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VOL. 9.

GRAND RAPIDS, WEDNESDAY, DECEMBER 9, 1891.

NO. 429

ESTABLISHED 1841.

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HOW THE WORM TURNED.

David Jethro trembled visibly as he entered the bank in which he had once been a trusted employe. He knew, of course, that twelve fellow-citizens, sworn to well and truly try his case, had acquitted him; but some of his old associates might still suspect him, people not always agreeing with verdicts. They all saw that he had aged in the three months since he had gone away in custody of the police. A charge of robbery and twelve weeks' imprisonment would age any man, especially one whose family needs every cent of his small salary. Some of the clerks came to him with honest congratulations; others stood aloof, too busy, perhaps; particularly one young man, Thomas Wharton, who had been promoted to his place.

The messenger went into the cashier's private office to announce the waiting of the former employe, David Jethro, and returning, bade him go in. He timidly entered the little room, which was luxurious with tapestry Brussels, high-carved wainscot, stained-glass windows, walls and ceiling of elaborate papering—everything speckless to the beaten brass cuspidores. A large screen of clear plate-glass kept the heat of the old-fashioned wood fire from Mr. Jacob Merrifield, the cashier, a stern man of fifty, who sat writing at a fine walnut desk.

"Sit down, Jethro, until I finish these signatures," said the cashier, busily, and the little visitor sank weakly into a capacious chair.

"Jethro," he began at length, after he had rung an electric bell and sent out a bundle of papers by the messenger who answered it, "I congratulate you on the verdict."

"Thank you, sir."

"Of course," he continued, tapping his thumb nail with the point of an ivory paper-knife, "you cannot censure the bank for its action. Appearances were against you, you know."

Jethro straightened himself, and a little spirit showed in his faded figure as he replied:

"You might have been less hasty. You might have given me more chance to clear myself."

"Why, my dear sir, you know as well as I do that a bank cannot be too strict regarding the honesty of its employes. We have millions of dollars of other people's money here. It must be watched with the most exacting vigilance. Before its vast interests an individual must be brushed aside like a worm. In this case you were an individual, and you feel as if you had been treated as a worm. But you must remember that the stolen package of bills was on your desk just before you went to your lunch. After you were gone they were missed."

The visitor's face flushed, and he nervously pressed his callow hands together, until the finger-nails grew red, and asked earnestly:

"Why, sir, you don't still think I took that money, do you?"

The cashier turned around on his pivoted chair, still tapping his nail, and

looked through the glass screen into the waving flames. He slowly answered:

"I am compelled to say, Jethro, that appearances are still against you. That money has never been recovered."

"In spite of the verdict, sir?"

"Yes, in spite of the verdict. Frankly, there are still some people obstinate enough to think that you took that money; and, unfortunately for you, they are bank officers."

"They are unjust," said the little man, with a low chord of despair in his tone.

"Probably. But, as I said, you cannot censure the bank. True, we turned you over to the law; for, as I have remarked, you were the individual, the worm to be brushed aside. But you must not forget that we paid your attorney, and he cleared you. Could you expect more?"

"Yes, I think so."

"What?" the cashier asked, quickly, turning rapidly around, now that he had led the man to the chief point.

Jethro rose, as if for courage, and replied in quivering voice:

"Reinstatement!"

"I am truly surprised at your mentioning that after what I have said—that some people still believe you stole that money. We can't, we dare not, employ a suspected man in the bank. Besides, your place has been filled by a younger, sprightlier man, of high social position—I might say, a better man for our purposes in every way. No, Jethro, it can't be."

The "worm" was turning. Pallor drifted across his face, as he stepped to the desk, and said:

"And my family and I are to starve because I am suspected, and that after having been acquitted by a jury. I couldn't have believed such injustice could be, sir."

"Oh, you'll hardly starve," said the cashier, with airy thought of his own secure elevation. "You're able-bodied, and fit for at least manual labor. I'll frankly confess that it will be difficult for you to secure a position of trust in the city. Our refusal to reinstate you will be hard upon you, but you must accept it as a harsh ruling of fate. If I hear of any small place, I'll see what I can do for you. I promise you that."

He touched the electric button, and the answering messenger showed Jethro out. Stunned, helpless, he dragged himself several doors away out of observation from the bank windows, and stopped in sheer despair. His long anxiety in imprisonment had left him too weak to resist. Misfortunes seem to delight in striking when we are least able to strike back.

Days passed in vain effort to secure employment. Why had he not been reinstated? It was always the adverse ultimatum. Finally a note came from Merrifield offering legal copying, in the same manner a bone is thrown to a dog. But the dog takes the bone, and Jethro took the copying. He could make very little, and he and his family were slowly starving. A stronger man might have become criminally desperate; Jethro sank

into sullen, timid fury that often seeks suicidal relief.

One morning the papers gave glowing accounts of the marriage of Thomas Wharton, his successor, to Millicent, the beautiful daughter of the cashier. It was a union in high life, and the papers yielded columns to it, naming guests and describing dresses—the prices of which would each have been a fortune to the discarded employe. This wedding goaded him. The worm had been brushed aside; he now felt trodden. He saw Merrifield's deliberate sacrifice of himself, to advance his son-in-law. A silent hatred, terrible in tendency, gnawed him; thirst for vengeance burned in his timid heart.

One evening a hesitating knock fell upon the door of the poor tenement, whither misfortune had driven Jethro and his family. He opened it himself, and was amazed to see Mrs. Wharton, Merrifield's daughter. She was much distressed, and asked nervously for a private interview. Mrs. Jethro withdrew, and the young bride, tremblingly, began:

"Mr. Jethro, I have learned that you are hunting for the man who stole the money from your desk at the bank."

He had made a few feeble moves in that direction, and, his gaunt face hardening at the recollection of his failure, he replied affirmatively.

"And you have discovered that it was my—"

She stopped, seared at him, for a light had flashed upon him, driving the flush caused by the visit into pallor, while his eyes, larger now in the thinness of his face, seemed to glare cruelly. He remembered now that Thomas Wharton had frequently done his work while he was out at lunch, and wondered that he had not thought of it before. A cold tremor waved over him, at the thought of the power this discovery would place in his hands. He looked down at the weeping young woman, and replied, hoarsely:

"Yes, I have discovered it."

"And you were about to make information against him?"

"Yes; just about to put him where I once was," he replied, ferociously.

"Oh, he is torn with remorse," she cried, wringing her hands behind her muff. "He confessed it to me. Oh, what a blow to a young wife! Think, Mr. Jethro, think what a disgrace to us. Think where it will drag my husband and father and me. Oh, God, it would be awful! I came, Mr. Jethro, to offer you any sum for your silence. Make it enough to enable you to go away where you can begin life over again."

He drew himself up proudly, but his eyes were unsteady and his nostrils dilating, while his hands, clutching, one above the other, the front of his coat, trembled pitifully. In a tone, which he tried to force into sternness and steadiness, he answered:

"And still have the disgrace? No, I can not do it. I am entitled to my good name. Nothing—*nothing* can pay me for that. Your father has taken it away from me; he must give it back. I have nothing to do with the disgrace that will fall upon your father and your husband and—no, not upon you. I would spare that if I could."

"I thought you had not forgotten, Mr. Jethro, the kindness I showed you once."

Wavering appeared in his face, but an

accidental glance around the cramped home, its bareness, its discomfort caught his sternness in its flight, and he said:

"Is it right, Mrs. Wharton, is it right for you to make a point of my gratitude now? I dare not let it influence me! Dare I allow this crime to rest upon me and let my children grow up in its shadow? What would your money be to me, when we would have to go far away among strangers, and have the story follow me there? No, no; I would spare you if I could, but my manhood, my wife, my children demand that this cloud should be swept away. And your father must do it, let consequences be what they may. He called me a worm to be brushed aside. The worm has turned, Mrs. Wharton!"

"Name any amount, and I will double it!" cried the distressed young wife.

"I will not."

"But think, Mr. Jethro, that what I offer will be more than you could save in years from your salary at the bank."

"And lose something that is worth double, treble any amount you could give. I refuse. I will go to-morrow to your father, and he must lift the heel he has set upon me."

He was very haggard next morning, when the messenger showed him again into the private office. Mr. Merrifield again sat writing at his table, and again kept him waiting, but one could easily have seen that the visitor was irritating him. At length, finishing a signature with unnecessary scratch of the pen, he said, sharply:

"Jethro, I am very busy. To save time, I'll tell you at once that there are no vacancies."

A little red spot flushed upon each of Jethro's cheeks, and his eyes flashed the pent fire, as he arose, replying:

"There will be one soon."

"Oh, there will?" sneeringly. "I beg your pardon, I didn't know it. Perhaps you mean mine?"

"My old place will be vacant to-day."

The cashier swung angrily around on his pivoted chair, but, catching himself, as if suddenly struck at the man's seriousness, leaned forward, placed one hand over the other upon the table and with calm scorn, said:

"Your name should be *Daniel*, Jethro. You give your prophecy very little time for fulfillment."

Jethro walked forward and stopped at the table-side opposite Mr. Merrifield, placing his slouch hat thereon, with his left hand nervously crumpling it. Stern purpose showed in his face, but he evaded the cashier's eyes, fixing his own upon the black figures on the desk calendar. The "worm" was turning, but with a worm's weakness.

"You taunt me," he said, chokingly. "I know you are strong and powerful, but I warn you, sir, not to be too scornful. Do you love your daughter?"

"You are impudent. I'll have you thrown out of the door."

He reached for the electric button, but Jethro's voice stopped him.

"You have married her to the man who stole that money."

Merrifield sprang up, his face swelling, and, striding to the table-end, with clenched fist, said:

"I called you worm, and I only brushed you aside, before. I shall now crush you."

"Send for Wharton," said Jethro, quietly.

"Do you mean, you cur, to reiterate that James Wharton, my son-in-law, stole that package of bills? I shall make you rue the accusation."

"Send for him," Jethro repeated quietly, the crimson spots expanding.

"He shall be summoned, and he will kill you. Do you dare?"

Pallor suddenly invaded the crimson, but he repeated, tremulously:

"Send for him."

The messenger answered the ring, withdrew, and Wharton appeared. With that peculiar stern levity which often shoots up from inward seriousness, Merrifield motioned flourishingly toward Jethro, and said:

"Ha, Wharton, our worm here has turned on us! He says that you—"

He stopped. One swift look into Wharton's face, and the cashier sank into his desk chair; for that face had blanched, leaving red specks of excitement, and the watery eyes looked at nothing.

"You—you—" the cashier muttered. He could not proceed, could only gaze, fascinated, into Wharton's twitching face. He was trying to stand erect, but his chest was heaving, each breath seeming to leave it more inflated, until, as if it could hold no more, and guilty thoughts were crowding into unbearable pressure, with a deep sigh, he said:

"Jethro has spoken truly; I took the money."

Merrifield sprang up, livid, his fingers crooking and uncrooking. He reached for the young man's collar, but stopped and upbraided him:

"You scoundrel! You have deceived us! You will have to suffer!"

The fierce words seemed to fan Wharton's smouldering courage, and he said: "You know what I stole that money for."

"I know?"

"If you don't, you should."

"I don't, and I shouldn't."

Then listen, for you must know: By your will you forced your daughter to marry me against her choice. I was of high family; you hoped for some advantage. Don't deny it, you did. I loved Millicent; I love her yet. I took that money to bear the expenses of the elegant wedding you insisted upon. Your wish has been fulfilled, your daughter married high; she is a Wharton, and I am a thief. Yes, a thief. Now, what will you do? Turn me over to the law and disgrace your daughter and yourself?"

The cashier fell back into his chair and caught the arm-ends in a grasp that paled his knuckles. Wharton remained as he had uttered the last word, not defiant, but as if awaiting a blow; while Jethro still stood by the table, his hat crumpled tightly in his left hand, his right clutching the desk-edge. He had not moved since Wharton came in. A silence dropped into the room, so deep, that the hum of the bank reached them, with coin clinking—even the scratching of the nearest pen.

Merrifield's face showed a conflict. The two watchers saw justice desperately fight its way to victory. It almost seemed as if the anger wrinkles uncurled into those of age. He looked a bowed, broken man, years older, as he turned toward Wharton, and in a softer, but still stern voice, said:

"Wharton, you have disgraced me and my child. It would seem that I should

shield you, for Jethro cannot prove your theft."

He slowly arose, and a little of the old tone he had used toward Jethro rang in his voice, as he exclaimed:

"But individuals and their relatives and their hearts sink before the interests of a great institution like this. The directors are in session above. It is my duty to lay this matter before them. Both of you wait until I come back."

He looked at neither as he spoke, but vacantly, as if his whole attention was engaged in wringing these words from a reluctant heart; and he looked at neither as he turned, dignified, determined, and went out of a back door.

Wharton sank into the nearest chair, but Jethro stood. The worm had turned and was still. Silence, pierced by suspense, crept into the office. The brazen clock beat on sedately, with a seeming longer interval of waiting between the ticks; the buzz of the bank, clinking, and the rattle of tires on the street cobbles leaked in; and each moment Wharton sank lower in his chair, waves of suspense dashing their white foam on his face.

But the "worm" still stood, looking at the door through which had vanished the man against whom he had turned. His sallow, trouble-streaked face was a study—a deserted look there, as if something were retreating to his heart; an expression of looking backward over his sufferings, and the dreadful consequences of guilt, or even suspicion of it. There are degrees of satisfaction. Some demand the highest pleasure; others are content with little. The vengeance of some stops not this side of murder—"If the trodden worm doth turn, hath it strength to justly avenge?"

Merrifield returned, wounded, but determined; the old dignity there, but tempered.

"Jethro, the directors want you. You have suffered most; we will wait here on your decision."

The merest tremble of appeal was in the tone; the merest sign in the eyes and face. The mighty man, who had crushed him, was now appealing to him. Here was the triumph he had prayed for—the chance to mercilessly avenge. But the "worm" quivered, crumpled the hat still more, and walked weakly through the door, to meet the solemn body above.

And next day he stood making figures as of old, in his book; the cashier, changed, less assertive, older, wrote quavering signatures in his luxurious room; and James Wharton, with his wife, was speeding away on a journey for his health.

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RECENT REVELATIONS OF FRAUD.

Like causes produce like effects the world over. The recent revelations of financial fraud in Germany have been paralleled, by similar disclosures in this country, and here, as well as there, the commission of the crimes and their discovery have constituted a similar chain of circumstances. First, there was a high credit, won by honest and successful dealing; then there was an abuse of that credit for the purpose of repairing disasters which it was delusively supposed were only temporary, and, finally, came exposure, in consequence of an inability to carry on longer the process of deception necessary to conceal the original wrongdoing.

The disclosures began with the announcement of a misappropriation of the stock of the Standard Gas Light Co., of New York, by its former President, and ended with that of the failure of Field, Lindley, Wiechers & Co., and the discovery of their rehypothecation of bonds and stocks which had been confided to them as security for money loaned. Intermediately, we had the news of sundry small defalcations in country banks, and to crown all, that of one by a woman manager of a girls' school, showing that the prevailing epidemic of dishonesty has no respect for sex. Nor has the past fortnight been specially remarkable for events of this character. Ever since the Baring collapse of a year ago the calendar has been full of them. With the uneasiness which that catastrophe created, and the consequent curtailment of borrowing facilities, many cases of financial unsoundness have come to public knowledge which had previously been covered up, and among them that particular sort of unsoundness which is coupled with dishonesty.

These revelations remind me of one of my boyhood's experiences. Near where I lived in the country was a mill pond, into which, at high tide, flowed the water of the ocean, and this, being retained by a dam with a swinging gate, served at low tide to turn a millwheel. Usually, the hours of low tide were not long enough to empty the pond, and it therefore preserved a lake-like appearance. I remember well how I admired its placid surface, rimmed with green meadows, and reflecting the blue summer sky or the golden clouds of sunset. I swam in it, rowed over it in my skiff, and caught killy fish on its pebbly shore. For all that I saw, it was a mass of liquid azure, with no taint of imperfection. One day, however, either the milldam broke, or the miller purposely opened the gate, and at the next low tide the water all ran out of the pond. Miss Edgeworth, in her childhood, was not more disgusted with her purple jar, when she found out what it contained, than I was when I saw what had been hidden under my hitherto admired sheet of water. Black, stinking mud was the least of the horrors. The bed of the pond was filled with old tin cans, broken and decaying timbers, slimy rocks, green weeds, and all sorts of rubbish. The water at its usual level had concealed these abominations, and if it had remained there I should never have known they existed. Its outflow did not create them; it only let them appear. So, the financial crimes which are shocking us have not been caused by the financial depression, but only brought to light by it. If our former level of prosperity had been maintained, we might

never have known of them, but now the knowledge is forced upon us.

The illustration holds good further than this. Most people are accustomed to declaim against swindlers and defaulter as if they were monstrous deviations from the normal type of humanity, and deserved nothing but execration. They assume that honesty in men is the rule, and dishonesty the exception, and that the dishonest are therefore special criminals and specially worthy of punishment. I used, in my early days, to be of this opinion, too, but experience and reflection have taught me better. I now see pretty clearly that the old Presbyterian doctrine of the total depravity of human nature is not far from the truth and I can sincerely join in the confession of the Episcopal liturgy, that we are all miserable sinners. Our outward show, like the water in the old millpond, hides a world of evil, and we ought to wonder, not that so many men are dishonest, but that so few of them are.

Science and philosophy corroborate the teachings of religion on this point. Formerly rationalists who repudiated all religious belief held to a profession of faith in the dignity of human nature, and traced all crimes to the perversion of that nature by exterior influences. The brilliant, witty, but unsound school of French writers such as Voltaire and Rousseau which flourished just before the Revolution, succeeded in impressing this idea upon nearly the whole intellectual world, and it finds numerous supporters at the present moment. Indeed, unless I am very much mistaken, most, if not all, of the schemes for reforming mankind, of which we hear so much from time to time, proceed upon the assumption that men are naturally good and disposed to do right, and need only to be freed from adverse influences to show themselves perfect angels. Impartial investigation has demonstrated the fallacy of this roseate view of the matter, and the doctrine of evolution dissipates it entirely. Whether or not it be strictly true that man is evolved from an animal, it is certain that he has, during the historical period at least, risen and not fallen in development, morally and intellectually.

Not only do we still regard as crimes things which our ancestors regarded as such, but in addition we condemn actions which they permitted. Human slavery, which the pious John Newton approved, and which up to a recent date was defended by hosts of Christian divines in this country, at the North as well as at the South, is now a thing of the past. I have in my own lifetime seen duelling become first odious and finally impossible. A large number of the most respectable gentlemen of this city are seeking to suppress the lottery in its last retreat in this country, in spite of the fact that the fathers of many of them upheld lotteries as a legitimate means of raising money for religious and charitable purposes. Drunkenness, which was once only a gentlemanly weakness, is now viewed almost as a crime, and the use of profane language, such as the great Washington permitted to himself in moments of excitement, has become a conclusive mark of ill breeding.

Going further back in the annals of the race brings out the advance of modern times even more impressively. Wars are more humanely conducted than they were even by the chosen people of God. Our

games and pastimes have in great measure, if not entirely, lost the savage character which they possessed in civilized Rome. Torture in criminal proceedings has been abolished, and the death penalty, which was formerly inflicted for a hundred petty offences, is now reserved for murder only. Prisons, too, have been improved until they are more like asylums than places of punishment. With all this, crimes of violence have diminished rather than increased—notwithstanding the publicity given to them by the press may produce an impression of the contrary—and both property and life are safer than they ever were before.

The inference I draw from these facts is that religion, civilization and morality have for their mission not the restoration of human nature to a pristine state of purity, but its elevation from a primitive, degraded, savage, and even brutal condition toward an ideal not yet attained, and toward which it has no instinctive tendency. Like wild flowers which have been developed by garden culture, and which need sedulous care to keep them from reverting to their original form, so man has in him a lingering taste for savagery which, as we see, frequently breaks out into crime. Fortunately, he has also a tendency to persist in acquired good habits, which are justly called a second nature, and he transmits this persistence to his offspring. Otherwise, the whole work of improvement would have to be begun anew with each generation, and would be a hopeless task.

Holding these views, I regret and deplore financial dishonesty, but I cannot join in expressing hatred and contempt for those who are guilty of it. They are sufficiently punished by the loss of esteem to which they are subjected and by the odium which their conduct brings upon them. I cannot help suspecting, too, that much of the resentment against them is provoked, not so much by a healthy dislike of their crimes as by the pecuniary injury, direct or indirect, which these crimes occasion. I do not exaggerate when I say that hundreds of men are enjoying good reputations who constantly do things, which, if they were known, would bring upon them a condemnation no less severe than is pronounced upon the rascals who have been found out. As a warning to them popular indignation at dishonesty is useful, but it cannot be treated as a rational conclusion of a thoughtful mind.

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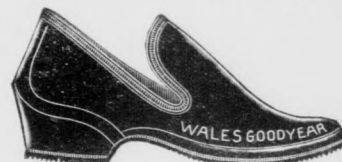
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JOBBER OF

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Write for Prices.

Our Complete Fall Line of
Holiday and
Fancy Goods

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

EATON, LYON & CO.,
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GRAND RAPIDS, - - MICH.

Great Removal Sale.

We are going to move and must reduce stock.

Harness, Robes, Blankets, Saddles,
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Everything going at a Big Reduction.

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41 SO. DIVISION ST., Grand Rapids.



FREE TO F.A.M. This colored Engraving showing a Lodge of Chinese Masons at work; also large illustrated catalogue of all the Masonic books and goods—bottom prices. Great chance for Agents. Beware of the spurious works. REDDING & CO., Masonic Publishers and Manufacturers, 731 Broadway, New York.



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GRAND RAPIDS, MICH.

CINSENG ROOT.

We pay the highest price for it. Address

PECK BROS., Wholesale Druggists
GRAND RAPIDS.

AMONG THE TRADE.

ABOUT THE STATE.

Stanton—Ball & McLean, grocers, have dissolved partnership.

Marshall—C. M. Palmer has sold his bakery business to Jas. McKellar.

Mount Pleasant—A. J. Allenbaugh has sold his grocery stock to Peak Bros.

Constantine—John R. Hudson has sold his grocery stock to Barnard & Barry.

Ridgeway—S. P. Smith succeeds Coryell & Smith in the furniture business.

Marquette—Carl Tonella succeeds Carl Tonella & Co. in the furniture business.

Kalamazoo—Wm. A. Middaugh has sold his grocery stock to John J. Lown.

Reed City—Powley & Son are succeeded by Wm. Powley in the meat business.

St. Louis—Amos Graham succeeds Shelly, Price & Son in the meat business.

Stanton—John Grooms has purchased the confectionery store of Geo. E. Barber.

Detroit—Poli & Martelli are succeeded by P. F. Martelli in the wall paper business.

Stanton—L. O. Chapman & Co. have opened a new jewelry store in the Corey block.

St. Louis—Perry S. Leonard is succeeded by Geo. E. Miller in the grocery business.

Saginaw—W. G. Dalke is succeeded by Dalke & Spindler in the grocery business and the manufacture of furniture.

Hamilton—The Fisher & Son general stock was completely destroyed by fire one day last week. No insurance.

Kalamazoo—Mrs. D. Jones has bought the dry goods stock formerly belonging to the estate of the late John R. Jones.

Coleman—Fred F. Methner has sold his grocery stock to Alfred Ostrum. He continues the meat business the same as before.

Empire—Frank Kilderhouse, formerly proprietor of the grist mill at Glen Arbor, has arranged to open a grocery store here in the near future.

Dushville—P. Allyn has sold his general stock and store building to Fred M. Sanderson, who will continue the business.

Pentwater—E. F. Plummer has retired from the firm of Smith & Plummer, meat dealers. The business will be continued by Frelan Smith.

Muir—Will S. Terrill has purchased a half interest in his father's drug stock and the firm will hereafter be known as B. S. & W. S. Terrill.

Frankfort—Watson & Penfield have uttered a chattel mortgage on their furniture stock to the amount of \$1,562.71 in favor of N. A. Parker as trustee for the creditors.

Nashville—H. L. Walrath has sold his grocery stock to Fowler & Co., who will remove the same to Kalamo. Mr. Walrath will continue the harness business, the same as before.

Scottville—Reed & Burgdorf, hardware dealers, have sold their entire business to Mrs. Quirk. It is understood that the store will in the future be managed by one of her sons-in-law.

Kalamo—J. M. Fowler and Mary Cessna have formed a copartnership under the style of J. M. Fowler & Co. and will engage in general trade in the building formerly occupied by L. R. Cessna.

Hudson—H. B. Moore, formerly of the Michigan Harness Co., at Jackson, has purchased a half interest in Henry Kellogg's harness factory. The business will be considerably enlarged and a new

building erected, large enough to work fifty hands.

Lansing—The firm of Mead & Co., which has been engaged in the dry goods business here for the past forty years, has merged its business into the National Union Co., of New York, which operates upon the Farmers' Alliance store plan. The firm will now handle general merchandise.

Reed City—E. W. Barnes, who recently removed his grocery and boot and shoe stock from Chase to this place, was closed out by W. J. Gould & Co., last week, by virtue of a chattel mortgage. The stock was purchased by C. J. Fleischauer, who proposes to re-engage in the grocery business in connection with his crockery trade.

Detroit—Among the business changes which will take place the first of the new year will be the retirement of David D. Cady from the wholesale grocery firm of W. J. Gould & Co. Mr. Cady has formed a partnership with Gilbert W. Lee (D. D. Mallory & Co.) and about Feb. 1, the new firm expects to secure possession of the four stores now occupied by Pingree & Smith, on Jefferson avenue, when they will increase the business by adding a full line of teas, sugars, syrups and general groceries.

MANUFACTURING MATTERS.

Saginaw—Haley & Covert are putting in 2,000,000 feet of logs in Midland county for Marsh & Heald.

Springdale—The Gaston sawmill has started up, after several weeks' delay, caused by financial difficulties.

Frankfort—Bellows Bros. will put in about 7,000,000 feet of hemlock and hardwoods this season, enough to keep them operating at a good rate all winter.

South Frankfort—The Crane Lumber Co. has all its camps in operation, and proposes to have a full supply of stock for its mills, irrespective of the weather.

Bay City—The Butman & Rust sawmill will start in the spring and cut about 1,000,000 feet of logs, when it is the present intention of the firm to close the mill down.

Dollarville—The Peninsular Land & Lumber Co. has several camps south of Munising, and will haul its logs to that point, shipping them from there by rail to its mill at this place.

Munising—The Chicago Lumbering Co. has a camp in this neighborhood, which will bank about 3,000,000 feet. The logs will go down the Indian River for manufacture at Manistique.

Frankfort—A. G. Butler, who did not do very much with his sawmill last season, and has already let contracts for about 3,000,000 feet of hemlock and hardwoods.

Harrison—The sawmill of Wilson, Stone & Wilson is ready for business. It is expected that the shipment of logs from the camps to the mill will begin this week, and that the mill will begin sawing next week.

Charlotte—Wm. Smith and Mina Miller—both of Eaton Rapids—have formed a copartnership under the style of Smith & Miller and will open a lumber yard here, having leased the location of the Richardson Mill Co.

Champion—Dyer Bros. & Co., who have been running a shingle mill here, have their mill closed down for the present. There has been some hitch in their affairs, which it is believed will be short-

ly straightened and they will resume operations.

Glen Arbor—Earl Bros., shingle mill operators and general dealers, have dissolved partnership. Gordon Earl will probably remove to the Upper Peninsula and cut shingles on contract. Frank Earl has removed to Traverse City, where he will shortly embark in the jewelry business.

Cadillac—Chittenden, Herrick & Co. recently purchased of Buckley & Douglas, of Manistee, a tract of pine near their mill estimated at 15,000,000 feet. Since making the purchase they have sold it to Cobbs & Mitchell. It will be cut and brought here to be manufactured. The consideration was \$85,000.

Bay City—In the Circuit Court here J. L. McCormick, of Saginaw, obtained a verdict of \$1,180 against George Lewis and J. J. Parmaly. The latter purchased 1,400,000 feet of logs on the AuGres River of McCormick, of which only about a half million came out the season of the purchase. It was alleged that in the final settlement the defendants held back the purchase price for about 2,000,000 feet, it being alleged that the scale fell short that amount. A verdict was given to McCormick for the sum stated.

Bay City—Reports from the pineries are that the work of cutting and skidding is progressing favorably, the colder weather having frozen the ground, although there is no snow to speak of in the woods. J. V. Hodgson has taken a contract to cut 15,000,000 feet of logs on a 40,000,000 foot tract on the Ocqueoc, owned by Maltby & Mosher, of this city. The logs will probably be rafted to this River.

Leroy—The Cutler & Savidge Lumber Co. has adopted a plan to get rid of all its stump lands. It employs all the married men it can, and sells them a tract of land on such reasonable terms, and long time, that all who will work for the company for one year can, if careful, pay for their land. This is better than the old method of letting it go to the State for taxes. This stump land makes admirable sheep pasture, and many fine flocks are raised in these old pine choppings.

Stanton—Myron Spanogle has purchased all the pine timber on the Townsend and Wickes lands, south of the city, comprising a tract of about 1,300 acres. He will manufacture the timber into shingles, and it will take about three years to complete the work. He will run his mill at its present site, on Stone's Lake, during the winter, but in the spring will move the plant to Bass Lake, about one mile east of Colby Station, which will be about the center of the tract.

Saginaw—Some time ago Col. A. T. Bliss took the planing mill of Mr. English, of Buffalo, on a mortgage to satisfy a claim of \$13,000. He is shipping the machinery to Saginaw, and is negotiating with Mr. Jackson, of Robinson & Jackson, who operate a lumber yard in Carrollton, to build a planing mill on their premises and put the Buffalo machinery into it. Robinson & Jackson have handled about 15,000,000 feet of lumber this year, and it is calculated that the firm can give plenty of business to a planing mill.

Bay City—Some important sawmill changes are being made. Jonathan Boyce, who began last spring the cutting of his Roscommon tract, to which the Michigan Central built a line of road,

and has cut about 30,000,000 feet thereon, which were rafted to this river and manufactured at the mills of John Welch, McEwan Bros. and the West Side Lumber Co., has apparently concluded to manufacture the bulk of the logs himself, and has purchased the mill of E. Y. Williams & Co., below this city. He will make some alterations in the mill to enable it to cut long stuff. The mill has a capacity of about 6,000,000 feet. The consideration is reported as \$27,500.

Mancelona—P. Medalie has opened a branch dry goods and clothing store at Evart, placing it under the management of Mr. Horovitz.

FOR SALE, WANTED, ETC.

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

BUSINESS CHANCES.

FOR SALE AT A BARGAIN—A DRUG STORE IN A growing city. Fine location. Will sell stock or stock and new building together, as purchaser prefers. If you want a paying business, you will do well to investigate this at once. Address Drugs, care Michigan Tradesman. 351

FOR SALE—TIMBER LANDS—CHEAP—4000 ACRES of choice hardwood land in Emmet county, Mich. All within three and one-half miles of railroad. Timber: maple, elm, birch, beech, basswood, etc. Very easily lumbered. Write Wm. Crosby, Harbor Springs, Mich. 352

FOR SALE—ONE OF THE BEST-PAYING DRUG stores in Albion, Mich., a good manufacturing and college town of 5,000 inhabitants. Invoice about \$3,000. Reason for selling, ill-health. Address Lock Box 103, Albion, Mich. 350

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—LARGE STOCK OF GENERAL GOODS in first-class condition, doing a business of from \$60,000 to \$80,000 per year. The trade of the store is all on a cash basis. For particulars address No. 357 care Michigan Tradesman. 357

SITUATIONS WANTED.

SITUATION WANTED—ON JANUARY 1st, 1892, IN A retail store by thoroughly competent and trustworthy cashier of six years' experience. Permanent place desired. Highest references. Will work for one dollar a week or less the first year and furnish perfectly satisfactory bond for faithful performance of duty. No salary after first year. Will "keep tab" if desired. Habits good; do not drink, smoke, play pool, talk back nor ask three afternoons a week off. Send postal or apply to American Cash Register Co., Chicago, Ill. 356

WANTED—BY YOUNG LADY POSITION AS COPY-ist, typewriter or cashier. Can furnish best of references. Address 358, care Michigan Tradesman. 395

WANTED—SITUATION AS BOOK-KEEPER BY A married man who can give the best of references. Address No. 305, care Michigan Tradesman, Grand Rapids. 396

WANTED—POSITION FOR TWO OR THREE COMPETENT lady stenographers and typewriters. They have a practical knowledge of the elements of book-keeping. Are willing to be subjected to any reasonable test. Address W. N. Ferris, Big Rapids, Mich. 353

MISCELLANEOUS.

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. 397

FOR KENT—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, 22x50 feet, with basement. Geo. K. Nelson, 68 Monroe street. 398

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—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 house and barns. Eighteen acres apple bearing orchard, also 1,000 peach trees, two years old, looking thrifty. Price, \$35 per acre, or will exchange for stock of dry goods. If any difference will pay cash. A. Retan, Little Rock, Ark. 341

FOR SALE—THE BEST RESIDENCE LOT IN GRAND Rapids, 7x17½ feet, beautifully shaded with native oaks, situated in good residence locality, only 300 feet from electric street car line. Will sell for \$2,500 cash or part cash, payments to suit. E. A. Stowe, 100 Louis Street. 344

WANTED—ONE GOOD PEDDLING WAGON, FOR which we will pay cash. Address No. 342, care Michigan Tradesman. 342

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

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

WANTED—UNTIL DECEMBER 15, I WILL PAY 65 cents per pair for partridges, 50¢ or cash; ship by express. C. B. Lovejoy, Big Rapids, Mich. 335

WINDOW DRESSING FOR THE HOLIDAY SEASON! Send for Harry Harman's Illustrated Christmas pamphlet containing novel window displays and store decorating arranged for every line of business, adapted to the holiday season and for other occasions. Price, postpaid, 75c. Harry Harman, window dresser and decorator, P. O. Box 113, Louisville, Ky. 348

WANTED—BOOT AND SHOE STOCK, SUITABLE for the trade of a country town. Must be cheap for spot cash. J. M. Fowler & Co., Kalamo, Mich. 305

GRAND RAPIDS GOSSIP.

Robinson & Hendrick have opened a furniture and bazaar store at 748 East Fulton street.

Philip Baas has opened a grocery store at Alpine. The Lemon & Wheeler Company furnished the stock.

Lowell Lamkin has opened a grocery store at Goodhart. The Lemon & Wheeler Company furnished the stock.

V. Eddy has opened a grocery store at Petoskey. The stock was supplied by the Lemon & Wheeler Company.

McCue & Tripp have opened a grocery store at Bass River. The Olney & Judson Grocer Co. furnished the stock.

Frank McIntyre has arranged to open a grocery store at Marion. The Olney & Judson Grocer Co. will furnish the stock.

O. Trumble has removed his general stock from West Olive to Oakdale Park, locating at the corner of East and Adams streets.

E. P. Liddle has engaged in the grocery business at Stittsville. The stock was furnished by the Lemon & Wheeler Company.

Geo. H. Reeder & Co. replenished \$157 worth of stock from the shoe store of Moore & Co., at Muskegon, last week, on an allegation of fraud.

T. J. Nixon & Co. have opened a grocery store at 418 and 420 South Division street. The stock was furnished by the Ball-Barnhart-Putman Co.

Frank D. Saunders has opened a general store at Sheffield. Voigt, Herpolsheimer & Co. furnished the dry goods and the Olney & Judson Grocer Co. supplied the groceries.

H. Matthews, druggist at the corner of Sixth street and Broadway, has sold his branch drug store at Chase to Zimmerman Ross, who formerly clerked in Matthews' city store.

The Worden referred to last week as having purchased a large tract of shingle timber in the Upper Peninsula is not A. E. Worden, of this city, but Jas. H. Worden, of Cedar Springs.

Hester & Fox have sold a boiler, engine and sawmill complete to Newman & Beckett, of Sebawaing, Huron county, in competition with several other markets in this and other states.

Tucker, Hoops & Co. have sold their sawmill, at Luther, to Camp & Hinton, who own a large tract of pine near Lumberton, Miss. The purchasers will immediately begin the removal of the mill to the place named.

G. A. Krause is erecting a third brick store at the corner of East and Cherry streets, which he intends to have completed by Christmas. The building is two stories in height and 20x64 feet in dimensions. It will be occupied by Youngblood & Son as a meat market.

Purely Personal.

H. E. Hogan, the South Boardman grocer, was in town one day last week.

C. F. Walker, the Glen Arbor general dealer, is in the city for a week or ten days.

Having disposed of his drug stock at Chase, H. Matthews has removed his family to this city from that place.

J. M. Fowler and L. R. Cessna, of the firm of J. M. Fowler & Co., general deal-

ers at Kalama, were in town last Friday.

Guy L. Cleveland, junior member of the drug firm of P. M. Cleveland & Son, at Nunica, was in town one day last week.

A. D. Spangler, of the produce and commission firm of A. D. Spangler & Co., at Saginaw, was in town one day last week.

R. B. Reynolds, general dealer at Inland, was in town Monday on his way home, from Cincinnati, whither he went with two cars of potatoes.

Heman G. Barlow is sojourning at Mt. Clemens, in the hopes of obtaining relief from the attacks of Old Rheum. He is accompanied by his wife.

W. S. Winegar, the Lowell druggist, was in town very early in the week, buying holiday goods. He was accompanied by his head salesman, Abe Peck.

Geo. W. Hughston, of the firm of Hughston & Reed, general dealers at McBain, died last Monday and was buried on Thursday. It has not yet been announced what disposition will be made of the business.

Gripsack Brigade

"Hub" Baker struck his gait last week, having taken orders for three grocery stocks.

Valda Johnston, wife and son, were thrown from their carriage, while out driving last Saturday, and Mrs. Johnston was badly cut in the head. She was mending rapidly Monday, when her ultimate recovery was thought to be a matter of a couple of weeks. The accident was a most fortunate one in every respect.

Sample Case: The reply of Mr. Geo. F. Owen, as published in THE MICHIGAN TRADESMAN of Nov. 28th, to the slanderous and uncalled for attack on the social and moral status of the commercial travelers of the world which appeared in a late number of the Ypsilanti Sentinel, is an eloquent and convincing refutation of the vile slander indulged in by a wooden headed individual who poses as an instructor and leader of thought. His assertion "that no one would ever make a mistake by shooting a commercial traveler on sight," should be borne in mind by every commercial traveler in the land, and if occasion offers, the author duly rewarded in his own coin.

The Freezing of Vegetables.

An egg expands when it is frozen, and breaks its shell. Apples contract so much that a full barrel will shrink until the top layer is a foot below the chine. When the frost is drawn out the apples assume their normal size and fill up the barrel again. Some varieties are not appreciably injured by being frozen if the frost is drawn out gradually. Apples will carry safely in a refrigerator car while the mercury is registering twenty degrees below zero. Potatoes, being so largely composed of water, are easily frozen. Once touched by frost they are ruined.

Retirement from Trade of Storm & Hill.

Storm & Hill, the Chicago dry goods jobbers, will retire from business January 1, the entire stock being now offered at private sale. The house was established at Milwaukee in 1842, removing to Chicago in 1880, where it took rank among the leading houses in the Garden City.

Gladwin—Graham & Lang have purchased a small lot of pine on the Tittabawassee, and will put in 1,000,000 feet.

BUILT FOR BUSINESS!

Do you want to do your customers justice?

Do you want to increase your trade in a safe way?

Do you want the confidence of all who trade with you?

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

Do you not want pay for all the small items that go out of your store, which yourself and clerks are so prone to forget to charge?

Did you ever have a pass-book account foot up and balance with the corresponding ledger account without having to "doctor" it?

Do not many of your customers complain that they have been charged for items they never had, and is not your memory a little clouded as to whether they have or not?

Then why not adopt a system of crediting that will abolish all these and a hundred other objectionable features of the old method, and one that establishes a CASH BASIS of crediting?

A new era dawns, and with it new commodities for its new demands; and all enterprising merchants should keep abreast with the times and adopt either the

Tradesman or Superior Coupons.

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.

Bargain Counters.

From the Merchants' Review.

The bargain counter is one of the principal features of all dry goods stores of any pretensions to magnitude, and is gradually being introduced in the smaller establishments. Probably in time no general store-keeper in the country will be without this feature of enterprising modern store-keeping, because when conducted properly it never fails to act as a powerful magnet with female customers. Not only can the bargain counter be made profitable in itself, but it also is of great assistance in disposing of goods that never reach it. The first use that is generally made of the bargain counter is to work off damaged or shopworn goods, or goods that have been kept in stock until they have become antique in style. The dealer having been successful in quickly moving such goods in this manner, is led to try the virtues of the bargain counter in order to dispose of a portion of an excessive stock of a certain line of goods that may be new in style and in fair demand, but which do not move out rapidly enough. From this is but a step to the use of the counter as an attraction for buyers to get them into the store and in the mood for purchasing, when they may be more easily induced to buy of goods that have not been reduced in price, for it must be understood in the first place, that "bargain counter" means a place for bargains, otherwise, goods that have been marked down in price. Considerable skill is usually required to run a bargain counter to the best advantage in localities where competition is brisk, and rival dealers are enterprising and ingenious, and proper attention must be paid to its management, but practice makes perfect, and any trouble to which the dealer may be put will be well rewarded by the results.

All kinds of goods may be placed upon the bargain counter, according to the circumstances, such as notions and articles which are supplied by the city wholesalers expressly for that purpose, slow-selling goods, damaged goods, and articles that have been bought at especially low rates in large quantities, in fact everything that requires to be disposed of promptly. But when these are not available, articles that are sufficiently attractive to draw customers to the store should be used, or a variety may be offered, the best results usually following when the offerings are numerous and varied.

The dealer having decided to try the virtues of a bargain counter and selected the articles to be placed upon it, the question of location should receive careful consideration. The counter being intended principally as an advertisement, should be given a conspicuous place in the store, not hidden away where it would be difficult for intending customers to find it, but as near as possible to the entrance of the store, and the more room the better. A well managed and advertised bargain counter ought to draw a good many people, in well populated towns and cities, and unless they can be accommodated with sufficient space to move about in and examine the goods, the chances are that they will not visit the store a second time. A recent writer upon this subject says: "When properly and liberally used the bargain counter exerts a subtle and penetrating influence; it is a power that acts like a tonic, toning up and making vigorous the entire system. It tends to increase the number of customers, aisles thronged with ladies create a favorable impression, and convey the idea of the flourishing and prosperous condition of the business." It is obvious, therefore, that the position and space to be accorded the counter are questions of importance. The more the counter is advertised in the local newspapers the better the prospects of its success as an attraction for the public, hence the description of the goods to be offered, as well as their prices, should be announced in the papers at regular intervals. It is not necessary to deceive the public in regard to the merits of the goods offered. Let them be genuine bargains, and the announcement that the prices have been reduced will be sufficient to attract buyers, without resorting to misrepresentation. If damaged goods are to be sold, the dep-

recation in value must not be concealed, otherwise considerable loss of trade may ensue. Square dealing is essential in the management of the bargain counter as in any other department of a business.

The Derivation of Dollar.

From the San Francisco Chronicle.

Few persons have ever troubled themselves to think of the derivation of the word dollar. It is from the German thal (valley), and came into use in this way some 300 years ago. There is a little silver mining city or district in Northern Bohemia called Joachimsthal or Joachim's Valley. The reigning Duke of the region authorized this city in the sixteenth century to coin a silver piece which was called "joachimsthaler." The word "joachim" was soon dropped and the word "thaler" only retained. The piece went into general use in Germany and also in Denmark, where the orthography was changed to "daler," whence it came into English, and was adopted by our forefathers with some changes in the spelling.

Voigt, Herpolsheimer & Co.,

WHOLESALE

Dry Goods, Carpets & Cloaks.

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

Overalls of our own Manufacture.

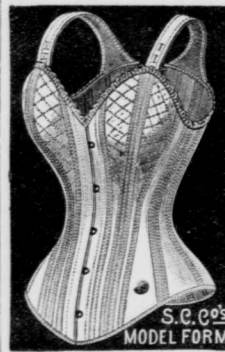
Mackinaw Shirts and Lumbermen's
Socks.

Voigt, Herpolsheimer & Co.,

48, 50 and 52 Ottawa St.

GRAND RAPIDS, MICH.

Schilling Corset Co.'s



CORSETS

The
Model
Form.

Greatest Seller on Earth!



Dr.
Schilling's
FRENCH
SHAPE
"A"

Send for Illustrated Catalogue. See price list
in this journal.

SCHILLING CORSET CO.,

Detroit, Mich. and Chicago, Ill.

Dry Goods Price Current.

UNBLEACHED COTTONS.		Arrow Brand	
Adriatic	7	"	World Wide
Argyle	6 1/2	"	LL
Atlanta A.A.	6 1/2	"	Full Yard Wide
Atlantic A.	7	"	Georgia A.
" H.	6 1/2	"	Honest Width
" P.	6 1/2	"	Harford A.
" D.	6 1/2	"	Indian Head
Amory	7	"	King A.
Archery Bunting	4	"	King E.C.
Beaver Dam A.A.	5 1/2	"	Lawrence L.L.
Blackstone O. 32	5	"	Madras cheese cloth
Black Crow	6 1/2	"	Newmarket G.
Black Rock	7	"	" B
Boot, A.L.	7 1/2	"	" D
Capital A.	5 1/2	"	" X
Cavanat V.	5 1/2	"	" DD
Chapman cheese cl.	3 1/2	"	Nohe R.
Clifton C.R.	5 1/2	"	Our Level Best
Comet	7	"	Oxford R.
Dwight Star	7 1/2	"	Pequot
Clifton C.C.	6 1/2	"	Solar
		"	Top of the Heap
BLEACHED COTTONS.		Geo. Washington	
A B C	8 1/2	"	Glen Mills
Amazon	7	"	Gold Medal
Amsburg	8	"	Great Ticket
Art Cambric	10	"	Great Falls
Blackstone A.A.	8	"	Hope
Beats All	4 1/2	"	Just Out
Boston	12	"	King Phillip
Cabot	7	"	" OP
Cabot, 1/2	6 1/2	"	Lonsdale Cambric
Charter Oak	5 1/2	"	Lonsdale
Conway W.	7 1/2	"	" @ 5 1/2
Cleveland	7	"	" @ 5
Dwight Anchor	8 1/2	"	No Name
" shorts	8 1/2	"	Oak View
Edwards	6	"	Our Own
Empire	7	"	Pride of the West
Farwell	7 1/2	"	Rosalind
Fruit of the Loom	8 1/2	"	Sunlight
Fitchville	7	"	Utica Mills
First Prize	6 1/2	"	Vinyard
Fruit of the Loom 1/2	6 1/2	"	White Horse
Fairmount	4 1/2	"	" Rock
Full Value	6 1/2	"	"
HALF BLEACHED COTTONS.		Dwight Anchor	
Cabot	7 1/2	"	"
Farwell	8	"	"
UNBLEACHED CANTON FLANNEL.		Middlesex No. 1	
Tremont N.	5 1/2	"	" 2
Hamilton N.	6 1/2	"	" 3
" L.	7	"	" 4
Middlesex A.T.	8	"	" 5
" X	9	"	" 6
" No. 25	9	"	" 7
BLEACHED CANTON FLANNEL.		Middlesex A.A.	
Hamilton N.	7 1/2	"	" 11
Middlesex P.T.	8	"	" 12
" A.T.	9	"	" 13
" X A.	9	"	" 14
" X F.	10 1/2	"	" 15
CARPET WARP.		Integrity, colored	
Peerless, white	18	"	White Star
" colored	18 1/2	"	" colored
Integrity	18 1/2	"	" colored
DRESS GOODS.		Nameless	
Hamilton	8	"	"
"	9	"	"
"	10 1/2	"	"
G G Cashmere	21	"	"
Nameless	16	"	"
"	18	"	"
CORSETS.		Wonderful	
Coraline	\$9.50	"	Brighton
Schilling's	9.00	"	Bortree's
Davis Waists	9.00	"	Abdominal
Grand Rapids	4.50	"	"
CORSET JEANS.		Naumkeag satteen	
Armory	6 1/2	"	Rockport
Androscoggin	7 1/2	"	Conestoga
Biddeford	6	"	Walworth
Brunswick	6 1/2	"	"
PRINTS.		Berwick fancies	
Allen turkey reds	5 1/2	"	Clyde Robes
" robes	5 1/2	"	DelMarine cashm's
" pink & purple	6 1/2	"	" mourn'g
" buffs	6 1/2	"	Eddystone fancy
" pink checks	5 1/2	"	" chocolat
" staples	5 1/2	"	" rober
" shirtings	3 1/2	"	" sateens
American fancy	5 1/2	"	Hamilton prints
American indigo	5 1/2	"	" staple
American shirtings	3 1/2	"	Manchester fancy
Argentine Greys	6	"	" new era
Anchor Shirtings	4 1/2	"	Merrimack D fancy
Arnold	6 1/2	"	Merrimack shirtings
Arnold Merino	6	"	" Reppfurn
" long cloth B. 10 1/2	10 1/2	"	"
" C. 8 1/2	8 1/2	"	"
" century cloth	7	"	"
" gold seal	10 1/2	"	"
" green seal TR 10 1/2	10 1/2	"	"
" yellow seal	10 1/2	"	"
" serge	11 1/2	"	"
" Turkey red	10 1/2	"	"
Ballou solid black	5	"	"
" colors	5 1/2	"	"
Bengal blue, green,	5 1/2	"	"
red and orange	5 1/2	"	"
Berlin solids	5 1/2	"	"
" old blue	6 1/2	"	"
" green	6 1/2	"	"
" Foulards	5 1/2	"	"
" red 1/2	9 1/2	"	"
" 4 1/2	10	"	"
" 3-4XXXX 12	12	"	"
Cocheco fancy	6	"	"
" madders	6	"	"
" XX twills	6 1/2	"	"
" solids	5 1/2	"	"
TICKINGS.		A C A	
Amoskeag A.C.A.	12 1/2	"	Pemberton AAA
Hamilton N.	7 1/2	"	York
" D.	8 1/2	"	Swift River
" Awning	8 1/2	"	Pearl River
Farmer	8	"	Warren
First Prize	11 1/2	"	"
Lenox Mills	18	"	"
COTTON DRILL.		Stark A	
Atlanta, D.	6 1/2	"	No Name
Boot	6 1/2	"	Top of Heap
Clifton, K.	6 1/2	"	"
SATINES.		Imperia	
Simpson	20	"	Black
"	16	"	" BC
Cocheco	10 1/2	"	"

DEMINS.		Columbian brown	
Amoskeag	12 1/2	"	Everett, blue
" 9 oz	13 1/2	"	" brown
" brown 13	13 1/2	"	Haymaker blue
Andover	11 1/2	"	" brown
Beaver Creek A.A.	10	"	Jaffrey
" BB.	9	"	Lancaster
" CC.	9	"	Lawrence 9 oz
Boston Mfg Co. br.	7	"	No. 230
" blue 8 1/2	8 1/2	"	No. 250
" d & twist 10 1/2	10 1/2	"	No. 280
Columbian XXX br. 10	10	"	"
" XXX bl. 19	19	"	"
GINGHAMS.			
Amoskeag	7 1/2	Lancaster, staple	6 1/2
" Persian dress 8 1/2	8 1/2	" fancies	7
" Canton	8 1/2	" Normandie	8
" AFC	12 1/2	Lancashire	6 1/2
" Teazle	10 1/2	Manchester	5 1/2
" Angola	10 1/2	Monogram	6 1/2
" Persian	8 1/2	Normandie	7 1/2
Arlington staple	6 1/2	Persian	8 1/2
Arasapha fancy	4 1/2	Renfrew Dress	7 1/2
Bates Warwick dres 3 1/2	3 1/2	Rosemont	6 1/2
" staples	6 1/2	Slatersville	6
Centennial	10 1/2	Somerset	7 1/2
Criterion	10 1/2	Tacoma	7 1/2
Cumberland staple	5 1/2	Toil du Nord	10
Cumberland	5	Wabash	7 1/2
Essex	4 1/2	" seersucker	7 1/2
Elfin	7 1/2	Warwick	8 1/2
Everett classics	8 1/2	Whittenden	6 1/2
Exposition	7 1/2	" heather dr	8
Glenarie	6 1/2	" indigo blue	9
Glenarven	6 1/2	Wamsutta staples	6 1/2
Glenwood	7 1/2	Westbrook	8
Hampton	6 1/2	"	10
Johnson Chalou cl	5	Windermeer	5
" indigo blue 9 1/2	9 1/2	York	6 1/2
" zephyrs	16	"	"
GRAIN BAGS.			
Amoskeag	16 1/2	Valley City	15 1/2
Stark	19 1/2	Georgia	15 1/2
American	16 1/2	Pacific	14 1/2
THREADS.			
Clark's Mile End	45	Barbour's	88
Coats, J. & P.	45	Marshall's	88
Holyoke	22 1/2	"	"
KNITTING COTTON.			
No. 6	33	38	White. Colored.
" 8	34	39	" 14
" 10	35	40	" 16
" 12	36	41	" 18
" 14	37	42	" 20
" 16	38	43	" 22
" 18	39	44	" 24
" 20	40	45	" 26
" 22	41	46	" 28
" 24	42	47	" 30
" 26	43	48	" 32
" 28	44	49	" 34
" 30	45	50	" 36
" 32	46	51	" 38
" 34	47	52	" 40
" 36	48	53	" 42
" 38	49	54	" 44
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" 474	267	272	" 480
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" 564	312	317	" 570
" 566	313	318	" 572
" 568	314	319	" 574
" 570	315	320	" 576
" 572	316	321	" 578
" 574	317	322	" 580
" 576	318	323	" 582
" 578	319		

Principals and Agents.

W. C. Sprague in Business.

A misleading so-called popular statement of the law is that "principals are responsible for the acts of their agents." The relation of principal and agent is so common in all the affairs of business life that a proper understanding of the relation and its consequence duties and obligations is of great importance. There is no one but what is almost daily acting in the capacity of one or the other. From the position of president of the great corporation down to that of the boy who drives a delivery wagon or runs an errand, in all departments of life this question of agency enters. How important, then, that it be well understood.

The popular saying that "a principal is responsible for the acts of an agent" is too broad, and if this is to be taken as the guide to express the legal relation and responsibility of the principal, an important and essential distinction is lost sight of, which forms an exception which is as important to remember as the rule. In general an agent is one who acts for another, either by that other's express or implied authority. There may be said to be three kinds or classes of agents, the universal, the general and the special agents. The universal agent is one who is authorized to do any and all acts for the principal without limitation. The general agent is one who is authorized to do all acts with relation to a certain recognized business or the various sorts of business of the principal or some department thereof. A special agent is one who is authorized to do a particular thing, or transact some particular business.

If I authorize you to conduct all my affairs, personal and public, buy, sell, convey my personality and real estate without limitation, you are my universal agent. If I authorize you to take general charge of my wholesale store, or take general charge of a department, you are my general agent for that purpose. If I employ you to sell my house, you are my special agent.

An agent's authority is either express or implied. Express authority is such as is directly given and implied when not directly given, but is so incidentally necessary to the carrying out of the express directions that it may fairly be assumed to have been intended. In dealing with agents care must be taken to so deal with them as that their acts shall be within the express and implied terms of the agency. Apparent authority is a term frequently used in reference to the authority of an agency, and by it is meant the authority which the principal holds out the agent as having. So that the general public in dealing with the agent is led, by reason of the act or neglect of the principal, to believe that the agent is acting within his authority, and so the law is stated, more accurately than as first given, that the principal is responsible for the acts of the agent done within the limits of his apparent authority; and this is true, sometimes, even when the act done is in direct violation of the express authority given, because the principal, by his act or neglect, has caused reliance to be placed in the authority of the agent, for the law has wisely stated that where one or two innocent persons must suffer, the one who was the cause of the injury must suffer rather than the other.

New Coins.

With the beginning of the new year the half and quarter dollar and the dime that have been familiar for over half a century will begin to be retired, and a new design for each piece will be substituted. The new coins, it is stated by the director of the mint, will be radically different from those now in use, and of a design that will at once be recognized as handsomer than any coin ever used in this country. The designs selected for the new half dollar, quarter and dime will be a classic head of Liberty, instead of the sitting figure of her, on the obverse side of the coins, and the coat-of-arms of the United States on the reverse side. The act of change provides that it shall not be again undertaken for twenty-five years.

Use Tradesman or Superior Coupons.

Hardware Price Current.

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

AUGERS AND BITS.		dis.
Snell's	60	
Cook's	40	
Jennings', genuine	25	
Jennings', imitation	50&10	
AXES.		
First Quality, S. B. Bronze	7 50	
" D. B. Bronze	12 00	
" S. B. S. Steel	8 50	
" D. B. Steel	13 50	
BARROWS.		dis.
Railroad	14 00	
Garden	30 00	
BOLTS.		dis.
Stove	50&10	
Carriage new list	75	
Plow	40&10	
Sleigh shoe	70	
BUCKETS.		
Well, plain	3 50	
Well, swivel	4 00	
BUTTS, CAST.		dis.
Cast Loose Pin, figured	70&10	
Wrought Narrow, bright fast joint	60&10	
Wrought Loose Pin	60&10	
Wrought Table	60&10	
Wrought Inside Blind	60&10	
Wrought Brass	75	
Blind, Clark's	70&10	
Blind, Parker's	70&10	
Blind, Shepard's	70	
BLOCKS.		
Ordinary Tackle, list April 17, '85	60	
CRADLES.		dis.
Grain	50&10	
CROW BARS.		per lb
Cast Steel	5	
CAPS.		per m
Ely's 1-10	65	
Hick's C. F.	30	
G. D.	30	
Musket	60	
CARTRIDGES.		
Rim Fire	50	
Central Fire	25	
CHISELS.		dis.
Socket Firmer	70&10	
Socket Framing	70&10	
Socket Corner	70&10	
Socket Slicks	70&10	
Butchers' Tanged Firmer	40	
COMBS.		dis.
Curry, Lawrence's	40	
Hotchkiss	25	
CHALK.		12@12 1/2 dis.
White Crayons, per gross	10	
COPPER.		
Planished, 14 oz cut to size	28	
" 14x52, 14x56, 14x60	26	
Cold Rolled, 14x56 and 14x60	23	
Cold Rolled, 14x48	23	
Bottoms	25	
DRILLS.		dis.
Morse's Bit Stocks	50	
Taper and straight Shank	50	
Morse's Taper Shank	50	
DRIPPING PANS.		
Small sizes, ser pound	07	
Large sizes, per pound	64	
ELBOWS.		
Com. 4 piece, 6 in.	75	
Corrugated	40	
Adjustable	40&10	
EXPANSIVE BITS.		dis.
Clark's, small, \$18; large, \$26	30	
Ives', 1, \$19; 2, \$24; 3, \$30	25	
FILES—New List.		dis.
Disston's	60&10	
New American	60&10	
Nicholson's	60&10	
Heller's	50	
Heller's Horse Rasps	50	
GALVANIZED IRON.		
Nos. 16 to 20; 22 and 24; 25 and 26; 27	18	
List 12 13 14 15 18	25	
Discount, 60		
GAUGES.		dis.
Stanley Rule and Level Co.'s	50	

HAMMERS.

Maydole & Co.'s	dis.	25
Kip's	dis.	25
Yerkes & Plumb's	dis.	40&10
Mason's Solid Cast Steel	30c list	60
Blacksmith's Solid Cast Steel, Hand	30c 40&10	

HINGES.

Gate, Clark's, 1, 2, 3	dis.	60&10
State	per doz, net, 2 50	
Screw Hook and Strap, to 12 in. 4 1/4 and longer	3 1/2	
Screw Hook and Eye, 1/2	net	10
" " " 3/4	net	8 1/2
" " " 1	net	7 1/2
Strap and T	dis.	50

HANGERS.

Barn Door Kidder Mfg. Co., Wood track	dis.	50&10
Champion, and friction	60&10	
Kidder, wood track	40	

HOLLOW WARE.

Pots	60	
Kettles	60	
Spiders	60	
Gray enameled	40&10	

HOUSE FURNISHING GOODS.

Stamped Tin Ware	new list	70
Japanned Tin Ware	25	
Granite Iron Ware	new list	33 1/2&10

WIRE GOODS.

Bright	70&10&10	
Screw Eyes	70&10&10	
Hook's	70&10&10	
Gate Hooks and Eyes	70&10&10	

LEVELS.

Stanley Rule and Level Co.'s	dis.	70
KNOBS—New List.		
Door, mineral, jap. trimmings	55	
Door, porcelain, jap. trimmings	55	
Door, porcelain, plated trimmings	55	
Door, porcelain, trimmings	55	
Drawer and Shutter, porcelain	70	

LOCKS—DOOR.

Russell & Irwin Mfg. Co.'s new list	55	
Mallory, Wheeler & Co.'s	55	
Braunford's	55	
Norwalk's	55	

MATTOKES.

Adze Eye	\$16.00, dis.	60
Hunt Eye	\$15.00, dis.	60
Hunt's	\$18.50, dis.	20&10

MILLS.

Sperry & Co.'s, Post, handled	dis.	50
Coffee, Parkers Co.'s	40	
" P. S. & W. Mfg. Co.'s Malleables	40	
" Landers, Ferry & Co.'s	40	
" Enterprise	30	

MOLASSES GATES.

Stebbin's Pattern	60&10	
Stebbin's Genuine	60&10	
Enterprise, self-measuring	25	

NAILS.

Steel nails, base	1 80	
Wire nails, base	2 00	
Advance over base:		
Steel	Base	
Base	Base	
60	10	
50	10	
40	10	
30	10	
20	10	
15	10	
12	10	
10	10	
8	10	
7	10	
6	10	
5	10	
4	10	
3	10	
2	10	
1	10	
0	10	

PLANES.

Ohio Tool Co.'s, fancy	dis.	20
Scotia Bench	dis.	20
Sandusky Tool Co.'s, fancy	dis.	20
Bench, first quality	dis.	20
Stanley Rule and Level Co.'s, wood	dis.	20

PANS.

Fry, Acme	dis.	80-10
Common, polished	dis.	70

RIVETS.

Iron and Tinned	dis.	40
Copper Rivets and Buts	50-10	

PATENT PLANISHED IRON.

"A" Wood's patent planished, Nos. 24 to 27	10 30	
"B" Wood's pat. planished, Nos. 25 to 27	9 20	
Broken packs 1/4c per pound extra		

ROPES.

Sisal, 1/4 inch and larger	7 1/2	
Manilla	12 1/2	

SQUARES.

Steel and Iron	75	
Try and Bevel	60	
Mitre	20	

SHEET IRON.

Com. Smooth.		Com.
Nos. 10 to 14	\$4 06	\$2 85
Nos. 15 to 17	4 45	3 15
Nos. 18 to 21	4 45	3 15
Nos. 22 to 24	4 45	3 15
Nos. 25 to 26	4 45	3 25
No. 27	4 45	3 35

All sheets No. 18 and lighter, over 30 inches wide not less than 2-10 extra

SAND PAPER.

List acct. 19, '86	dis.	50
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SASH CORD.

Silver Lake, White A	list	50
" Drab A	"	55
" White B	"	50
" Drab B	"	55
" White C	"	35

SASH WEIGHTS.

Solid Eyes	per ton	\$25
SAWS.		dis.
" Hand		20
" Silver Steel Dia. X Cuts, per foot		70
" Special Steel Dia. X Cuts, per foot		50
" Special Steel Dia. X Cuts, per foot		30
" Champion and Electric Tooth X		30
Cuts, per foot		30

THAPS.

Steel, Game	dis.	60&10
Oneida Community, Newhouse's		35
Oneida Community, Hawley & Norton's		70
Mouse, choker	18c per doz	
Mouse, delusion	\$1.50 per doz.	

WIRE.

Bright Market	dis.	65
Annealed Market	70-10	
Coppered Market	60	
Tinned Market	62 1/2	
Coppered Spring Steel	55	
Barbed, Fence, galvanized	3 35	
" painted	2 85	

HORSE NAILS.

An Sable	dis.	25&10@25&10&5
Putnam	dis.	06
Northwestern	dis.	10&10

WRENCHES.

Baxter's Adjustable, nickle	dis.	30
Coe's Genuine		50
Coe's Patent Agricultural, wrought		75
Coe's Patent, malleable		75&10

MISCELLANEOUS.

Bird Cages	dis.	50
Pumps, Cistern		75
Screws, New 1st		70&10
Casters, Bed a d Plate		50&10&10
Dampers, American		40
Forks, hoes, rakes and all steel goods		65

METALS.

PIG TIN.		
Pig Large		26c
Pig Bars		28c

ZINC.

Duty: Sheet, 24c per pound.		
600 pound casks		6 1/2
Per pound		7

SOLDER.

40% Extra Wiping		15
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The prices of the many other qualities of solder in the market indicated by private brands vary according to composition.

ANTIMONY.

Cookson	per pound	16
Hallett's		13

TIN—MELYN GRADE.

10x14 IC, Charcoal	\$ 7 50	
14x20 IC, "	7 50	
10x14 IC, "	9 25	
14x20 IC, "	9 25	

Each additional X on this grade, \$1.75.

TIN—ALLAWAY GRADE.

10x14 IC, Charcoal	\$ 6 75	
14x20 IC, "	6 75	
10x14 IC, "	8 25	
14x20 IC, "	9 25	

Each additional X on this grade \$1.50.

ROOFING PLATES.

14x20 IC, " Worcester	6 50	
14x20 IC, "	8 50	
14x20 IC, "	13 50	
14x20 IC, " Allaway Grade	6 00	
14x20 IC, "	6 50	
14x20 IC, "	12 50	
14x20 IC, "	15 50	

BOILER SIZE TIN PLATE.

14x28 IC	\$14 00	
14x31 IC	15	
14x36 IC, for No. 8 Boilers, 1 per pound	10	
14x41 IC		

The Kelly Perfect Axe

— ALSO —

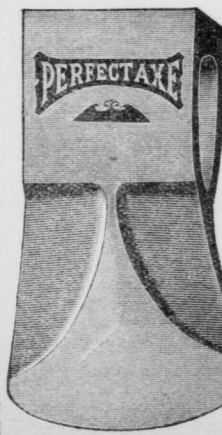
The Falls City Axe

Both Manufactured by

The Kelly Axe Mfg Co., Louisville, Ky.

We carry a good stock of these axes and quote them at the following prices:

	S. Bit.	D. Bit.
Kelly Perfect, per doz.	12	
Falls City, per doz.	\$6	\$9



FOSTER & STEVENS & CO.

Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

Retail Trade of the Wolverine State.

The Tradesman Company, Proprietor.

Subscription Price, One Dollar per year, payable strictly in advance.
Advertising Rates made known on application.
Publication Office, 100 Louis St.

Entered at the Grand Rapids Post Office.

E. A. STOWE, Editor.

WEDNESDAY, DECEMBER 9, 1891.

"WILL RUIN THE COMPANY."

The *Workman*, the local organ of trade unionism and anarchy, contains the following:

The molders, in their trouble with the Grand Rapids School Furniture Co., have decided to enter upon a new plan of campaign. Up to the present time they have hesitated in doing anything that might disturb the goose that lays the eggs, but now that it seems quite certain that there are no eggs for them they have concluded to skin the bird and scatter the feathers broadcast. The new plan of campaign will be as follows: Our local Central Labor Union has declared a boycott on the goods of the firm; the Michigan Federation of Labor will endorse the boycott this week; the American Federation of Labor and the international Iron Moulders union will do the same. After this is done 50,000 circulars will be printed and put into the hands of every agent in the country doing business in the same line of goods. The antipathy to this company by competing companies is such that the molders will be ably assisted and with very little expense to them. In the end it will quite likely ruin the company.

The position of THE TRADESMAN on the subject of trade unions is well known to its readers and the above citation will only serve to strengthen its position in the minds of honest men everywhere.

The Grand Rapids School Furniture Co. never refused employment to union men, but declined to submit to the demands of the union that union men only be employed in its molding room. The union presented the alternative of "Rule or ruin," and on being informed that the shop was open to competent workmen, without regard to race, religion, politics or affiliation with any lodge or union, walked out in a body and began a campaign of intimidation and violence which was a disgrace to the city and a reflection on the vaunted civilization of the age. The company replaced the strikers with competent, sober workmen and has never had occasion to regret the action of the old employees, except as it has brought disaster and loss upon workmen who wished to remain at the post of duty but were forced to walk out by the arbitrary action of the union leaders.

The threat of the *Workman* that the proposed action of the trade unionists "will ruin the company" is a matter of indifference to the men who back the enterprise with brains and capital, as every attempt of the kind has ended in utter failure; but the spirit of anarchy manifested is so deplorable as to cause candid men to wonder how any person who lays any claim to the possession of common honesty and decency can affiliate with a trades union and still hold his head up as a man among men.

It strikes THE TRADESMAN that the severe strictures on advice-givers, dealt out by Mr. Owen in his this week's con-

tribution on the subject, are not wholly merited. Advice is seldom heeded, for the reason that it is most freely offered by people who are not qualified to bestow it. Ancient history describes a peculiar individual who wrote a treatise on the blessings of poverty while resting his parchment on a table of gold. In this age of the world, it is noted that books on such topics as "How to Succeed" and "How to Get Rich" are usually written by men who have never succeeded in anything they undertook or acquired riches to any extent, consequently what they write is the result of observation, instead of actual experience. Such incongruities have, very naturally, created a distaste for the didactic discourses of all advice-giving writers, but THE TRADESMAN would give \$1,000 for a series of articles from the pen of Marshall Field or John Wanamaker, setting forth the manner in which they acquired their enormous competences in the short space of a quarter of a century through the medium of legitimate merchandising—and there is not a man in Michigan who would not walk ten miles over a rough road for the privilege of perusing the articles. Men of eminence seldom disclose their methods, however, for the reason that such a course would open the door to a flood of competitors. Besides, the time required for such effort could be more profitably expended, financially speaking, in creating additional wealth for themselves. The time may come when men of means will bequeath a knowledge of how to acquire riches as a legacy to posterity, but in all human probability the keys to success will never be entrusted to men who have not first learned how to use them by dint of patience, economy and energy.

Some business men regard the immediate presentation of a bank check as discourteous to the drawer and therefore are in the habit of holding checks several days before making use of them. The danger attending this practice has been shown in a decision rendered lately by a New Jersey court. A check drawn by the defendant in the case on May 26 was not presented for payment until three days afterward and in the meantime the bank had suspended. The drawer of the check, being sued by the holder for the amount, claimed that the bank had ample funds to meet the check before the day on which it had closed its doors, and that as the holder had been guilty of unreasonable delay in presenting the check he should suffer the loss. The judge decided that the point was well taken, that the rule in commercial circles was that when all the parties resided in the same city the check should be presented on the day of its receipt or the following day, and when payable at a different place from that in which it was negotiated the check should be forwarded by mail on the same day or the following one, for payment.

Two organizations of business men—the Grand Rapids Board of Trade and Grand Rapids Improvement Association are doing all they can to increase the growth of the city by encouraging the location of new manufacturing enterprises and assisting those already in the field. These efforts are heartily supplemented by the co-operation of business men who have the interest of the city at heart, but another element—the faction represented by the trades union-

ists—is doing all it can to counteract the efforts of good citizens by endeavoring to tear down institutions which refuse to bow the head to the tyranny of union labor.

With the issue of this week the discussion of the two weeks vs. the three weeks visit of traveling salesmen closes, so far as THE TRADESMAN is concerned. The discussion of the subject has brought out several interesting features, prominent among which is the fact that the rapid increase of rail facilities has enabled the men of samples to cover much more territory and visit many more towns than they were able to when half their time was on long drives from town to town. The necessity for curtailment—if such exists—grows out of this fact, not to a decline in the trade legitimately coming to Grand Rapids, which has shown a handsome increase every year for the past quarter of a century.

The series of circular letters, recently sent out to their customers by F. Goodman & Co., general dealers at Burnip's Corners, which are given, seriatim, in another part of this week's paper, will be perused with interest by hundreds of dealers whose minds are occupied with the thought of adopting the cash system or putting their business on a cash basis. The letters are interesting as showing that a move toward the curtailment of the credit business leads ultimately to the adoption of the cash plan, or some system which enables the dealer to get as near the ready pay method as possible.

Because you have taken pretty good care of your business this year is an excellent reason why you should make every exertion to take better care of it next year. In this age a successful business is only secured as the result of eternal vigilance. The man who is always pushing "gets there," and the man who stops pushing "gets left."

Do not misrepresent what you sell. If you have not just what is called for, be sure that you let the customer know that you have something much better.

No merchant can afford to employ as a salesman a young man with the tendencies of a masher. Such a person is offensive to every lady of refinement; and he is so persistent in making himself conspicuous that he detracts from the good appearance of the entire stock, of which he tries to make himself the most prominent feature.

Senator Paddock, whose so-called "Pure Food Bill" was a feature of the last Congress, announces his intention of again introducing the measure at the present session of Congress.

Do not induce a lazy, ignorant boy to attempt to make a salesman; he will make a failure of the effort, and you will be the father of the failure.

If you have an employe in any capacity of whose loyalty or integrity you have reason to suspect, let some other man employ his services.

Country Callers.

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

J. J. Williams, Fields.
R. G. Rice, Dowling.
B. S. Holly, Woodland.
Dr. W. O. Barber, Caledonia.
Philip Baas, Alpine.
M. M. Robson, Berlin.
P. B. Sharp, Byron Center.
H. E. Hogan, So. Boardman.
Alex. Denton, Howard City.
P. M. Van Drezer, Saranac.
P. M. Cleveland & Son, Nunica.
J. J. McNaughton, Lowell.
W. R. Lawton, Berlin.
J. L. Handy, Boyne City.
Patrick & Niergarth, Reed City.
C. F. Walker, Glen Arbor.
A. D. Spangler & Co., Saginaw.
M. V. Gundrum & Co., Leroy.
Frank McIntyre, Marion.
S. H. Ballard, Sparta.

Next Meeting of the Board of Pharmacy.

The next meeting of the State Board of Pharmacy will be held at the Knights of Pythias hall, 401 Center avenue, Bay City, January 13 and 14. The dates for the other meetings for 1892 will be fixed at that meeting.

Use Tradesman Coupon Books.

SEEDS

—AND—

GRAIN

MENTION THIS PAPER.

W. H. MOREHOUSE & CO.

WHOLESALE DEALERS IN

Grain, Clover and Timothy, Hungarian, White Clover, Red Top, Millet, Alfalfa or Lucerne, Blue Grass, Orchard Grass, Lawn Grass, Popcorn, Etc.

Choice Clover & Timothy Seeds a Specialty

Orders for purchase or sale of Seeds for future delivery promptly attended to. Correspondence solicited.

Warehouses—325-327 Erie St. }
Office—46 Produce Exchange, } TOLEDO, O.

WE MAKE A SPECIALTY OF

PURE:-BUCKWHEAT:-FLOUR

And would be pleased to send you sample and prices.

PRESENT PRICE, \$4 IN SACKS.

A. SCHENCK & SON,
ELSIE, MICH.PERKINS & HESS
DEALERS IN

Hides, Furs, Wool & Tallow,

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

How Can I Increase the Profits of My Business? THIRD PAPER.

Written for THE TRADESMAN

The writer is personally acquainted with many retailers who can increase the profits of their business as surely as they live, by acting upon the suggestions contained in last week's installment of this subject. Didn't read it, eh? Well, if you can't find the paper, ask your most intelligent clerk to tell you about it and then you will be prepared to consider this installment.

Assuming that the domestic management, which was treated of last week, is a wise and economical one and not susceptible of material improvement, we will proceed to the store management. If we find anything wrong here, you will not be able to attribute the cause to your wife or some member or members of your family. If the ministering angels who preside over the destinies of our household affairs present such marked contrasts in the matter of mastering details and economical management, remember that men exhibit the same characteristics and that a lack of order and system which would lead to a neglect of minute details and improvident management would be more disastrous in the management of the store by such a man than it would be in the management of the home by such a woman.

A retail business is made up, exclusively, of *little things*, and no man whose head is screwed on his shoulders in such a manner as to confine his scope of vision above the horizon among the stars, thereby making it impossible for him to see the many little things which lie about his feet, should ever invest his money in a retail business. Reader, if you belong

to this class, you will not be able to increase the profits of your trade. You have blundered into the wrong pew and the sooner you get out the better it will be for you. Don't wait until the "mony wees" which make up your "muckle" have all flitted away, but sell out the very first chance you get and place your money somewhere where you can keep your eye on it. But the man who has a joint in his neck and whose eyes are not too far gone to see a *little thing* can increase his profits by exercising "eternal vigilance" in the manner of treating these minute details. Commence tomorrow morning and see to it that every move, act and deed effecting value to the extent of *one penny* shall receive the same careful forethought, and be guided and controlled by the same application of thought and business judgment that would be brought to bear in a transaction involving value to the extent of ten dollars. Do this and you will be surprised at the sudden increase of the profits of your trade. No more will a whole bin full of potatoes freeze solid through neglect to close a window. No more will the wareroom floor be flooded with the contents of the molasses barrel because you ran to the door to see a dog-fight and forgot all about it. Never again will you lose the sale of a five dollar pair of fine shoes because you permitted yourself to utter an unkind word, in a moment of anger, in reply to a very common-place and *womanly* remark on the part of your lady customer. Never again will you neglect to wire that stove-pipe until it falls down and ruins five rolls of butter, a basket of eggs and three dollars' worth of glassware. You will no longer pay delivery clerks for

hauling four hundred pounds of boys all over the city, through the mud and sand, for every pound and a half of goods he carries. If some fellow who is a little smarter than you are, has "waxed it to you on a hoss trade," don't wait until the "new hoss" kicks the bottom out of your business, sends your unfortunate delivery clerk to his long home, where he will have no further use for his overcoat and mittens, and lands you in the poorhouse, but trade him off to the meanest man you know of (I mean the "hoss," not the delivery clerk) and then take a solemn oath that, God being your helper, you will never again disgrace your family, imperil the life of the poor orphan delivery clerk, or cast reflections on your character as an intelligent business man, by swapping horses. This is absolutely necessary if you wish to increase the profits of your business. Of course, you cannot expect to increase your profits by keeping a half-dozen boxes of blacking with as many brushes lying about the store for the use of the adjoining townships, or by sacrificing a pair of hose every time you want a "try on" sock. These are small matters, but they denote that the *little things* and minute details of a concern are neglected. In the aggregate, these little things make up the business and they cannot be neglected without neglecting the business to a greater or less extent.

Who of all the thousands of retailers whose eyes will glance over this article will endorse its sentiment and general tenor? Not the grocer who keeps wooden plugs in his vinegar and molasses barrels; decorates his front window with spoiled fruit and rotten vegetables; keeps his cookies and doughnuts in a showcase

with the top broken out, and allows his cat to nest in the tea chest. Such a fellow has no particular use for THE TRADESMAN, or anything in it, and if he should accidentally read this article or hear someone else read it, he would call it "small potatoes" of the "tweedle dum" variety. If you would step into his store, a very positive odor would meet you more than half way and impress you as being more *domestic* than *foreign*. The clerk who receives four dollars per week and boards at home tells you that business is awful dull, and that Mr. Loosends, the proprietor, who has gone quail hunting, wants to sell out awful bad. Two able-bodied, long-tailed mice run a foot race down one of the shelves for your special entertainment, dodging in and out among the cans of baking powder, knocking over a poor old weather-beaten package of saleratus, and disappearing behind a row of bath brick. One glance around the store will convince you that the proprietor will soon be out of business whether he sells out or not. This man is playing a losing game and no one can convince him that incompetency or willful neglect is the sole cause of the unprofitableness of his business.

Every successful retail merchant will endorse the general drift of this article, for well he knows that unless the greatest diligence be exercised in the management of these insignificant little details, the elements of destruction will fasten themselves upon the very vitality of the business, draining it of its life-sustaining resources and forcing it into ruin and decay.

So far we have been considering the subject from a sort of house-keeping standpoint. We shall now take up larger matters connected with the transaction of business and endeavor to point out other ways and means by which the retailer's profits can be augmented.

E. A. OWEN.

"REGISTERED PHARMACIST."

The Finest Havana Cigar for the Money Ever Placed on the Market.

In proof of the above statement, we offer to donate \$50 IN GOLD to the Michigan State Pharmaceutical Association, in case the above brand is not found to be exactly as represented. We import our own stock, direct from Havana, and are consequently able to produce a better brand for the money than any manufacturer who depends on buying his stock from second hands. We make this brand so good that we cannot afford to put agents on the road to sell it, therefore depend upon mail orders and the merits of the goods to increase the demand.

"REGISTERED PHARMACIST" is sold by the following reputable druggists, all of whom warmly recommend the brand to their trade:

IN GRAND RAPIDS.

Peck Bros.
H. & F. Thum, (2 stores).
W. H. Tibbs, (2 stores).
D. C. Scribner.
Geo. G. Steketee.
J. C. West & Co.
R. A. McWilliams.
W. H. Van Leeuwen
Albert Stonehouse.
Aj. Dayton
S. T. Newson.
V. Sinz.
D. Kimm.

J. D. Muir.
G. T. Haan.
A. Sanford.
E. Treadgold.
Kellogg's Drug Store.
G. H. Oliver.
M. B. Kimm,
P. T. Williams & Co.
C. W. Cook.
H. Henika.
J. C. Dutmers.
M. A. Clark.
W. A. Swartz & Son,
B. A. Hoxie.

W. Z. Bangs.
J. DeKruif & Co.
P. V. Finch.
Chappell & Chappell,
C. G. Dykema.
Steketee & Baker.
T. Kemink.
H. Matthews & Co.
A. C. Bauer.
Powell Bros.
Steele & Co.
Francis Van Dugteren.

IN SURROUNDING TOWNS.

A. W. Tripp, Cedar Springs.
J. O. Doesburg, Holland.
Hessler Bros., Rockford.
E. A. Richards, Saranac.
Wolfinger & Gilligan, Hopkins.
Yeiter & Look, Lowell.
Hunter & Son, Lowell.
Clark & Winegar, Lowell.
J. L. Handy, Boyne City.
L. D. Chappell, Wayland.
Dr. W. O. Barber, Caledonia.
Goodrich & Andrews, Fennville.
A. DeKruif, Zeeland.
Fred A. Huntley, Grand Haven.
L. A. Perham, Spring Lake.

If you are not already handling the "Registered Pharmacist" your cigar trade will increase by putting it in stock without delay. Sold only by the manufacturers, who fill all orders the same day they are received.

KUPPENHEIMER BROS.,

45 Pearl St.,

Grand Rapids, Mich.

Drugs & Medicines.

State Board of Pharmacy.

One Year—Stanley E. Parkill, Owosso.
Two Years—Jacob Jesson, Muskegon.
Three Years—James Verner, Detroit.
Four Years—Ottmar Eberbach, Ann Arbor.
Five Years—George Gundrum, Ionia.
President—Jacob Jesson, Muskegon.
Secretary—Jas. Verner, Detroit.
Treasurer—Geo. Gundrum, Ionia.
Meetings for 1891—Lansing, Nov. 4.

Michigan State Pharmaceutical Ass'n.

President—H. G. Coleman, Kalamazoo.
Vice-Presidents—S. E. Parkill, Owosso; L. Pauley, St. Ignace; A. S. Parker, Detroit.
Secretary—Mr. Parsons, Detroit.
Treasurer—Wm. Dupont, Detroit.
Executive Committee—F. J. Wurzburg, Grand Rapids; Frank Inglis and G. W. Stringer, Detroit; C. E. Webb, Jackson.
Next place of meeting—Grand Rapids.
Local Secretary—John D. Muir.

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. Kohnert, Secretary, J. P. Rheinfrank.

Muskegon Drug Clerks' Association.
President, N. Miller; Secretary, A. T. Wheeler.

WOMEN WHO STEAL.

The Big Shops are Their Favorite Haunts.

From the New York World.

It does not take many experienced men to watch a big store. Half a dozen can do it easily. In most instances the number of bazaar detectives on duty at one time is much less than the number stated here. Such a guard goes about his work noiselessly and unobtrusively. The men are constantly moving here and there, quietly watching the great throngs of customers, but doing it in such a clever fashion as to attract absolutely no attention. If a woman is seen to nip something, not a word is said while she is in the store, for that would only result in creating a scene and would tend to scare away trade. On the other hand, she may stay in the store an hour or more after she has taken the handkerchief or the cloth, buying here and there, or pretending to buy—and no one will say a word to her. But this is merely part of the general scheme. Once let the shoplifter lure herself into the dream that she is safe, and then let her start to go away with her booty, and before she has gone a yard from the door she has been arrested, so quick, so sudden, so relentless the vigilance of the bazaar detectives.

In the big bazaars there are four classes of women thieves. The newest class, and in a measure the most dangerous, is represented by the woman who nips pocketbooks from dry goods counters. This is the way she works:

She selects her store—one that she thinks is "right," as the phrase is; that is, one in which she thinks she can plunder with a fair chance of getting out again uncaught—she selects the store, mingles with the crowd, prices this and that and in the meantime keeps her eyes on her fellow-shoppers. It is the custom of thousands of women while buying to carry their purses in their hands and occasionally to lay them on the counter while examining some article they contemplate purchasing. Here is the opportunity the pocketbook thief has waited for. No sooner is the woman's head turned than the thief brushes past and nips the pocketbook in a twinkling, then disappears in the big throng. In nine cases out of ten she is never caught.

Pocketbook thieves in the big bazaars will soon be thicker and more numerous than ever before, for they no doubt anticipate a rich harvest as the grand holiday shopping season comes along.

Never leave your pocketbook on a counter in one of these big stores, even for a moment. You may regret it if you do.

Among shoplifters there is always a large class represented by those poor and perhaps otherwise honest women who are sometimes weak enough to yield to the opportunity to steal. With this class it is opportunity that makes the thief.

Such a woman as this may always be found haunting the big stores. She comes in with the best intentions in the world. She sees her chances. To-day

she nips a handkerchief. To-morrow a feather. Next day a paper-cutter. She throws regret and conscience to the winds. She is poor and her children are starving. That will be her requirement.

The professional shoplifter is, of course, the most dangerous of her class. Yet in the very largest stores she is not especially feared, from the fact that the detectives are supposed to recognize her on sight and order her away. The professional shoplifter usually has the front of her dress made in such a fashion as to contain, yet absolutely invisible, a great pocket, often running the entire length of the skirt and as wide as the dress goods. She is usually accompanied by a friend, who engages the attention of the clerk while the shoplifter seizes her first opportunity to steal something. In the case of dress goods or other bulky material the scheme of the thief is to first get the bolt of cloth covered with other odds and ends lying on the counter, then suddenly slide it, quick as lightning, into her yawning pocket. Dozens of customers will be passing to and fro, but in ninety-nine cases out of a hundred no one will observe the theft. Even if some woman does see her take the silk she will never say a word. At least not until she gets home, when she will tell her friends at dinner. But, women invariably leave the concerns of other women severely alone. They do not care to be mixed up in anything that savors of publicity. Hence the shoplifter must be caught by the bazaar detective or she will perhaps escape for good with her plunder. Dangerous women in the big stores are these: Mrs. Herman and daughter, Annie Derrigan, Mamie Burke, alias Big Maria; Mrs. Pool, Nellie Bird, Nettie Scott, alias Scotty; Mrs. Hogan, Mag Murphy, a thief known as the Little Blonde, Rachael Simmons, Kate Armstrong, Mary Bushy, Lizzie Milchy. These women are known to the best detectives of New York, and are invariably ordered out when they enter the great shopping resorts.

There is another class of women who steal from the big bazaars, and these are generally people high up in life, with beautiful homes, and all this world can give, in the way of luxury and station.

Why do such women steal? Scout the idea of kleptomania. There is another and more logical reason. It is the fact that they have the fever of robbery in their blood, and it drags them to the most pitiful length imaginable. A woman who is caught in the clutches of such a desire will haunt a big bazaar for hours, watching her chance to steal some bit of lace, a feather, or some skein of worsted. She may have \$500 in her pocket. Her jewelry may have cost \$5,000, and her husband's income may be far beyond the dreams of avarice. Yet she will steal. Steal a nine-cent paper-cutter. Steal a fifteen-cent feather. Steal a skein of silk. Steal anything for which opportunity offers. Some day she will be caught. Then there will be a scene. Disgrace perhaps. Certainly the brand of thief before the world. For, as between the poor woman who nips a hundred-dollar purse and the rich woman who steals a nine-cent feather, what is the difference?

There is no difference. Both are simply thieves.

Bound to Lead the Procession.

Since Chas. R. Smith resumed possession of the Hotel McKinnon, at Cadillac, he has expended about \$4,000 in a complete system of repairs, extending from cellar to garret. He has put in steam heat throughout, electric bells, baths—in short, all the modern improvements incident to a first-class hotel. Mr. Smith's method of running a hotel is to satisfy every guest and the fact that he gets more than his share of the public patronage is sufficient evidence that his efforts to please his patrons are successful. The man who goes to Cadillac and does not put up with Mine Host Smith misses an experience which only a well-kept hotel affords.

Use Tradesman or Superior Coupons.

The Future of the Sawdust City.

Written for THE TRADESMAN.

Muskegon is passing through a transitory period of her existence, and what her future will be is largely a matter of speculation. If an abundance of capital, guided and controlled by a liberal and enterprising public spirit, can determine her future destinies, then will Muskegon have nothing to fear, for she certainly possesses many wealthy and public spirited citizens whose faith in her future progressiveness is unlimited. To the casual observer, however, one thing is self-evident: Silence will soon reign supreme along the shores of her little lake. The time is not far distant when the drowsy stranger within her gates will be awakened for the last time by the loud bellowsings and the mighty puffings of the huge monsters along the lake front, as they call the great army of laborers from rest to labor again. Soon the music of the steel will be heard no more as it glides through the log and the last fire in the huge slab-burner will have gone out forever. How gloomy, silent and unlike the old Sawdust City, will the new Muskegon be! No sound to break the awful stillness but the "swish" of the water as it beats against the slab piers! What a ghastly reminder of old Muskegon's glory will be the great fiery monsters, whose voracious maws were never satisfied and whose fiery nostrils emitted clouds of lurid sparks which encircled the little lake like a wreath of diamonds, as they stand, cold and silent in the embrace of death, surrounded by ruins, sad mementoes of the activities of by-gone days!

What will the future be? That's the question. When the last one of these great noisy mills shall have become silent and Muskegon's old glory shall have departed forever, will some new suitor take her by the hand and lead her on to future prosperity, or will she be left to pine away and die, like everything else in this great natural world, which has outlived its usefulness, fulfilled its destinies, and served the purposes which brought it into being? Muskegon's natural resources consist of sand and water, and, although lacking in variety, are limitless in extent and supposed to be inexhaustible. Indeed, the "get there, Eli," quality of her sand is becoming proverbial. It has a grit that is perfectly surprising and has blinded the eyes of more than one of her poorer class of citizens who foolishly permitted themselves to be caught in the drift. This sand may not be able to save old Muskegon from the "dry rot," but it is doing its level best to build up a new municipality on a higher level, and unload an immense pile of pure white sand on a confiding and faith-possessing people. This new constellation goes by the name of Muskegon Heights, and already several factories have been erected and put in operation, and the desert is beginning to bloom with smoke stacks. An idle on-looker might naturally wonder why those factories were not erected on the lake front, to take the place of the departing sawmills, where vessels could unload the raw material and take on the

manufactured product, directly on and off the factory pier, in one of the finest land-locked harbors on the Great Lakes. In his ignorance and childish innocence, the only explanation that occurs to his beclouded mind, as he views the situation, is that the leading and shining lights of the old town conceived the idea of converting a large area of worthless sand lying back in the interior, into bank bills; and they hatched out a scheme whereby a number of people were induced to build factories and a boom was advertised to the world. The result of this boom has been similar to the result of all successful booms—increased wealth for the few and a proportionate increase of the burdens of life for the masses. The poorer classes get excited at the prospect of becoming suddenly rich and they rush like a flock of sheep to the slaughter, so eager are they to secure a portion of that sand before it doubles or thrifbles in value, which they are told by the sand prophets will surely be the case before six months. The boom goes on and a large floating surplus element of mechanics and laboring men are attracted to the place, and the labor market becomes glutted. Sand, instead of doubling or thrifbling in value, as predicted, has actually declined, and the resident labor element who were induced to invest their hard-earned savings in sand, on contract, find themselves in straightened circumstances. Their sand is declining, slowly but surely, yet they must pony up their margins or get "scooped" and lose what they put into it. This would not have been so difficult formerly, when work was plentiful and wages fair, but the boom has glutted the labor market and the chances for earning a dollar have been reduced one-half, and the laborers' condition has become unmistakably worse. Anyone with half an eye can readily perceive that this evil state of affairs would re-act in no uncertain manner, directly upon the retail business of the city.

Does this truthfully portray the commercial pulse-beat of Muskegon to-day? Go and interview the mercantile fraternity and learn, as the writer has done, that such is the case.

What the future has in store for the soon-to-be-ex-Sawdust City, the writer cannot read on the face of the moon.

E. A. OWEN.

The Worst Monopoly of Them All.

At this time of year, when winter is beginning to tighten its grip, comes in the workings of one of the hardest gripping monopolies to be found in the world—the monopoly of the railroad and mine owners to keep up the price of coal. Only so much must be mined or transported, lest the price shall fall to an extent that poor folks can keep warm. Of all monopolies the coal monopoly is the worst. Nature has been bountiful in respect to providing the possibilities of heat, but monopoly steps in and pretty effectually annuls the work of nature. It is small wonder that the people object to a few companies holding in their grasp the right to the use of what ought to be as free as it can be made.

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.

Wholesale Price Current.

Advanced—Serpentaria.
Declined—Calamus root spermactti, bromide potash, cuttle fish bone, salacine.

ACIDUM.		TINCTURES.	
Aceticum	80 10	Aconitum Napellis R.	60
Benzoleum German.	50 60	Alces	60
Boracic	20 30	Alces and myrrh.	60
Carbolicum	20 30	Arnica	60
Citricum	40 50	Asafoetida	60
Hydrochloric	30 5	Atrope Belladonna.	60
Nitrosum	10 12	Benzoin	60
Oxalicum	10 12	Co.	60
Phosphoricum dil.	10 12	Sanguinaria	50
Salicylicum	1 30 70	Barosma	50
Sulphuricum	1 30 70	Cantharides	75
Tannicum	1 30 70	Capicum	50
Tartaricum	30 40	Cassia	50
AMMONIA.		Cassia	50
Aqua, 16 deg.	3 4 5	Catechu	50
20 deg.	5 4 7	Cinchona	50
Carbonas	13 14	Co.	60
Chloridum	13 14	Columba	50
ANILINE.		Conium	50
Black	2 00 25	Cubeba	50
Brown	2 00 25	Digitalis	50
Red	2 00 25	Ergot	50
Yellow	2 00 25	Gentian	50
BACCAR.		Gentian	50
Cubebae (po. 90)	90 10 10	Guaia	50
Juniperus	80 10 00	Zingiber	50
Xanthoxylum	25 30	Hyocyanus	50
BALSAMUM.		Iodine	75
Copaiba	50 55	Colorless	75
Peru	50 55	Ferri Chloridum	35
Terabin, Canada	35 40	Kino	50
Tolutan	35 40	Lobelia	50
CORTEX.		Myrrh	50
Abies, Canadian.	18	Nux Vomica	50
Cassiae	11	Opl	85
Cinchona Flava	18	Camphorated	50
Euonymus atropurp.	30	Deodor	2 00
Myrica Cerifera, po.	12	Aurant Cortex	50
Prunus Virgin.	14	Quassia	50
Quillata, grd.	14	Rhatany	50
Sassafras	10	Rhel.	50
Ulmus Po (Ground 12)	10	Cassia Acutifol.	50
EXTRACTUM.		Co.	50
Glycyrrhiza Glabra	24 25	Serpentaria	50
" po.	33 35	Stromonium	60
Haematox, 15 lb. box.	13 14	Tolutan	60
" 18	13 14	Valerian	50
" 14 15	14 15	Veratrum Veride	50
" 14 15	14 15	MISCELLANEOUS.	
" 14 15	14 15	Ether, Spts Nit, 3 F.	26 28
FERRUM.		" 4 F.	30 32
Carbonate Precip.	15	Alumen	2 4 3
Citrate and Quinia	30 50	" ground, (po.	30 4
Citrate Soluble	80	Annatto	55 60
Ferrocyanidum Sol.	15	Antimoni, po	4 5
Solut Chloride	15	" et Potass T	55 60
Sulphate, com'l	1 4 2 7	Antipyrin	21 40
FLORA.		Antifebrin	25
Arnica	25	Argent Nitras, ounce	65
Anthemis	20 50	Arsenicum	50 7
Matricaria	25 30	Balm Gilead Bud.	38 40
POLIA.		Bismuth S. N.	2 10 20 30
Barosma	20 50	Calcium Chlor, 1s, (1/2s	9
Cassia Acutifol, Tin	25 28	11; 1/2s, 12)	21 20
nivelly	25 28	Cantharides Russian,	21 20
Salvia officinalis, 1/2s	12 15	po	21 20
Ura Ursi	80 10	Capici Fructus, sf.	20 20
GUMMI.		" po	20 20
Acacia, 1st picked	80	Caryophyllus, (po. 15)	12 13
" 2d	60	Carmine, No. 40	25 75
" 3d	40	Cera Alba, S. & F.	50 55
" sifted sorts	30	Cera Flava	38 40
" po	60 80	Coccus	40
Aloe, Barb. (po. 60)	50 60	Cassia Fructus	22
" Cape, (po. 20)	12	Centraia	10
" Socotri, (po. 60)	50	Cetaceum	40
Catechu, 1s, (1/2s, 14 1/2s	1	Chloroform	60 63
16)	50 60	" aquibbs	21 25
Ammoniac	50 60	Chloral Hyd Crst.	1 25 20 40
Asafoetida, (po. 30)	22	Chondrus	20 25
Benzoinum	50 55	Cinchonidine, P. & W	15 20
Camphora	50 53	" German 3	12
Euphorbium po	35 10	Corks, 1st, dis. per	60
Galbanum	25 30	cent	50
Gamboge, po	75 80	Creasotum	2
Gualacum, (po. 30)	25	Creta, (bbl. 75)	50 5
Kino, (po. 25)	20	" prep	50 11
Mastic	40	" precp	50 11
Myrrh, (po. 45)	2 10 12 15	" Rubra	8
Opl. (po. 3 20)	2 10 12 15	Crocus	30 35
Shellac	20 35	Cudbear	24
" bleached	30 35	Cupri Sulph	5 6 6
Tragacanth	30 35	Dextrine	10 12
HERBA—In ounce packages.		Ether Sulph	68 70
Absinthium	25	Emery, all numbers	6
Eupatorium	20	Ergota, (po.) 70	65 70
Lobelia	25	Flake White	13 15
Majorum	25	Galla	23
Mentha Piperita	25	Gambler	7 8
" Vir	25	Gelatin, Cooper	70
Rue	25	" French	40 60
Tanacetum, V	25	Glassware flint, 70 and 10.	
Thymus, V	25	by box 60 and 10	
MAGNESIA.		Glue, Brown	90 15
Calcined, Pat	55 60	" White	13 25
Carbonate, Pat	20 22	Glycerina	15 40 20
Carbonate, K. & M.	20 22	Grana Paradisi	22
Carbonate, Jennings	35 38	Humulus	25 55
OLEUM.		Hydraag Chlor Mite.	90
Absinthium	3 50 4 00	" Cor	80
Amygdalae, Dulc	45 75	" Ox Rubrum	21 0
Amygdalae, Amarae	8 00 28 25	" Ammoniat.	21 0
Anisi	1 75 1 85	Unguentum	4 55
Aurant Cortex	2 80 3 00	Hydrargyrum	75
Bergamit	3 75 4 00	Icthyobolia, Am.	1 25 10 50
Cajuput	90 95	Indigo	75 100
Caryophyll	35 65	Iodine, Resubl.	3 75 3 85
Cedar	35 65	Iodoform	20 70
Chenopodii	61 75	Lupulin	35 40
Cinnamonul	1 15 20 20	Lycopodium	40 45
Citronella	45	Macis	80 85
Conium Mac	35 65	Liquor Arsen et Hy-	27
Copaiba	1 10 21 20	drag iod.	10 12
ACIDUM.		Liquor Potass Arsenitis	10 12
Cubebae	2 50 2 75	Magnesia, Sulph (bbl	30 3
Erigeron	2 25 2 50	1/4)	40 45
Gaultheria	2 00 2 10	Mannia, S. F.	40 45
Geranium, ounce.	75		
Gossipi, Sem. gal.	50 75		
Hedeoma	1 40 1 50		
Juniper	50 60		
Lavendula	90 100		
Limonia	2 25 2 80		
Mentha Piper	3 00 3 50		
Mentha Verid.	3 00 3 10		
Morruhae, gal.	1 00 1 10		
Myrica, ounce.	50		
Olive	85 90		
Picis Liquida, (gal. 35)	10 12		
Ricini	1 08 1 24		
Rosmarini	75 100		
Rosae, ounce.	60 50		
Succini	40 45		
Sabina	90 100		
Santal	3 50 4 00		
Sassafras	50 55		
Sinapis, ess. ounce.	65		
Tigili	60 100		
Thyme	40 50		
" opt	60		
Theobromas	15 20		
POTASSIUM.			
Bi Carb.	15 18		
Bichromate	13 14		
Bromide	25 27		
Carb.	12 15		
Chlorate, (po. 16)	14 16		
Cyanide	50 55		
Iodide	2 80 3 00		
Potassa, Bitart, pure.	25 30		
Potassa, Bitart, com.	15		
Potass Nitras, opt.	80 10		
Potass Nitras	70 9		
Prussiate	28 30		
Sulphate po	15 18		
RADIX.			
Aconitum	20 25		
Althae	25 30		
Anchusa	12 15		
Arum, po.	25		
Calamus	20 25		
Gentiana, (po. 15)	10 12		
Glycyrrhiza, (pv. 15)	10 12		
Hydrastis Canaden.	35		
" (po. 40)	35		
Helibore, Ala. po.	15 20		
Inula, po.	15 20		
Ipecac, po.	2 40 2 50		
Iris plox (po. 35 38)	35 40		
Jalapa, pr.	55 60		
Maranta, 1/2s.	35		
Podophyllum, po.	15 18		
Rhel.	75 100		
" cut.	61 75		
" pv.	75 100		
Spigelia	48 53		
Sanguinaria, (po. 25)	30		
Serpentaria	35 35		
Senega	40 40		
Similax, Officialis, H	20		
" M	20		
Scilla, (po. 35)	10 12		
Symplocarpus, Fosti	35		
us, po.	35		
Valeriana, Eng. (po. 30)	15 20		
10 12	15 20		
Zingiber a	15 20		
Zingiber j	18 22		
SEMIN.			
Anisum, (po. 20)	15		
Apium (graveolens)	20 22		
Bird, 1s.	6		
Cardi, (po. 18)	10 12		
Cardamom	1 00 1 25		
Coriandrum	10 12		
Cannabis Sativa	4 1/2 25		
Cydontum	75 100		
Chenopodium	10 12		
Dipterix Odonate	2 10 2 20		
Foeniculum	15		
Poenugreek, po.	8		
Lini	4 4 4 4		
Lini, grd. (bbl. 3 4)	4 4 4 4		
Lobelia	35 40		
Pharlaris Canarian	3 4 4 4		
Rapa	60 7		
Sinapis, Albu.	80 9		
" Nigra	11 12		
SPIRITUS.			
Frumentum, W. D. Co.	2 00 2 50		
" D. F. R.	1 75 2 00		
" 1 10 1 50	1 10 1 50		
Juniperis Co. O. T.	1 75 1 75		
" 1 75 1 75	1 75 1 75		
Saacharum N. E.	1 75 2 00		
Spt. Vini Galli.	1 75 2 00		
Vini Oporto	1 25 2 00		
Vini Alba	1 25 2 00		
SPONGES.			
Florida sheeps' wool	2 25 2 50		
Nassau sheeps' wool	2 00		
carriage	1 10		
Velvet extra sheeps'	85		
wool carriage	1 10		
Extra yellow sheeps'	85		
carriage	1 10		
Grass sheeps' wool car-	65		
riage	75		
Hard for slate use	1 40		
Yellow Reef, for slate	1 40		
use	1 40		
SYRUPS.			
Accacia	50		
Zingiber	50		
Ipecac	50		
Ferri Iod.	50		
Aurant Cortes	50		
Rhel Arom.	50		
Similax Officialis	60		
" Co.	50		
Senega	50		
Scilla	50		
" Co.	50		
Tolutan	50		
Prunus virg	50		

Morphia, S. P. & W.	1 95 2 20	Seidlitz Mixture	25	Lindseed, boiled	39 42
S. N. Y. Q. &	1 85 2 10	Sinapis	18	Neat's Foot, winter	50 60
C. Co	1 85 2 10	" opt	30	strained	50 60
Moschus Canton	40	Snuff, Maccaboy, De	35	Spirits Turpentine	41 46
Myristica, No. 1	70 75	Voes	35	PAINTS. bbl. lb.	
Nux Vomica, (po. 20)	10	Snuff, Scotch, De. Voes	35	Red Venetian	13 20 3
Os. Sepia	25 25	Soda Boras, (po. 12)	11 12	Ochre, yellow Mars.	13 20 3
Pepsin Saac, H. & P. D.	25 25	Soda et Potass Tart.	30 33	" Ber	13 20 3
Co	25 25	Soda Carb.	1 1/2 2	Putty, commercial	2 1/2 2 1/2
Picis Liq. N. C., 1/4 gal	2 00	Soda, Bi-Carb.	3 1/2 4	" strictly pure	2 1/2 2 1/2
Co	2 00	Soda, Sulphas.	2	Vermilion Prime Amer-	13 20 3
Picis Liq. quarts	2 00	Spts, Ether Co	50 55	ican	13 20 3
" pints	2 00	" Myrcia Dom.	2 25	Vermilion, English	70 75
Pil Hydrarg. (po. 80)	2 00	" Myrcia Imp.	2 30	Green, Peninsular	70 75
Piper Nigra, (po. 22)	1	" Vini Rect. bbl	2 31 2 41	Lead, red	7 7 1/4
Piper Alba, (po. 55)	3	2 27)	2 31 2 41	" white	7 7 1/4
Pix Burgun	7	Less 5c gal, cash ten days.	2 31 2 41	Whiting, white Span	2 70
Plumbi Acet	14 15	Strychnia Crystal	21 30	Whiting, Gliders	1 0
Pulvis Ipecac et opli	1 10 1 20	Sulphur, Subl.	3 4	White, Paris American	1 0
Pyrethrum, boxes H	2 1 25	" Roll	2 1/2 3 1/4	Whiting, Paris Eng.	1 40
" S. P. D. Co., doz	2 1 25	Tamarinds	2 10	Pioneer Prepared Paint	1 30 1 4
Quassia, S. P. & W	31 36	Terebenth Venice	25 30	Swiss Villa Prepared	1 00 2 1 20
" S. German	20 30	Theobromae	45 50	Paints	1 00 2 1 20
Rubia Tincturum	12 14	Vanilla	9 00 16 00	VARNISHES.	
Saccharum Lactis pv.	35	Zinci Sulph.	7 8	No. 1 Turp Coach	1 10 2 1 20
Salacin	1 60 1 65	OILS.		Extra Turp.	1 10 2 1 20
Sanguis Draconis	40 50	Whale, winter	70 70	Coach Body	2 75 3 00
Santonium	4 50	Lard, extra	55 60	No. 1 Turp Furn	1 00 2 1 10
Sapo, W.	12 14	Lard, No. 1	45 50	Extra Turp Damar	1 55 2 1 60
" M	10 12	Linseed, pure raw	36 39	Japan Dryer, No. 1	70 75
" G	15				

HAZELTINE & PERKINS DRUG CO.

Importers and Jobbers of

DRUGS

CHEMICALS AND

PATENT MEDICINES.

DEALERS IN

GROCERIES.

A New Way of Testing Eggs.

"Sure these eggs are fresh?" enquired a man with a basket on his arm, peering into an oblong box in a grocery store one morning, and looking suspiciously at the proprietor.

"Certainly, sir," answered the latter. "Those eggs are perfectly fresh. They're from the country."

"What are they worth?"

"Twenty-five cents a dozen and I don't make a cent on them at that."

"If you had any right fresh city eggs I think I had rather have 'em," observed the customer, doubtfully. "Tell you what I'll do. If you'll let me test a dozen or so by a way of my own, and they turn out to be all right, I'll give you 50 cents a dozen for them. If they are a little too subsequent, as it were, you give me the eggs for nothing. How does that strike you?"

"I guess it's a go," said the grocer, after a moment's reflection.

"I have the privilege of testing the entire dozen?"

"Certainly."

"In my own way?"

"Yes."

"That's right. Please stand still a moment."

Whiz! An egg thrown with terrific force just grazed the grocer's ear and broke with awful effect on a pile of baking powder cans on the counter.

"You moved a little," said the customer, considerably vexed, putting his basket down and picking up another egg. "I'll—"

"Hold on!" shouted the proprietor. "What are you doing?"

"Testing the eggs, in my own way. That one was all right, anyhow. I have my doubts about this one though."

And he drew back to throw it. "Stop!" yelled the excited grocer, dodging behind a potato barrel. "I'll call the police."

"They won't touch me."

"Say," called out the grocer, in an appealing tone. "Let's compromise this thing. Take the eggs for 20 cents."

"I'd prefer to pay 50 cents for them if they were sound."

"Take 'em for 15!"

"That's unreasonable. If this one I've got hold of now turns out to be bad, I get a dozen for nothing. See? Stand out a little, if you please."

"Look here," said the grocer, despairingly. "you can have them for ten—five—two and a half! Take a couple of dozen for nothing and go!"

"H'm! That seems fair," mused the customer, putting the egg back in the oblong box and picking up his basket. "but, Christopher Columbus! I don't want any eggs. I only wanted to introduce my new way of testing them. See you again some time. Good morning."

"Cash is King."

Under the above caption, A. Vidro, the Stocking street grocer, announces his abandonment of the credit system in the following circular to his trade:

We want all our customers to read our new plan, as it is to their interest as well as ours that we make it. We propose to mark our goods down to rock-bottom prices and sell for cash only. We have many customers we would be glad to sell on time, but if we sell for cash we will be compelled to refuse credit to our best friend or nearest relative. So don't think hard of us. We have tried since we came here to be very careful in giving credit; still, we have a great many accounts that we would sell for twenty-five cents on the dollar; and this experience is the same as that of every merchant who undertakes to conduct a credit business. The credit system kills nineteen out of twenty, and the day has come and gone when a man may win on a ledger plan. King credit must go and all must plank down the Almighty Dollar. Cash is king, and we propose to prove it by our method of buying and selling for cash, upon the system of the smallest percentage and the greatest aggregates. Therefore on January 1, 1892, our books will be laid aside and not a

dollar's worth of goods will go out of our store without the cash.

Thanking my customers for the liberal patronage accorded us in the past and assuring them that my new method will enable me to give them better satisfaction than ever before, I remain,

Yours truly,

A. VIDRO.

Direct Connection with Bear Lake.

An old logging road owned by the now defunct Hopkins Manufacturing Co., of Bear Lake, extends from Pierport, on Lake Michigan, east to Bear Lake and to a point within a mile and a half of the Traverse City branch of the C. & W. M. Railway. This road has been acquired by the business men of Bear Lake, who have arranged to extend it the necessary distance to reach the C. & W. M., when it will be operated on the narrow gauge basis. The extension will be a good thing for Pierport, Bear Lake, Williamson and Sanders, as it will give them direct rail communication with Grand Rapids and the outside world.

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.

A. S. LIVERMORE,

Manufacturer of

Mince Meat and Jelly.

1711 GENESEE AVE.,

SAGINAW, E. S., - - MICH.

There is now a great demand for Livermore's celebrated Home Made Mince Meat. It has been sold and is being sold to most all the best merchants of this State, besides tons he has sent to different large cities outside of this State. He has sent almost two car loads to St. Paul and Minneapolis already this season. He manufactured about 100 tons last season and expects to sell 200 tons this season. He prides himself on the purity of his goods.

Crockery & Glassware

LAMP BURNERS.	
No. 0 Sun	45
No. 1 "	50
No. 2 "	55
Tubular	75

LAMP CHIMNEYS.—Per box.	
No. 0 Sun	1 75
No. 1 "	1 88
No. 2 "	2 70
First quality	
No. 0 Sun, crimp top	2 25
No. 1 "	2 40
No. 2 "	3 40

XXX Flint.	
No. 0 Sun, crimp top	2 60
No. 1 "	2 80
No. 2 "	3 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, " "	1 80
Milk Pans, 1/2 gal., per doz. (glazed 75c)	90
" 1, " "	72

POULTRY.

Local dealers pay as follows for dressed fowls:	
Spring chickens	9 @10
Fowl	7 @8
Turkeys	11 @12
Ducks	12 @13
Geese	11 @12

PRODUCE MARKET.

Apples—\$2 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 \$1.65@1.75 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 88 per bbl. Jersey Bell and Cherries commanding \$7 50 per bbl. Eggs—Dealers pay 20c for strictly fresh, holding at 23c. 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 Delaware. California Tokay command \$2 per 4 basket crate. Honey—Dealers pay 12@14c and hold at 15@16c. Onions—Dealers pay 50@60c and hold at 65@70c extra fancy commanding about 80c. Potatoes—Local handlers are paying 18@20c for choice stock, but are not at all anxious to purchase, even at that price. Squash—Hubbard, 3c 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	11 50
Short cut	11 50
Extra clear pig, short cut	13 75
Clear, fat, heavy	
Clear, fat, back	13 00
Boston clear, short cut	13 50
Standard clear, short cut, best	13 50
SAUSAGE—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	7 1/2
Tubs	8
50 lb. Tins	8

LARD.	
	Family. pound.
Tierces	5 1/2
50 and 50 lb. Tubs	6
3 lb. Pails, 20 in a case	6 1/2
5 lb. Pails, 12 in a case	6 1/2
10 lb. Pails, 6 in a case	6 1/2
30 lb. Pails, 4 in a case	6 1/2
50 lb. Cans	5 1/2

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	9 1/2
Dried beef, ham prices	8
Long Clinks, heavy	7 1/2
Briskets, medium	7 1/2
" light	7 1/2

FRESH MEATS.

Swift and Company quote as follows:	
Beef, carcass	4 @ 6
" hind quarters	4 1/2 @ 6
" fore "	3 1/2 @ 5
" loins, No. 3	8 @ 8 1/2
" ribs	6 @ 7
" rounds	4 1/2 @ 5
" tongues	6 @ 7
Bologna	6 @ 5
Pork loins	6 @ 6 1/2
" shoulders	4 @ 4 1/2
Sausage, blood or head	5 @ 5
" liver	5 @ 5
" Frankfort	6 @ 7 1/2
Mutton	5 @ 6
Veal	5 1/2 @ 6

FISH and OYSTERS.

F. J. Dettenthaler quotes as follows:	
FRESH FISH.	
Whitefish	2 @ 8
Trout	2 @ 8
Halibut	2 @ 20
Ciscoes	2 @ 5
Flounders	2 @ 9
Bluefish	2 @ 12
Mackerel	2 @ 25
Cod	2 @ 12
California salmon	2 @ 20
OYSTERS—Bulk.	
Standards, per gal.	\$1 00
Selects	1 60

OYSTERS—Cans.	
Fairhaven Counts	2 @ 35
F. J. D. Selects	2 @ 20
Selects	2 @ 22
F. J. D.	2 @ 20
Anchor	2 @ 18
Standards	2 @ 16
Favorites	2 @ 14
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.	
Full Weight.	Bbls. Pails.
Standard, per lb.	6 1/2 7 1/2
" H. H.	6 1/2 7 1/2
" Twist	6 1/2 7 1/2
Boston Cream	7 1/2 8 1/2
Cut Loaf	7 1/2 8 1/2
Extra H. H.	7 1/2 8 1/2

MIXED CANDY.	
Full Weight.	Bbls. Pails.
Standard	6 1/2 7 1/2
Leader	6 1/2 7 1/2
Special	7 8
Royal	7 8 1/2
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 10 1/2
Valley Creams	13 13 1/2

FANCY—In bulk.	
Full Weight.	Bbls. Pails.
Lozenges, plain	10 1/2 11 1/2
" printed	11 12 1/2
Chocolate Drops	12 12 1/2
Chocolate Monumentals	14
Gum Drops	5 6 1/2
Moss Drops	8 9
Sour Drops	8 1/2 9 1/2
Imperial	10 10 1/2 11 1/2

FANCY—In 5 lb. boxes.	
Per Box.	
Lemon Drops	55
Sour Drops	55
Peppermint Drops	55
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
Imperial	65
Mottos	75
Cream Bar	60
Molasses Bar	55
Hand Made Creams	85 @ 90
Plain Creams	80 @ 90
Decorated Creams	1 00
String Rocks	70
Burnt Almonds	1 00
Wintergreen Berries	65

CARAMELS.	
No. 1, wrapped, 2 lb. boxes	34
No. 1, " 3 " "	51
No. 2, " 3 " "	28
No. 3, " 3 " "	42
Stand up, 5 lb. boxes	1 10

ORANGES.	
Floridas, fancy	2 50 @ 3

LEMONS.	
Messina, choice, 300	@ 4 50
" fancy, 300	@
" choice 300	@
" fancy 300	@

OTHER FOREIGN FRUITS.	
Figs, fancy layers, 6b.	14 @ 15
" " 10b.	15 @ 16
" extra " 14b.	16 @ 17 1/2
" " 20b.	17 1/2 @ 18
Dates, Fard, 10-lb. box	9 @ 9
" 50-lb. " "	8 @ 8
" Persian, 50-lb. box	6 @ 6 1/2

NUTS.	
Almonds, Tarragona	@ 18
" Ivaca	@
" California	@ 17
Brazil, new	@ 8
Filberts	@ 13 1/2
Walnuts, Grenoble	@ 15
" Marbot	@
" Chili	@ 10
Table Nuts, fancy	@ 14
" choice	11 1/2 @ 13
Pecans, Texas, H. P.	15 @ 17
Cocanuts, full sacks	@ 4 00

PEANUTS.	
Fancy, H. P., Sun	@ 5 1/2
" Roasted	@ 7 1/2
Fancy, H. P., Flags	@ 5 1/2
" Roasted	@ 7 1/2
Choice, H. P., Extras	@ 4 1/2
" Roasted	@ 6 1/2

HIDES, PELTS and FURS.





Perkins & Hess pay as follows:	
HIDES.	
Green	3 @ 4
Part Cured	@ 4 1/2
Full	@ 5
Dry	5 @ 6
Kips, green	3 @ 4
" cured	@ 5
Calveskins, green	4 @ 5
" cured	5 @ 6
Deaconskins	10 @ 20
No. 2 hides 1/4 off.	

PELTS.	
Shearlings	10 @ 25
Lambs	20 @ 75
WOOL.	
Washed	20 @ 25
Unwashed	10 @ 20

MISCELLANEOUS.	
Tallow	3 1/2 @ 4
Grease butter	1 @ 2
Switches	1 1/2 @ 2
Ginseng	2 @ 2 00 @ 2 50

OILS.

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
Naphtha	@ 7 1/2
Gasoline	@ 8 1/2
Cylinder	27 @ 26
Engine	13 @ 21
Black, 25 to 30 deg	@ 7 1/2

APPLE BUTTER		Strawberries.		CONDENSED MILK.		Wheat.		Nutmegs, fancy.		IMPERIAL.	
40 lb. pails	5	Lawrence	1	Eagle	7 40	Cracked.	5	No. 1	75	Common to fair	21 @ 20
20 lb. pails	5 1/2	Hamburgh	2 25	Crown	6 50	FISH—Salt.		No. 2	65	Superior to fine	30 @ 25
Mason's, 10, 20 or 30 lbs.	6	Erie	1 65	Genuine Swiss	8 00	Bloaters.		Pepper, Singapore, black	15	YOUNG HYSON.	
" 5 lb.	7	Whortleberries.		American Swiss	7 00	Yarmouth.	1 10	" white	15	Common to fair	18 @ 26
AXLE GREASE.		Common	1 40	COUPON BOOKS.		FISH—Salt.		Pure Ground in Bulk.	15	Superior to fine	30 @ 40
Graffe.		F. & W.	1 25			Bloaters.		Allspice	15	ENGLISH BREAKFAST.	
1/2 gr. cases, per gr.	88 50	Blueberries	1 30			Cod.		Cassia, Batavia	20	Fair	18 @ 22
12 1/2 lb. pails, per doz	7 50	MEATS.		"Tradesman."		Pollock	3 1/2	" and Saigon	20	Choice	24 @ 28
25 lb.	12 00	Corned beef, Libby's	1 85	\$1, per hundred	2 00	Whole, Grand Bank	6 @ 6 1/2	Ginger, African	15	Best	40 @ 50
100 lb. kegs, per lb.	4	Roast beef, Armour's	1 75	\$2, " "	2 50	Boneless, bricks	7 1/2 @ 8	" Cochin	18		
250 lb. 1/2 bbls., per lb.	3 1/2	Potted ham, 1/2 lb.	1 50	\$3, " "	3 00	Boneless, strips	7 1/2 @ 8	" Jamaica	20		
400 lb. bbls., per lb.	3 1/2	" tongue, 1/2 lb.	1 10	\$5, " "	3 00	Smoked	12	" and Saigon	20		
" Badger.		" 1/2 lb.	95	\$10, " "	4 00	Herring.	20	Cloves, Amoyana	30		
1/2 gr. cases, per gr.	86 50	VEGETABLES.		\$20, " "	5 00	Holland, bbls.	10 00	" Zanzibar	30		
12 1/2 lb. pails, per doz	7 50	Beans.		"Superior."		Round shore, 1/2 bbl.	2 50	Ginger, African	15		
25 lb.	10 50	Hamburg stringless	1 35	\$1 per hundred	2 50	" 1/2 bbl.	1 50	" Cochin	18		
100 lb. kegs, per lb.	3 1/2	" French style	2 25	\$2, " "	2 50	Mackerel.		" Jamaica	20		
250 lb. 1/2 bbls., per lb.	3 1/2	" Lima	1 40	\$3, " "	3 00	No. 1, 1/2 bbls, 90 lbs.	11 00	Mace Batavia	20		
400 lb. bbls., per lb.	3	Lima, green	1 30	\$5, " "	3 00	No. 1, kits, 10 lbs.	1 25	Mustard, Eng. and Trieste	25		
BAKING POWDER.		" soaked	1 30	\$10, " "	4 00	Family, 1/2 bbls., 100 lbs.	5 50	" Trieste	25		
Acme, 1/2 lb. cans, 3 doz	45	Lewis Boston Baked	1 35	"Universal."		" kits, 10 lbs.	75	Nutmegs, No. 2	65		
" 1 lb. " 1 "	1 00	Bay State Baked	1 35	\$1 per hundred	2 50	Russian, kegs.	45	Pepper, Singapore, black	20		
" bulk	1 00	World's Fair	1 35	\$2, " "	2 50	No. 1, 1/2 bbls, 100 lbs.	5 75	" Cayenne	25		
Telfer's, 1/2 lb. cans, doz.	45	Corn.		\$5, " "	3 00	Family, 1/2 bbls., 100 lbs	3 00	" Absolute" in Packages.	30		
" 1 lb. " "	85	Hamburg	1 25	\$10, " "	4 00	" kits 10 lbs.	50	Allspice	84 1 55		
Arctic, 1/2 lb. cans	1 50	Livingston	1 00			Trout.		Cinnamon	84 1 55		
" 1 lb. " "	1 00	Purity	1 10	Bulk orders for above coupon		No. 1, 1/2 bbls, 100 lbs.	5 75	Cloves	84 1 55		
" 5 lb. " "	2 00	Honey Dew	1 45	books are subject to the follow-		Whitefish.	7 50	Ginger, Jam	84 1 55		
Red Star, 1/2 lb. cans	40	Hamburg marrofat	1 35	ing discounts:		No. 1, kits, 10 lbs.	1 00	" Af	84 1 55		
" 1 lb. " "	80	" early June	1 50	200 or over	5 per cent.	Family, 1/2 bbls., 100 lbs	3 00	Mustard	84 1 55		
" 1 lb. " "	1 50	Champion Eng.	1 50	500 " "	10 " "	" kits 10 lbs.	50	Pepper	84 1 55		
BATH BRICK.		Hamburg petit pois	1 75	1000 " "	20 " "	FLAVORING EXTRACTS.		Sage	84		
2 dozen in case.		" fancy sifted	1 90	COUPON PASS BOOKS.		Jennings' D. C.		Cut Leaf	45 44		
English	90	Soaked	65	[Can be made to represent any		Lemon, Vanilla		Cubes	45 44		
Bristol	70	Harris standard	75	denomination from \$10 down.]		2 oz folding box	75 1 25	Powdered	45 44		
Domestic	60	Van Camp's Marrofat	1 10	20 books.		3 oz " "	1 00 1 50	Granulated	4 44 44		
GRASS.		Archer's Early June	1 30	50 " "	2 00	4 oz " "	1 50 2 00	Confectioners' A	4 31 44		
Arctic, 4 oz ovals	4 00	French	1 80	100 " "	3 00	6 oz " "	2 00 3 00	Soft A	4 31 44		
" 8 oz	7 00	Mushrooms.		250 " "	6 25	S oz " "	3 00 4 00	White Extra C	4 31 44		
" pints, round	10 50	French	17 218	500 " "	10 00	GUN POWDER.		Extra C	4 31 44		
" No. 2, sifting box	2 75	Pumpkin.		1000 " "	17 50	Kegs	5 50	Yellow	4 31 44		
" No. 3, "	4 00	Squash.		CRACKERS.		Half kegs	3 00	Less than bbls. 1/2 advance	4 31 44		
" No. 5, "	8 00	Hubbard	1 30	Butter.		Sage	15	STARCH.			
" 1 oz ball	4 50	Succotash.		Seymour XXX.		Hops	25	Corn.			
BROOMS.		Hamburg	1 40	Seymour XXX, cartoon.		Chicago goods	23	20-lb boxes	6 1/2		
No. 2 Hurl	1 75	Soaked	85	Family XXX.		Mason's, 10, 20 and 30 lbs.	6	40-lb "	6 1/2		
No. 1	2 00	Honey Dew	1 60	Salted XXX.		" 5 lb.	7	Gloss.	6 1/2		
No. 2 Carpet	2 25	Tomatoes		Soda, XXX.		Pure	30	1-lb packages	6		
No. 1	2 50	Eclipse	1 00	Soda, City.		Calabria.	25	3-lb "	6		
Parlor Gem	2 75	Hamburg	1 30	Soda, Duchess.		Sicily.	18	6-lb "	6 1/2		
Common Whisk	90	Gallon	2 50	Crystal Wafer.		Condensed, 2 doz.	1 25	40 and 50 lb. boxes	4 1/2		
Fancy	1 20	CHOCOLATE—BAKER'S.		Reception Flakes.		No. 9 sulphur	1 65	Barrels	4 1/2		
Mill	3 25	German Sweet	22	S. Oyster XXX.		Anchor parlor	1 70	SNUFF.			
Warehouse	2 75	Premium	36	Family XXX, cartoon.		No. 2 home	1 10	Scotch, in bladders	37		
BUCKWHEAT FLOUR.		Pure	38	Salted XXX, cartoon.		Export parlor	4 00	Maccaboy, in jars	35		
Rising Sun	5 00	Breakfast Cocoa	40	Kenosha		MATCHES.		French Rappee, in jars	43		
York State	5 00	CHEESE.		Butter biscuit.		No. 9 sulphur	1 65	SODA.			
Self Rising	5 00	Amboy	@ 12 1/2	Soda, XXX.		Anchor parlor	1 70	Boxes	5 1/2		
CANDLES		Norway	@ 12 1/2	Soda, City.		No. 2 home	1 10	Kegs, English	4 1/2		
Htel, 40 lb. boxes	10 1/2	Riverside	@ 12 1/2	Soda, Duchess.		Export parlor	4 00	Granulated, boxes	1 1/2		
Star, 40 "	10 1/2	Allegan	@ 12 1/2	Crystal Wafer.		MINCE MEAT		SEEDS.			
Paraffine	12	Skim	@ 10	Reception Flakes.				Mixed bird	4 1/2 @ 6		
Wicking	25	Brick	@ 12 1/2	S. Oyster XXX.		MOLASSES.		Caraway	10		
CANNED GOODS.		Edam	@ 10	Family XXX, cartoon.		Blackstrap.	14	Canary	3 1/2		
FISH.		Limburger	@ 10	Salted XXX, cartoon.		Cuba Baking.	16	Hemp	4 1/2		
Clams.		Roquefort	@ 25	Butter biscuit.		Porto Rico.	16	Anise	13		
Little Neck, 1 lb.	1 10	Sap Sago	@ 25	CREAM TARTAR.		Fancy	17	Rape	6		
" 2 lb.	1 90	Schweitzer, imported.	@ 25	Strictly pure.		One-half barrels, 3c extra		Mustard	7 1/2		
Clam Chowder.		" domestic	@ 13	Teifer's Absolute.		Barrels 200	@ 4 85	SALT.			
Standard, 3 lb.	2 30	CATSUP.		Grocers		Half barrels 100	@ 2 05	Diamond Crystal.	82 40		
Cove Oysters.	1 10	Half pint, common	80	DRIED FRUITS.		Barrels 180	@ 4 85	100 3-lb. sacks	2 25		
Standard, 1 lb.	2 10	Pint	1 00	Apples.		Half bbls 90	@ 4 85	60 5-lb "	2 25		
Lobsters.		Quart	1 50	Sundried		Ordinary	16	28 10-lb. sacks	2 15		
Star, 1 lb.	2 45	Half pint, fancy	1 25	Evaporated		Prime	16	20 14-lb "	2 00		
" 2 lb.	3 45	Quart	2 00	California Evaporated.		Good	20	24 3-lb cases	1 50		
Picnic, 1 lb.	2 00	CLOTHES PINS.		Apricots.		Extra good	26	56 lb. dairy in linen bags	50		
" 2 lb.	3 00	5 gross boxes	40	Blackberries		Choice	30	28 lb. "	25		
Mackerel.		COCOA SHELLS.		Nectarines		Fancy	36	Warsaw.	35		
Standard, 1 lb.	1 20	Pound packages	@ 7	Peaches		One-half barrels, 3c extra		28 lb. "	18		
" 2 lb.	2 00	COFFEE.		Plums		Barrels 200	@ 4 85	Ashton.	75		
Mustard, 3 lb.	3 00	Rio.		PRUNES.		Half barrels 100	@ 2 05	Higgins.	15		
Tomato Sauce, 3 lb.	3 00	Fair.	16	Turkey		Barrels 180	@ 4 85	Solar Rock.	75		
Soused, 3 lb.	3 00	Good.	17	Bosnia		Half bbls 90	@ 4 85	Saginaw and Manistee.	90		
Salmon.		Prime	18	French		Ordinary	16	Common Fine per bbl.	90		
Columbia River, flat	1 90	Golden.	20	California		Prime	16	Packed 60 lbs. in box.	83 30		
" talls	1 75	Peaberry	20	PEEL.		Good	20	Church's	83 30		
Alaska, 1 lb.	1 45	CATSUP.		Orange		Extra good	26	DeLand's	3 30		
" 2 lb.	2 10	Imitation	23	Lemon		Choice	30	Dwight's	3 30		
American 1/2 s.	4 1/2 @ 5	Arabian	26	In drum		Fancy	36	Taylor's	3 00		
Imported 1/2 s.	6 1/2 @ 7	ROASTED.		In boxes		One-half barrels, 3c extra		Allen B. Whisley's Brands.			
Mustard 1/2 s.	13 @ 14	To ascertain cost of roasted		Zante, in barrels		Barrels 200	@ 4 85	Old Country, 80 1-lb. bars	83 50		
Mustard 3/4 s.	13 @ 14	coffee, add 1/2c. per lb. for roast-		" in 1/2 bbls.		Half barrels 100	@ 2 05	Good Cheer, 60 1-lb. bars	3 90		
Brook, 3 lb.	50	age, PACKAGE.		" in less quantity		Barrels 180	@ 4 85	Bonner, 100 1-lb. bars	3 00		
FRUITS.		ARBUCKLE'S ARIOSA	20 1/2	RAISINS—California.		Half bbls 90	@ 4 85	Barrels, 1,200 count	2 75		
Apples.		McLAUGHLIN'S XXXX	20 1/2	London Layers, 2 cr'n		Barrels, 2,400 count	5 50	Half barrels, 1,200 count	3 25		
York State, gallons	2 50	Lion	20 1/2	" fancy		Ordinary	16	PICKLES.			
Hamburgh	2 50	EXTRACT.		Muscatsels, 2 crown		Prime	16	Medium.			
Live oak	2 25	Valley City	75	" 3 "		Good	20	Barrels, 1,200 count	4 50		
Santa Cruz	2 00	Felix	15	Valencias		Extra good	26	Half barrels, 600 count	2 75		
Lusk's	2 50	Hummel's, foil	1 50	Ondaras		Choice	30	Small.			
Overland	1 90	Domestic, 12 lb. box	55	Sultanas		Fancy	36	Barrels, 2,400 count	5 50		
Blackberries.		Imported	10	Foreign.		One-half barrels, 3c extra		Half barrels, 1,200 count	3 25		
F. & W.	90	Bulk	4 1/2	Valencias		Barrels 200	@ 4 85	Pipes.			
Cherries.		Red	4 1/2	Ondaras		Half barrels 100	@ 2 05	Clay, No. 216	1 75		
Red	1 20	CHOCORY.		Sultanas		Barrels 180	@ 4 85	T. D. full count	75		
Pitted Hamburgh	1 75	Cotton, 40 "	1 25	PARINACIOUS GOODS.		Barrels 180	@ 4 85	Cob, No. 3	1 25		
White	1 60	50 ft.	1 40	Farina.		Barrels 180	@ 4 85	RICE.			
Erie	1 30	60 ft.	1 60	Hominy.		Barrels 180	@ 4 85	Domestic.			
Damsons, Egg Plums and Green	1 30										

NO MORE CREDIT.

Experience of a Live Merchant at an Interior Town.

BURNIP'S CORNERS, Nov. 25, '91—Yours of the 23d inst., requesting permission to publish our circular of August 25th, is received. In answer, we will say that if it contains any points or suggestions which will be beneficial to the retail trade, you have our permission to use it in any way to make it available. You will see by our circulars, issued previous to this (copies of which we herewith inclose), that we have been gradually correcting some of the unnecessary evils appertaining to a credit business of a country retail store, and since our last circular was issued, during which time a former partner has retired from the firm, we have determined to virtually place our business on a cash basis, and we know of no better way to accomplish this than through the credit coupon system. Having tried this system, we have everything to say in its favor, and nothing against it. The one advantage of not having disputes with customers in settling accounts seems to us to be alone sufficient to recommend it to every retail merchant in the country. We find that there is a great saving of time that under the old system was required in keeping a set of books, and we are of the opinion that we shall save many a dollar which formerly was lost through carelessness in neglecting to charge items. Our customers are well pleased with the system, and we have yet to find the first one to condemn it, after once having given it a trial. We now do principally a cash business and sell coupons, discounting them at 5 per cent. for cash or paper that can be converted into available funds which enables us to discount all bills and obtain our goods at the lowest prices. We think the signs of the times indicate that the day is not far distant when a majority of the progressive retail merchants will adopt the cash system, but, until that time does come, we will say to all dealers who think they cannot do a strictly cash business in their localities, by all means adopt the credit coupon system, for it is the system of all systems where business is done on credit.

Very respectfully,
F. GOODMAN & Co.

CIRCULAR ONE.

BURNIP'S CORNERS, Sept. 25, 1889—In view of the fact that it is considered next to impossible to make merchandising a success, upon cash principles only, and the looseness and want of system with which the credit business is carried on in country stores, we deem it but justice to ourselves and our customers to make known the terms and conditions upon which we shall hereafter sell on credit, and some of our reasons for so doing:

1. The leading articles in the grocery line are sold at a nominal profit, and if we allow a customer to set his own time when he will pay, and as it costs us from \$8 to \$12 per year for every \$100 we carry on our books, the cost frequently exceeds the profit and the business is done at a loss.

2. When accounts are allowed to run for an indefinite length of time, they run into dollars and cents faster than customers have anticipated and when a settlement is finally reached, at the end of a year or more, disputes are almost sure to occur and we find it very difficult to convince people of the correctness of their accounts. If we fail, one of two results will follow: we either make a reduction of the amount in dispute, or lose the future patronage of the offended party.

3. The policy of charging cash buyers the same price for goods as the long-time buyer is erroneous and cannot be too severely condemned, as the man paying cash for his goods, unless the merchant is doing business at a loss, indirectly assists in making up what it is worth to carry the accounts of the long-winded fellows and in making up the loss in bad accounts. Such a policy has a strong tendency to discourage the cash buyer and to encourage the credit buyer.

4. When we buy goods on credit from the jobbing trade we are restricted to a certain time, which, on groceries and all

staple dry goods, is thirty to sixty days. When that time has expired, we are expected to be prepared to settle for them. If we are unfortunate enough not to have the ready cash, we must get it by paying interest, and if we fail to do this, and to pay promptly, our credit must suffer and we will, thereafter, be unable to buy to the best advantage and in the lowest markets. Of this state of affairs we have no right nor reason to complain and it is certainly consistent with right and justice that the same rule should prevail among the retail trade. We, therefore, announce the following, which will govern all our credit transactions in the future, and will be strictly adhered to:

All goods sold on credit will be due in three months and must be settled for three months after date of purchase. To further accommodate our patrons, worthy of credit, we will receive their notes in settlement, payable three months after date, with the current rate of interest, which will also be charged on all accounts after due. For the encouragement of the cash buyer we will, hereafter, discount at five per cent. all cash purchases of one dollar or more. These terms are certainly just and equitable to all parties concerned and, if lived up to, we will be enabled to buy cheaper and sell cheaper. That it will result to our mutual benefit is a foregone conclusion, as it is not our aim to increase the cost of goods to any one, but to reduce it, especially to the cash buyer, by limiting accounts to a reasonable time and reducing the chances on doubtful ones.

Hoping that you will recognize the necessity and justice prompting this action on our part, and trusting to receive a continuance of your valued patronage, we are,
Very respectfully,
F. GOODMAN & Co.

CIRCULAR TWO.

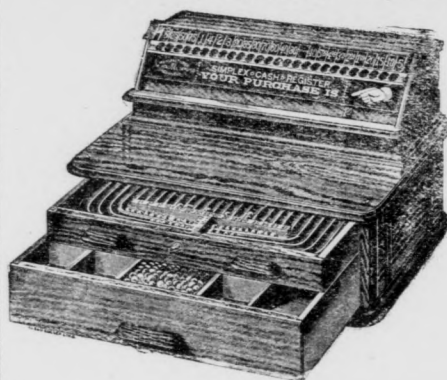
BURNIP'S CORNERS, Jan. 10, 1890—In September last we issued a circular letter to our trade announcing a change in our method of doing business on credit, and our terms and conditions governing credit transactions were therein clearly and concisely stated. While our letter has not accomplished every thing we desired in the reformation of the credit system, yet, we have to congratulate ourselves that we have made a beginning, and that the results so far attained are fully up to our most sanguine expectations.

We now desire to present further reasons why our terms and conditions as set forth (if lived up to) must surely result beneficially to both dealer and consumer. In these times of sharp competition and economical buying by the consumer, it behooves the retailer to regulate and manage his business in such a way as to give the former as much for his money as possible, and still make a living profit. In order to do this, certain radical changes from the way the credit business was usually carried on at Burnip's Corners must certainly be inaugurated, and we do not regret that we have taken the initiatory steps in that direction by our circular letter referred to.

We hold that the trite saying that "goods well bought are half sold," is nevertheless true; but when a dealer is carrying upon his books an amount equal to two-thirds of his working capital, and is constantly hampered by being unable to pay his bills promptly, he can not successfully compete with close buyers, and, in order to be a close buyer, he must be able to pay promptly and discount bills so that his trade will be sought after and appreciated by the best wholesale houses, when concessions can often be obtained aside from the regular cash discounts, which on boots and shoes and many articles of dry goods is six per cent., and will aggregate a handsome profit of itself in a year's business. It is our aim to buy in the best market, and as cheap as anyone can buy; but in order to do this and give our customers the benefit of cheaper goods, it is at once necessary that the abominable practice, which has so long been in vogue here, of selling goods on credit without any stated time for payment, be abolished, and if a credit business must be done, fix a reasonable time when payment will be expected

THE VERY LATEST!

Good as the Best and Five Times Cheaper.

THE "SIMPLEX"
Cash Register

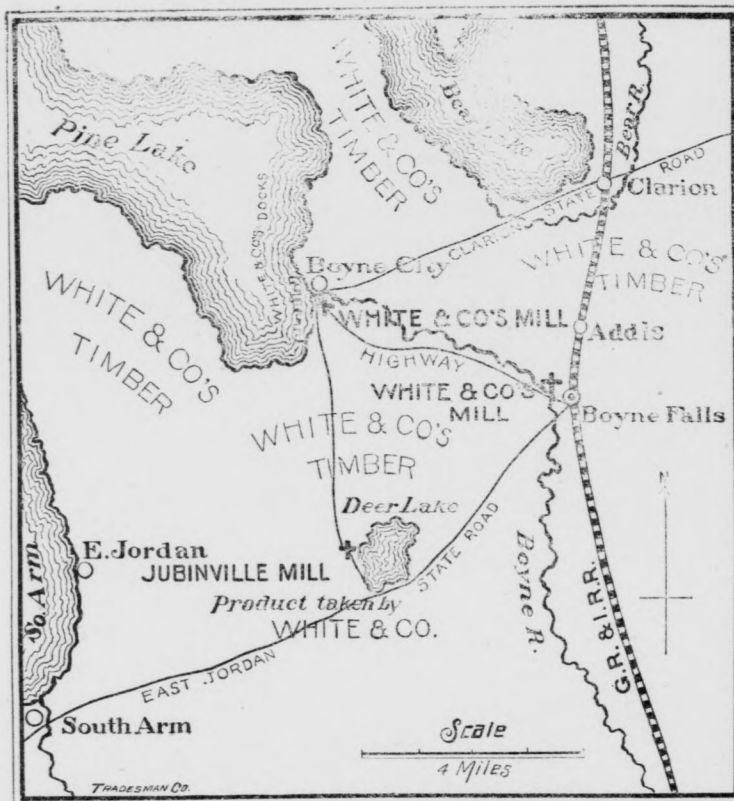
Price, \$35.00

Simple and Durable!

Warranted Ten Years.

PERKINS & RICHMOND, 13 Fountain St., Grand Rapids.

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.

RINDGE, BERTSCH & CO.
Manufacturers of Boots & Shoes.

Agents for the Boston Rubber Shoe Co.



Send us your mail orders and we will try and fill them to your satisfaction. We have the new line of

Storm Slips

in cotton and wool lined for ladies; also the

Northwest

or

Roll Edge

line of lumberman's in Huroon and Trojans.

and firmly adhered to. Many customers in poor circumstances will always pay a small bill, but when confronted with a large one they are at once discouraged, and it is up-hill work to make collections. It has been our experience in the past that from this source the loss in bad and disputed accounts is the greatest. It is therefore necessary that we gauge the size of a person's account by his means and ability to pay. By selling goods only on three months' time and insisting upon a settlement when that time has expired, we expect to accomplish good results. We expect that our losses on bad and disputed accounts will be materially reduced; that instead of carrying two-thirds of our working capital on our books, the amount will be reduced to one-fourth; that we shall be able to save the discount on a large share of our bills, and buy in the best markets and at the lowest possible prices.

A few words in regard to cash trade, and why it is right to give cash discounts. In the first place, we can buy on an average of five per cent. cheaper for cash than we can on credit, and taking into consideration the time and labor required in keeping books and making collections, we can do more business with ninety-five cents in cash than we can with one dollar of the best book accounts. Therefore, ninety-five cents in cash is worth more to us than one dollar on the books. Hence we argue that if such advantages are extended to the retailer, there is no valid reason why the consumer should not have the same advantage while paying cash.

No one will undertake to deny that many people, having ready money to pay for their purchases, would go to other markets, when they could plainly see that we were charging them the same prices for goods as we did others on whom we were compelled to wait for our pay, from six months to two years; and by this way of doing business we were driving away the best portion of trade which should naturally be tributary to this place. To all such we will say that we shall continue to discount at five per cent. all cash purchases of one dollar or more, and feel confident that upon this basis our prices will compare very favorably with Allegan or Grand Rapids. You may, perhaps, buy an article which is being made a leader of at the places named, at a price below what it is selling for at Burnip's Corners, but if the facts are known, you will find quite as often that we are selling some other article for less money than it can be bought elsewhere, as no two stores in existence are selling everything in their line at precisely the same price.

We deem it advisable to again state the terms (so eminently fair to all) upon which our credit business will hereafter be managed, and we look to our customers to bear it in mind. All goods sold on credit must be settled for in three months from date of purchase; but, to further accommodate our customers worthy of credit, we will receive their notes in settlement, payable three months after date with the current rate of interest. To such of our friends as may be inclined to take exceptions to this letter, we say that we have stated the facts herein contained, in all kindness, taking your welfare as well as our own into consideration, knowing that upon the welfare and prosperity of our customers depends our own success.

We remain, very respectfully,
F. GOODMAN & Co.

CIRCULAR THREE.

BURNIP'S CORNERS, August 25, '91—We ask your kind indulgence while we again call your attention to some of the undesirable features of the credit system, as applied to general country stores.

Our average experience in keeping running accounts with our customers for six months or a year has been anything but satisfactory. Accounts will often run into dollars and cents much faster than the customer has anticipated and it is a very common occurrence that disputes will arise when a settlement is had. Much ill feeling is the result and we either make an allowance and lose the amount in dispute or often lose a good customer; in either case the customer's faith in our

integrity is diminished. We have tried the pass book system and in the majority of cases it has proved a failure. Customers would often neglect to bring their books when making purchases, and it would frequently happen, when we were otherwise busy, that we would enter the amount of a customer's purchase on his book, then either neglect or forget to charge the same on our books. This was the source of considerable loss to us in the course of a year's business and, when the account was finally settled, it would again cause confusion and dissatisfaction. Many of you have, perhaps, at some time paid an account to some merchant, in which you thought that you were being grievously wronged, and whether you did or not make objection as to its correctness, you still felt convinced in your own mind that you had paid out money for which you had received no value. Whenever differences of this kind occur, it is certain to be a trade loser to the merchant and a permanent injury to his business. If, therefore, any system can be introduced without any of these objectionable features, by which a merchant may do a credit business, it is the duty of the wide-awake dealer to adopt it.

It is truly said that this is an age of progression. Vast improvements are constantly being made in all directions, as conditions change and necessity requires them. Methods of doing business on credit are no exception to the rule, and the acme of perfection in that direction is attained in the credit coupon system, which has been adopted and approved by thousands of merchants in the West, and is now in practical use by over eight thousand enterprising merchants in Michigan alone.

The system is simplicity itself. The customer simply signs the receipt, payable at a certain date, which is then detached by the dealer as the customer's obligation for the amount of the coupon book and the customers has the dealer's obligation for the same amount, which is the coupon book.

We have concluded to adopt this system; and for the purpose of giving our patrons time to investigate and make themselves familiar with it, we have deferred the date until October 1. On that date we shall close our books and give credit only through this system.

Among the many advantages we will mention simply the following:

1. The labor of keeping a set of books is entirely obliterated.
2. There will be no pass-books to doctor to make them correspond with the ledger accounts.
3. There will be no time lost, in the hurry of trade, to charge items, as the coupons are easily handled and detached as quickly as change can be made with money.
4. There will be no complaints by customers that they are charged for goods they have never had.
5. There will be no disputed accounts, and all friction and ill feeling incident thereto is avoided.
6. Customers are enabled at any time to know the exact amount of goods they have had, by reference to their coupon books.
7. They will know by the date of issue, endorsed on the cover of the book, when coupons are to be paid for.
8. A child can go to the store and trade with coupons as easily as any one, and with equal safety.

There are many other desirable features connected with this system, which we have not space to enumerate here, but shall endeavor to explain at any time on application. We shall retain the five per cent. off for cash feature, and parties wishing to buy coupons for cash will be given a discount of five per cent., and coupons will be received for everything we sell, including such goods as we do not otherwise give a cash discount on. In this way you can save five per cent. on all of your purchases, no matter how small they may be.

We have long since discovered that it is money that makes the mare go, and will now announce that, after the first day of October next, we shall buy goods for spot cash only and buy of the jobber who will give us the most goods and the best value for our money. Our motto

will be, "Buy cheaper and sell cheaper." and in order to accomplish this we must systematize our credit business. The advantages to both merchant and patron, of the system we adopt, is so manifest that certainly no fair-minded person can find any valid objection to it after a thorough examination and trial.

Very respectfully,
F. GOODMAN & Co.

SEEDS

We carry the largest line in field and garden seeds of any house in the State west of Detroit, such as Clover, Timothy, Hungarian, Millet, Red Top; all kinds of Seed Corn, Barley, Peas, in fact anything you need in seeds.

We pay the highest price for Eggs, at all times. We sell Egg Cases No. 1 at 35c, Egg case fillers, 10 sets in a case at \$1.25 a case.

W. T. LAMOREAUX & CO.,

128, 130, 132 W. Bridge St.,

GRAND RAPIDS, MICH.

STUDLEY & BARCLAY

Jobbers of Rubber Goods



Mill & Fire Department Supplies

Agents for the CANDEE Rubber boots, shoes, articles, lumbermen's, etc., the best in the market.

We carry the finest line of felt and knit boots, socks and rubber clothing in the market. Send for price list and discounts.

4 Monroe St., Grand Rapids, Mich.

STALLION FOR SALE.

I have a three-quarter blood

Cleveland Bay Stallion

18 hands high, 10 years old, weighing 1,350 pounds, which I will sell for

\$250.

He is worth twice that amount, having been sold a short time ago for \$600. I have no use for the horse, and consequently offer him at the price named.

He is a deep bay, with one white hind foot, is a good traveler and gets up in good style.

L. H. SHEPHERD,
CHARLOTTE, MICH.

H. M. REYNOLDS & SON,
Tar and Gravel Roofers,

And dealers in Tarred Felt, Building Paper, Pitch, Coal Tar, Asphaltum, Rosin, Mineral Wool, Etc.

Corner Louis and Campau Sts.,
GRAND RAPIDS.

FOURTH NATIONAL BANK

Grand Rapids, Mich.

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

CAPITAL, - - - \$300,000.

Transacts a general banking business

Makes a Specialty of Collections, Accounts of Country Merchants Solicited.

EDMUND B. DIKEMAN

THE GREAT

Watch Maker
AND Jeweler,

44 CANAL ST.,

Grand Rapids - Mich.



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.

Geo. H. Reeder & Co.,

JOBBER OF

BOOTS & SHOES

Felt Boots and Alaska Socks.

State Agents for



158 & 160 Fulton St., Grand Rapids.

Start Right

THIS IS WHAT EVERY SUCCESSFUL PERSON MUST DO. IT IS THE CONDITION OF CONDITIONS.

The Industrial School of Business furnishes something superior to the ordinary course in book keeping, short-hand and type-writing, penmanship, English and business correspondence. Write for a copy of Useful Education, and see why this school is worth your special consideration. Address,

W. N. FERRIS,
Big Rapids, Mich.

TWO WEEKS VS. THREE.

Much Diversity of Opinion Among Traveling Men.

The retail and wholesale grocery trade having each had their innings on the subject of lengthening the time between salesmen's visits from two to three weeks, THE TRADESMAN last week solicited the opinions of the salesmen themselves on this matter. Less than half of those addressed have, as yet, volunteered a reply, but the letters already received disclose the same diversity of opinion which marked the interviews with the jobbing houses, which were published last week.

The opinions of the travelers are as follows:

John Cummins (Olney & Judson Grocer Co.)—In reply to your request, would say I am perfectly satisfied with my trip as it is and cannot see how a change to three weeks would either benefit the jobber or retail merchant. If I called on my trade every three weeks, I certainly would worry them more than I do now, by trying to sell in much larger quantities than under the present method. I have never had a customer say to me, "You call too often;" on the contrary, my trade has always treated me with the greatest courtesy.

J. B. Evans (Ball-Barnhart-Putman Co.)—In regard to seeing trade often, would say I cannot see anything that would be of any great weight on the point. I have always visited my trade once in three weeks, and am sure that, should I see some of them oftener, orders would, no doubt, be given in size to correspond with the difference in time.

Jerry Woltman (Olney & Judson Grocer Co.)—In reply to your request, all I can say is that I cannot judge for others. I know that it is necessary for me to see the majority of my trade once in two weeks. The pestering to death THE TRADESMAN's retail correspondent complains of would not be remedied if we had three-weeks trips.

A. S. Doak (Hawkins & Company)—In reply to your favor of the 3d, I would say that I am very much in favor of lengthening the time of visits to the trade to three weeks and have talked with many of my customers and they have all expressed themselves in favor of the change.

Jas. N. Bradford (Olney & Judson Grocer Co.)—In reply to yours regarding three weeks trips, would say I try to call upon my trade as often as I can make it profitable to do so. Some of my trade it is necessary to see once in two weeks and others once in four weeks is sufficient; and I govern myself accordingly. Taking in consideration the welfare of my house and trade and knowing that our interests are identical, I use my best judgment to gain that point where customer, house and self shall prosper and be happy.

W. F. Blake (Hawkins & Company)—In reply to your favor of the 3d, I am most heartily in favor of extending the time between visits to the trade, providing all the local jobbers adopt a uniform rule. In conversation with my customers during the past week, I found nine out of ten favorable to an extension to at least three weeks.

Byron S. Davenport (Olney & Judson Grocer Co.)—In reply to your enquiry regarding my opinion of lengthening the time of visiting my trade, I can say I am perfectly satisfied with my trip as it is. I

visit the larger part of my trade every two weeks and some only once in four weeks. I should not like to make any change in my trip as it is now, as I am perfectly satisfied, also the house I have the pleasure of representing, and I am sure my trade is satisfied with my present time of visits by the pleasant way which they receive me and the liberal patronage they bestow upon me.

"Hub" Baker (Lemon & Wheeler Company)—In reply to your letter asking my opinion as to how often I should visit my customers, can only say that it has been my best judgment to visit the trade as often as it is profitable to all parties concerned. All traveling men have their own peculiar views on this subject, but let their views be as they may, it matters little to their employers what their views are, so long as they do not coincide with theirs. It has been my aim to do business as my employers desire it done, and not my way, as I believe them to be more competent judges of how often I shall call upon the trade, as they have free access to the ledger and know how every customer's account stands. Therefore, I cheerfully submit the whole matter to them, believing they will do the best in their power for all parties concerned.

"Con" (Ball-Barnhart-Putman Co.)—I believe in the policy of "The greatest good to the greatest number," but as to a two or three weeks' trip, the question has its pros and cons. I don't believe the retail merchant is "bored to death" by the commercial traveler, neither do I believe him to be so utterly devoid of business tact to bore his customer in a business way; but on the expediency of lengthening the trips, no doubt, in a certain prescribed territory it will be as well, perhaps better, than the short ones; but where we come in competition with Chicago, Toledo and Detroit, making their trips once every two weeks, the writer is inclined to believe, in justice to our Grand Rapids trade, they would like to see "our boys" as often as those from other cities. Some of the territory covered by Grand Rapids men, perhaps, may be worked to an advantage every three weeks, while the balance should be covered as often as our competitors do. The question of discounts, amount of bills, and whether the majority of the merchants want to buy a three weeks' supply, etc., are to be taken into consideration. These questions will undoubtedly be taken up by an abler pen than mine.

The Hardware Market.

The wire nail market continues weak. There is no change in the barbed wire market, but manufacturers refuse to take orders for future delivery—only for immediate shipment—giving ground for the belief that an advance is contemplated after Jan. 1. The manufacturers of window glass say they must have more money for their product. The National Cordage Co. appears to be getting its grip on the rope market, as the price has been advanced. Sheet and bar iron are without change.

Attention is directed to the advertisement of the Grand Rapids Book Binding Co., on another page, referring to the "Handy Pocket Ledger" gotten up by that house. The book is the acme of simplicity and utility and will, undoubtedly, meet a large sale.

Booming Times at South Boardman.

SOUTH BOARDMAN, Dec. 5.—This place has never been so active, in a business way, as it is at present, lumber and milling operations in town and vicinity being carried on on a larger scale than ever before.

J. P. Bergland has sixty men at work at his camp, one mile west of the village, cutting logs on one of the tracts he recently purchased from the G. R. & I. Railroad for shipment to Cadillac.

Geo. Van Ness' new shingle mill is now in operation, cutting an average of 30 thousand per day. His sawmill has a daily capacity of 10,000 hardwood.

Geo. W. Hart's hardwood sawmill, one and one-half miles south of the village, is cutting 10,000 feet per day on contract for the Oval Wood Dish Co., of Mancelona.

A. B. Dougherty, who operates a bowl factory eight miles east of town, has put two handle lathes in the old bowl factory in the village, and proposes to increase the capacity as fast as the business warrants.

Geo. I. Quimby has put in a new boiler and an additional engine in his sawmill and is cutting and skidding the hardwood on the timber section he recently purchased.

Edmonston's handle factory is now employing thirty men and the business promises to expand to still larger proportions.

Taken as a whole, South Boardman has every reason to feel proud over her present condition and the prospects for the future are by no means less promising.

Change in the Parkes Lumber Co.

SOUTH ARM, Dec. 1.—Leo F. Hale, of Bear Lake, has purchased an interest in the Parkes Lumber Co. and is now its President. Mr. Hale is an experienced hardwood lumberman and will be a valuable acquisition to the company. The company will add to its business the purchase of cedar, wood, bark, ties, posts, and contemplates putting in a shingle mill either this winter or next spring.

Drug Store Wanted.

There is now no drug store at New Buffalo, a town at the junction of the C. & W. M. and Michigan Central Railways, in Berrien county. It is claimed that the opening is a good one, full particulars of which can be secured by addressing the postmaster.

Grand Rapids & Indiana.

Schedule in effect November 15, 1891.

TRAINS GOING NORTH.

Arrive from Leave going South. North.
For Saginaw and Cadillac..... 5:15 a.m. 7:05 a.m.
For Traverse City & Mackinaw..... 9:20 a.m. 11:30 a.m.
For Saginaw & Traverse City..... 2:00 p.m. 4:15 p.m.
For Petoskey & 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 South. North.
For Cincinnati..... 6:30 a.m. 7:40 a.m.
For Kalamazoo and Chicago..... 10:30 a.m. 12:00 p.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. 4:40 p.m.
5:35 p.m. 9:05 p.m.

SLEEPING & PARLOR CAR SERVICE.

NORTH

11:30 a.m. train.—Parlor chair car G'd Rapids to Petoskey and Mackinaw.
10:30 p.m. train.—Sleeping car Grand Rapids to Petoskey 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 Chicago.
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 3:55 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. 8:10 p.m. 10:10 p.m.
Arr Grand Rapids 2:00 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. Almqvist, 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.

MICHIGAN CENTRAL
"The Niagara Falls Route."

	DEPART.	ARRIVE
Detroit Express.....	7:00 a.m.	10:00 p.m.
Mixed.....	7:05 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.
Elegant parlor cars leave Grand Rapids on Detroit Express at 7 a.m., returning leave Detroit 4:45 p.m., arrive in Grand Rapids 10 p.m.
FRED M. BRIGGS, Gen'l Agent, 85 Monroe St.
A. ALMQVIST, Ticket Agent, Union Depot.
GEO. W. MUNSON, Union Ticket Office, 67 Monroe St.
O. W. KUGGLES G. P. & T. Agent., Chicago.



TIME TABLE

NOW IN EFFECT.

EASTWARD.

Trains Leave	*No. 14	*No. 16	*No. 18	*No. 82
G'd Rapids, Lv.....	6:50 a.m.	1:20 a.m.	3:25 p.m.	10:55 p.m.
Ionla.....Ar	7:45 a.m.	11:25 a.m.	4:27 p.m.	12:37 a.m.
St. Johns.....Ar	8:25 a.m.	12:17 p.m.	5:20 p.m.	1:55 a.m.
Owosso.....Ar	9:03 a.m.	1:20 p.m.	6:05 p.m.	3:15 a.m.
E. Saginaw.....Ar	10:45 a.m.	3:45 p.m.	8:00 p.m.	4:45 a.m.
Bay City.....Ar	11:30 a.m.	3:45 p.m.	8:45 p.m.	7:10 a.m.
Flint.....Ar	10:05 a.m.	3:40 p.m.	7:50 p.m.	5:40 a.m.
Pt. Huron.....Ar	11:55 a.m.	6:00 p.m.	8:50 p.m.	7:30 a.m.
Pontiac.....Ar	10:53 a.m.	3:05 p.m.	8:25 p.m.	5:37 a.m.
Detroit.....Ar	11:50 a.m.	4:05 p.m.	9:25 p.m.	7:00 a.m.

WESTWARD.

Trains Leave	*No. 81	*No. 11	*No. 13
G'd Rapids, Lv.....	7:05 a.m.	1:00 p.m.	5:10 p.m.
G'd Haven, Ar.....	8:35 a.m.	2:10 p.m.	6:15 p.m.
Mt'w'kee Str ".....			
Chicago Str. ".....			

*Daily. †Daily except Sunday.

Trains arrive from the east, 6:40 a.m., 12:50 a.m., 5:00 p.m. and 10:00 p.m.
Trains arrive from the west, 7:10 a.m., 3:15 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 Buffet car.

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.....		12:05	
Benton Harbor.....	9:00	12:05	*11:35
St. Joseph.....	9:00	12:05	*11:35
Traverse City.....	7:25	5:17	
Muskegon.....	9:00	12:05	5:30	8:30
Manistee.....	7:25	5:17	
Ludington.....	7:25	5:17	
Big Rapids.....	7:25	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 8 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.

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.

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.



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 23 cuts, with a total of 303 Imps.

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

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.

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.



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ACCEPT NONE BUT

Silver Thread Sauerkraut.

Order this Brand from Your Wholesale Grocer!

Heyman & Company,

Manufacturers of

Show Cases

Of Every Description.

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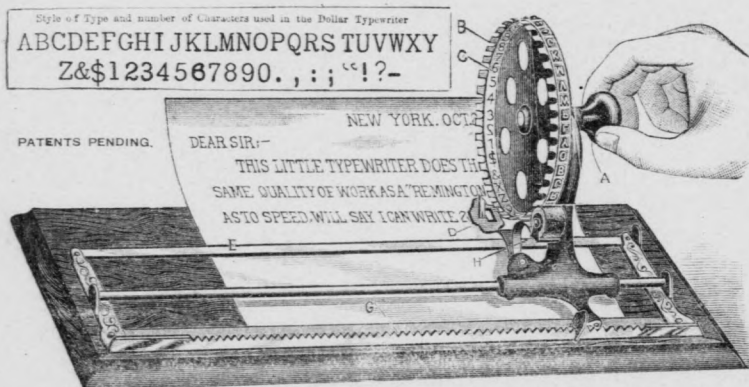
First-Class Work Only.

63 and 65 Canal St., - GRAND RAPIDS.

H. LEONARD & SONS,

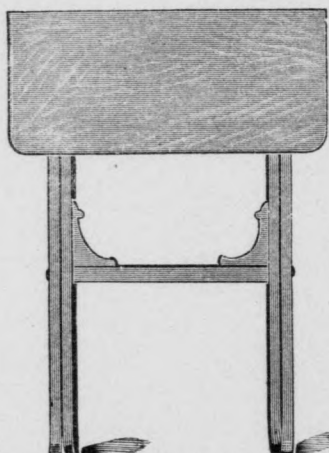
GRAND RAPIDS, MICH.

A few articles from our No. 107 Christmas Catalogue, if you have not received one, drop a postal and we will mail one at once. If possible call upon us at once and examine our line of Christmas Goods. We have yet a very full assortment and guarantee to fill orders promptly on receipt. Keep your stock full.



THE DOLLAR TYPEWRITER.

A wonderfully cheap, novel and useful machine, doing the same quality of work as the high est priced Type Writer, and with considerable rapidity. Writes a full letter sheet any length. Will write as fast and as well as a World or Victor. Feeds and inks automatically. Well made, carefully adjusted and elegantly finished, mounted on polished hardwood base and packed in wood box with full directions. Each neatly wrapped and labeled, net per doz., \$9.00.



FOLDING TABLES

Square or Round, like above pattern, which is entirely new. The latest style of card or sewing tables, net per doz., \$15.

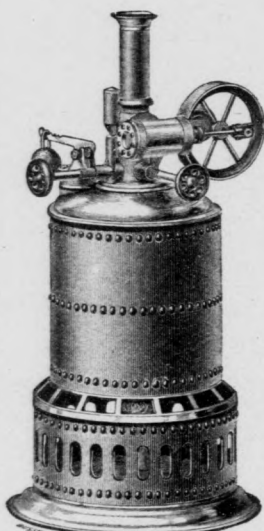


NO. 27 BLACKBOARD.

This blackboard is 40 inches in height. The up-right blackboard is 17x29 inches. Size of desk 10x21 inches. Net per doz., \$20.00. No. 101, similar, \$29.00.



No. 425. Nelly Bly, the famous correspondent of the New York World, who made a complete tour of the world in 72 days. We now offer this popular game, calculated to please both old and young, giving the story of each day's journey, net per doz., \$5.00.



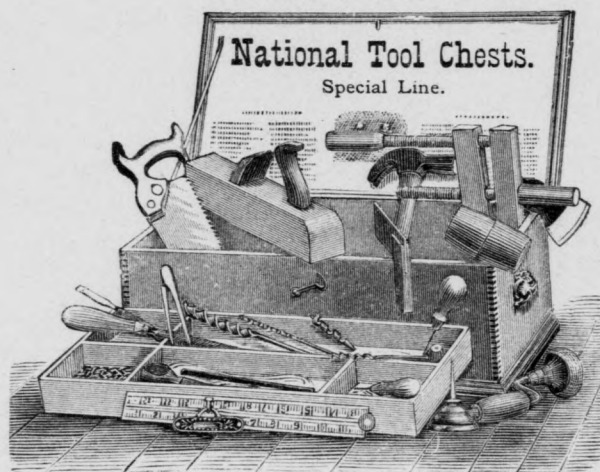
No. 1 UPRIGHT ENGINE

This cut illustrates the "Weed-en" Engine, which has proved to be the most popular engine of the kind ever made. It is finished in steel bronze, scarlet, gilt and black. net per doz., \$9.00.



Similar to above Cut.

No. 29 Laundry Set, complete as shown. Ironing table, 22 1/2 inches long, 15 inches wide, net per doz. sets, \$9.00.



No.	28 A	Toy Tool Chest	net per doz.	85
"	45 A	Size 4x9 inches. A good box for	"	2 00
"	60 A	" 5x11 " A 50c set	"	4 00
"	80 A	" 5 1/2 x 12 inches. Contains 14 tools	"	5 50
"	600 A	" 8x14 " 19 "	"	7 50
"	700 A	" 7 1/2 x 15 1/2 " 24 "	"	8 50
"	725 A	" 7 1/2 x 15 1/2 " 25 "	"	16 50
"	750 A	" 9 1/2 x 17 " 26 "	"	12 00
"	900 A	" 10x20 1/2 " 35 "	"	27 00
"	1000 A	" 10 1/2 x 21 1/2 " 40 "	"	33 00

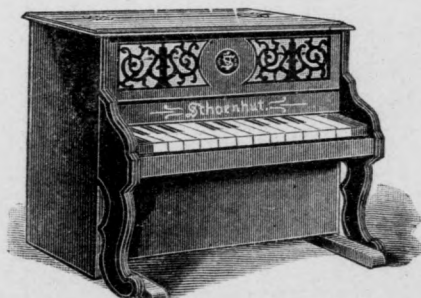


No. 17 Shoo Fly. Size 42x23 inches, hair main and tail, upholstered in fancy figured cloth, has toy box and roller in front. Net per doz. \$18.00. See page 18 of our No. 107 Catalogue for other styles Rocking Horses.



SOLDIERS' DRUMS.

Metal shell with soldiers stamped on shell. 6 in., per net doz. \$2.00 | 8 in., per doz. net, \$3.75
9 in. " " 4.50 | 10 in. " " 6.00
11 in. " " 6.75
Same in nests of 6 drums from 8 to 13 inch net per nest, \$2.75. One pair of sticks with each drum. All our drums have colored fancy cord, and prices include hook and string for carrying.



NO. 114 PIANO.

Net per doz.

No. 114, 12 D, Size 14x11 1/2 x 8 inches. \$9.00
No. 114, 15 D, Size 16 1/2 x 11 1/2 x 8 1/2 inches. 10.00
Instruction book with each piano.

See page 8 for other styles of Drums and Pianos.