, so common among farmers, known as "the big head." Poor Swipes! It only took one short year for him to fall through himself, financially, socially, and morally; and to put on a finishing touch to his experience, his wife concluded that she had no further use for Peterkin and so she retired to take care of her aged father who advanced money with which to redeem the mortgage on the farm. Peterkin became top-heavy, owing to the sudden increase in the size of his upper story, and he tumbled over and in that tumble he lost his farm; his home; his wife and family; his religion and his character and, therefore, the respect of his friends. Only one thing is left to him and that is Old Swipes, which consists principally of a huge mouth, a set of false teeth, a pair of cheek bones and a handful of grizzly hair.

Old Swipes' mouth is never idle. When not engaged in grinding out chin music or sucking an old corn-cob pipe, it is hawking and expectorating, boomerang-fashion, that is, you can't tell where it is going to land although aimed apparently at the box half filled with ashes which sits in the middle of the floor. Every village may not have its Peterkin Swipes, but I am personally acquainted with several of these characters who do not live in Poketown, and we are very glad of it, for one is quite sufficient for any village the size of Poketown.

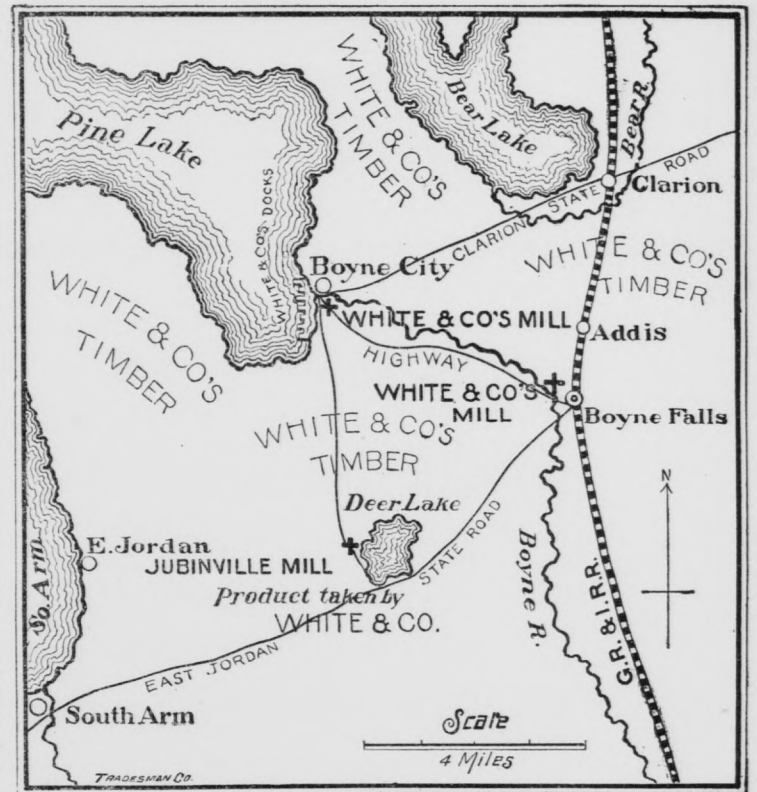
Mr. Whiffleson is a fire-eating republican and so is Old Swipes, and as Whiffleson, for the sake of policy, must bite his tongue and smother the fires which rise from the political volcano within him, he, no doubt, encourages the regular attendance of Old Swipes for the purpose of using him as a sort of cat's paw with which to scratch all members of the crowd who wander outside of the regular republican fold.

There is one member of the crowd to whom Old Swipes shows his false teeth every night, much to the delight of Jerry. This unfortunate individual's name is Vinegar Brown, and he appears to like it, for he is in his happiest mood when everybody is pitted against him. His mother named him Vinegar because he stuck up his nose at the first liquid meal offered him after commencing his journey of life, and, from that time to the present, he has stuck his nose up at every thing which has happened. As a crank, his one idea is "Everything is out of joint and the country and everything in it is going to the dogs." He claims to have been a Lincoln Republican, but when the party fell from grace he became a greenbacker. After memorizing the greenback catechism, including the little song about the bloated bondholders, he slid into the Democratic party on the free trade plank; but in a short time he rode out of it on the same plank and into the Prohibition party—his one idea at the time being, "Down with the cursed traffic." Once he succeeded in fooling the people and received the nomination from both the Democrats and Prohibitionists for Register of Deeds and was elected. This caused his head to swell badly, but he lived through it, and when his term expired, the people excused him. He failed to fool them the second time, so he came back to Poketown. He is now a People's party man and his motto is "Kill all existing institutions and organizations; compel the government to loan the farmers all the money they can spend at 2 per cent.; smother Jay Gould and other millionaires between feather ticks, and saw off with a crosscut saw the head of every national banker in the Union. Every village has its Vinegar Brown.

ICHABOD GRIZZLE.

A. S. McIntyre, the St. Louis druggist, is putting in a couple of weeks on a bear hunting expedition in the Northern part of the State.

W. H. WHITE & CO.,
Manufacturers of Hardwood Lumber,
BOYNE CITY, MICH.



We operate three mills with a capacity of 9,000,000 feet hardwood and 3,000,000 feet hemlock, as follows: Boyne City mill, 7,000,000; Boyne Falls mill, 3,000,000; Deer Lake mill, 2,000,000. Our facilities for shipment are unsurpassed, either by rail or water.

Scribner's Magazine.

An Exceptional Year.

The year 1891 has been marked by a greater advance than any similar period since the Magazine was established. Not only has the literary and artistic excellence been maintained and increased, but a corresponding gain has been made in the sale and influence of the Magazine. At the end of 1891 the circulation has risen to more than 140,000. It may justly be promised that the further improvements for the coming year will be proportionate to these largely increased opportunities.

For Next Year.

It is not possible to give, in a brief space, an account of all the features in preparation, but the material is deficient in neither importance nor range of subject. Among the subjects treated:

The Poor in the World's Great Cities.

It is proposed to publish a series of articles, upon a scale not before attempted, giving the results of special study and work among the poor of the great cities. The plan will include an account of the conditions of life in those cities (in many lands) where the results of research will be helpful for purposes of comparison as well as for their own intrinsic interest. While, from a scientific point of view, the articles will be a contribution of great importance, the treatment will be thoroughly popular, and the elaborate illustrations will serve to make the presentation of the subject vivid as well as picturesque.

Washington Allston.

UNPUBLISHED REMINISCENCES AND LETTERS of this foremost among early American painters. A number of illustrations will lend additional interest to the articles.

Important Moments.

The aim of this series of very short articles is to describe the signal occasions when some decisive event took place, or when some great experiment was first shown to be successful—such moments as that of the first use of the Atlantic cable, the first use of the telegraph and telephone, the first successful experiment with ether, the night of the Chicago fire, the scene at the moment of the vote on the impeachment of Andrew Johnson, etc., etc.

Out of Door Papers.

In the early spring will be begun a number of seasonable articles, among them being: SMALL COUNTRY PLACES, how to lay out and beautify them, by SAMUEL PARSONS, JR. FISHING LORE FROM AN ANGLER'S NOTE-BOOK, by DR. LEROY M. YALE. MOUNTAIN STATION LIFE IN NEW ZEALAND, by SIDNEY DICKINSON. RACING IN AUSTRALIA, by SIDNEY DICKINSON, with illustrations by BIRGE HARRISON. The illustrations are made from original material.

A full prospectus appears in the Holiday Number, now ready.

PRICE, 25 CENTS. \$3.00 A YEAR.

CHARLES SCRIBNER'S SONS, Pubs., 743 & 745 Broadway, New York.

Hazeltine & Perkins Drug Co.

WITH the last issue of "The Tradesman" we completed the publication of the forty fac simile letters from regular customers of our house, which we now propose to republish in book form, in the shape of a handsome souvenir for distribution among our trade as a New Year's Greeting. We are proud to receive such evidences of regard from our customers and shall strive to merit a continuance of their esteem and patronage.

It is, perhaps unnecessary to remark that our stock of staple drugs is now larger than ever before, while our line of druggists' sundries is unusually full and complete. Both lines are quite fully described in our recently issued Price List, which will be mailed to any druggist who failed to receive same, on application. We are always ready to quote prices to either present or prospective customers, as we are confident that the low ratio of expense on which we conduct our business enables us to sell closer to cost than any other reputable drug house in the country.

Hazeltine & Perkins Drug Co.

Wholesale Price Current.

Table with columns for 'Advanced—Ergot', 'Declined—Nitrate silver, chloral hydrate.', and 'TINCTURES'. It lists various commodities such as acids, oils, and medicines with their respective prices.

Get What You Ask For! --HINKLEY'S BONE LINIMENT-- FOR THIRTY-FOUR YEARS THE FAVORITE. Enclosed in White Wrappers and made by D. F. FOSTER, Saginaw, Mich.

Drugs & Medicines. State Board of Pharmacy. One Year—Stanley E. Parkhill, Owosso. Two Years—Jacob Jesson, Muskegon.

Michigan State Pharmaceutical Ass'n. President—H. G. Coleman, Kalamazoo. Vice-Presidents—S. E. Parkhill, Owosso; L. Pauley, St. Ignace; A. S. Parker, Detroit.

Grand Rapids Pharmaceutical Society. President, W. R. Jewett, Secretary, Frank H. Escott, Regular Meetings—First Wednesday evening of March, June, September and December.

Grand Rapids Drug Clerks' Association. President, F. D. Kipp; Secretary, W. C. Smith. Detroit Pharmaceutical Society. President, F. Rohnert; Secretary, J. P. Rheinfrank.

Muskegon Drug Clerks' Association. President, N. Miller; Secretary, A. T. Wheeler. Virtue of the Ash on a Cigar—A Neglected Weed—The Ten-Cent.

"Few people know how to smoke a cigar properly," said a tobacconist. "In fact, few people know anything at all about a cigar. Many imagine that in order to obtain all the flavor of a good cigar it is necessary to keep the tip absolutely free from ashes. As a result, they snap the cigar with their finger until the wrapper is broken and their Habana is useless. They destroy their cigar in the attempt to remove the very thing that preserves its flavor.

Got It for His Frankness. A man went into a Kansas drug store the other day. "Gimme some whisky," said he. "Sick?" asked the druggist. "Yep." "Sick a good deal nowadays, aren't you?" "Yep." "Had fever yesterday?" "Yep." "Chills day before?" "Yep." "What's the matter to-day?" "Well, um—er—to-day, I'm sick o' tryin' to think up things to be sick of."

Use Tradesman Coupon Books.

GROCERIES.

Winter Apples.

The winter apple crop is turning out heavier than was expected owing to the remarkably favorable weather in September and October. Quality and color are excellent, while the size and, therefore, the number of barrels is larger than seemed probable. This is especially true of the winter apple belt of Nova Scotia, New England and Central New York, but does not overcome the shortage in the commercial apple orchards of Ontario and Western New York. The export movement is heavy, being 425,000 barrels up to Nov. 1 against 97,473 barrels at the same date last year, and 151,545 barrels at the same date in 1889, including shipments from both Canada and the United States. Liverpool continues to take all sound red fruit quickly at good prices, \$2.50@3.40 per barrel. It costs about \$1 per barrel to get apples from our seaboard to that market and returns back again. The shipments so far have been mostly from New York, 209,576 barrels, Montreal 161,907, Halifax 16,749 Boston 37,500 barrels up to Nov. 1.

Organization of Council No. 29 at Flint.

DETOIT, Nov. 16—Your well-known regard for commercial travelers, as is evidenced by the frequent publication of articles of interest to them, as well as your kindly mention of their individual and associate interests, induces me to send you the following announcement: Flint stands near the head of the list of the thriving and enterprising interior cities of the State. Enrolled among its voting population are nearly one hundred commercial travelers, twenty-nine of whom responded to the bugle call of that prince of good fellows, D. C. Slaght, last Saturday night, to organize a council of the United Commercial Travelers, which was accomplished in due and proper form, concluding by the election of officers for the current year as follows:

- Senior Counselor—Albert Meyers.
- Junior Counselor—S. B. Haywood.
- Past Counselor—Geo. A. Nichols.
- Secretary—Dell C. Slaght.
- Treasurer—H. M. Sperry.
- Conductor—F. R. Street.
- Page—C. T. Perry.
- Sentinel—T. S. Eddington.

The event concluded with a banquet at the Hotel Bryant, which for arrangement and menu could not be excelled. As usual at all U. C. T. banquets, wine and intoxicants were conspicuous by their absence. M. J. MATTHEWS.

Card from Prof. Kedzie.

LANSING, Nov. 14—The people of Michigan ought to be thankful to the press of the State for calling their attention to the increase of danger to their persons and property by reason of the recent change in the legal test for kerosene. The change from the flash test to the burning test is equivalent to lowering the legal standard by 20 degrees F., or from 120 degrees F. flash test to 100 degrees F. This change was urged in the last Legislature on the ground that the public would get better light, have cheaper oil, and be as secure from accidents as under the old test.

The people will learn from their own experience whether the light is as good, the oil cheaper, and their persons and property as safe as under the flash test of 120 degrees F., which has been the legal standard for a dozen years. R. C. KEDZIE.

Kidney Cure Profits.

The corporation of H. H. Warner & Co., manufacturers of patent medicines, will distribute to shareholders here and in England dividends just declared of 8 per cent. on preferred and 20 per cent. on common stock.

Doings at Detroit.

DETOIT, Nov. 14.—One of the most completely equipped manufacturing establishments of the city is the factory of the Schilling Corset Co., on Abbott street. Nearly 300 girls are now employed in the various departments of the establishment.

No business house in the city can show a larger growth than that of Stanton, Morey & Co., which began business Oct. 1, 1872, under the style of Brewster & Stanton. This house now employs 325 girls and women in the manufacture of pants, overalls, jackets, etc., while eight men are kept on the road to dispose of the products of the factory.

H. B. Carhart & Co. are erecting a two-story brick building, 50x70 feet in dimensions, at the corner of Michigan avenue and Tenth street, which they expect to be able to occupy by Dec. 1 with their pants factory.

The mammoth building soon to be erected on the former location of the Battle of Atlanta will have a frontage of 120 feet on Bates street and 160 feet on Larned street. It will be occupied by three clothing houses—Jacob Brown & Co., Schloss, Adler & Co. and S. Simon & Co.

Jacob Brown & Co. have abandoned their Yankee notion department and will hereafter devote their entire attention to the remainder of their line.

Schloss, Adler & Co. have engaged Ed. Pike to represent them in Western Michigan. His engagement dates from Dec. 1.

A Market for Corn Husks.

About the latest discovery of value to Western farmers is the use of corn husks in making paper. They are said to make paper of an excellent quality. Hitherto husks have had no special value except as they were plowed under. Cattle and horses were not fond of them and ate them only on a pinch when they could not get other things. Now there will be a profitable market for them and also save buying so much paper in the East.

For the finest coffees in the world, high grade teas, spices, etc., see J. P. Visner, 304 North Ionia street, Grand Rapids, Mich., general representative for E. J. Gillies & Co., New York City.

CINSENC ROOT.

We pay the highest price for it. Address

PECK BROS., Wholesale Druggists GRAND RAPIDS.

Crockery & Glassware

LAMP BURNERS.	
No. 0 Sun	45
No. 1 " "	50
No. 2 " "	75
Tubular	75
LAMP CHIMNEYS.—Per box.	
6 doz. in box	
No. 0 Sun	1 75
No. 1 " "	1 88
No. 2 " "	2 70
First quality	
No. 0 Sun, crimp top	2 25
No. 1 " "	2 40
No. 2 " "	3 40
XXX Flint	
No. 0 Sun, crimp top	2 60
No. 1 " "	2 89
No. 2 " "	3 86
Pearl top	
No. 1 Sun, wrapped and labeled	3 70
No. 2 " "	4 70
No. 2 Hinge, " "	4 70
La Bastie	
No. 1 Sun, plain bulb, per doz.	1 25
No. 2 " "	1 50
No. 1 crimp, per doz.	1 35
No. 2 " "	1 60
LAMP WICKS.	
No. 0, per gross	23
No. 1, " "	28
No. 2, " "	38
No. 3, " "	75
Mammoth, per doz.	90
STONEWARE—AKRON.	
Butter Crocks, 1 and 2 gal	06
Jugs, 1/2 gal., per doz	06 1/2
" 1 " " "	75
" 2 " " "	90
" 3 " " "	1 80
Milk Pans, 1/2 gal., per doz. (glazed 75c)	60
" 1 " " "	72

POULTRY.

Local dealers pay as follows for dressed fowls: Spring chickens..... 2 @10
Fowl..... 7 @ 8
Turkeys..... 11 @12
Ducks..... 12 @13
Geese..... 11 @12

PRODUCE MARKET.

Apples—\$2.25 per bbl. for choice winter fruit. Beans—The market is a little stronger. Dealers now pay \$1.30@1.40 for unpicked and country picked and holding at \$1.05@1.15 for city picked pea or medium.
Butter—Choice dairy finds ready sale at 21@22c. Factory creamery is held at 23c.
Celery—20c per doz.
Cabbages—40c per doz.
Cider—Sweet, 10c per gal.
Cranberries—Fancy Cape Cod are held at per bbl. Jersey Bell and Cherries command \$7.50 per bbl.
Eggs—Dealers pay 20c for strictly fresh, holding at 22c. Cold storage and pickled are in fair demand at about 2c below fresh stock.
Evaporated Apples—The market is utterly featureless. Dealers buying grudgingly at 5 1/2@6c and holding at 7c.
Grapes—Nine-pound baskets sold at 25@30c for Concord and 40c for Delawares. California Tokay command \$2 per 4 basket crate.
Honey—The demand is strong but it is impossible to secure choice stock.
Onions—Dealers pay 50@60c and hold at 65@70c, extra fancy commanding about 30c.
Potatoes—Local handlers are paying 18@20c for choice stock, but are not at all anxious to purchase, even at that price.
Squash—Hubbard, 2c per lb.
Sweet Potatoes—\$2.50 per bbl. for choice Jersey stock.
Turnips—25c per bushel.

PROVISIONS.

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

PORK IN BARRELS.		
Mess, new	10 00	
Short cut	12 00	
Extra clear pig, short cut	14 00	
Extra clear, heavy		
Clear, fat back	13 75	
Boston clear, short cut	13 75	
Clear back, short cut	13 75	
Standard clear, short cut, best	14 00	
SAUSAGES—Fresh and Smoked.		
Pork Sausage	6 1/2	
Ham Sausage	9	
Tongue Sausage	9	
Frankfort Sausage	7 1/2	
Blood Sausage	5	
Bologna, straight	5	
Bologna, thick	5	
Head Cheese	5	
LARD—Kettle Rendered		
Tierces	8	
Tubs	8 1/2	
50 lb. Tins	8 1/2	
LARD. Family. Com. pound.		
Tierces	6	5 1/2
70 and 50 lb. Tubs	6 1/2	6
3 lb. Pails, 20 in a case	7	6 1/2
5 lb. Pails, 12 in a case	6 1/2	6 1/2
10 lb. Pails, 6 in a case	6 1/2	5 1/2
20 lb. Pails, 4 in a case	6 1/2	6 1/2
50 lb. Cans	6 1/2	6
BEEF IN BARRELS.		
Extra Mess, warranted 200 lbs	6 50	
Extra Mess, Chicago packing	6 50	
Boneless, rump butts	9 50	
SMOKED MEATS—Canned or Plain.		
Hams, average 20 lbs	9 1/2	
" " 16 lbs	9 1/2	
" " 12 to 14 lbs	10	
" picnic	7 1/2	
" best boneless	9 1/2	
Shoulders	6 1/2	
Breakfast Bacon, boneless	10	
Dried beef, ham prices	8	
Long Clears, heavy	7 1/2	
Briskets, medium	7 1/2	
" light	7 1/2	

FRESH MEATS.

Swift and Company quote as follows:
Beef, carcass 4 @ 5
" hind quarters 4 1/2 @ 6
" fore " 3 @ 3
" loins, No. 3 7 @ 7 1/2
" ribs 6 @ 7
" rounds 4 1/2 @ 5
" tongues 4 @ 5
Bologna 4 @ 5
Pork loins 2 @ 7 1/2
" shoulders 2 @ 5 1/2
Sausage, blood or head 2 @ 5
" liver 2 @ 5
" Frankfort 2 @ 7 1/2
Mutton 5 @ 5 1/2
Veal 5 1/2 @ 6

FISH and OYSTERS.

F. J. Dettenthaler quotes as follows:
FRESH FISH.
Whitefish..... 2 @ 8
Trout..... 2 @ 8
Halibut..... 20 @ 30
Cliscoes..... 2 @ 5
Flounders..... 2 @ 9
Bluefish..... 2 @ 12
Mackerel..... 2 @ 25
Cod..... 2 @ 12
California salmon..... 2 @ 20
OYSTERS—Bulk.
Standards, per gal..... 81 15
Selects, " "..... 1 75
OYSTERS—Cans.
Fairhaven Counts..... 2 @ 35
F. J. D. Selects..... 2 @ 30
Selects..... 2 @ 23
F. J. D..... 2 @ 23
Anchor..... 2 @ 20
Standards..... 2 @ 17
Favorites..... 2 @ 15
SHELL GOODS.
Oysters, per 100..... 1 25 @ 1 50
Clams, " "..... 75 @ 1 00

CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

STICK CANDY.		Bbls.	Palls.
Standard, per lb.	Full Weight.	6 1/2	7 1/2
" " H. H.		6 1/2	7 1/2
" " Twist		6 1/2	7 1/2
Boston Cream		9 1/2	8 1/2
Cut Loaf		7 1/2	8 1/2
Extra H. H.		7 1/2	8 1/2
MIXED CANDY.		Bbls.	Palls.
Standard	Full Weight.	6 1/2	7 1/2
Leader		6 1/2	7 1/2
Special		7	8
Royal		7	8
Nobby		7 1/2	8 1/2
Broken		7 1/2	8 1/2
English Rock		7 1/2	8 1/2
Conserves		7	8
Broken Taffy		7 1/2	8 1/2
Peanut Squares		9	10
Extra		10	10 1/2
French Creams		10 1/2	13 1/2
Valley Creams		10 1/2	13 1/2
FANCY—In bulk.		Bbls.	Palls.
Lozenges, plain	Full Weight.	10 1/2	11 1/2
" printed		11	12 1/2
Chocolate Drops		11	12 1/2
Chocolate Monumentals		14	14
Gum Drops		5	6 1/2
Moss Drops		8	9
Sour Drops		8 1/2	9 1/2
Imperials		10 1/2	11 1/2
FANCY—In 5 lb. boxes.		Per Box.	
Lemon Drops		55	
Sour Drops		55	
Peppermint Drops		65	
Chocolate Drops		70	
H. M. Chocolate Drops		90	
Gum Drops		40 @ 50	
Licorice Drops		1 00	
A. B. Licorice Drops		80	
Lozenges, plain		65	
" printed		70	
Imperials		65	
Molasses		75	
Cream Bar		60	
Molasses Bar		55	
Hand Made Creams		85 @ 95	
Plain Creams		80 @ 90	
Decorated Creams		1 00	
String Rock		70	
Burnt Almonds		1 00	
Wintergreen Berries		65	
CARAMELS.		Per Box.	
No. 1, wrapped, 2 lb. boxes		34	
No. 1, " 3 " "		51	
No. 2, " 2 " "		28	
No. 3, " 3 " "		42	
Stand up, 5 lb. boxes		1 10	
ORANGES.		Per Box.	
Floridas		3 75 @ 3 00	
LEMONS.		Per Box.	
Messina, choice, 360		@ 4 50	
" fancy, 360		@ 6 00	
" choice 360		@ 5 00	
" fancy 360		@ 6 50	
OTHER FOREIGN FRUITS.		Per Box.	
Pigs, fancy layers, 6 lb.		@ 15	
" " 10 lb.		@ 15	
" extra " 14 lb.		@ 18	
" " 20 lb.		@ 20	
Dates, Fard, 10-lb. box		@ 9	
" " 50-lb. "		@ 8	
" Persian, 50-lb. box		@ 7	
NUTS.		Per Box.	
Almonds, Tarragona		@ 16 1/2	
" Ivaca		@ 16	
" California		@ 15 1/2	
Brazils, new		7 1/2 @ 8	
Filberts		@ 11 1/2	
Walnuts, Grenoble		@ 14	
" Marbot		@ 10	
" Chili		@ 10	
Table Nuts, fancy		@ 14	
" choice		@ 12 1/2	
Pecans, Texas, H. P.		15 1/2 @ 17 1/2	
Cocanuts, full sacks		@ 4 00	
PEANUTS.		Per Box.	
Fancy, H. P., Suns		5 @ 5 1/2	
" " Roasted		7 @ 7 1/2	
Fancy, H. P., Flags		5 @ 5 1/2	
" " Roasted		7 @ 7 1/2	
Choice, H. P., Extras		@ 4 1/2	
" " Roasted		@ 6 1/2	
HIDES, PELTS and FURS.		Per Box.	
Perkins & Hess pay as follows:			
HIDES.			
Green		3 @ 4	
Part Cured		@ 4 1/2	
Full		@ 4 1/2	
Dry		5 @ 6	
Kips, green		3 @ 4	
" cured		@ 4 1/2	
Calfskins, green		4 @ 5	
" cured		5 @ 6	
Deacon skins		10 @ 30	
No. 2 hides 1/4 off.			
PELTS.			
Shearlings		10 @ 25	
Lams		20 @ 75	
WOOL.			
Washed		20 @ 30	
Unwashed		10 @ 20	
MISCELLANEOUS.			
Tallow		3 1/2 @ 4	
Grease butter		1 @ 2	
Switches		1 1/2 @ 2	
Ginseng		2 @ 2 50	

The Standard Oil Co. quotes as follows, in barrels, f. o. b. Grand Rapids:
W. W. Headlight, 150 fire test (old test) @ 8 1/2
Water White, " " @ 8
Michigan Test, " " @ 7 1/2
Naptha, " " @ 7 1/2
Gasoline, " " @ 8 1/2
Cylinder, " " @ 27
Engine, " " @ 21
Black, 25 to 30 deg @ 7 1/2

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OFFICIAL BANK EXAMINATIONS.

The gloom which began to overshadow Wall street a month ago, after the light weight operators, who jeered at my warnings of danger, had exhausted their resources in forcing a temporary rise of prices, and had to confess their mistake, has been deepened during the past week by the bankruptcy of the Maverick National Bank at Boston. It is not that the catastrophe itself has caused any extensive losses here, but it has compelled the solvent Boston banks to draw down their balances with our banks, and it has impaired general confidence by showing how an institution in good credit, apparently sound and doing an enormous business, may suddenly collapse and prove to be an empty shell. Above all, it has weakened people's faith in official bank examinations as a means of detecting hidden financial weaknesses, and as a guarantee of safety against mismanagement and fraud. Coming, as it did, so soon after similar failures of official examinations of the Ninth National Bank, the American Loan and Trust Company, the Keystone National Bank of Philadelphia, and the Kingston Savings Bank, it has excited suspicion as to the real condition of the thousands of other institutions which have likewise been officially certified to be in good condition, but which, it is now seen, may none the less be insolvent.

The United States Comptroller of the Currency has been severely criticised, and with some reason, for his remissness in allowing the Maverick Bank to go on and incur new obligations after it had been reported to him to be unworthy of credit. As in the similar case of the Keystone National Bank, he may have been influenced by a natural reluctance to precipitate the ruin of a tottering institution, so long as a chance remained of restoring it to soundness. Any precautionary measure which he might have taken would have been noised abroad, and thus would of itself have caused the crash it was intended to avert. Or, personal influence with his official superior may have been brought to bear on him, as it seems to have been in respect of the Keystone Bank, to stay his hand and delay his action. Whatever be the true explanation of it, his course has been shown by events to have been detrimental to the public interest.

I should be glad to use these two instances of the failure of Federal supervision to prevent loss to depositors by bank failures, as an argument in favor of the replacement of national banks by State banks under State guardianship, which, I am convinced, is destined to take place as soon as the extinguishment of the national debt shall put an end to the profitable issue of national bank currency, which now makes the national so much preferred to the State system. Unfortunately two of the other bank failures I have mentioned demonstrate that State officials are no more to be relied upon than those of the Federal Government, and that the inefficiency of the one class is about equal to that of the other. The American Loan and Trust Company had to put up its shutters because of insolvency only a few weeks after our State Bank Examiners had passed it as perfectly sound, and the Kingston Savings Bank went into the hands of a receiver in consequence of a robbery by its own officers, which had escaped detection by State

examination over and over again, and came to light only by accident. I may, indeed, justly claim that the State officials are not less efficient than those acting under Federal authority, but I must admit that they are not more so. A man is neither more nor less competent because he is sent from Albany instead of from Washington to investigate the condition of a financial institution, and the title he bears makes no difference in the value of his labors. Only the State examiners, who were deceived by the officers of the American Loan and Trust Company and of the Kingston Savings Bank, are not, like the United States Comptroller of the Currency, charged with willful violation of their duty, and in that respect stand better in public esteem.

Aside from bad faith and the suppression of damaging discoveries, I think official bank examiners are not always to be blamed because they fail to announce the impending insolvency of an institution. In most cases its collapse is due to the blunders or to the frauds of its active managers, and they use every art to conceal its true condition and to make a good showing of its affairs. How easily this can be done anyone familiar with the banking business knows full well. An official examiner is not usually a man of universal information, and cannot be expected to know the exact value of every note or acceptance, every bond, and every kind of stock in existence. If the investments and the collaterals submitted to him as the assets of the concern he is examining are good on their face and bear no features which arouse suspicions, he must necessarily approve them. An investigating committee of experienced bank officers, such as the Clearing House occasionally appoints, may, indeed, if they will take the time and trouble, go over a bank's portfolios and envelopes, and arrive at something like a correct estimate of the character of their contents. Yet, when this was done the other day in Boston with the Maverick Bank, its President protested most energetically that the committee came to its unfavorable conclusion in the most rough and ready way, and failed to do his bank justice. He said that they called everything bad which they did not know to be good, and then knocked 20 per cent. off the face of the remainder to allow for possible depreciation. They could safely act thus, because they were not responsible to anybody but themselves for the consequences, but if official examiners were to pursue the same course they would not long be permitted to retain their places.

The way in which writers for the press and many people in conversation discuss this subject betrays an ignorance in regard to it which is not surprising, and yet is very amusing. They assume that any man able to add up a column of figures can go into a bank or a trust company and determine its condition from a mere inspection of its books and records. They forget the familiar fact that figures can be made to prove anything, and that, especially, they can be made to prove solvency when it is in the interest to do so of those who manipulate them. A balance on the right side can always be created by exaggerating the items on that side and diminishing those on the opposite side. Over and over again have instances occurred where such false balances have been carried along for years

by defaulting cashiers, tellers and book-keepers without detection by directors, or even by presidents. Some thirty or forty years ago, the City Bank, when Mr. Moses Taylor was its President, was robbed of about \$400,000 by a dishonest receiving teller, and he was not found out until months afterward. Talking upon the subject with one of the directors of the bank, who was a personal friend of mine, I asked how the culprit managed to conceal so long the abstraction of so large a sum. The explanation was very simple. The bank's aggregate deposits amounted to millions, and its daily deposits were many hundreds of thousands of dollars. The thief took his plunder out of the deposits as they came in, and delayed to enter them on the bank's books until the next day, when fresh deposits had filled the vacuum. The dealers' pass books, if they had all been called in at once and written up, would have revealed the defalcation, but, as everyone knows, this is never done unless the bank is going into liquidation. The suppressed entries in the bank's own books being equal in amount to the money abstracted, the bank's cash was always right, and thus nothing was suspected to be wrong. How the exposure came about finally I do not exactly remember, but it was not by anything shown on the bank's books. If, now, so shrewd and sharp-sighted a man as Mr. Taylor could be thus hoodwinked, what chance has a mere accountant, who can be hired for a salary of a few hundred a year? The City Bank fortunately pulled through, and soon made up its loss in this instance, but, supposing it had been forced by it into bankruptcy, could an official examiner, who had certified to its soundness shortly before, have been justly condemned as inefficient?

The methods of covering up losses and pecculations are numberless, and, as experience proves, they have been employed with great success. Dummy packages of currency, empty envelopes with endorsements on them of imaginary contents, forged or bogus notes and acceptances, handsomely printed but worthless bonds and stock certificates, false debits against solvent customers, and omitted debits against those who are insolvent, all these devices have one after another been detected and exposed, and yet continue to be used. Not only corporations, but private firms may thus be depleted until they are insolvent without anybody's knowing it. One firm, I have heard lately, was robbed of some \$300,000 by a dishonest salesman working in collusion with a dishonest book-keeper. He sold goods and collected the proceeds, and as the transactions were not recorded he and the bookkeeper divided the money with impunity between them.

The upshot of the whole matter is that official examinations cannot be relied on absolutely to protect either the creditors or the stockholders of corporations against improvident or dishonest management. Still, they are useful to the extent that the fear of them keeps rogues of only ordinary skill in check, and compels those who are extraordinarily skillful to resort to very troublesome methods to conceal their misdeeds. On this account they are to be reckoned useful, and may be maintained as a safeguard, not, indeed, perfect, but good as far as it goes.

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Fancy Goods

Will be ready September 10th I will pay every merchant handling this line of goods to examine our samples.

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H. M. REYNOLDS & SON,
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And dealers in Tanned Felt, Building Paper, Pitch, Coal Tar, Asphaltum, Rosin, Mineral Wool, Etc.

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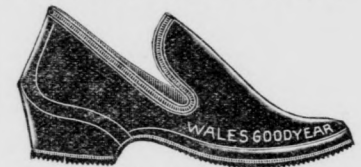
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Write for Prices.

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D. A. DUBETT, Vice-President.

H. W. NASH, Cashier

CAPITAL, - - - \$300,000.

Transacts a general banking business.

Makes a Specialty of Collections, Accounts
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Of Ledgers and Journals bound with the
Philadelphia Pat. Flat opening back.
The Strongest Blank Book Ever Made.



GRAND RAPIDS, MICH

THE GROCER'S TYPEWRITER.
Written for THE TRADESMAN.

The grocer had decided to invest in a typewriter, and the crowd which habitually frequented his establishment on winter evenings had been anxiously awaiting the arrival of the machine. It was to be the first of the sort at Elm Flats, and great was the curiosity concerning it.

Mr. Stebbins had exhibited specimens of typewritten matter executed on machines of the same make and had excited considerable wonderment thereby. The prevailing idea seemed to be that a typewriter was an arrangement something like a printer's case and that the operator chose the desired type, dabbed it on an ink pad and then stamped it on the paper at the given point. This impression received a set-back, however, when Mr. Stebbins showed up a picture of the instrument, and it was then and there decided that the types were fastened to the lower ends of the keys and that these letters punched directly down upon the sheet to be printed.

Stebbins thought in a general way that there might be some mistake about this; but, as he had no very clear ideas concerning it, he did what many another man had done before him—he looked very wise and said very little.

At length the machine arrived, and a large concourse of loafers was present to witness the opening ceremonies. The box which contained the instrument was decorated with an unusually large number of warning legends, of which "This side up," "Glass," "Handle Carefully," "Take out these screws," and "Open with extreme caution" were, perhaps, the most prominent.

Those present viewed the package with becoming and satisfactory signs of awe, so, at length, after being urged to "Open her up," Stebbins approached, armed with a letter of instructions in one hand and a screwdriver in the other, while the crowd pushed excitedly forward and held its breath in suspense.

With painful and ostentatious care the screws were slowly removed, the instructions being frequently consulted the while, and impatient importunities to hasten were answered by Stebbins with such old saws as: "Make haste slowly," and "The longest way around is the shortest way across."

At last, the cover of the box came off, and out tumbled a wad of excelsior and a few pieces old of newspapers. Jake Hodges grabbed a handful of the packing that protruded from the box, and yanked it out. In so doing the bell ringer was

touched, and a little tinkling sound ensued.

"Great Jeewhillikens!" he howled, as he danced away from its vicinity. "The thing's alive. Do it bite?"

But at last the machine was unpacked and brought to light in all its grandeur of black varnish and gold trimmings. For a few moments it was an object of deep and almost sacred regard. Then the oldest inhabitant stepped slowly forward, peered curiously all around the instrument, touched the keys gingerly with his palsied hands, and finally asked in a peevish tone:

"Waal, Stebbins, whair be the crank?"

"What crank?"

"Why, the crank tew turn the bloody thing 'ith, in course."

"Why, there hain't no crank," replied Stebbins, with ungrammatical asperity.

"No crank?" repeated the oldest, in unaffected dismay. "No-o cr-a-a-ank? Hain't the' raiilly n-o c-r-a-n-k?"

"No, of course not."

"Waal, by gum!" And the old man's exclamation carried with it the idea of

blasted hopes, and withered aspirations, and the moaning of bleak winds through winter's leafless boughs. Then he moved his bowed head slowly from side to side for a few moments, and faintly murmured: "T-h-e w-a-'n-'t n-o c-r-a-n-k." But, struck suddenly with a thought, he exclaimed: "Ef the' hain't no crank, Stebbins, then where the glittering brick bats d'ye git your paower?"

"Don't need any. Goes without."

"No paower!" pause, "and no crank!" another pause. "Wall, by whang! I've lived inter this yer scrabble juggered ole taown fer more'n thirty years, an' bung my turnips ef this hain't the fust mersheen I ever seed that didn't take sompen er ruther ter run it. I'm goin' home, en ef enny o' yaou kids don't see nothin' o' me fer th' nex' fo't ni't, ye jes' wanter call'ate 't the yarth's taken a spurt ahead o' yer Uncle Dan'l, an' 't one more played out oc-to-ge-na-ri-an hath crawled inter his last sad restin' place, an' hauled the hole in arter him. A-joo."

"Don't you intend to start her a goin', Squire?" asked Jake, after the ripple of mirth caused by the foregoing speech had subsided. "Speed her up a little and show off some of her good p'int's."

Stebbins was rather fearful to make the initial trial of the machine in public; but, being thus adjured, he inserted a piece of paper between the rollers of the instrument, carefully following direc-

tions, and when he was quite sure that all was right, he struck the letter "s." Then he lifted the carriage to note results, and the panting crowd surged around him with expectant faces and staring eyes. And when a chorus of Oh's and Ah's greeted his ears, he knew that the result was regarded as a success, and that his machine had made the hit of the season at Elm Flats. Henceforth the butcher could not gloat over him from his new buggy, and the bicycle of the opposing grocer would win for its owner but a passing glance.

At that memorable moment the value of the Stebbins typewriter was beyond estimate.

"Write something," suggested the ever irrepressible Jake; and the Squire, with that vanity common to mankind, finished the word which he had begun when he inscribed the initial "s." Show me the man who did not celebrate the purchase of his first typewriter by printing his own name with it at the earliest opportunity, and I will show you a man with a family scandal; I will point out to you a man who will rob his neighbor's chicken roost, and I will lay the finger of scorn upon one who is dyed deeper with the dark stains of crime and depravity than the average tramp printer. Stebbins wrote his name.

The result was fairly successful. To be sure, some of the letters did not show up very well, while others punched through the paper to an alarming extent, and then the word was not capitalized; but these were matters which could be mended in time with practice, and Stebbins smiled self-complacently at his work, and, glancing proudly at his guests, read in their faces the admiration and astonishment which were his due.

But Jake was still unsatisfied.

"Write something else," said he, "and put in the capitals and all the funny marks. I wanter see how she spells."

As Stebbins was beginning to gain confidence in himself and his machine, he settled down to business and boldly struck out on the following:

"WHEn inTheco UrSS of HUMaN events ITBecom's NeDssa4y FORone pePLE (3 583\$ 523@ 59 913 349@@9; giVE us Arest."

Mr. Stebbins, becoming somewhat nervous in his slow search for the proper letters on a keyboard with which he was unfamiliar, had inadvertently latched the wrong shift key. There was subdued mirth when the operator lifted the carriage and exposed the results of his work; but the Elm Flatters went home

well pleased with their evening's entertainment, and thoroughly imbued with the idea that the typewriter is, indeed, a great invention. GEO. L. THURSTON.

A GREAT MAGAZINE.

The Century's Programme in 1892--A New "Life of Columbus"--Articles for Farmers, Etc.

That great American periodical, *The Century*, is going to outdo its own unrivaled record in its programme for 1892, and as many of its new features begin with the November number, new readers should commence with that issue.

In this number are the opening chapters of

"THE NAULAHKA,"

a novel by Rudyard Kipling, the famous author of "Plain Tales from the Hills," written in collaboration with an American writer, Wolcott Balestier. It is the story of a young man and a young woman from a "booming" Colorado town, who go to India, he in search of a wonderful jeweled necklace, called "the Naulahka" (from which the story takes its name), and she as a physiscian to women. The novel describes their remarkable adventures at the court of an Indian maharajah. Besides this, *The Century* will print three other novels during the year, and a great number of short stories by the best American story-writers.

The well-known humorist Edgar W. Nye ("Bill Nye") is to write a series of amusing sketches which he calls his "autobiographies," the first one of which, "The Autobiography of a Justice of the Peace," is in November. This number also contains a valuable and suggestive article on "The Food-Supply of the Future," which every farmer should read, to be followed by a number of others

OF GREAT PRACTICAL VALUE TO FARMERS,

treating especially of the relations of the Government to the farmer, what it is doing and what it should do. The series will include contributions from officers of the Department of Agriculture, and other well-known men will discuss "The Farmer's Discontent," "Co-operation," etc., etc.

A celebrated Spanish writer is to furnish a "Life of Columbus," which will be brilliantly illustrated, and the publishers of *The Century* have arranged with the managers of the World's Fair to print articles on the buildings, etc.

One of the novels to appear in 1892 is

A STORY OF NEW YORK LIFE

by the author of "The Anglomaniacs," and the magazine will contain a great deal about the metropolit during the year among other things a series of articles on "The Jews in New York." In November is an illustrated description of "The Players' Club," founded by Edwin Booth, and one of the splendidly illustrated Christmas (December) number is an article on "The Bowery."

To get *The Century* send yearly subscription price (\$4.00) to The Century Co., Union Square, New York, N. Y.

Use Tradesman Coupon Books.

Don't Overlook the Fact That

FERMENTUM,

IS THE ONLY RELIABLE COMPRESSED YEAST.

AND THAT

L. WINTERNITZ, 106 Kent St., Grand Rapids, Mich.

Is State Agent for same. Local agents wanted in every city and town where our Yeast is not yet represented. For samples and terms address as above.

THE MICHIGAN TRADESMAN.

The Recent Decision on Price-Regulating Combinations.

Written for THE TRADESMAN.

All honor to McGrath, Morse and Champlin, of the Michigan Supreme Court, for the high judicial grounds taken in rendering the decision in Daniel and Edwin Lovejoy vs. Jacob Michaels! This decision establishes a precedent for the future guidance of all commercial trusts, organizations and combinations in the matter of fixing and maintaining prices. This important and heretofore open question as to whether tradesmen have a lawful right to combine and establish prices for their mutual protection and benefit has been negatively decided by our Supreme Court and its legality is, therefore, no longer debatable. The writer has always entertained the opinion that any organized effort to fix and maintain prices was unlawful, as being opposed to public policy; and, while serving a subordinate B. M. A. as its president, he discouraged and opposed every move on the part of its members which pointed in the direction of fixing prices. Some of our grocer members were very desirous of springing the matter on our Association and never seemed to feel just satisfied because their wishes were not acted upon. The members who demanded action of this kind were small, weak dealers, and, lacking the necessary capital, or business qualifications, they felt the need of protection of this kind to save them from the ruinous competition which the superior advantages possessed by their rivals made possible. Competition, in these times, is fierce and bitter, yet it is now, as it always has been, the life of trade. "The survival of the fittest" is a law of nature, and, like all natural laws, it cannot be repealed or amended, and every attempt to neutralize its free and untrammelled action but adds to the burdens of human existence. The prices of all supplies which are required for the sustenance of the people should be subject at all times to the free action of the great law of supply and demand, and any agency brought to bear which tends to interfere with free, open, healthy competition, or to prevent the complete operation of the law of supply and demand, is subversive of the best interests of humanity and opposed to public policy. The state, therefore, has a duty to perform in throttling these unlawful agencies before they take root and secure privileges which would, in time, develop into vested rights.

Judges Grant and Long held the opinion that a combination to establish prices was not unlawful unless the prices established should prove to be unreasonable and exorbitant. This is a dangerous doctrine and our prosperous State is to be congratulated that it did not prevail in her court of last resort. What tribunal would be able to decide whether the price fixed by any certain trust or combination was exorbitant or not? Does it not seem perfectly clear to the mind of every reader of THE TRADESMAN that, whereas, the price of any certain article must depend upon the cost of production; and, whereas, the cost of production depends to a considerable extent upon the efficiency of the skill and the amount of capital thrown into the business—it would, therefore, simply be impossible to establish a price which would be reasonable and fair all around? Fix it where it would be fair and reasonable for the members of the combination who are operating (through a lack of skill, capital, etc.) at a disadvantage, and it is self evident that the big fish in the puddle would be receiving exorbitant prices. On the other hand, fix it at a reasonable margin of profit for the large concerns, and the little fish would be compelled to play the Jonah act.

The labor trusts and combinations make the same blunder and show the same unnatural short-sightedness when they undertake to establish and maintain the price of wages. Two great wrongs are committed by the labor union trust—first, employers are forced to pay incompetent men more than they can earn; secondly, skilled and competent labor does not receive what it is entitled to. The labor union combines for the purpose of establishing and maintaining prices, as applied to labor; and, in effect, it interferes with the law of supply and demand and opposes public policy. It is just as unlawful as any other combination created for the purpose of regulating prices and ought to be branded accordingly, which will be the case, no doubt, when the first test case is carried to the Supreme Court.

A precedent has been established, at a time when most needed, which will have a tendency to check the greed and curtail the swineishness of the rapidly increasing trusts, unions and other unlawful combinations. E. A. OWEN.

bination was exorbitant or not? Does it not seem perfectly clear to the mind of every reader of THE TRADESMAN that, whereas, the price of any certain article must depend upon the cost of production; and, whereas, the cost of production depends to a considerable extent upon the efficiency of the skill and the amount of capital thrown into the business—it would, therefore, simply be impossible to establish a price which would be reasonable and fair all around? Fix it where it would be fair and reasonable for the members of the combination who are operating (through a lack of skill, capital, etc.) at a disadvantage, and it is self evident that the big fish in the puddle would be receiving exorbitant prices. On the other hand, fix it at a reasonable margin of profit for the large concerns, and the little fish would be compelled to play the Jonah act.

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The Drug Market.

Opium is scarce and firm in price. Morphia is unchanged. Quinine is steady. Nitrate silver has declined. Chloral hydrate in lower. Ergot has advanced.



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

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

Grand Rapids & Indiana.

Schedule in effect September 10, 1891.

TRAINS GOING NORTH.		Arrive From Leave going	
South.	North.	South.	North.
For Saginaw & Traverse City..	5:15 a m	7:05 a m	
For Traverse City & Mackinaw	9:20 a m	11:30 a m	
For Saginaw and Cadillac.....	2:15 p m	4:30 p m	
For Potosky & Mackinaw.....	8:50 p m	10:30 p m	
Train arriving at 9:20 daily; all other trains daily except Sunday.			
TRAINS GOING SOUTH.		Arrive From Leave going	
North.	South.	North.	South.
For Cincinnati.....	6:20 a m	7:00 a m	
For Kalamazoo and Chicago....	10:30 a m	10:30 a m	
For Fort Wayne and the East..	11:50 a m	2:00 p m	
For Cincinnati.....	5:30 p m	6:00 p m	
For Chicago.....	10:40 p m	11:05 p m	
From Saginaw.....	10:40 p m		
Trains leaving at 6:00 p. m. and 11:05 p. m. run daily; all other trains daily except Sunday.			

Muskegon, Grand Rapids & Indiana.	
For Muskegon—Leave.	From Muskegon—Arrive.
7:00 a m	10:10 a m
11:25 a m	4:55 p m
5:40 p m	9:00 p m

SLEEPING & PARLOR CAR SERVICE.

NORTH--7:05 a m train.—Parlor chair car G'd Rapids to Traverse City.	
11:30 a m train.—Parlor chair car G'd Rapids to Potosky and Mackinaw.	
10:30 p m train.—Sleeping car Grand Rapids to Potosky and Mackinaw.	
SOUTH--7:00 a m train.—Parlor chair car Grand Rapids to Cincinnati.	
10:30 a m train.—Wagner Parlor Car Grand Rapids to Chicago.	
6:00 p m train.—Wagner Sleeping Car Grand Rapids to Cincinnati.	
11:05 p m train.—Wagner Sleeping Car Grand Rapids to Chicago.	

Chicago via G. R. & I. R. R.			
Lv Grand Rapids	10:30 a m	2:00 p m	11:05 p m
Arr Chicago	2:55 p m	9:00 p m	6:50 a m
10:30 a m train through Wagner Parlor Car.			
11:05 p m train daily, through Wagner Sleeping Car.			
Lv Chicago	7:05 a m	3:10 p m	10:10 p m
Arr Grand Rapids	2:15 p m	8:50 p m	5:15 a m
3:10 p m through Wagner Parlor Car.			
10:10 p m train daily, through Wagner Sleeping Car.			

Through tickets and full information can be had by calling upon A. Almquist, ticket agent at Union Station, or George W. Munson, Union Ticket Agent, 67 Monroe street, Grand Rapids, Mich.

C. L. LOCKWOOD,
General Passenger and Ticket Agent.

Grand Rapids Electrotype Co.,
ELECTROTYPERS
—AND—
STEREOTYPERS
6 and 8 Erie St., GRAND RAPIDS.

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

MICHIGAN CENTRAL

"The Niagara Falls Route."

DEPART.		ARRIVE	
Detroit Express.....	7:00 a m	10:00 p m	
Mixed.....	6:40 a m	4:30 p m	
Day Express.....	1:20 p m	10:00 a m	
*Atlantic & Pacific Express.....	10:30 p m	6:00 a m	
New York Express.....	5:40 p m	12:40 p m	
*Daily.			
All other daily except Sunday.			
Sleeping cars run on Atlantic and Pacific Express trains to and from Detroit.			
Parlor cars run on Day Express and Grand Rapids Express to and from Detroit.			
FRED M. BIGGS, Gen'l Agent, 85 Monroe St.			
GEO. W. MUNSON, Union Ticket Office, 67 Monroe St.			
O. W. RUGGLES G. P. & T. Agent, Chicago.			

DETROIT GRAND HAVEN AND MILWAUKEE RAILWAY

NOW IN EFFECT.

EASTWARD.				
Trains Leave	+No. 14	+No. 16	+No. 18	*No. 28
G'd Rapids, Lv	6:50am	1:20am	3:45pm	10:55pm
Ionia.....Ar	7:45am	11:25am	4:52pm	12:37am
St. Johns.....Ar	8:25am	12:17am	5:40pm	1:55am
E. Saginaw.....Ar	9:15am	1:20pm	6:40pm	3:15am
Owosso.....Ar	11:00am	3:00pm	8:40pm	8:45am
Bay City.....Ar	11:50am	3:45pm	9:20pm	7:00am
Flint.....Ar	11:10am	3:40pm	8:00pm	5:40am
Pt. Huron.....Ar	3:05pm	6:00pm	10:30pm	7:35am
Pontiac.....Ar	10:57am	3:05pm	8:55pm	5:50am
Detroit.....Ar	11:55am	4:05pm	9:50pm	7:00am

WESTWARD.				
Trains Leave	*No. 81	+No. 11	+No. 13	
G'd Rapids, Lv	7:05am	1:00pm	5:10pm	
G'd Haven, Ar	8:50am	2:15pm	6:15pm	
Milwaukee Str				
Chicago Str				

*Daily. †Daily except Sunday.
Trains arrive from the east, 6:40 a. m., 12:50 p. m., 5:00 p. m. and 10:25 p. m.
Trains arrive from the west, 10:10 a. m., 3:25 p. m. and 9:50 p. m.
Eastward—No. 14 has Wagner Parlor Buffet car. No. 18 Chair Car. No. 82 Wagner Sleeper.
Westward—No. 81 Wagner Sleeper. No. 11 Chair Car. No. 15 Wagner Parlor Buffetcar.
JOHN W. LOUD, Traffic Manager.
BEN FLETCHER, Trav. Pass. Agent.
JAS. CAMPBELL, City Ticket Agent.
23 Monroe Street.

CHICAGO & WEST MICHIGAN RY.

NOV. 15, 1891.

DEPART FOR	A. M.	P. M.	P. M.	P. M.
Chicago.....	9:00	12:05	*11:35	
Indianapolis.....	9:00	12:05	*11:35	
Benton Harbor.....	9:00	12:05	*11:35	
St. Joseph.....	9:00	12:05	*11:35	
Traverse City.....	7:35	5:17		
Muskegon.....	9:00	1:05	5:30	8:30
Manistee.....	7:35	5:17		
Ludington.....	7:35	5:17		
Big Rapids.....	7:35	5:17		

*Daily. †Except Saturday. Other trains week only.
9:00 A. M. has through chair car to Chicago. No extra charge for seats.
12:05 P. M. runs through to Chicago solid with Wagner buffet car; sea s 50 cts.
5:17 P. M. has through free chair car to Manistee, via M. & N. E. R. R.
11:35 P. M. is solid train with Wagner palace sleeping car through to Chicago, and sleeper to Indianapolis via Benton Harbor.

DETROIT, Lansing & Northern R R

NOV. 15, 1891.

DEPART FOR	A. M.	P. M.	P. M.
Detroit.....	7:15	*1:00	5:45
Lansing.....	7:15	*1:00	5:45
Howell.....	7:15	*1:00	5:45
Lowell.....	7:15	*1:00	5:45
Alma.....	7:05	4:15	
St. Louis.....	7:05	4:15	
Saginaw City.....	7:05	4:15	

7:15 A. M. runs through to Detroit with parlor car; seats 25 cents.
1:00 P. M. Has through Parlor car to Detroit. Seats, 25 cents.
5:45 P. M. runs through to Detroit with parlor car, seats 25 cents.
7:05 A. M. has parlor car to Saginaw, seats 25 cents.

For tickets and information apply at Union Ticket Office, 67 Monroe street, or Union station, GEO. DEHAVEN, Gen. Pass'r Agt.

Toledo, Ann Arbor & North Michigan Railway.

In connection with the Detroit, Lansing & Northern or Detroit, Grand Haven & Milwaukee offers a route making the best time between Grand Rapids and Toledo.
VIA D., L. & N.
Lv. Grand Rapids at.....7:25 a. m. and 6:25 p. m.
Ar. Toledo at.....1:10 p. m. and 11:00 p. m.
VIA D., G. H. & M.
Lv. Grand Rapids at.....6:50 a. m. and 3:45 p. m.
Ar. Toledo at.....1:10 p. m. and 11:00 p. m.
Return connections equally as good.
W. H. BENNETT, General Pass. Agent,
Toledo, Ohio.

N. Steketee & Sons

WHOLESALE DRY GOODS.

81 and 83 Monroe St.
10, 12, 14, 16 and 18 Fountain St.

See Monday's and Saturday's Detroit Evening News for further Particulars.

\$100 GIVEN AWAY

To the Smokers of the
PRINCE RUDOLPH CIGARS.

To the person guessing the nearest to the number of Imps that will appear in a series of cuts in the Evening News, cuts not to exceed 100, 1st Cash Prize, \$50; 2d, \$25; 3d, 15; 4th, \$10. Guess slips to be had with every 25c. worth of PRINCE RUDOLPH CIGARS. Sold Everywhere. Up to date there has been published 28 cuts, with a total of 303 Imps.

MANUFACTURED BY
ALEX. GORDON, Detroit, Mich.
DANIEL LYNCH, Grand Rapids, Mich., Wholesale Agt.

ANYTHING

That will help a man in his business ought to be of vital importance to him. Many a successful merchant has found when

TOO LATE

That he has allowed his money to leak away.

-Money- Won't take care of itself.

And the quicker you tumble to the fact that the old way of keeping it is *not good enough*, the more of it you will have to count up.

If you wish to stop all the leaks incident to the mercantile business, adopt one of the

Coupon Systems

Manufactured in our establishment—"Tradesman," "Superior" or "Universal"—and put your business on a cash basis.

For Samples and Price List, address

THE TRADESMAN COMPANY

GRAND RAPIDS, MICH.

Bolts Wanted!

I want 500 to 1,000 cords of Poplar Excelsior Bolts, 18, 36 and 54 inches long.

I also want Basswood Bolts, same lengths as above. For particulars address

J. W. FOX, Grand Rapids, Mich.

Grand Rapids Storage & Transfer Co., Limited.

Winter St., between Shawmut Ave. and W. Fulton St.,

GRAND RAPIDS, MICH.

General Warehousemen and Transfer Agents.

COLD STORAGE FOR BUTTER, EGGS, CHEESE, FRUITS, AND ALL KINDS OF PERISHABLES.

Dealers and Jobbers in Mowers, Binders Twine, Threshers, Engines, Straw Stackers, Drills, Rakes, Tedders, Cultivators, Plows, Pumps, Carts, Wagons, Buggies, Wind Mills and Machine and Plow repairs, Etc.

Telephone No. 945.

J. Y. F. BLAKE, Sup't.

Delectable!

We have made arrangements whereby we have secured the exclusive sale in Michigan of the famous

Cherrystone Oysters

which have never before been sold in the State. On account of their superior quality and delicious flavor they were, heretofore, invariably eaten by epicures in the East, but we, ever on the alert to place the best before our patrons, beg to assure them that when they buy the P. & B. brand they will get genuine Cherrystone Oysters, everywhere in the East considered to be "par excellence." Positively the fattest, plumpest, sweetest, most tempting article of its kind to be obtained anywhere. Order P. & B.s through any Grand Rapids jobber or of us direct.

THE PUTNAM CANDY CO.

The Largest Stock of

Ladies', Misses', Children's and Infants'

-CLOAKS-

ever seen under one roof is at

MORSE'S

Cor. Monroe & Spring Sts.

Siegel's Cloak Department

Send for our Price List.

To Dealers in Wall Papers:

Our representative will call on you soon with a complete line of Wall Papers at Manufacturers' Prices. Wait until you see our line as we can save you money.

HARVEY & HEYSTEK

Monroe, Ottawa and Fountain Sts.,

Grand Rapids, Mich.

HOLIDAY GREETING

H. LEONARD & SONS, GRAND RAPIDS, MICH.

We cordially invite you to call and inspect our line of Holiday Goods, which was never so complete as now. But, if for any reason you cannot come, we will be pleased to ship any of the following assortments.

Assorted Package of Holiday Goods.

NO. J R 1891.



1-3 doz.	Vases dec. Crystal with flowers etc	90	30
1	" bright silvered and gilt glass,	85	85
1/2	" ass'td new styles, deco'd	1 75	87
1/2	" Bohemian, dec. fancy top	2 50	1 75
1/2	" Ruby, gold and sapphire col.	2 50	1 25
1-6	" rich fancy baskets, mottled col.	4 75	1 25
1-6	" " " new fancy shade	6 75	1 06
1/2	" " " mottled	2 50	84
1-6	" " " pink tints	5 00	84
1	" solid blue toy pitchers	48	48
1	" cream	90	90
1/2	" China dec. cream pitchers	2 25	1 13
1/2	" spoon holders, dec. china, flowers	2 25	1 12
1	" ass'td col. child's mugs	38	38
1	" china dec. mugs, flowers, etc.	60	60
1	" " " large	85	85
1/2	" child's mugs richly dec. china	1 50	75
1/2	" shaving mugs, partition, dec. china	1 75	87
1/2	" " " 3 color, gold decoration	3 25	1 63
1/2	doz. china bread and milk sets, ass'td flower decoration	2 40	60
1/2	doz. china bread and milk sets, rich flower decorations	5 00	1 25
1-6	doz. bread and milk sets, blue and bwn	4 50	75
1/2	" " " ass'td cols.	3 90	97
1/2	" blue willow plate sets	2 25	1 13
1/2	" china ass'td " "	3 25	81
1-6	" plate sets, beautiful dec.	9 50	1 58
1	" printed teas, 3 colors	85	85
1	" child's " china, ass'td deco.	90	90
1/2	" open coffees china, 6 styles deco.	2 25	1 12
1/2	" moustache coffees, china, 6 styles decorations	2 40	1 20
1/2	doz. open coffees, china, 6 styles dec.	2 25	1 13
1/2	" moustache coffees, china, 6 l'dscape decoration	3 00	1 50
1/2	doz. moustache coffees, china, 6 dec.	3 50	1 75
1/2	" open coffees china, 3 col. dec.	3 25	1 62
1/2	" " " gold hdl, asst dec.	4 40	2 20
1/2	" moust. " " 6 fancy dec.	2 25	1 13
1/2	" " " 6 asst dec.	2 50	1 25
1/2	" " " 6 " " "	3 75	1 87
1	" bisque match safes, asst colors	1 15	1 15
1	" " " shapes	80	80
3	" toys, asst shapes and colors	1 00	1 00

10 per cent. discount.....

Package.....

\$43 32
4 33

\$38 99

\$39 49

Assorted Package of Tin Toys.



1 doz.	39 asst animals	35
1	" 133 asst wagons	45
1	" 242 city horse cars	80
1	" 2 horse on wheels	75
1	" 400 10 engine and train	85
1	" 41 asst groups	1 20
1/2	" 137 asst wagon and horse	1 25
1/2	" 400 1 trains	2 00
1/2	" 2431 1 mech. express wagon	1 75
1-6	" 2431 5 mech. lady in carriage	3 00
1/2	" 6129 56 bell toy wagon	1 50
1/2	" 65 steam engine	2 25
1/2	" 4 trotting horses	2 00
1/2	" 400 3 1/2 trains	2 25
1-6	" asst animal bell toys	4 75
1/2	" 9 kitchen and furniture	42 21
1/2	" 8 " " "	75 38
1/2	" 25 " " "	1 75 44
1/2	" 96 2 1/2 ranges	2 00
1	" 104 trumpets	75
1	" A B C tin rattles	18
1	" toy dust pans asst colors	36
1	" gothic banks	35

\$13 55



Assorted Package.

NO. 1891 CUPS AND SAUCERS.

1 doz.	child's teas, 3 colors, printed	85
1	" " " dec. china	1 10
1/2	" open coffees, dec. china, 3 col.	2 00
1/2	" " " 6 fancy dec.	2 25
1/2	" " " gold hdl, flower dec.	2 50
1/2	" " " fancy shape, asst. deco.	3 50
1-6	" " " " " "	4 00
1-6	" " " gold decoration	5 00
1-6	" " " raised " gilt	5 50
1-6	" " " ladies' teas, solid color	8 00
1-6	" moustache dec. china coffees	2 25
1-6	" " " " " "	3 00
1-6	" " " " " "	4 00
1-6	" " " " " "	6 00

10 per cent. discount.....

Package.....

12 27
1 22

\$11 05

\$11 30

Our 10 Cent Counter

1 doz.	60 foot clothes lines	85
1	" Insect powder guns	70
1	" 208 shawl straps	84
1	" 1XL razor strops	88
1	" Soap savers, wire with hand'e	85
1	" 9-wire potato mashers	80
1	" Surprise egg-whips	65
1	" Large zinc machine oilers	65
1	" Boxes Putz pomade	60
1	" Black handle whisk brooms	84
1	" Acme butter ladles	75
1	" Individual butter molds, assorted	70
1	" Wood knife and fork boxes	75
1	" Assorted bird cage hooks	75
1	" Barlow pocket knives	80
1	" 13-in. round embossed trays	62
1	" 1-qt. I. C. coffee pots	75
1	" Crown embossed mugs	85
1	" Japaned dust pans	80
1	" 2-qt. pieced dippers	63
1	" 30 gravy strainers	70
1	" Victor graters	88
1	" 016 muffin rings	75
1	" 29 soup ladles	67
1	" 8-inch milk strainers	77
1	" 6-qt. dairy pans	68
1	" 3-qt. pudding pans	58
1	" 5-qt. flaring pails	84
1	" 2-qt. covered pails	72
1	" 014 returned sauce pans	78
1	" 12 skimmers	75
1	" Wood rim sieves	90
1	" Little gem sifters	92
1	" 78 fine rubber combs	85
1	" 70 rubber pocket match safes	65
1	" 2000-8 rubber dressing combs	75
1	" 166 crochet set, 5 pieces and mirror	75
1	" 3875 Perfume ylang ylang	85
1	" Patent oval tobacco boxes	75
1	" Leather spectacle cases	60
1	" Pinking irons, assorted sizes	75
1	" Double tracing wheels	90
1	" Victor hair curlers	87
1	" 180-10 harmonicas	80
1	" Champion base balls	85
1	" 21 double coin purses	60
1	" Assorted colored goggles in tin boxes	72
1	" 2-2 foot pocket rules	63
1	" 5143-3 tooth brushes	55
1	" 260 twine bound barbers' lather brushes	80
1	" 101 Tiger cards	57
1	" Fancy braid or hair pins	75
1	" Gem hat or coat racks	65
1	" 3-arm towel racks	87
1	" 110 shoe brushes	90
1	" Rush hand bags	90
1	" Boxes 4 bright picture wires, 25 ft. in a box	80
1	" 475 hatchets	85
1	" Acme shoe dressing	90
1	" LePages glue	85
1	" 676 curry combs	65
1	" 56 20-inch shovels	58
1	" 32 cabinet clamps	65
1	" 01 ladies' hammers	75
1	" 5-inch screw drivers	62
1	" 10 pound spring balances	78
1	" 2 Scandinavian locks, 2 keys	75
1	" 16-inch forged basting spoons	65
1	" 50 cake turners	72
1	" Sensible can openers	75
1	" 4 mincing knives	75
1	" 8x10 iron drip pans	70
1	" 1086 key chains	80

\$50.00