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NO． 431

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For the best work, at reasonable prices, address THE TRADESMAN COMPANY.

## A TEMPLE OF HYGEIA

She said she wanted one hundred do lars dreadfully. Many people do. But Mrs. Miller expressed herself with an intensity which left no doubt that in her case there was something more than the ordinary and general desire for this convenient sum of money. Her tone bore testimony to a fierce longing, her whole face was screwed into wrinkles by the vehemence of her feelings, and her features gathered together in a bunch so that her mouth, nose and eyes had the effect of taking counsel with one another that they might by their united powers taste, sniff or spy out the desideratum. But one hundred dollars to Mrs. Miller was a thing to be mentioned with a sigh of despair. She had not for years had so much money in her hands all at once. There was very little ready money afloat in all the town of Stebbinsville, the popular method of carrying on affairs being to exchange directly the actual goods of this world without resorting to cents.
Mrs. Miller's lot had never been an easy one. Very early in her career had come that day which comes to some peo-ple-the day on which she has discovered, almost with a jump, that she had nothing more to live for. And soon thereafter had followed the other day-the day upon which she had realized in the midst of mental and moral collapse that it was necessary to live still, nevertheless. She had continued to exist dog gedly for a number of years after this. She had even grown to believe, with a kind of stoical enjoyment of the fact, that she could go on forever if need be. But she was destined at last to surprise herself just once more. By that others had resignedly, comfortably
that accepted her own theory that her career was practically at an end she suddenly flamed up with a desperate determination to make the most of what remaine
of it. The most was not very muchit was not to be more happiness-only a little less misery. She demanded for herself the right to draw at least one thorn from her flesh and to spend the last of her days in healing up the wound. The thorn, to descend from figurative heights, was Granny Miller.
It is an ancient and reprehensible cus tom to speak ill of one's mother-in-law; no doubt many a really charming bellemere suffers undeservedly from the "black eye" which the social historian has given to her role. But as for Gran ny Miller-the mother-in-law of Mrs. Miller-she was, in fact, what is commonly supposed to be the pure type. She was a gossip, a scold, a gadabout and a meddler, bitter of tongue and prying of eye; in her old age she added several troublesome infirmities to her vices. The old woman had made for herself such a reputation that when her only son married, her daughter-in-law stoutly refused to take her in. Granny's husband, some years before this episode, dying with a sigh of relief, had left his widow what,
stituted a comfortable competency, but as time went on this property dwindled and dwindled away unacountably, as property will, and in her old age the elder Mrs. Miller came to be regarded as ittle better than a pauper. She was not above accepting assistance from her neighbors, and had a habit of borrowing a pinch of tea here and a half a loaf there, which habit was at last openly recognized as begging.
Finally the good people of Stebbinsville, weary of her importuning, made it matter of scandal that the old crone should be left alone of nights in he ramshackle old house, a mark for practical jokers and marauders, (with whom, nevertheless, it may be parenthetically remarked, Granny was abundantly able to cope), and it was at this tlme that the younger Mrs. Miller, weakened by trouble, made a concession and took her mother-in-law in. Adeline Miller had already at this period renounced all hope of a comfortable and decent existence. Her husband had settled into an ac knowledged good-for-nothing. Three of her children had died in one winter of scarlet fever, and her only surviving daughter, Susie, who worked in the dairy with her mother, was a young person not destined to comfort the declining years of her parents. "Things is so bad now they can't be any wuss," argued Adeline Miller-and so Granny came: Granny came, and, to be brief, Satan came also No pen and ink could depict what folowed in the years that ensued. Suffice it to say that Adeline Miller, in estimating her own powers of endurance, had reckoned without her guest

Granny," she said one day, "I wish to goodness you'd go into an old folks' home. I can't stand you no longer.'
'Go into an old folks' home? I ain't got any objections," responded Granny, unexpectedly, "none whatsoever; but it costs money," she went on, with complacency, "a hundred dollars down, l've for Aunt Sairy Ma'shall," and the old woman grinned; she knew that this was a poser.

It was very shortly after this that the younger Mrs. Miller confessed to a neighbor that she wanted one hundred dollars dreadfully. "Ef I could only sell the cows!" sighed Adeline-but she couldn't sell the cows and live. She had a wild plan for supplying a neighboring asylum for the aged with unlimited dairy produce in lieu of the admission fee for her nother-in-law, but she learned upon secret application to the authorities of the institution that this method of payment, even were she able to pursue it, would not be acceptable. She ransacked the papers with terrible eagerness in search of chances for money-making.
From time to time her hopes were fanned by promising announcements. She invested a dollar which she could ill spare in materials for work at home, work which, according to a plausible argument, would speedily fill her lap with gold. When the materials came by the mail, Adeline tremblingly undid the
package that contained them. She could feel the power of Midas already tingling in her hands. The package conta:ned photograph, a colored photograph, of fat and fatuous young lady smiling vaguely, with lips whose red had evident ly been left over from her sash. Her eyes and bonnet ribbons, both blue, hat in like manner resigned themselves ac commodatingly to the exigencies of an econemical palette-but her real glory was her jewelry, or at least her gold, al of which had been highly brought out by an unsparing application Adeline looked at this; possibly she thought it fine-but she failed to understand. There were otl er photographs uncolored. They seemed to be the photographs of dead people-they had that vague, ghostly uncertainty which mark: a reproduction from daguerreotype. Their watch chains, rings and ear-rings evidently needed toning up and their complexions solidifying: their feature seemed to be floating in the clouds There was a printed letter in the package which explained to Adeline, after she found it, a number of things. What she made out most plainly in the midst of its seductive phraseology was that the entire success of this money-making scheme involved another remittance from herself-a cousiderably larger one than the first, for which she would receive a colorist's ontfit. She could then enjoy an unlimited opportunity to perfect herself in the charming art of which she held an example, and her many acquaintances would, no doubt, beseige her with orders for her work.
After the first blow Adeline did not let the failure of this venture trouble ber too greatly. She had already something else in mind. She was going to communicate with Mr. Rufus L. Smith of St. Louis, who had announced in several papers that he would show any lady who should send a postage stamp an infallible means for making from $\$ 40$ to $\$ 50$ a month in her own home, and Mr. Smith had added in larger type that he was "no humbug." It was only after several disappointing experiences that Adeline learned to detect beneath flowers of rhetoric a call for canvassers. She couldn't go canvassing. Adeline's opinion of human nature had never been very high. It sank at last to the lowest depth. All hope-all faith-deserted her. It was then that something actually came to her, and came unsought.
The house in which the Millers lived stood upon what had once been the top of a rounded hill. But in order to make a bed for the railroad this hill had been cut exactly in two as neatly as one might divide a pound cake, and the half which in the days of more prosperous residents. had formed the front yard of the dwelling had been carried off bit by bit in cart loads. The house had thus been left to overlook a precipice-a perpendicular escarpment of raw red earth-that refused even with time to be healed with a sod. The great frame structure looming up high above this mutilated face of the hill seemed to be perched upon the very edge of the world. When the trains came plunging into light from a tunnel which ended a few rods farther down the line the guant old habitation, with its flapping "washing" on the line, was the first thing to catch the eye of the fwestward-bound traveler. Fred Boomer, the advertising agent for a new and promising liver pill known to commerce
as the "Panacea Pellet," raised his eyes to this object one day and had an idea. Three minutes after he had from the car window caught sight of the house on the clitf he was jauntily descending from the train as it drew breath at the Stebbinsville station, although his ticket bore the name of a town at least twenty miles further on.
Ten minutes later Fred was lifting the latch of the Miller's gate, and the mistress of the house, who had a keen ear for its click, appeared at the doorway, the doorway which faced on the road at the back of the house

I wonder," said the young man, with a diffident smile, "if I might ask you to give me a glass of milk?'

I have got milk to sell," said Mrs. Miller, whose life had not cultivated in her the amenities.
'Of course, of course," murmured the embarrassed boomer, struggling with agonies of fictitious bashfulness. thought," he went on, timidly, "that heard a cow moo as I was passing by, and the sound actually made me homesick. I am a city man now, but I was born in the country once
"Step in," said Mrs. Miller, dryly, "and I'll fetch you a glass.
"I'm afraid I'm troubling you." he lisped, shrinkingly
"Oh. I'm used to trouble's far's that goes," said Adeline Miller, with a hard laugh. "May be, you'd like to sit down and rest a little.

Thank you, ma'am, I am tired.' Boomer placed himself modestly on the edge of a chair. Mrs. Miller had gone into another room, and presently returned, bringing the cool atmosphere of the cellar in her skirts. Boomer quaffed the milk which she placed before him as if it had been nectar. "Guess you don't keep a pump in your dairy, do you?"' he remarked with emphasis. "You must make a first-rate thing out of those cows." Mrs. Miller responded with a sound in er throat that did not suggest enthusiasm. Then Boomer suddenly cast aside his timidity and assumed a winning and contidential manner.

I wonder, Mrs. Miller," he said, settling more comfortably into his chair-"I wonder if you'd care to make a little extra money
Adeline Miller started. It seemed to her that the young man must be a mind-
"Becanse if you do," went on Boomer, I should like to offer you a chance. I have something here"-he drew a much labelled bottle from his pocket-"which-" "Pshaw!"' said Mrs. Miller, "I can’t go -canvassin' with a husband and a moth-er-in-law."
"No-no-you mistake me-of course not," said Fred, smiling. "One moment, my dear madam. My idea, to be entirely frank with you, is to put an advertisement on the front of your house. This house is made for an ad., my dear Mrs. Miller, and it's a pure waste of material to let it go plain. Really, if you'll excuse me for expressing myself, it's an extravagance for you to be living here without utilizing your frontage for the purpose for which circumstances have so obviously destined it. If you'll consent to let me have 'Panacea Pellets' in five-foot white letters on a deep azure background run across the front of this house I'll make you a handsome offer for it. This sort of thing is going to be all the rage in a year or two madam, and you'll have
the pas of all the rest of the townsfolk for setting the style. A house without an ad. five years from now is going to be a rare thing in my mind. We're a great advertising country, ma'am-the greatest in the world. 1t's something to be proud of-it's something that every private citizen should glory in promoting. I don't say that there are not ads. and ads. great question of the future is going to be 'What do you advertise?' A man is going to stand or fall by that. Now, Mrs. Miller, Ill tell you what it is, you an't start in on anything better tha the 'Panacea Pellet.' 1 t's the pill of the future. It's a sure cure for all the ills that flesh is heir to. In my opinion it is going to affect radically the longevity of the human race. I don't see why it shouldn't bring back the good old times and enable us to count our ages by the century, like Methuselah and the rest of the old worthies. Yes, mark my words, Mrs. Miller, mark my words-" Here Boomer paused for an instant to balance his chair nicely on its hind legs and to settle his shoulders against the wall behind him- "Mark my words-'
But Mrs. Miller at last broke in-"See here," she said, "what'll you pay me for lettin' it be put on?"
Fred suddenly dropped his chair on all fours and leaned forward on the kitehen table. "Now that's what I like," he said. "I see you're a woman of business."

I'll tell you what it is," said Mrs. Miller, "I couldn't let you do it for less than one hundred dollars a year." She thought that sheshould probably frighten the young man away by her bold demand, but she said to herself that it must be that or nothing.

You couldn't?" said Boomer, looking up with surprise that she should let him off, so easily. "Well, we'll call it a hundred dollars, then, Mrs. Miller, an even hundred a year to be paid in monthly installments. And if you're tired of your paint it all out for you as sober as a Quaker, and any color you like. Now, I
suppose I can have this little job begun at once. I'll send the painters over this very afternoon. I run up and down the road every few days and the next time pass in the train I want to see 'Panacea Pellets' as large as life when I look this way. I'm going to leave you a handful of circulars and this little bottle of the pirs. Send you up a dozen more by and by. You'd better try 'em. It's no joke: think you're well, but what's the harm in being better-or even best? Let me see; I owe you for the milk. Now, Mrs. Miller, good-by: But I shall be in in the afternoon with those painters. Well, I'm glad to have met you."
Mrs. Miller followed him to the gate. She seemed to be struggling with an idea which she found difficult to express. He had thought he was off, when she detained him by plucking his coat sleeve to say: "I couldn't 'a done it once, but I guess I can stan' it now. I don't know what the rest of 'em 'll say to it, but as long as I own the house, I d' know's it makes any difference." Boomer had a buoyant and reassuring reply for her, and he reminded her that she was about to enroll herself among the benefactors of the age. He even referred to the old house as a temple of Hygeia. These little flights of fancy were amusing to himself, and he believed that they were none the less effective because they were im-
perfectly understood by the people upon whom he tried to use them.
When he turned away with a florid salute and descended the road with the springing step of success, Mrs. Miller, against the gate, followed him with hollow, lusterless eye-with eyes that were looking through and beyond him into the consequences of her decision-in whose gaze Boomer was only a small and unimportant speck upon a broad field of vision. After a few moments her fixed look changed. There was a shortening of the focus that brought her back to her immediate foreground, and she drew a sigh in acknowledgment of her return to herself. She walked around to the front of the house. It was a hot summer day, and while the back yard was cool, almost damp, with closely-set locust trees, in front the sun beat upon the face of the dwelling, peeled off the white paint and warped the lumber. The very atmosphere seemed to hum with the radiation of heat. The river, broad and smonth, that lay below the cliff beyond the railway, was a shimmering white sheet of water, on which the sunlight danced in myriad points of fire. Mrs. Miller threw her apron over her head and looked up at the face of the house with blinking, watering eyes.
It had been rather a pretentious house once, with a great classic pediment supported by wooden pilasters, which were now all warped out of plumb. Mrs. Miller had owned the place for twenty years. It was not a cheerful home, but Mrs. Miller had never been embarrassed by a choice between this and another. It was her home, such as it was. She wondered as she looked at it how the advertisement would appear across the front in "tive-foot white lettering on a deep three sighs that were almost groans. Temple of High Cheer," she muttered; "that's what that high-falutin' chap called it." She was vaguely conscious that he had been amused, that he had made a joke, and she knew that the Stebbinsvillians would not hesitate to make other jokes-jokes which she would understand more perfectly. Adeline had a remnant of fierce pride-pride will lurk in the queerest places and survive the rudest shocks! Her face grew hot with shame as she stood there looking up at the house. Then Granny's roice, rasping, whining, familiarly peevish, came from within:
'A-a-de-li-ine.’
"Well, I guess I can stan' it," muttered Mrs. Miller, in conclusion, as she went in.

Boomer lost no time in completing his arrangements, and in a day or two "Try Panacea Pellets," in hugh letters of dazzling whiteness shown upon Mrs. Miller's house. The Stebbinvillians came on masse to take a near look at the advertisement, although many of them could see it from their homes below the cliff, where the principal part of the village nestled from the wind. It was regarded as a magnificent joke.
Adeline Miller was living with her teeth set now. It had all been harder even than she had feared, but she was 'stan'in' it somehow," she said. You had to "stan'" things when it was necessary, and it was necessary to get rid of Granny, and this was the only way. When Adeline thought of this she looked at Granny and felt helped to "stan'" it. But Granny's behavior was very queer.

Adeline had had a lively prevision of the old woman's "raisin' Cain" when she saw Boomer's work, but Granny had done nothing of the kind. Her only allusion to the matter had been: "Well, Adeline you must a' wanted money dreadfu!!" From the very beginning of the advertis ing epoch a change had come over Gran ny-she had begun to draw into herself and an unwonted stillness had settled upon her. She seemed in a kind of unholy peace, to be feeding upon thoughts that were agreeable - even amusing. Adeline sometimes caught the old woman's eyes fixed upon her with a curious and uncanny twinkle in them. It gave Adeline the "creeps"-it gave her a sensation that after all Granny was not going to be cornered, that she was meditating some dodge. Adeline frequently said to herself, "What is it?"
In the eighth month of the "ad." (Mrs. Miller reckoned time only with relation to the "ad." now), Granny was found dead in her chair. Then it appeared to Adeline that a ghastly joke had been played upon her. She was positive that Granny had doneit "a purpose." Granny had slipped away to add the sting of needlessness to all the mortification that Adeline had been "stan'in'." Her last moments had been entertained by the spectacle of her daughter-in-law's unnecessary struggles to get rid of her. She had been tickled by the consciousness that the offensive legend emblazoned upon Adeline's door would flourishmust flourish for three long months after it ceased to have a reason for being. They buried the old woman in the graveyard of the "First Reformed Church." There was no other inscription on the headstone than name and dates. Adeline Miller framed from her own fancy a little epitaph which jingled in her head -"Provokin' in Life, Provokin' in Death" it ran-but she kept it to herself. A few weeks after Granny's funeral, Adeline began her spring house-cleaning. The first thing that she attacked was Granny's arm-chair, a veteran piece of upholstery to which the old woman had always clung, and which had been transported from her own house at the time of her removal to Adeline's. Adeline Miller ripped off the rags of ancient rep from the seat and back; the hair stuffing was good and she meant to cleanse it and make up the chair anew. She sat down upon the ground to withstand the force of the gale that was blowing, and began to pull the stuffing into her lap. Out from the matted bunches of hair tumbled a shimmering shower of gold-bright, glittering gold that clinked upon the hard ground. Some of the pieces spun; one rolled away; the mass soon lay brilliant in the grass. "Money! money! Mercy! mercy! Money!" cried Adeline. She fell forward upon her knees and began to gather up the pieces with trembling fingers. They were double eagles. Adeline had hardly ever seen the coin before. Shs began to count, but her hands shook and her brain
was faint. "Twenty-forty - sixty -eighty-mercy, mercy! an' to think she had 'em all the time! Eighty-a hun-dred-dear, dear-how I wanted a hundred! A hundred and twenty-and she never said nothin', an' just set on this all her life. Dear me; and I gave her my grenadine to keep her decent because she hadn't a rag to her back! A hundred and twenty-land! land! She used to beg. She shamed us by beggin' till I
took her in! Where was I?-a hundred an' twenty-a hundred an' forty-sixty. Oh, dear! oh, dear! When little Lizzie died if l'd just had ten dollars more!"
She lost her count here and buried her face in her hands to cry. When she got up she carried the gold into her bedroom, and there, by aid of paper and pencil, she made out that there were $\$ 4,000$ in all-the better part of Granny's property that had "dwindled away." Adeline locked up this fortune in her bureau drawer and went out in front of the house to gather up the scattered hair as if in a dream. Once or twice she stared up at the front of the dwelling from which "Try Panacea Pellets" seemed to grimace at her. She had felt for months as if those letters were tattooed npon her face.
She kept thinking: "We're rich now, but it don't make any difference; I b'en through too much." Her husband came and stood in the doorway. Adeline per ceived that it was not a lucid interval with
him; he had been drinking just enough to cloud his intellect. "I won't tell him now," she reflected. Then she thought: "Why, he can have a new soot o' close!", stant thed her, too, in the next in built in the cow-yard just as well as not. It all dazzled her and she sat down on the doorstep with her back to "him" and tried to gather her wits. She realized with a feeling of "flightiness" that her cousin's daughter Katie would come on from the West now and stay with he and help in the dairy. Katie had always wanted to come, but there had never been any money before. Adeline had always had a soft spot for Katie because she looked like "Lizzie.
There was something else which fluttered before Adeline's excited imagination. She had a vision-a queer little quick, unexpected vision-of something that had dangled in the doorway of a shop in the nearest large town, where
she had been a month before. Adeline had hardly realized that she had thought of the thing at all at the time, but she remembered it distinctly now-she saw it like a flash. It was a shawl, a decent black shawl, and it had a ticket sewed to thich said "Twelve dollars." When this vision came up before Adeline a hot
flush of joy spread itself over her gaunt and careworn face. The next minute she said to herself, with a kind of internal bashfulness, "Adeline Miller, you're

## But,

us back to life.
, it is such trifles that win Always at the Front.
We have received a copy of the handsomely illustrated prospectus for 1892 issued by the Detroit Free Press. The the past have been great, but if its promises for the future are to be fulfilledand there certainly is no reason to ex pect the contrary-the Detroit Free Press
will in 1892 be, as its publishers will in 1892 be, as its publishers con indently claim, the most entertaining and instructive paper published, giving ad
ditional pleasure to its thoussids of ditional pleasure to its thousands of old
subscribers and fresh enjoyment to the subscribers and fresh enjoyment to the
many thousand new ones that its merrits deserve. Its list of contributors for 1893 includes many of the most famous names in American literary and public life, and most of the articles to be published are of unusual importance and interest, pre-
senting a splendid array of valuable feasenting a splendid array of valuable fea-
tures in addition to inimitable work done tures in addition to inimitable work done
by its own staff of bright and famous writers.
The publishers of the Free Press will nail copies of the paper and prospectus to all applicants.

## BEFORE AND AFTER.

## Experience of a Live Firm with the Coupon System.

F Goodman \& Co., dealers in general merchandise at Burnip's Corners, re-
cently issued the following circulars to their customers:

## BEFORS USING.

Burnip's Corners, August 25, '91-We ask your kind indulgence while we again call your attention to some of the un-
desirable features of the credit system, desirable features of the credit syste
as applied to general country stores. Our average experience in keeping ru ning 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 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 negleet or forget to charge the same on our books. This was the source of considerable loss to us in 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 did or not make objection as to its correct ness, you still felt convinced in your own mind that you had paid out money for which you had received no value. When ever daiferences of to be a trade loser to the mer-
certain to chant and a permanent injury to his busi introduced without any of these object onable features, by which a merchan 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 progression. Vast improvements are constantly being made in all directions,
as conditions change and necessity reas conditions change and necessity re-
quires them. Methods of doing business on credit are no exception to the rule, and the acme of perfection in that direct ion 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 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.
em; and for the purpo adopt this sys patrons time to investigate and make themselves familiar with it, we have deferred the date until October 1, On that credit only through this system.
Among the many advantages
mention simply the following:
The labor of keeping a set of books is entirely obliviated

There will be no pass-books to
r to make them correspond with the dedger accounts.

There will be no time lost, in the hurry of trade, to charge items, as the coupons are easily handed and detached money.
4. There will be no complaints by they have never had.

There will be no disputed accounts, and all friction and
thereto is avoided.
6. Customers are enabled at any time to know the exact amount of goods they books.

They will know by the date of issue, endorsed on the cover of the book, when coupons are to be paid for
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 tiven a discount of five per cent., and
conpons 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 of your pure
they may be.
We have long since discovered that it is money that makes the mare go, and day of announce that, after sols 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.

## F. Goodmat

## AFTER USING.

Burnif's Corners, Nov. 25-We have been gradually endeavoring to correct
some of the unnecessary evils appertain ing to a credit business of a country retail store, and since our last circular was issued, during which time a former part-
ner 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 under the old sysat saving of quired 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 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 ousiness in their localities, by all means adopt the credit coupon system, for it is
the system of all systems where business the system of all systems where business is done on credit.

Very respectfully,
F. Goodman \& Co.

THE TRADESMAN COMPANY,
Sole Manufacturers, GRAND RAPIDS, MICHIGAN.

## AMONG THE TRADE.

## AROUND THE STATE.

Middleville-Thompson Bros. have discontinued the meat business.
Flint-E. W. Mclntyre has sold his drug store to Howell \& Harris.
Colon-C. E. Baird succeeds Baird \& Kent in the hardware business.
Durand-F. H. Potter has sold his lumber business to McBride \& Son.
Pittsford-Geo. Haner succeeds F. W. Weden $\& C$ Co. in the harness business.
Yale-W. W. Grimell has sold his eigar and tobacco stock to B. Neustead.
Mt. Clemens-Eugene Shook is succeeded by Shook Bros. in the grocery business.
Naubinway-I. Reinhertz has removed his dry goods and elothing stock to Trout Creek.
Greenville-Oscar Dassance succeeds S. C. VanderSlip in the sewing machine business.
Addison-J. W. Crandall if Son have purchased the meat market of Edwin S . Lapham.
Ludington - Mrs. Maggie Gulembo succeeds Gulembo \& Roussin in the grocery business
Detroit-Hamilton Carhart \& Co. succeed Hamilton Carhart in the manufacture of overalls.
Coleman-John D. Carpenter is succeeded by John Mason in the grocery and crockery business.

Evart-E. R. Sage and Festus Phenix each centemplate engaging in the grocery business near East Fork.
Muskegon-Joseph Mitcheson has sold his meat market to Chas. Price and Wellington Price, late of Ravenua.
Morley-A. C. Adams, Administrator, has sold his grocery stock to Frank A. Hunter \& Co., who will continue the business.
Charlevoix-A. Fox has sold his grocery stock to Capt. O. E. Wilbur, who has sailed the City of crand Rapids for many years.
Kalamazoo-Charles Brakeman has resigned his position as clerk at the Farmers' sheds grocery and taken a similar position with A. P. Sprague.
Hudsonville-T. B. Curtis has purchased an interest in the general stock of C. K. Hoyt and the firm will hereafter be known as C. K. Hoyt \& Co.
Muskegon-Chas. J. French has assigned his dry goods stock to Harry Fox, Superintendent of the Muskegon branch of the United States Baking Co.
Montague - Herron Bros. have dissolved partnership and are succeeded by the Herron Grocery \& Stock Co. W. J. Mason has taken an interest in the business.
Vicksburg-Newton \& Best, dealers in groceries and drugs, have dissolved partnership. Clinton D. Best continues the grocery business and Geo. Newton continues the drug business.
Big Rapids-F. T. Wileox is packing his hardware stock for removal to West Superior, Wis., where his father, S. S. Wilcox, has just completed a store building and warehouse for its reception.
Saginaw-A burglar gained entrance into Wm. D. Reagan's grocery store one night last week by climbing over the transom. He broke open both tills, but they were empty. Nothing else was disturbed.

Detroit-Three chattel mortgages have been filed on the stock of shoes in the stores owned Emma H. Richardson. One
of them is for $\$ 3,000$ to A. C. MeGraw \& Co., securing an indebtedness of $\$ 960.87$; the second is to H. S. Robinson \& Co., to secure an indebtedness of $\$ 2,222.52$, and the third to H. S. Robinson and Samuel G. Caskey is for 85,000 to secure them as has brought against the Riverside Storage Co.

## manufacturing matters.

Detroit - Gruber \& Wilson succeed of brushes
Eagle Mills-F. W. Read \& Co. have started their sawmill here, the logs coming in by rail from their camp near O'Brien.
Manistee-Five sawmills are still running, and so far as the weather is concerned they can do as good work as a any time of the year.
Marquette-The Johnson Lumber Co. has begun receiving logs over the Chicago \& Northwestern railway for its mil at Teal lake, near Negaunee.
Manistee-J. Hanselman will move the drug stock formerly owned by Lee \& Mix into the Ramsdell block, when the establishment will be styled the Ideal Drug Store.
Manistee-Jas. Finan \& Co., of this place, have leased the Hill shingle mill, at Frankfort, for a term of years, and will stock it with cedar and pine and run it to its fullest capacity.
Bay City-Eddy Bros. \& Co. will rail $15,000,000$ feet of logs to the Pinconning boom, where they will be made up into rafts in the spring and towed around to
the mill. One train load daily is run the mill. One train load daily is run
Arthur Bay-Sweet \& Jacobi
cently purchased J. A. Crozier's mill outtit a: Stephenson, will re-establish the plant at this place. The buildings of the Sweet Cedar \& Lumber Co., re-
cently burned, are being rapidly replaced.
Manistee-The demand for cedar shingles having been so good the past year has induced more speculation in that line, and some of our capitalists are
talking of engaging in the manufacture talking of engaging in the manufacture where cedar is plentiful and cheap.
Saginaw-Canadian logs brought to the Saginaw river the past season, as a rule do not cut out lumber as good as ex-
pected, and some disappointment is expressed, although in one or two instances some very good logs have come over. The lumber even of the common grades is inferior to Michigan stock of the same class.
Bay City - The Kern Manufacturing Co. is the new concern that is building a mill on the old Hotchkiss mill premises. The company filed articles of incorporation last week. The capital stock is 850,000 .
Saginaw - Brown \& Ryan will do a pushing business in Glad win county this winter, when they expect to purchase 10,000 cords of cedar, 10,000 cords of shingle bolts, 5,000 cords of barrel heading bolts and $10,000,000$ feet of hardwood logs.
Marquette-James Norton has a camp wo miles west of Bruce's Crossing, on the Duluth, South Shore \& Atlantic Railway, and will put in $2,500,000$ feet of white pine logs to go by rail to the shingle mill now being constructed by John McRae \& Co., at Ewen.

Marqueite-E. W. Wheeler, who is oprating on a tract of timber of about 6 ,000,000 feet, east of Ewen, in Ontonagon county, will put some of the best of it into waney timber. Flatt Bros. have contracted for and will send it to the Can
Detroit-The Michigan Brass and Iron Works has been formed by M. W. O' Brien, H. W. Skinner, J. J. Healy, F. A. Schulte, D. F. O'Brien and F. F. Palms, trustees, Dr. J. B. Book and F. A. Schute. These gentlemen have filed articles of association. The capital stock is $\$ 200,000$, which $\boldsymbol{\text { to per cent. has been paid in. }}$
Standish-Austin \& Co.'s sawmill has started with a full crew, and it is expected will run all winter. A much larger number than usual of both saw and shingle mills in Eastern Michigan will be operated through the winter--regarded as an indication that manufacturers look for a busy year in trade.
Cadillac-About five miles below Cadillac, on the Grand Rapids \& Indiana Railroad, John Dalton has erected a mill which has a capacity of 25,000 feet a day. He has just contracted with Chittenden \& Herrick, of Cadillac, to cut about 1,500,000 feet of hemlock this winter, the most of which will be cut into bill stuff. Manistee-Pardee, Cook \& Co., of Ludington, are about to buy out the Klamath Co.'s mill at Klamath, Cal. This mil was designed and built for Portland people by Evan Davies, formerly of this place, and a large part of the machinery
was built in Manistee. The company was built in Manistee. The company ot into financial difficulties and the mill, though completed, has never been operated.
Elk Rapids-The Elk Rapids Iron Co. reports a remarkable day's work accomplished by its water mill one day the past season. The mill has one circular, friction feed, and in ten hours cut 106,745 feet of two-inch maple. The company cut during the season $10,252,686$ feet of rumber, mostly hardwood. The mill was operated 195 days, the average cut being 52,578 feet a day.
Saginaw-A well-informed lumberman states that he believes Charles H. Plummer will pay all his obligations dollar for dollar, and come out with a good lot of money for himself. He says Plummer was converting his property into assets available for putting himself even with the world as rapidly as possible. The First National Bank of Bayfield, Wis., began two or three suits against Plummer, but he has effected a settlement and the suits will be discontinued.
Saginaw-1t is reported that G. H. Hutchinson, of the Owen-Hutchinson Lumber Co., has formed a new business connection, and will purchase the machinery of the Owen-Hutchinson plant and move it elsewhere. It is understood that all of the creditors will accept 45 cents on the dollar, and that the assets of the company are not sufficient to pay this sum, but friends have helped them out. Stevens \& Ladue are said to be the heaviest creditors-about $\$ 18,000$.

Ann Arbor-At the last meeting of the Business Men's Association, S. W. Parsons, of Ypsilanti, submitted a proposition for the organization of a company for the manufacture of coffee roasters in this city. He explained the cost of manufacturing the machines and the probable profits. His plan is to organize a company with $\$ 15,000$ stock, $\$ 10,000$ of which is to be in preferred stock with a
guaranteed dividend of 7 per cent. A committee was appointed to consider the plan and confer with Mr. Parsons, the committee being A. L. Noble, G. F. Allmendinger, C. E. Greene, H. S. Dean and Moses Seabolt.
Geo. F. Owen vs. Ypsilanti "Sentinel." Ypsilasti, Dec. 16-If you will publish enclosed communication, you will oblige one who has no care to continue
au unwise, unnecessary and unprofitable an unwise, unnecessary and unprofitable dispute, but who will not permit some
things to pass unrebuked. things to pass unrebuked.

Very truly yours,
M. T. Wood
mr. WOodruff's statement.
Ypsilanti, Dec. 16-While in no way responsible for the recent item that has caused much unnecessary feeling, I do feel that you have gone beyond the limits of decent journalism in permitting Mr. Owen to continue the discussion, and have violated the confidence of private conversation in providing that gentleman with any material for continuing his warfare. It is the wail of defeat that causes that time-dishonored cry that "only gray hairs prevent punishment," and it is evident that the editor of the Sentinel is not so far in his dotage but that his caustic pen can make opponents smart with pain. So far as Mr. Owen's physical punishment - so generously withheld on account of his excessive veneration for age, exhibited in all his communications to The Tradesman-if he deems himself justified in administering it, no doubt he can be accommodated by any one of four sons who are proud to call the "old man" father, while the aged veteran of a hundred worse fights than these would never run from Mr.

Respectfully,
M. T. Woodruff.

## mr. owen's retoiner.

Grand Rrpids, Dec. 18-Your letter to The Tradesman has been shown me by Mr. Stowe. It blames him for violating Please allow me to say that to me $\mathbf{M r}$ Stowe has never divulged any conversa tion that passed between you and him My information all comes from Ypsilanti and I assure you I have enough to keep the ball rolling for some time yet. As to your quoting me in saying that gray hairs alone prevent me from punishing, etc., I never made such a statement, ply said cannot produce t. mercial travelers, had too much reom for old people in their dotage to give his imbecile attack anything but a passing thought. I still feel the same and I do not think there is a young journalis not think there is a young journalist in the country who would make the foolish remark your poor old father did. As to physical punishment by your father and his four boys, from you such language
sounds like a loafer's bombast and I cersounds like a loafer's bombast and I certainly always had a better opinion of you than that. I claim to be a gentleman and, as a gentleman, do not place myself on a level with the pugilist.
Hoping to see
Hoping to see you at our convention at Jackson on the 29th, I am

Yours most truly
Geo. F. Owen.

## Country Callers.

Calls have been received at The Tradesman office during the past week from the following gentleman in trade: John Marion, Reed City.
M. M. Brooks, Cedar Springs.
W. M. Bale, Fennville.

Henry Hamlyn, Bellevue
Alex. Denton, Howard City
Phin. Smith, Hastings.
J. Fisher \& Son, Hamilto
C. Van Amberg, Whitneyville
E. P. Gifford, Saranac.

Holmes \& DeGoit, Tustin.

## A Heavy Load.

Mrs. Five Room Flat (to grocer's boy) -How is it the elevator won't come up? Your bread must be fearfully heavy Grocer's boy-'Taint the bread that's on it, ma'am; it's the bill for what you

## GRAND RAPIDS GOSSIP

E. P. Gifford has re-engaged it the grocery business at Saranac. The Ball-Barnhart-Putman Co. furnished the stock

Geo. S. Jones succeeds Jones \& Clark in the grocery business at 602 South Division street.
L. V. Beebe, hardware dealer at Elmira, has added a line of groceries. The Lemon \& Wheeler Company furnished the stock.
Cyrus E. Wise has purchased a store building at Glenn and will engage in general trade at that place. The stock will be furnished by Grand Rapids jobbers.
All the creditors of W. I. McKenzie, the Muskegon grocer, have compromised their claims on a basis of 30 per cent. and he has resumed business at the old stand.
J. A. Wiley, grocer and meat dealer at the corner of Spring and Oakes streets, has sold his grocery stock to C. Fox and removed his meat market to 13 South Division street.

Arthur M. Fleischauer has discontinued the grocery business on West Bridge street and removed the stock to Reed City, where it will be consolidated with that his father recently purchased at a mortgage sale.

John DeVries has purchased the sawmill at Alba formerly operated by the Alba Lumber Co. He is stocking the mill this winter and will resume operations in the spring under the management of his son, A. J. DeVries.

Jas. D. Lacey and O. H. Gardner have formed a copartnership under the style of the Gardner \& Lacey Lumber Co. and will engage in the manufacture of cyprus lumber and shingles at Georgetown, S. C. The firm will put in a mill of 60,000 daily capacity and operate a dry kiln in connection.

Four new meat markets have been opened in the city during the past two weeks-F. R. Jackman, on Lyon street, near College avenue; C. Roys, at the corner of Fourth street and Broadway; G. Vanderhyde, on Wealthy avenue, east of East street; Wiseman \& Frans, at Oakdale Park.
J. Fisher \& Son, whose general stock at Hamilton was recently destroyed by fire, have re-engaged in trade in the Bosman building, which has been purchased by the firm. Musselman \& Widdicomb furnished the groceries, H. Leonard \& Sons captured the order for the crockery and glassware and Williams, Davis, Brooks \& Co. booked the drag order. Lines of dry goods, elothing and boots and shoes will be added later in the season.

The E. Howard \& Co. boot and shoe stock, at Lawrence, will be sold at mort gage sale this afternoon, in satisfaction of a mortgage for $\$ 1,182$, held by Geo. H. Reeder \& Co. After the latter was in possession of the stock, I. P. Farnham, of Chicago, seized the goods on attachment and, before the attachment was dissolved, shipped $\$ 500$ worth of goods to Chicago. Reeder \& Co. thereupon appealed to the Van Buren Circuit Court for justice and the judge of that circuit issued an order, giving Farnham the alternative of paying for the stock abstracted or returning the goods. He chose the latter alternative.

Gripsack Brigade
Wm. B. Collins has been confined to his house for the past three weeks with an attack of influenza.
Ask M. M. Mallory to explain what the young lady meant when she exclaimed to her mother. "What is it?",
Dick Warner has been laid up with la grippe for a week back and is likely to remain indoors for several days yet.
N. J. Whitney. local representative of the Vienna Yeast Co., is rejoicing over the advent of an 8 pound daughter
Geo. McWilliams severed his connection with the Ball-Barnhart-Putman Co. Dec. 15 and Thos. Ferguson will do the same Jan. 1.
D. G. Crotty, the Muskegon salesman, has started out with the summer line of Snedeker \& Boynton, of New York. it is unusually large and complete.
Geo. W. Stowits leaves next week for Mansfield, Ohio, where he will spend a week or ten days getting out his summer line for the Western Suspender Co.
Emory Buskirk, formerly on the road for Blake, Shaw \& Co., the Chicago cracker manufacturers, has purchased the "Model" grocery store at Jackson.
Robert Hanna, formerly cigar salesman for the Ball-Barnhart-Putman Co., is now on the road for Autonio Roig at Langsdorf, cigar manufacturers of Philadelphia.
The traveling men of the State will not suffer for the want of conventions to at tend for the next week, as the annual meeting of the Michigan Commercial Travelers' Association will be held at Detroit on the 23 rd and the annual meeting of the Knights of the Grip will convene at Jackson on the 29th.
The effort of the Benton Harbor Improvement Co. to attract traveling men to Bentou Harbor by offering them special inducements in the way of real estate investments is somewhat at variance with the statement of the Ypsilanti Sentinel to the effect that every traveling man ought to be shot on sight. If any considerable number of the people of Ypsilanti sympathize with the Sentinel in this statement, the traveling men of that city might do worse than to emigrate to the lively city on Lake Michigan.

## ative Advertisement.

Alliteration was, at one time in the history of literature, the only existing form of puetry. However much such effusions may have been admired at that time, language so put together is, at this writing, a mere effort at novelty, and the result an exhibition of ingenuity. Therefore, it is only in the latter sense that we present the following as being of interest to the advertiser. This form of alliteration is but occasionally seen used in this way. It appeared in the Ames bury, Mass., Daily
Concerning Clothing.-Collins, the clothier, carefully clothes callers choosing comfortable clothing; cleverly create curious callers contented customers. Close, captious customers compare Col lins' charges candidly, confess Gollins' clothing captures cake, claim competitor can't carry candle, considering choice collections.
Clerks, campers, canoeists, citizens congressmen, chubby children, correctly clad, certify Collins, the clothier, caused complete change.
Certain cautious, conservative chaps calculating cost caps, collars, elothing consulted Collins' competitors, consulted Collins; conceded Collins' commodious counters contained choice clothing carefully collected. Contented, careful contributions current coins could certainly clothe customers correctly.
Collins cordially courts confirmation conservative chaps; conclusion.
Come; call.

# STANDARD OIL CO., 

GRAND RAPIDS, MICHIGAN.

## Illuminating and Lubricating



## NAPTHA AND GASOLINES

Office, Hawkins Block.
Works, Butterworth Ave.
BULK WORKS AT

HIGHEST PRICE PAID FOR

## EMPYY CARBON \& EASOLINE BARRELS.

THE WALSH-DE R00 M ILLING CO., Piopiitors of STANDARD ROLLER MLLLS, Holland, Michiigan.


Diamond Crystal Table and Dairy Salt.

### 99.7 PURE.

Put up in pockets and wooden boxes and sold at only a slight advance over the price of inferior brands.

Order a sample barrel or case of your jobber and be coninced of the superiority of


The Keweenaw Copper Deposits.
A peninsula called Keweenaw Point, jutting out into Lake Superior from the southern shore toward the northeast, is famous as the center of a vast copper mining industry. Last year the mines produced no less than $105,586,000$ pounds of refined copper, and it is estimated that during next year the production will be increased by at least 20 per cent. E. B. Hinsdale, who contributes to the latest bulletin of the American Geographical Society an article on the subject, has much that is interesting to say about the numerous prehistoric mines which have been found in this region. These ancient mines, judging from their extent, must the workers were no one can tell. They seem to have known nothing of the melting of copper, for there are no sought were pieces that could be fash oned by cold hammerisg into useful ar icles and ornaments. the use of fire in softening the rocks to he use them to softer the rocks to from the masses of copper the rock not drill but ased ther. tone hamer rely. Wut than the stone hammer reely. More than ten cart loads of stone hammers were found in the neighborhood of the Minnesota mine. In one place the excavation was about 50 feet beers, forming a scaffolding, found timsheet of copper was discovered there. In another place, in one of the old pits, was ound a mass of copper weighing 46 tons. At another point the excavation was 26 feet deep.
feet, another opening, at a depth of 18 eet, a mass of copper weighing over 6 its native bed by the ancients, and seured on oaken props ancients, and sepoint had been raken. Eff, so that the exposed surface was smooth. Whoever the workers may have been, many centuries must have passed since their mines were abandoned. Their trenches and openings have been filled up, or nearly so. Monstrous trees have grown over their work and fallen to decay, other generations of trees springing up. When the mines were rediscovered, decayed trunks of large trees were lying over the works, while a heavy growth of live timber stood on the ground.

## The Prevalence of Gambling <br> W. B. Curtis in the Forum.

It is safe to say that there never was a time in the history of the world when ambling was so rife among all classes people as at present. In fact, many egitimate branches of business are tinged with the hue of speculation. Those persons who do not bet on horse aces or in stock gratify their speculative erdencles by dabbling fural town ots, in mining shares, and in various other so-called business enterprises, the methods of which are really variations of the methods of gambling by the roulette wheel, with 20 eagle birds instead of one. The same class of men, who in the last century wagered thousands and hundreds of thousands on the turn of a card or on the emptying of a dice box, now speculate in the stock, produce, or the cotton exchange, and on horse racing. which is at present the greatest of all gambling games.
Mr. Curtis, after citing figures to show the vast scale on which betting is carried at horse races and in lotteries, presents some interesting views of the moral effect of this vice upon those who indulge in it persistently. "A bold gambler," he says, "is a great man gone wrong, and gam bling is a mis-direction of courage and energy and enterprise and of most of those attributes that make men most manly. The same mental qualities that enable a man to await without a tremor the turn of a card that carries a fortune, or the stock quotation that will make him a beggar, will lead him to face death unflinchingly at the call of glory, of honor or of duty; will bring him first ove the breastworks when a forlorn hope saves an army, and will nerve him in the surf amid flames and smoke, or in a hospital,"

Use Tradesman or Superior Coupons.

## Hardware Price Current

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

## Sook's

Jennings ${ }^{\text {J }}$, genuine. Jennings', imitatio. |  | Axes. |
| :---: | :---: |
| First |  |
| Quality, S. B. Bronze...... |  |

## Raflroad Garden

## Stove.

Carrlage new
Plow.......
Sletgh shoe

Well, plain

## Cast Loose PIn, figured

## Wrought Narrow, brig Wrought Loose Pin

Wrought Loose Pi
Wrought Inside Blind
Wrought Brass
Wrought Brass
Blind, Clark's. Blind, Clark's.
Blind, Parker's Blind, Parker's.
Blind, Shepard's

## Ordinary Tackle, list April 17, '8

## Grain.

## Ely's 1-10

Hick's
G. D.
Musket
Rim Fire
Central Fire

## Socket Firmer Socket Framing

Socket Framing
Socket Corner.
Socket Slleks
Butchers' Tanged Firmer.
Curry, Lawrence's
Hotchkiss
White Crayons, per gross..
Planished, 14 oz cut to size Cold Rolled, $14 \times 56$ and $14 \times 60$ Cold Rolled, $14 \times 48$
Bottoms

## Morse's Bit Stocks

 Morse's Bit Stocks.Taper and straight Shank Morse's Taper Shank.

Small sizes, ser pound
Large sizes, per pound
Com ELbows.
Com. 4 plece
EXPANSIVE BITS lark's, small, a18; 1arge,
Ives', 1, sis $2,2,4 ; 3$,

Disston's
New Ame
New American
Nicholson'
Ieller's...
Heller's Horse Rasps
Oos. 16 to 20 galvanized ibon
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## MichiganTradesman

,ulicial Orkan of Michigan Business Men's Associa
Retail Prade of the Woluerine State.

## The Tradesman Company, Proprietor.

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## E. A. STOWE, Editor.

## WEDNESDAY, DECEMBER 23, 1891.

is competition a failure.
The supposition that competition is the life of trade has, since the time of Adam Smith, been an axiom and a proverb. We have believed in the doctrine that
competition is the life of trade as implicitly, perhaps, as we have believed in any economic doctrine. In spite of this, tition has very often proved to be the death of trade. In fact, one of the strongest forces that has caused the organization of monopolies and trusts is the demonstration by competing firms that competition would end in disaster.
The inability to withstand competition is what has caused combinations.
Mr. Aldace F. Walker, who was for a long time one of the Inter-State Commerce Commissioners, and is now the chairman of the Western Traffic Association, has made a thorough historical
study of the rise, growth, and application study of the rise, growth, and application of this doctrine of "competition the life of trade," and he shows in a thoughtful the Forum how competition is just as often the death of trade as it is the life of trade. He shows how the old doctrine utterly broken down. He shows that by the development of modern commerce competition can no longer be trusted in all cases to bring or to maintain a healthful sort of industry. He concludes his study of this subject by expressing himself in favor of a regulated competition. Mr. Walker's historical treatment of the subject and the pertinent examples with which he fortifies his arguments, make this one of the most original and important contributions to economic science that has been presented in our current literature for many a day.
The defenceless condition of the United States sea coast will soon be a thing of the past. Secretary Proctor of the
War Department states in his annual report that work has begun on the batteries at New York, Boston, San Francisco, Hampton Roads and Washington; 198 steel rifled cannons of high power are about to be made; one company of Indians has been enlisted for each of the twenty-six regiments of white cavalry and infantry serving west of the Mississippi river, and promise to be excellent soldiers; desertions have been less than in any previous year, being but 6.1 per cent.

It is unfortunate that the editor of the Ypsilanti Sentinel should desire to continue the discussion provoked by his brutal attack on the traveling fraternity, but so long as he repeats his baseless charges against the profession as a whole, the columns of The Tradesman will be open to a reply to same. Mr. Owen's
explanation that the attacks are due to the fact that the writer is, probably, mentally irresponsible is the most charitable way to view the matter.

Honesty of purpose does not count for much, unless honesty of execution follows it. You may have both food and fuel, but you will not get your breakfast unless you light the fire and prepare the food.

The Tradesman cordially wishes its friends and patrons a Merry Christmas and trusts that they may be spared to enjoy many succeeding Christmas days.

If you lean too much on chance and good luck in the conduct of your busion your property.
When you are tempted to whine, try purpose and sound much better
A financial success is a financial failure, if integrity and square dealing do not constitute its foundation.
Wisdom is better than riches, but is not considered legal tender in the payment of a debt.

Purely Personal.
Alex. Denton, the Howard City grocer, was in town last Wednesday.
Henry Hamlyn, meat dealer at Bellevue, was in town a couple of days last week.
W. C. Edsell succeeds W. C. Edsell \& Son in the private banking business at Otsego.
Oscar F. Conklin has gone to Lawrence to attend the mortgage sale of the Howard \& Co. boot and shoe stock.
Heman G. Barlow is expected home from Mt. Clemens to-day. His adipose is considerably reduced and his health correspondingly improved.
Wm. H. Hoops has purchased a residence on Drexel Boulevard, Chicago, and will remove to the Windy City early in January. He has sold his residence in in this city and is rapidly closing out his business interests at Luther.
Jas. N. Bradford went to Muskegon last Thursday to assist in the celebration of his parents' golden wedding. His father is 74 years old and his mother two years younger. Both have lead active considering their years.
Fred H. Ball, Secretary of the Ball-Barnhart-Putman Co., leaves Saturday for New York, whence he sails for Bermuda lslands, where he expects to rewill a couple of months. Of course he will be accompanied by his wife. The
best wishes of the trade will follow the couple on their journey.
Frank B. Warren, Cashier of the City National Bank of Greenville, has resigned that position to take the Cashiership of the First National Bank of Englewood, III. Mr. Warren has been connected with the banking business of Greenville Michigan will be a matter of general regret.

## What Did He Want?

A lad recently entered a drug store at Benton Harbor and handed the proprietor a piece of paper on which the following was written:
"har. lemnoil."
What did the boy want?

## Pertinent Suggestions on the Credit

 Business.It is an old saying and true that "any fool can get rid of goods." Many a merchant, at the end of his first year's busi ness and at the time of inventory, has come to the conclusion that the secret of success does not all hinge upon the ability to make large sales, but that this gift inseparably united to a capacity to collect the money for the goods sold will make a permanent success. Faith and works can be as successfully separated, as can these two factors, in the life of a retail merchant. It is unreasonable to suppose they can, by constant vigilance, be kept at a minimum. Retail merchants in our large cities do not suffer largely on this account. A strict cash business is almost tlements are generally made at periods not over a week in extent, and if these small balances are not allowed to lap, then the losses will be small; herein lies the danger. The mechanic or laborer who receives his wages every Saturday night generally expects to spend his Sunday square with the world. As a rule pay their just debts than do the class which I shall speak of farther on. You may be of a particularly sympathetic woe, which is so often poured into your ears as a reason for letting "this week's bill go over until next Saturday." rule this class of people use all that they earn to meet their regular necessities and have no way to make up arrearges. You
can stand one week's loss; you cannot afcan stand one week's loss; you cannot afford to multiply it, because of some un-
forseennaccident or sickness cutting off forseenoaccide' or sickness cutt
the customers' means of supply.
Have no hesitancy in declining to give continued credit to a customer who deals upon a cash basis, and is unable or disinclined to keep his accounts square. Let the Doctor or the druggist, the furniture dealer or the jeweler, take their share of
the liability. How unjust it appears to a merchant to hear, as an excuse given by a customer for lapping his bills, that he had to buy some chairs or a set of dishes, and assurngly ask you to carry the debt were purchased. I would have the merchant in such a case make a frank statement, as I have outlined, and if done in the right spirit would not give offence. I imagine that upon this you will say would not perhaps extend the credit. In such case, ask your customer to refer the dealer to you and you can make a statement to him just how your customer has paid you, what his promises have been this kind, which has been favorable, he declines to take the risk, it is absurd for you to consent to assume it for his beneagainst a cash customer who is dependent upon his daily wages for his support, if he is actually needing assistance for an
emergency, far better make him a cash emergency, far upoter his honor for its payment.
I think I do not exaggerate when I say that the merchant suffers greater loss from the class of men earning from $\$ 1,-$ 200 to $\$ 2,000$ per year than from those
just referred to. Society demands, and imaginary needs use up a great portion of the income this class of persons receive. There is a strong tendency to copy the manners and court the friend they have nickels, and thus they live a little beyond their income each year This class of persons, the merchant should hold to prompt payment; never let the bills pass thirty days, and when the time of payment comes, and when getting it. The merchants generally are timid about refusing such a owing to his personal appearance but if the dealer is at all shrewd, he will soon know the approximate income and the probable ability of the customer. Most
of the losses sustained are from these silk-hat-fur-beaver-overcoat-and them the leather-shoe-customers, who leather-shoe-customers, who, perhaps try to keep within their means, but are car-
ried out to sea by the feeling that they ried out to sea by the feeling that they
must have just what their neighbor pos-
sesses, although he is able to have it, while they are not.
The country merchant, after one or two years' establishment, should make certain losses. His trade is. He should know every farmer and mechanic in his jurisdiction, and what their ability to pay is. Farmers expect to pay in the fall after crops are harvested. I find that in most sections of the country settlements The great majority of country merchants have but little capital in their business, and it would areatly embarras thems, and it would greatly embarrass them to grant extended credit. Settlement in the spring may be made by note, with proper endorsement, and always averaging interest. These may be used by the merchant. Of course such settlements should be only made with such parties as have realestate. The fall settlements are generally cash. The above, of course, the reader will understand, is to apply to a class of farmers as dispose of their products in other markets. All others I should hold to prompt pay, in produce which
every country merchant is expected to take, or cash in thirty days
Never extend credit to any one without having a correct understanding as to
time of payment. When the time arrives insist payment. When the time arfive ences as ron its fuhfor questions which the customer may raise as to quality, etc., will be fresh in the mind and can be decided. Many country merchants allow farmers, whom they know to be good, to have running accounts of two and three years standing. These always cause friction when a settlement is made. My judgment is that the dealer should render an itemized statement to every credit customer once in thirty days, and request its examination. No rule can be laid down for any merchant's guidance. His common sense and judgment are to play the important part in the matter. As a rule, short accounts make long friends," but whatever you do as to extending credit, observe this one rule religiously: Have a definite time for settlement understood with each one of your custom-
ers, and then see that the settlement is made.

The Cash Cry Comes Across the Straits. Conrad Bros., the St. Ignace grocers, announce the abandonment of the credit system in the following circular to their trade:
St. Ignace, Dec. 15 -We have been doing business in this city nearly five years and we want to stay with you. In order to do so and give satisfaction to our customers and make our business proftable, we realize that we must turn over a new leaf and make it to your interest to buy goods of us. It has been a study with us how to accomplish this and we have decided that there is only one way, and that way we are hereafter going to try for all there is in it. We can buy cheaper by paying cash and we can sell a great deal cheaper if we sell for cash. Ninety cents in cash is worth more to us than $\$ 1$ on our books, and for that reason we will sell you goods for cash at far lower prices than we have ever sold them before.
Beginning Jan. 1, 1892, we will do a strictly cash business, and all goods must be paid for before they leave the store. No deviation whatever will be You will want to know what difference this will make to the customer. We will show you by our prices, figured from a cash basis, with no percentage added for losses through bad accounts, with no man's time occupied by book-keping making out bills, collecting ete and with the ready cash at all times to and with the ready cash at all times to purchase goods with, which will save us at east 7 per cent. The following table of prices go into effect at once, for cash Our stock is large, well assorted and first-class in every respect. We request a continuance of your patronage and hope to add many new customers to our present long list. Thanking you for past favors, we wish one and all a Merry Christmas and Happy New Year.

Very respectfully,
Conrad Bros.

How Can I Increase the Profits of My Trade？ FOURTH PAPER，
Written for The tradesman
There is probably no more certain way of increasing the profits of the general retail business than by studying the pub－ lie taste，thereby qualifying ourselves for the important duty of anticipating the wants，and preparing to meet the demands，of the people．It is all very well to undertake to improve the public taste and educate the people up to higher standards and loftier ideas，but we can－ not afford to sacrifice our profits in the advancement of this good work．We must not forget that the people are their own judges as to what they want and what they do not want；and，when we constitute ourselves their monitors，in this matter we hamper our business and diminish the profits．The contents of every retail store should be the very em－ bodiment of the tastes and demands of the people of the neighborhood in which the store is located．

A stock of this kind would always be worth 100 cents on the dollar and would never go begging for a purchaser；but add something to it which is foreign to the tastes of the people，and the major por－ dion of that something will remain on the shelves until it is shelf－worn and rusty， when it is shoved to one side as dead stock．Our jobbers and manufacturers are not supposed to know what our trade demands except as they learn it through us，and，therefore，we should make a careful study of it，in order that we may not deceive ourselves and mislead them． The commercial traveler is not supposed to know what our customers want，and no wise retailer who is anxious to in－ crease his profits，will ever set aside his own judgment for that of any traveling agent，as to what his trade demands．． shoe，for instance，may be very popular in one locality，in price，style and fitting qualities；yet，not fifty miles away，at some other point，it cannot be sold at all． This is not all sentiment or simply a matter of education，for no amount of education，voluntary or compulsory，will ever educate a No． 7 double E wide foot into a No． $31 \frac{1}{2}$ B．Every community is a little world by itself，moving in an orbit of its own and possessing many little no－ tions which are not held in common by the little worlds all around it．Every retail merchant should understand the local peculiarities of his own little world and regulate his stock accordingly．

I do not wish to be understood as cen－ string the traveling fraternity for the many mistakes made in buying stock．If the retailer is too stupid to learn the wants of his trade and does not know what to buy－and is able to pay for all he does buy－the agent deserves praise， rather than censure，for generously loan－ ing the unfortunate retailer a little brains to make his purchases with，even if he does sell him some shelf fixtures． These commercial travelers are the agents of the houses which employ them， and do not and can not act as purchasing agents for the retailers at the same time． Shame upon the cowardly and imbecile retailer who，finding himself loaded down with stock which he cannot sell and which was never demanded by his trade，dodges his own responsibility and throws all the blame upon the agent who sold him the goods！Poor fellow！He wonders where he could have been about the time the agent sold him the goods．

Let us prove to the wholesalers that we are men of matured judgment，and not a fluttering，wavering，vacillating fleet of pilotless，aimless，small－sized crafts，float－ ing and waiting to be driven and tossed about by the first windy gust that passes our way．Let us win from them a larger degree of confidence by assuring them that we are anchored sure and steadfast on the rock of self－reliance，and that when they send emissaries to our doors with samples of their wares，they will find us prepared at all times，and under all circumstances，to cheerfully receive them，look them over，and act promptly according to our own preconceived ideas as to the wants and dislikes of our own trade．Dear reader，stop reading this article right here，drop The Tradesman on the desk and run your eye over your shelves and take an inventory，in your mind，of all the shelf－ornaments，wall－ flowers，stock－fixtures，and store－ballast you have on hand．No？You cannot cast it in your mind－too much of it Well，take a pencil and a half quire of foolscap paper and go at it．When it is finished，hold a post mortem examination over it，and over the verdict soliloquize thus：＂Here is a fine array of very in－
teresting stuff which will stay by me un－ teresting stuff which will stay by me un－ til the day of judgment．Unfortunately
for me，my heirs，executors，administra－ tors，and，more especially，my creditors， this widely－diversified assortment is imp－ perishable：otherwise a fond hope would linger in the minds of my decendants that there would come，sooner or later，a final dissolution when it would disap－ pear from the face of the earth．This precious stuff，which would not bring seventeen cents on the dollar，is a sad memento of my imbecility．It was never demanded by my trade，and how it is that the stuff has crept into my stock and accumulated from year to year is more than I can tell．I declare，I believe that the evil one＂－Hold on！You have so－ liloquized long enough．You are begin－ ning to think about the＂drummer．＂ Shame on you！Don＇t you know that you and that drummer met in an open field－he charged with the responsibility of selling the goods and wares of his employer；and you with the responsibili－ ty of buying supplies wherewith to sup－ ply the wants and demands of your ecus－ tomers？If either had an advantage over the other，it was yon，because the con－ test was fought on your own ground un－ der the supposition that you knew just what your trade wanted and that he did not；yet，because he simply did his duty and gained a point，and you neglected your duty and lost a point，you set up a howl and would feign dodge your respon－ sibility by placing it upon someone else． Remember that the most expert sales－ man in the world cannot effect a legal sale of anything without a willing buyer； and remember，also，that the time to consider whether you want a thing or not，is before you buy it．
I know that the readers of this paper will pardon me for pounding around one spot so much，for they know，as well as I do，that it is the only way，today，to attract attention or make an impression． This idea of familiarizing ourselves with the tastes and desires of the people whom we furnish with food，clothing， fuel，medicine，etc．，is a grand one，and is worthy of careful consideration．In－ deed，it is of such vital importance that no man who overlooks it is qualified to buy stock for any retail store．Such a
buyer would sprinkle any stock with the kind of stuff we have been de－ scribing，and，in time，would run the most promising business into the ground． Here is a way open by which the most of us can increase the profits of our bus－ incs：Never buy a novelty or add a new element to your stock because some vain or cranky individual asks for it．Wait until there is a general demand，and your customers begin to show an inclina－ dion to go elsewhere for the coveted arti－ cle，and then buy sparingly at first．A little conservatism exercised along this line would undoubtedly add to the profits of most every retail business in the country．Never allow yourself to be talked into the purchase of any new－ fangled thing，when your better judg－ ment prompts you to leave it alone．You had better err on the slow side than on the too hasty side．It is not so expen－ side，and less injurious to your business． If the retailers would develop a little backbone and only buy what they want－ ed，and when they wanted it，and would exercise a little more independence，sta－ bility of purpose，and common sense in placing their orders with the house in which they have the greatest confidence， and whose shipments and business meth－ ods have always been satisfactory，in－ stead of with the salesman who can tell the slickest story，the house might super－ annulate one－third of its traveling force． The trade would not suffer and the job－ ber would not lose a dollar if the gentle－ man with the grip called every third in－ stead of every second week－and the cost of living might be reduced for the masses to the extent of the re－
duce expenses．The advocates of the two weeks＇interval seem to think that it is necessary，in order to hold the trade up and keep it together They are afraid that if the interval was extended to three weeks the fickle re－ trailer would lose his constancy，forget
his fair drummer and become befuddled by a better looking fellow

E．A．Owen．

Origin of the Tobacconist＇s Wooden Indian．
From the Chicago Tribune．
A North Clark street tobacconist said： A North Clark street tobacconist said：
＂I used to live in Spain，and afterward in I used to live in Spain，and afterward in
the West Indies before I came to the the West Indies before I came to the
States．I met the wooden Indian long States．I met the wooden Indian long
before I came to this country．I have been asked before where the wooden In－ dian got his start．I only know what I have heard about him in the Old World． There was an adventurer，named Ruiz， who left his old city，Barcelona，and came to Virginia 300 years ago．When he re－ turned he executed the wooden Indian in a rude way，as a type of the sort of animal he had met in the New World， and the figure was set up in front of a shop where wine was sold．Finally it became sort of a trademark．There were smokers in those days and they assembled round the Indians and the wooden In－ dian is now seen in front of every cigar dian is now seen in front of every cigar


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Write for Prices．

Owen Shakes the Doctors．
Geo．F．Owen has issued a handsome Christmas souvenir to his customers，an－ nouncing his emancipation from the pill dispensers in the following significant illustration


## 尸円RKINS \＆聑世SS Hides，Furs，Wool \＆Tallow，

NOS． 122 and 224 LOUIS STREET，GRAND RAPIDS，MICHIGAN．
WE CARR A STOCK OF CAKE TALLOW FOR MILL USE．

## Drugs ${ }^{\text {a }}$ 落 Medicines.



THE THEORY OF PROFIT.
There is no phase of life, commercial or social, that does not afford food for theory, yet to theorize is but to formulate beliefs, which contribute little benefit aside from the satisfaction one feels. To evolve a theory and substantiate the same by demonstration is in effect the establishment of a rule or fixed principle on which calculation may be based.
The "Theory of Profit," because of its peculiar nature, changeable conditions and susceptibility to exterior influences, necessarily occupies a point midway between these two. Analogous cases or conditions provide a basis for comparative or deductive reasoning - they strengthen the theory without establishing the rule. The merchant, therefore, who desires to establish a rule will do well to formulate an elastic theory and so hedge it in by data that each application may be measurably covered by a precedent; he will then have a "nine times out of ten" rule. It is this same rule at which we shall aim in dealing with the "Theory of Profit."
There is but one rational basis upon which to calculate profit-the ultimate results, and all means having this end in view may, in the proper acceptation of the term, be declared profitable.
The superficial reasoner who looks upon profit as a gain in a separate transaction where goods are purchased at one price and sold at another, is sooner or later, confronted with the paradoxical condition of a losing profit. Many costly errors are committed through computing this factor in the abstract-considering it independent of ulterior influences.
We have seen stores rise and fall; a good trade wrecked in a few months. There was no deterioration in stocks, there were no important changes in conditions, yet they could not hold the trade; their systems of fixing prices were wrong. Local conditions exercise such a marked effect upon the management of a store and its results that the most successful operator cannot safely do more than generalize his rules, as specific rules require specific conditions. In this matter, as in many others of like nature, half the battle lies in serious study backed up by that degree of judgment which any business man must possess to be successful.

The theory of profit is an all-prevading element. It cannot safely be lost sight of at any point, but should exert its influence upon each one of the many details which make up the sum of commercial life.

First of all, profit should be systematized to enable one to deal with it intelligently; this can only be done by placing it upon a basis of percentage. This will not necessitate the fixing of a rate at which all goods must be marked, but departments or goods that should yield 50 per cent. as well as those which yield 10 or 20 per cent. may be handled with equal facility by this method.
In buying let all transactions be guided by the expected profit. With a thorough understanding of the peculiarities of your trade and a familiarity with their tastes, financial status, etc., you should be reasonably well prepared to lay in a stock that will meet the demand. First determine the price at which an article can be sold to your trade, deduct from this the percentage of profit which should be realized on the article (which percentage should be liberal enough to embrace its proportion of the risk which you incur in the operation of the department to which it belongs), this should give you cost price-it must do it or you cannot afford to make the purchase. This is the rule upon which the best buyers act, and there is no questioning the fact that when wholesalers once discover that you a: acting upon this safe rule their appreciation of your ability as a buyer will assume a very advantageous form The careful buyer is the one who re-
ceives the most concessions. One of the best buyers with whom we are acquainted confidently asserts that all successful merchants make their profits when they buy, a statement from experience that bears out the old adage that "goods well bought are half sold."
This measuring of percentage between the cost and retail price constitutes the secret of buying, and unless goods are well bought there is liftle hope that the most shrewd manager or salesman can dispose of them at a profit and retain his prestige and that which detracts from the prestige or reputation of a house is ruinous to its profits.
In offering "bargains," it is not generally profitable to secure too heavy an advance above cost price. The "bargain sale" has for its object a profit of a different nature, but none the less surely a profit. The merchant looks to his bargain sale as a means of popularizing his store, of disposing of surplus stock, establishing confidence throughout the community. It cannot do all this and at the same time yield a good direct profit above cost price.
Let all things be tempered with judgment. There are times when you can secure a lot of reliable goods at a very low price. Would it tend to enhance your reputation to sell them at one-fourth value? Be careful here; do not mark them too high; do not mark them too low. See that they are cheap at the price asked, and, if it yields you 500 per cent., so much the better. When goods are marked down below all reason the effect is not good; customers will look them over with not only acritical eye, but with a prejudice against them and a determination to find fault; and, depend upon it, they will find it, be it real or imaginary.
There is another "theory of profit" which has many disciples, yet we believe it to be wrong, especially in small cities or towns where customers are largely acquainted with each other and with the stocks carried by the stores. It is the
onable advance during the height of the season, after which time they are marked at or near cost. Say what you will, advertise in every way imaginable, you cannot make many people believe you are selling below cost, or even at cost. When you mark down the prices they will immediately see wherein they could have saved greatly by waiting, and they will profit by it another season. Again, there is never a very kindly feeling in the heart of one who has paid 20 or 30 per cent. more for an article than a neighbor has purchased the same thing at. On the other hand, in order to make sure of the proper percentage the first half would have to be sold at a double advance to make good the loss on the remaining half. The percentage of profit must be realized on the entire purchase. Your chances of disposing of a line of goods are much better if held at a reasonable advance during the best of the season than when you charge exorbitant prices at first and cost at last.
The above is applicable in a greater degree to stores of the size and nature mentioned. In the immense bazaars of large cities customers know comparatively little of the stock when not look-
ing at it, and therefore the other method may be more successfully operated; yet we know of many stores, particularly clothing stores, which, by their heavy "mark downs," have created a feeling of distrust that, of course, operates against them to a considerable extent.

A theory of profit which does not embrace provisions for running expenses, risks, clearing up, deterioration of stock, fluctuations in values, credits, small oses, damaged goods from various causes, the peculiarities of the trade local influences and carrying of stocks, is at fault and should be made to conform.
The country merchant under ordinary conditions cannot look for a very heavy increase of trade, and at the beginning of the year he should determine the percentage of profit necessary upon gross sales, then apportion it to the various departments in conformity with the nature of the goods. With this percentage in mind let him buy his goods, departing artte from his rule as possible. But first of all he should remember that
profit is a deceptive factor and needs constant watching. Profit in the abstract remains the same "through the still lapse of ages," but the theory of profit changes with the tide of human affairs.

What Breaks Men Down.
One of the features of American business life about which men are compelled to think when they have time, but of which certainly those who know and
feel it most cannot be expected to write feel it most cannot be expected to write,
is the irregularity with which the strain is the irregularity with which the strain
of mental and and accompanying physical exertion falls upon them. Business comes with a rush and for some months those in positions of responsibility and greatest usefulness are compelled by circumstances to wrestle with figures, facts and circumstances at a rate and during an extended day, the result of which must be to wreck the nerves of
the strongest and most determined who undertake to do their duty if in employ-
ment, or to keep their heads above water if in the uswim for themselves. There is no patent method for reforming this under the actual conditions, but the thought that able men are being worn out too quickly by the system will sug gest that where a saving of time can be effected no routine should be adhered to that is not strictly necessary to safety and efficiency. Another thing is that as service becomes more valuable by experience in a place, those whose businesses which can by care in management be shaped to employ a steady and ade quate personnel by the year will gain something in the course of time by mak ing the endeavor intelligently. Other points are that all facilities to bring busy men to and from their places of business are of increasing importance as to saving that time which would be devoted to res and meals. The motherly housekeeper also, needs to be aware that upon he devolves no small portion of responsibliity for the health of the toiling man. It is business rush and worry that break men down more than manual labor ever did The temperance advocates, too, may stop and think that they have to deal with causes, and that often, indeed, the habit of taking stimulants to excess is habely a result of business pressure On the other hand, enforced idleness is as bad morally, while less injurious in as bad moraly, whe less injurious in its dirain fall upo the clerk averwork keeper as upon the manager, and book keeper as upos the minager, but on the all is more likely to fall. While apparantly more kely to fan. Whil appar et present be powtically all the it at present be practically suggested, it should not be forgotten that safeguards, in appearance small are otten sure and effective. It should be in the power of worry; to attend closely to worry; to attend closely to what is presented, decide promptly, press forward serenely and care nothing for consequences while doing what seems best in the time which nature allows for work. A good strong resolution in competent managing men, when they are able to take leisure and save health, to do so, no matter if it costs much in money, would be very wise and would have a wholesome effect in making places for others and in compelling corporations to seek their interest in a reasonable conservation of the health of their capable employes.

The Drug Market.
Opium is firm, but unchanged. Morphia is steady. Quinine is dull and weak. Assfeetida is scarce and higher for prime. The cheap, adulterated article has not advanced. Ipecac has declined.

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Harrison's Hair Hastener
Makes harsh and coarse hair soft, pliable and glossy. Prevents hair from splitting, eradicates dandruff, arrests falling hair heads of hair.

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FOR THIRTY-FOUR GEARS THE fAVORITE.
Ezelosed in White Wrappers and made by D. F. FOSTER, Saginaw, Mich.

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| Morphia, S. P. \& W... 195 (b2 20 S. N. Y. Q. \& | Seldlitz Mixture $\qquad$ (a) 25 Sinapls $\qquad$ (a) 18 | Lindseed, bolled .... 39 Neat's Foot, winter strained |
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| Moschus Canton.....) 40 | Snuff, Maccaboy, De | Spirits Turpentine.... 39 45 |
| Myristica, No. 1...... $70 \times 75$ |  | paints. bbl, lb, |
| Os. Sepia............. $22{ }_{2}{ }_{2}$ | Snuff, Scotch, De. Voes ${ }_{\text {Soda }}{ }^{35}$ | Red Venetian.........13/4.203 |
| Pepsin Saac, H. \& P. D. | Soda et Potass Tart... $30 \times 13$ | Ochre, yellow Mars... 13/4 204 |
| Co ………… @2 00 | Soda Carb .......... 11/2@ 2 |  |
| Picis Liq, N. C., $1 / 2 \mathrm{gal}$ | Soda, B1-Carb ........ a | Putty, commercial...214/ 21103 |
| doz ${ }^{\text {a }} 00$ | Soda, Ash ............ 311930 | V" strictly pure $\ldots$...21/2 $23 / 103$ |
| Picis Liq., quarts $\ldots$.... ${ }_{6} 100$ | Soda, Sulphas....... (a) ${ }^{\text {a }}$ | Vermilion Prime Amer- 13016 |
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| Plper Nigra, (po. 22).. \& 1 | " Myrcla Imp..... @3 00 | Green, Peninsular..... 70@75 |
| Piper Alba, (po 85) .... © 3 | * Vini Rect. bbl. | Lead, red............ 7 @71/2 |
| Pix Burgun......... ${ }^{\text {a }}{ }^{7}$ | $227)$ | W white ........ 7 @ $\mathrm{c}^{7 / 4}$ |
| Plumbi Acet .......... 14@ 15 | Less 5 c gal., cash ten days. | Whiting, white Span... @70 |
| Pulvis Ipecac et opil..110@120 | Strychnia Crystal....) @130 | Whiting, Gilders'..... @96 |
| Pyrethrum, boxes H \& P D , Co, doz | Sulphur, Subl ........3 @ | White, Paris American 10 |
|  |  | Whiting, Paris Eng. |
| Quassiae ............... 8e \& $^{10}$ | Terebenth Venice..... 280 | Ploneer Prepared Paint1 20@14 |
| Quinia, S. P. \& W .... 31@ 36 | Theobromae .......... 45@ 56 | Swiss Villa Prepared |
| S. German....20 30 | Vanilla............. $900 @ 1600$ | Paints . . . . . . . . . . 1000120 |
| Rubia Tinctorum.... 12@ 14 | Zinct Sulph......... 7 @ | VARNIEHES. |
| Saccharum Lactis pv. @ 35 |  | No. 1 Turp Coach.... 110 @1 20 |
| Salacin. ............. $160{ }^{\text {a }} 65$ | orls. | Extra Turp............160@1 70 |
| Sanguis Draconis.... 40@ 50 | Bbl. Gal | Coach Body ........... 275 753曾00 |
| Santonine ............ 450 | Whale, winter....... 70 | No. 1 Turp Furn ..... 100 @1 10 |
| Sapo, W .............. 12@ 14 | Lard, extra.......... 5580 | Eutra Turk Damar.... 155 @1 60 |
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| (a) 15 | Linseed, pure raw ... 3639 | Turb. <br> 70 © 75 |

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Alaska, 1 lb

## American Imported 4 Mustard 3 , <br> $\qquad$

 Brook, 3 lb York State,Hamburgh,
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THE NATIONAL FINANCES.
Statistics are proverbially dry reading, and 1 fancy that very few people pay much attention to those presented in the President's message and its accompanying documents. The newspapers print, as a matter of duty, a portion of the figures embodied in these lucubrations, omitting the rest, partly out of mercy, and partly for the sake of economy in typesetting, so that those who desire to explore their mysteries thoroughly must resort to the official copies, Their enterprise is sometimes rewarded by the discovery of nuggets of information in the arid waste, but the task is tedious and tiresome. Mr. Gladstone, it is said, has the faculty of rendering a financial speech as interesting as one on Turkish atrocities or the cause of home-rule, but none of our statesmen possess it, or at least they do not exercise it. I take to myself, therefore, some credit as a patriotic citizen and an industrious student for having carefully gone through the report of the Secretary of the Treasury for the last fiscal year, and mastered its contents. I find in it a good many things not calculater to arrest superficial observation, but which are of considerable importance, and which deserve to be brought into more prominence than is given them by the author of the report.
I was struck, at the outset, by the appearauce, for the first time, under the act of July 14,1890 , of the item of lawful money deposited to redeem retired national bank circulation, among the assets of the nation, and of that of the amount paid for the redemption of such notes as a part of its expenditures. Since the notes necessarily come in slowly the money deposited by the banks for their redemption is, for the time being, in excess of the demands made upon it, but this excess no more rightfully belongs to the Treasury than the money placed in the hands of a trustee for a specific purpose belongs to him for his own use. It seems very odd, therefore, to find in the Treasury figures the national income for the year ending June 30,1891 , swelled by the sum of $\$ 54,207$, 975 , received in years gone by for the redemption of national bank notes, and diminished by $\$ 23,553,298$ expended for notes actually redeemed, the difference being put into the cash balance on hand. It is, in reality, a confiscation of the property of the holders of the notes still out-standing. I was in Europe when the act was passed, and I do not know who is responsible for this provision in it. I have heard the argument made that as the nation assumes the payment of the notes it has a right to use the money provided for the purpose by the banks until it is called for, just as a banker has the right to use the money deposited with him, provided he keeps himself ready to repay it on demand. The obvious answer is, that the Government is not a banker, and that, as the notes which it undertakes to redeem are sure to come in sooner or later, any balance held on their account is in its nature illusory, and cannot be depended upon as assets. So enamored, however, is the Secretary of this ingenious device for adding to the volume of the national income, that he puts into his estimated revenues for the current year the money likely to be received from this source in the future, and even reckons it as a part of the sinking fund for the extinguish-
ment of the country's outstanding bonded debt.

The jaunty carelessness with which the Secretary speaks of a probable deflcit in the revenues of this and the next fiscal years also strikes me as remarkable. Even after appropriating the bank note redemption fund, he confesses that he will lack $\$ 10, \pi 48,362$ of the $\$ 48,913$,025 which the sinking fund will require for this year, and for the fiscal year ending June 30,1893 , he estimates that he will have applicable to it only $\$ 14,036$, $25 \%$ surplus of revenue over the appropriations. This will result in a deficiency for that year of at least $835,000,000$, but he dismisses the subject, as he does that of the deficiency for the current year, without comment and without suggesting any remedy for the evil. His figures show that the customs and internal revenue for the current year are already considerably less than they were during the same period of last year, and for the entire year is likely to suffer a total decrease of $\$ 28,000,000$. As 1 have said he concedes a probable deficiency of $\$ 10,747,362$ at the end of this year, and it is notorious that he reduces it to this figure only by withholding items of expenditure which ought to be made if the instructions of Congress are carried out. For the coming year the case is much worse. The probable deficiency conceded is, as I have said, $\$ 35,000,000$, and to it must be added a large sum for river and harbor improvements, for which no allowance is made. I shall watch with interest the mode in which the administration deals with these deficits, and the expedients it adopts to overcome them.
By way of offset, I desire to give the Secretary credit for some very sensible remarks about the currency and the groundless clamor for an increase of it, raised from time to time by those who fancy that if the country's supply of money were greater than it is they would in some mysterious way which they do not explain, find more of it in their own pockets. He shows by statistics that our total circulating medium, which on July 1 was $\$ 1,497,440,707$, or $\$ 23.41$ for each individual of our population, had risen on December 1 to $\$ 1,577,262,070$, or $\$ 24.38$ per head. I do not myself attach any value to this way of estimating the sufficiency or insufficiency of a country's currency, but the fact that ours is steadily increasing is a perfect answer to those who demand new and extraordinary measures for its augmentation. If there were no other cause of work, the operation of the act of July 14, 1890, is giving us $\$ 4,500,000$ per month of fresh paper currency, to which must be added the surplus product of our gold mines, over and above the quantity consumed in the arts, which is $\$ 15,000,000$ annually. During the past year, too, unavailable silver half dollars, to the amount of $\$ 7,608,846$, have been recoined into dimes and quarters and put into circulation. Furthermore, old trade dollars to the amount of $\$ 3,260,000$ have been recoined into standard dollars. The Secretary, rather inconsistently, in view of these facts, recommends measures for increasing the national bank circulation, but as Congress is not likely to adopt them, what he says on the subject is of no particular importance.
On the silver question the Secretary is discreetly silent. He does not even repeat what he said at the recent Chamber

## CHERRYSTONE OYSTERS.

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WRITE FOR PRICES.
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of Commerce dinner about the beneficent effect of the act of July 14, 1890, and of the determination of the administration to maintain gold payments even to the extent of issuing new bonds for the purchase of the necessary supply of the metal. The omission is the less important, since President Harrison in his message makes this noteworthy intimation: "Under existing legislation it is in the power of the Treasury Department to maintain that essential condition of national finance as well as of commercial prosperity-the parity in use of the coin dollars and their paper representatives. The assurance that these powers would be freely and unhesitatingly used has done much to produce and sustain the present favorable business conditions.' These words may be fairly interprete as backing up Secretary Foster's after dinner speech. I wish, however, that the Secretary had, in his report, expressed his own personal views, and I should have liked to read his comment on the significant fact, which he records in the report, that, whereas, the total anuua gold product of this country is $\$ 33,000$. 000 , and the consumption of the metal in the arts $\$ 18,000,000$, leaving as I have mentioned, a surplus of $\$ 15,000,000$ a an addition to the circulating medium, our total annual production of silver, at coining value, is $\$ 70,000,000$, and the annual consumption of it in the arts $\$ 9,000,000$, leaving a surplus of $\$ 61,000$, 000 . The Secretary further makes the world's total annual product of gold to be $\$ 116.009,000$, and that of silver, at our coining rates, $\$ 166,677,000$. Allow ing everywhere the same proportion of consumption in the arts which prevail in this country, the world's annual sur plus production of gold should be less than $\$ 53,000,000$, while that of silve should be a little over $\$ 142,000,000$. How, with this enormous disproportion of supply, the official coining value of the two metals can be restored in the bullion market, or how, even, the further depreciation of silver can be averted, is a conundrum to which I would gladly see the Secretary's answer.
What the Secretary, as well as the President, says about imports and exports of gold and merchandise, the effect of the McKinley tariff, reciprocity, and the decay of our foreign shipping interests I shall refrain from discussing. I am afraid that even what I have already written will be found dull and uninteresting, but I have done the best I could with the matter, and throw myself upon the readers' mercy for forgiveness.

## $\frac{\text { Matthew Mal }}{\text { Bank Account. }}$

The bank account should be kept under the immediate supervision of the president in the case of a corporation, or in the case of a partnership, of a member of the firm. With the utmost respect for the clerical force, it is just one of those things that a man ought to attend to for himself. And this is true not only by reason of the responsibility which always attaches to the care of money, but because the bank account is the foundation stone upon which the whole business rests. An easy bank account gives being, therefore, so important a matter, a few words in regard to it may not be out of place. And first, as to the choice of one's bank. So many and such important considerations enter into the depormination of this question that it would be difficult to discuss them all properly. be difficult to discuss them all properly. first. It is always desirable to take the account to a bank where one is personal-
ly known to two or three influential directors, in order that in time of need one may have needful friends to speak the favorable word. Meetings of bank directors are always considered as peculiarly confidential and paper offered for discount is discussed with the utmost freelom. And at times when money is in unusual demand or a captious director is disposed to make objections to your paper, it goes a great way with the board to have a couple of directors say, "We about him, and his note will be paid." Such a recommendation carries all the weight theommendation carries all ance founded on personal knowledge. But the bank must not only be willing but also able to lend. Therefore go to a bank that pursues a conservative policy and habitually keeps a reserve fund sutficiently large to meet the wants of its customers in times of sudden financial stringency. Some banks make a specialty of certain kinds of business, and, therefore, if you happen to know of a convenient bank that cares particurlarly for the kind of business you have to of fer, take your account to that bank. Having once chosen your bank, stick to it. And now a word as to the account itself. In opening your account always go in person to the bank, and if you are not known to the officers take some responsible friend to introduce you. Some careful managers have a habit of making a note as to the person introducing a new customer, and, on that account, it is just as well to have some one whose name will stand referring to at any future time. Every now and then make your deposit yourself and stop to have word with the president or cashier. By relations you not only cultivate friendy give an opportunity for those innumerable little explanations which the bank is constantly wanting concerning its customers. And you will piek up many an odd serap of information yourself an ode draw a check until the money is in bank to meet it. All overdrafts are reported at once to the cashier, and reports of that nature leave a most unpleasant impres sion. Have the bank book balanced once month regularly, and go over the vouchers carefully and promptly when the book is returned. It is an excellent plan to enter the checks from your own stubs and prove the balance with your check book before sending the pass book to the bank. Then the bank book-keeper merely eheks of the woucher ded charged to your account and deduct these outstanding, the remainder showing the total of checks charged on the bank ledger. This system not onty inpass book but affords a ready check against raised or forged checks. The very fact of the bank book-keeper having voncher against your account not listed by you on the pass book calls special at once its true character. As to the form of check, that is very much a matter of taste. In general a check should be clearly printed on strong paper, either white or some light tint, and with an absolute avoidance of anything like gingerbread ornamentation. The number should be in the upper left-hand corner the date in the upper right-hand corner and the figures should follow immediately after words, thus

Dollars, $\$$.
Drafts for collection may usually be de posited in the bank for that purpose; but in the case of a house doing a large collec tion business, it is more satisfactory to send the collections direct to a bank in the town where the drawee resides. In offering paper for discount, have a wor with the cashier with regard to the mat ter, so that any needful explanations may be made before the note gets before the board. in conclusion, cultivate friendly personal relations with your bank, and give your bank business a close personal attention as possible.

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## HOME TRADE BEST.

Review of the Cheese Business for the From the Chieago Produce Reporter.
Now that the cheese trade, so far as
the producer is concerned, is over for the the producer is concerned, is over for the
season, it is interesting to look back at season, it is interesting to look back at
the salient features of the year. It has been a very successful one for the dairymen. The output was fair and prices
good; on the average, cheese of fine quality has brought ten cents.
It is easy to learn lessons so as to be
wise, after the event. But there are one
or two obvious lessons which can be or two oovious lessons which can be The first is, spring and summer cheese should be sold when it is ready to ship at such prices as are being paid. All buyers paid as much or more than they
could afford to. They should be allowed to carry the cheese into consumption at
once. Competition is so keen and the once. Competition is so keen and the
chances of combination so remote that the producer is certain to get all that the consumers will enable agents to give.
There is always a danger of holding early cheese until they are off flavor and later
makes are in demand. To keep them makes are in demand. To keep them
out of the market when consumption is greatest is surely folly. Most salesmen
have acted wisely in some held too long.
The condition of the cheese market last spring, in this country, at least, was
more favorable than it has been for some years past. Stocks all over the country
were reduced to small proportions, and prices were correspondingly high. The
spring was not quite so early, and cows did not do as well as in previous years,
nor were factories opened as promptly. Dairy butter was worth 24 to 25 cents, and a considerable proportion of the
early spring milk was used for butter rather than for cheesemaking.
Meanwhile prices had settled down to of June, and they practically remained at that during the month of July, in spite of the decreased make. Two rea-
sons were given for this: One, that there was an increased make in Canada; used up in England and was hindering the purchase of new. If the latter reacondition of things and was the reverse During all this time the make of cheese had been very light, and, as the ruling men in many sections decided to hold back a part of the offerings each week conditions. This policy was followed conditions. This policy was followed
for a number of weeks. The effect was for a number of weeks. The effect was
seen, not in any advance, but in preventing a further decline. The cool
weather and rain in July somewhat inweather and rain in July somewhat in-
creased the flow of milk and, consequently, the make of cheese. In fact, of the previous year, notwithstanding the extreme prices of butter, and has therefore made up a considerable part of
During September the market showed no extraordinary features, but October
and November brought an unusual activity. In order to understand this it will be necessary to go back as far as July.
During that month the home trade bought considerable stock, enough, apparently to carry them through the fall. Then there was an entire shut-down on that the exporters left to take the stock. It has long been a demonstrated fact that a alone must which depends on foreign trade we have seen, was the case; nor would had we been different at the present time for the bulk of our trade.

But the latter part of October domestic buyers began to awaken to the fact that the cheese crop of the country, as a whole, was short; that it was necessary
for them to bny at once in order to get stock to supply their trade; and they concluded that their best policy would be to come directly into the cheese producing regions and take the stock out of and did not stickle at prices, and, as
 values above any limit which salesmen
had thought possible when they were selling their September stock. This is the secret of the late advance in cheese,
and it clearly shows that our home trade is our best factor and that without it the cheesemaking industry could not be To Fight the Cracker Combination. Retail grocers of St. Louis have sub cribed $\$ 12,000$ to a fund to erect an independent eracker factory to fight the racker trust composed of the New York, American and United States Biscuit Companies.

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Lansing \& Northern $R$ R

| DEAART FOR | A. M. | Р. M. | P. M. |
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| Detroit | 7:15 | *1:00 | 5:45 |
| Lansing | 7:15 | *1:00 | 5:45 |
| Howell | 7:15 | *1:00 | 5:45 |
| Lowell | 7:15 | *1:60 | 5:45 |
| Alma | 7:05 | 4:15 |  |
| St. Louis | 7:05 | 4:15 |  |
| Saginaw City | 7:05\| | 4:15 |  |

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1:00 0 P.M. Has through Parlor car to De-
$5: 45$ P. M. runs through to Detroit with par
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