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THE TRADESMAN COMPANY, PUBLISHERS.

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GRAND RAPIDS, JANUARY 6, 1892.

NO. 433

MOSELEY BROS.,
- WHOLESALE -
Fruits Seeds, Beans and Produce.
26, 28, 30 & 32 OTTAWA ST.,
Grand Rapids, Mich.

TELFER SPICE COMPANY,
MANUFACTURERS OF
Spices and Baking Powder, and Jobbers of
Teas, Coffees and Grocers' Sundries.
1 and 3 Pearl Street, GRAND RAPIDS

MUSKEGON BRANCH UNITED STATES BAKING CO.,
Successors to
MUSKEGON CRACKER CO.,
HARRY FOX, Manager.
Crackers, Biscuits and Sweet Goods.
MUSKEGON, MICH.
SPECIAL ATTENTION PAID TO MAIL ORDERS.

GET THE BEST!

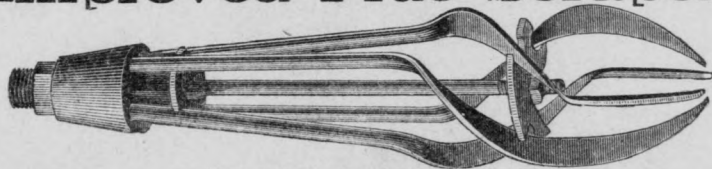
Jennings'
Flavoring Extracts

SEE QUOTATIONS.

W. H. DOWNS,
— JOBBERS OF —
Notions & Fancy Goods.

8 So. Ionia St., Grand Rapids, Michigan.
SPECIAL BARGAINS IN SPECIAL LINES TO CLOSE.

Improved Flue Scraper.



THE BEST ON THE MARKET.
HESTER & FOX, Sole Agents, Grand Rapids, Mich.

C. A. LAMB.

F. J. LAMB.

C. A. LAMB & CO.,
WHOLESALE AND COMMISSION
Foreign and Domestic Fruits and Produce.
84 and 86 South Division St.

THE GREAT SEAL CIGAR!



10 CENTS STRAIGHT!

Like Its Little Old Daddy

THE GREEN SEAL

Is the Best of Its Kind Made.

Send Your Wholesaler an Order.

Something New!

You can always find something new and especially fine by order your Candy of

A. E. BROOKS & CO.,

Wholesale Confectioners,

46 Ottawa St., Grand Rapids, Mich

Bolts Wanted!

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

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

J. W. FOX, Grand Rapids, Mich.

F. J. DETTENTHALER

— JOBBER OF —

OYSTERS

SALT FISH

POULTRY & GAME



Mail Orders Receive Prompt Attention.

See Quotations in Another Column.

CONSIGNMENTS OF ALL KINDS OF POULTRY AND GAME SOLICITED.

THE NEW YORK BISCUIT CO.,

S. A. SEARS, Manager.

Cracker Manufacturers,

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

G. S. BROWN & CO.,

— JOBBERS OF —

Domestic Fruits and Vegetables

We carry the largest stock in the city and guarantee satisfaction. We always bill goods at the lowest market prices. SEND FOR QUOTATIONS.

24 and 26 North Division St., GRAND RAPIDS.

For Bakings of All Kinds Use

Fleischmann & Co.'s

Unrivalled Compressed Yeast.

SUPPLIED
FRESH DAILY
To Grocers Everywhere.

Special attention is invited to our
YELLOW LABEL
which is affixed to every cake
of our Yeast, and which serves
TO DISTINGUISH
Our Goods from worthless Imitations.

Oranges & Bananas!

WE ARE HEADQUARTERS.

Mail Orders Receive Prompt Attention.

C. N. RAPP & CO.,

9 North Ionia St., Grand Rapids.

Florida Oranges a Specialty.

Commence 1892 Aright!

It is not economy for a business man to use unprinted stationery.

In ordering from houses where you are not known it may count against you. To them, proper stationery is considered as essential as the ledger—and they certainly would have little faith in the success of one who economizes [?] by “doing business” without books.

We Offer :

- 500 XX Envelopes, 3½x6, white or colored,
- 500 Note Heads, 6x9½, either flat writing or Imitation Linen,
- 500 Statements, 5½x8½
- 500 Business Cards, 2½x4½,
- 1000 Shipping Tags,

\$7.50

1000 Each of Above, \$11.

CASH WITH ORDER.

SAMPLES IF DESIRED.

We cannot “break packages,” that is print less than 500, to advantage. Cost of type-setting and getting ready to run on press makes the cost of 200 or 300 nearly as much as for 500.

THE TRADESMAN COMPANY

GRAND RAPIDS, MICH.

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 convinced of the superiority of

Diamond Crystal

LEMON & WHEELER COMPANY,

IMPORTERS AND

Wholesale Grocers

GRAND RAPIDS.

BALL

BARNHART

Wholesale
Grocers.

PUTMAN CO.

Heyman & Company,

Manufacturers of

Show Cases

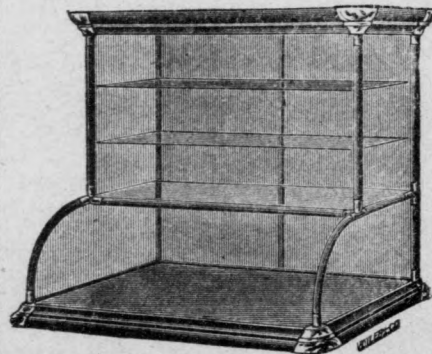
Of Every Description.

WRITE FOR PRICES.

First-Class Work Only.

63 and 65 Canal St.,

GRAND RAPIDS.



side the treacherous stovepipe-hole, while the expression of her countenance would have been a study for Hogarth himself. How ineffably coarse and heartless had this common formula on the subject of mother-in-law seemed to her! How devoid of all logic and common sense! As if she, the guardian of Melinda Ann's infancy, the loving custodian of her riper years, were not the truest and most valuable friend she could ever have! And was she to be shut out from all companionship with her own child, because, forsooth, people chose to laugh and sneer about *mothers-in-law*? Hodgman seemed a brute, a fool; Melinda Ann was strangely lacking in duty and principle ever to allow him to speak in such a fashion as this!

And then, with lightning-like rapidity, it flashed across her mind what she herself had said to her husband that very evening upon that identical subject.

"It's a judgment upon me, so it is!" said Mrs. Copperedge, bursting into the first real genuine tears that she had shed for a year.

She went straight down-stairs.

"Copperedge," said she, "I'm wrong."

Mr. Copperedge looked up in grave, kindly surprise.

"About your mother," explained Mrs. Copperedge. "She shall come here, and welcome, any time she pleases. And I'll try and be a daughter to her."

Phoebe Jane," said Mr. Copperedge, "I always knew you had a good heart. And I don't believe you'll ever regret what you're saying now."

Grandma Copperedge came the next spring—a sweet, saintly-faced old lady, who was like a household angel at the hearthstone, and who regarded her son's wife as little less than perfect. And Melinda Ann married Mr. Hodgman and went away, and neither bride nor groom ever mistrusted that Mrs. Copperedge had heard the latter's opinion of mothers-in-law.

"The Lord knew that I needed a lesson," said Mrs. Copperedge. "And I think that's the way He chose to give it to me!"

AMY RANDOLPH.

Is He a Typical Detroit Traveler?

From the Detroit News

There is a commercial traveler here who has been very successful in Michigan towns, and who owes his excellent position to the fact that he has a good memory for faces and family gossip. When he goes into a country place, he asks the proprietor all about himself and then all about the family, not forgetting the cousins and aunts. "How is Aunt Maria?" he asks. Has she recovered from the quinsy yet? And little Bennie, has he got over the whooping cough? And grandma—? So he goes on as if his whole mission is to inquire about the family, and then, after rambling along in a sympathetic way for some moments, he suddenly switches the conversation, as if by an afterthought, into the channel of trade, intermingling, however, other anxious inquiries.

"This ribbon is the finest in the market—So Bennie has got well—Just feel the texture—fine boy, that of yours—only 6 cents a yard—may not set the river on fire, but—only 10 cents a yard for this—and dear, old grandma has been confined—you think that too expensive?—well, give my kindest regards to the old lady and say—that is the cheapest on the market—I hope she will soon be as chipper as ever!"

He is a veritable friend of the family. He insinuates himself by the fireside, where he is sure of a warm welcome, and nine times out of ten, after he has made a good sale, he is invited to supper.

Use Tradesman or Superior Coupons.

Grip's Greeting.

I am La Grippe!
Grip, for short,
But I get there just the same!
And the way
I get there
Knocks the stuffing
Out of the annals of pathology!
I am no respecter of persons,
And silk, or satin or broadcloth
Has no more influence with me
Than a width of
Brown muslin has!
I lay for the woman
Who runs around bare-headed
Or thin shod;
And the way I swipe a man
Without an overcoat
Is perfectly astonishing!
The air is full of me;
And as a microbe incubator
I may say, without fear
Of successful contradiction
That I am beyond competition!
I've got a corner on the
Human system at present,
And I'm working it
For all it's worth!
I and the doctors,
Are having a picnic,
With the doctors
Getting all the gate money!
However, I'm not in it
For boodle,
And I don't care a cuss
What I'm here for.
People find out when they take me;
And there's no telling
How many have found out
In the past few weeks.
It's a cold day
When I get left,
And we are not having
Many cold days this winter,
Hence—
But why multiply words?
You know me,
And if you don't you can learn
All you want to know
By reference to the families
Which, and in which,
I have worked!
Mighty few of them
Don't recognize me socially,
And curse me
For all the crimes in the calendar!
But I ain't saying a word,
I simply
Ler her go Gallagher,
And she goes
Like Sheol!

Trades Unionism as Applied to the Cigar Business.

"There will never be a cigar factory of any consequence in Grand Rapids," observed a local cigar jobber, the other day.

"Why not?" enquired a reporter for THE TRADESMAN.

"Perhaps I put it a little strong," replied the gentleman. "I meant that there would never be a factory here until the present trades union sentiment died out, which is likely to be the case in the course of a few years. So long as the heelers who preach union doctrine for the purpose of maintaining themselves in idleness are able to keep the ignorant portion of the working classes in subjection, so long will Grand Rapids continue to be without a cigar factory of any consequence."

"What figure does the cigar makers' union cut in the cigar trade?"

"Very little, in itself, for the union cigar makers almost invariably buy non-union cigars, because they know they are better. I have dozens of customers among the cigar makers of the city and not one can be induced to buy a union made cigar. Nevertheless, they talk so strongly about "scab" goods to the other unions that the latter, very foolishly, espouse their cause and some of the unions have resolutions on their record books fining a member \$5 for smoking a non-union cigar."

"Why do the union cigar makers refuse to smoke their own goods?"

"Because they know how they are made—that they are manufactured by men who are mostly drunkards and largely diseased. In other words, all the strong talk they indulge in against "scab" workmen can be applied with greater justice to themselves, for the filthiness and bestiality of the majority of the union cigar makers is a matter of common knowledge."

"How do the conditions of cigar makers in union and non-union communities compare?"

"There is no comparison at all. I have been through factories in Pennsylvania where every workman was well-dressed and looked happy and contented, because he was making good wages and was not under the domination of a tyrannical union. In such places cigar makers are considered as good as anyone and nearly all have comfortable homes and something ahead for a rainy day. I tell you labor is respected in non-union towns, while unionism deprives its victims of the support of all but the dead-beat demagogues and the scheming politicians."

"Which is gaining ground—union or non-union goods?"

"I am in a position to speak authoritatively on this subject, for I have been in a position to accurately estimate the output of the local factories and the goods handled by local jobbers and I am prepared to say that the sale of union goods has dropped off at least 50 per cent. in the past five years. Thousands of smokers who formerly asked for union goods now refuse to take them, because they have found by experience that cigars made by free workmen are better and cleaner and cheaper. The decisions of several courts of last resort, pronouncing the union label worthless, have had the effect of breaking the force of the spell the trades unionists previously held over the credulous and ignorant."

"What will be the outcome of the present agitation regarding union-made goods?"

"That is plainly foreshadowed. As I said before, the spell is broken. Nearly all the strikes now undertaken by the trades unionists result in failure. People of good sense have noted the excesses which the union leaders always go to in times of excitement, even to the inauguration and execution of dynamite plots and murderous attacks on men who do not sympathize with strikes, boycotts and insurrection. All these things are bringing about a reaction which is destined to grow until the era of trades unionism will exist in remembrance only as one of the greatest drawbacks the laboring masses had to contend with in its onward march to excellence and competence."

Sharks of Trade.

From the St. Louis Dry Goods Reporter.

Dry goods jobbers are beginning to recognize the existence of a new class in this country, who systematically go to work to earn a credit by a record of prompt payments, then take advantage of it and swindle the creditor, either by settling for five cents on the dollar, burning up the property for the insurance, or quitting for parts unknown, leaving an empty store or valueless stock behind. It seems as if these sharks are annually becoming more numerous, much to the distress of honest storekeepers, who cannot compete with that sort of business. It is a well established fact that professional swindlers, who feed upon the credit established by honest people, and who enter business with intent to defraud at first convenient opportunity, are becoming painfully numerous. Their practice being to swindle one community, then change their names and locate for the same purpose elsewhere. Even our two large mercantile agencies are total failures in ferreting out and exposing this class of criminals, a class that does more toward demoralizing the honesty of a community than aught else.

Use Tradesman or Superior Coupons.

Wagon Jack Free!

We are sending to every dealer who handles "GRAPHITE AXLE GREASE," one Datsy Wagon Jack, worth \$1, to be given to the holder of the printed order contained in one of the 1-lb. boxes in each case of one-third gross, on presentation of said order to your dealer, FREE of charge.

See What is Said of It.

APRIL 25th, 1881.

Wadhams Oil & Grease Co., Milwaukee:

Dear Sirs—For the past year I have been using your Graphite Axle Grease and have found it will do better work than any other grease in the market.

Yours truly,

PHILIP SCHABERT, Barn Foreman,
Jos. Schlitz Brewing Co., Milwaukee, Wis.

GRAPHITE AXLE GREASE

For sale by all Grocers, Hardware Dealers, Harness Dealers and by the Manufacturers.

Wadhams Oil & Grease Company.

Milwaukee, Wis. and Seattle, Wash.

Barnett Bros. Commission Merchants

AND DEALERS IN

Apples,
Dried Fruits,
Onions.

Twenty-five years' experience and ample facilities for the transaction of business. Refer by permission to the editor of this paper. Write for information which will be cheerfully furnished.

BARNETT BROS.
159 So. Water St., Chicago.



Of Ledgers and Journals bound with Philadelphia Pat. Flat open back. The Strongest Blank Book Ever Made.



GRAND RAPIDS, MICH

TALKS WITH A LAWYER.

THE COMMON LAW.

Written for THE TRADESMAN.

How many of the readers of this question understand the meaning of the oft-used phrase, "the common law?" We say, "Such and such is the rule at common law;" "The common law is so and so, but statute law is otherwise." I fear the vast majority of people, including a very respectable number of practicing lawyers, do not know the full import of the phrase, if, indeed, they even have a tolerable idea of its meaning. The reason for the failure to comprehend it is easily found. It is not something that may be defined. Justice Swayne denominated it "Reason dealing by the light of experience with human affairs." Blackstone called it "Nothing else but custom, arising from the universal agreement of the whole community," or, in another place, he says, it is "Custom handed down by tradition, use and experience." It is something that grows and expands with new ideas of right and justice. The common law of one country may not be the common law of another country. We are accustomed to use the phrase "the common law" as referring to the common law of England, because, when our ancestors came to this continent they brought with them this common law, and claimed it as their right. What was this common law of England, and what can now be said to be the common law of the United States? In the earlier days of the history of law in England, we find certain laws recognized and in force throughout more or less extended districts, the origin of which is obscure. They are generally customs of immemorial usage grown to be recognized and enforced as law. They have originated thus as edicts of kings or enactments of councils or legislative bodies, records of which are lost in the obscurity of the past. These well established usages became doubly authenticated by the decisions of judges from the earliest days, modified and enlarged to suit the growth of ideas and the emergencies of advancing civilization. They form the great body of the English law, finding their authority not in parliamentary enactment, but in their immemorial and continued usage and the sanction of courts from the earliest days.

When our ancestors landed on these shores they brought with them the common law of England, and adopted it so far as it suited the conditions of their new life. The war of the revolution grew out of the infractions on the part of the Government of England of the common law rights of the colonists, who, although colonists, were none the less Englishmen, and under the protection of English law and possessors of the rights of Englishmen. Up to the signing of the Declaration of Independence the common law of England was as much a part of our system of jurisprudence as it was that of Great Britain. Strictly speaking, the United States has no common law. The Constitution declares that the judicial power of the United States extends to all cases arising under the Constitution, the laws of the United States and treaties. There was no principle which pervades the Union and has the authority of law that is not embodied in the Constitution and Acts of Congress. However, as the common law was the substratum on which the Constitution was founded, we must go to the common law

for a definition and an interpretation of its terms.

All of the States, with the exception of Louisiana, have adopted the English common law as its local law, subject to statutory alterations, and only to such extent as suits its conditions. This will effectually answer the complaint of many who cannot see the necessity in the study of the law of spending so much time on study of the common law of England from the Commentaries of Blackstone. When it is remembered that this magnificent body of unwritten law (so called because in its origin not so far as known the subject of legislative enactment) was the law of the Colonies prior to the Revolution, was the birthright for which the great war for independence was fought, is the source of the interpretation of our constitution, our laws and our treaties, in so far as they use words and expressions to which the common law alone gives a meaning, became the law (subject to statutory changes) of all but one of the States of the Union. We are prepared to assign it the place it deserves in the estimation of the student—the foremost and best. WM. C. SPRAGUE.

His Patronage No Longer Desired.

A certain wholesale grocery house here had a retail customer who buys in such small quantities and acts as penuriously that the house salesman would as soon see the store invaded by an army of beggars as to be compelled to wait on him. The other day the old fellow dropped in and spent a couple hours in making his usual selections, including half a dozen cans of a certain kind of canned goods. The latter were placed in his wagon in a case, and a short time afterward the old gentleman appeared at the office with the empty box, when he registered the enquiry:

"You pay 5 cents apiece for empty boxes, don't you?"

On being answered in the affirmative, he replied:

"Well, give me the money. You treat your customers to a cigar, too, don't you?"

The cashier smilingly produced a cheap cigar, when the old man paralyzed the office force with the remark:

"I don't smoke, so give me 5 cents instead."

The cashier laughed until he turned red in the face, when he took the old fellow by the arm, quietly informed him that his patronage was not desired hereafter and led him to the door.

One of A. T. Stewart's Tricks.

An old employe of the late A. T. Stewart, the millionaire dry goods merchant of New York, relates an instance which shows the means sometimes employed by that gentleman for enforcing the rules of his store. There was a rule to the effect that no person employed in the building should carry matches, under the penalty of dismissal.

One evening, as Mr. Stewart was passing through the store on his way home, he suddenly turned to a number of clerks who were standing near the door and asked:

"Can any one oblige me with a match?"

No one answered for a moment until one of the men, prompted by courtesy and thinking his employer would not take advantage of him, replied, "Certainly, sir; here is one."

"You are discharged was the ungracious response. "Go to the desk and get what is due you."

And with a "good evening," Mr. Stewart passed on to his carriage.

BEFORE AND AFTER.

Experience of a Live Firm with the Coupon System.

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

BEFORE USING.

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

Our average experience in keeping running accounts with our customers for six months or a year has been anything but satisfactory. Accounts will often run into dollars and cents much faster than the customer has anticipated and it is a very common occurrence that disputes will arise when a settlement is had. Much ill feeling is the result and we either make an allowance and lose the amount in dispute or often lose a good customer; in either case the customer's faith in our integrity is diminished. We have tried the pass book system and in the majority of cases it has proved a failure. Customers would often neglect to bring their books when making purchases, and it would frequently happen, when we were otherwise busy, that we would enter the amount of a customer's purchase on his book, then either neglect or forget to charge the same on our books. This was the source of considerable loss to us in the course of a year's business and, when the account was finally settled, it would again cause confusion and dissatisfaction. Many of you have, perhaps, at some time paid an account to some merchant, in which you thought that you were being grievously wronged, and whether you did or not make objection as to its correctness, you still felt convinced in your own mind that you had paid out money for which you had received no value. Whenever differences of this kind occur, it is certain to be a trade loser to the merchant and a permanent injury to his business. If, therefore, any system can be introduced without any of these objectionable features, by which a merchant may do a credit business, it is the duty of the wide-awake dealer to adopt it.

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

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

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

Among the many advantages we will mention simply the following:

1. The labor of keeping a set of books is entirely obviated.
2. There will be no pass-books to doctor to make them correspond with the ledger accounts.
3. There will be no time lost, in the hurry of trade, to charge items, as the coupons are easily handled and detached as quickly as change can be made with money.
4. There will be no complaints by customers that they are charged for goods they have never had.

5. There will be no disputed accounts, and all friction and ill feeling incident thereto is avoided.

6. Customers are enabled at any time to know the exact amount of goods they have had, by reference to their coupon books.

7. They will know by the date of issue, endorsed on the cover of the book, when coupons are to be paid for.

8. A child can go to the store and trade with coupons as easily as any one, and with equal safety.

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

We have long since discovered that it is money that makes the mare go, and will now announce that, after the first day of October next, we shall buy goods for spot cash only and buy of the jobber who will give us the most goods and the best value for our money. Our motto will be, "Buy cheaper and sell cheaper," and in order to accomplish this we must systematize our credit business. The advantages to both merchant and patron, of the system we adopt, is so manifest that certainly no fair-minded person can find any valid objection to it after a thorough examination and trial.

Very respectfully,

F. GOODMAN & Co.,

AFTER USING.

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

Very respectfully,

F. GOODMAN & Co.

THE TRADESMAN COMPANY,

Sole Manufacturers, GRAND RAPIDS, MICHIGAN.

GRAND RAPIDS GOSSIP.

E. B. Stevens has received the appointment of manager of the local branch of Swift & Company.

J. E. Bennett, grocer at 802 Madison avenue, has taken the local agency for Briggs & Co., millers at Paw Paw.

D. O. Courtney has sold his grocery stock at 78 Stocking street to J. H. Harris, who will continue the business.

L. A. Scoville has arranged to open a drug store at Clarksville. The Hazeltine & Perkins Drug Co. will furnish the stock.

F. E. Hill has arranged to open a drug store at Interlochen. The Hazeltine & Perkins Drug Co. has the order for the stock.

S. A. Goss & Co. have sold their grocery stock at 233 South Division street to John M. Flanagan, who will continue the business at 700 Madison avenue.

A. S. Davis has leased the store at 99 and 101 South Division street and will remove his cigar factory from 127 Louis street to that location March 1.

Daniel McCoy is fathering the project of another bank, to be located in the corner store of the new Michigan Trust Co. building. It is proposed to organize a State bank with a capital of \$100,000 or \$150,000, and be open for business about July 1.

Ben. W. Putnam, President of the Putnam Candy Co., attributes the slight decrease in the holiday sales of confectionary to the large amount of savings turned into the building and loan associations weekly—people of small and moderate means now laying by many small sums which formerly went into the tills of the candy store.

The Hazeltine & Perkins Drug Co. sent out to their customers this year the handsomest New Year's souvenir ever gotten out by a Grand Rapids house. It embodies about fifty fac-simile letters received from the patrons of the house, embellished with handsomely engraved covers and title pages. The volume was the work of the engraving and printing departments of the Tradesman Company.

Gripsack Brigade

J. P. Visner has arranged to represent E. J. Gillies & Co. in this territory for another year.

E. E. Wooley has signed with Root & McBride Bros., of Cleveland, for another year, covering the same territory as heretofore.

A. D. Chase, formerly with Symons Bros. & Co., has engaged to travel for S. K. Bolles & Co., taking the Saginaw and Flint Valleys as his territory.

P. H. Carroll was elected Vice-President for Michigan of the Northwestern Traveling Men's Association at the recent annual convention at Chicago.

Friends of John P. Osting, who has been city salesman for the Lemon & Wheeler Company for the past two years, will be pleased to learn that he has become a stockholder in the institution.

Valda Johnston did not go out on the road Monday, owing to the celebration of an interesting event at the family residence—the advent of a brand new boy to keep company with an elder brother.

T. P. S. Hampson left Monday for the Upper Peninsula, whence he goes on to Duluth, St. Paul and Denver. He will

expatiate on the merits of Anti-Kal-somine and be absent about six months.

Frank Collins, formerly with W. F. McLaughlin & Co., has engaged to travel in Texas for the New Orleans Coffee Co., Limited, of New Orleans, La. He enters upon the duties of his new position next week.

S. G. Pierce, of Flint, who has covered Eastern Michigan for the New York Biscuit Co. for some time past, has engaged to travel for Gray, Toynton & Fox, of Detroit, the engagement dating from Jan. 1.

D. C. Slight, Secretary of Flint Council, U. C. T., reports a membership of thirty-nine. He says that eighty-nine traveling men reside at Flint and promises to furnish THE TRADESMAN with another roster of the boys again next month.

C. F. Marple, traveling salesman for the Marple-French-McGrath Co., of Lansing, has again taken up his residence at Charlotte. He lived at Charlotte before his house changed its base to Lansing, three or four years ago, and now returns to the city of his first choice.

Following its usual custom during the month of January, THE TRADESMAN has now in preparation its annual lists of traveling men—one comprising the salesmen who represent Grand Rapids houses and the other embodying the names of those who live here but represent outside houses. Contributions to both lists are respectfully solicited.

Ed. L. Forsyth, formerly engaged in the drug business at Buffalo, N. Y., but for the past two years on the road for Williams, Davis, Brooks & Co., has engaged to travel for the Hazeltine & Perkins Drug Co. He will cover the main and air lines of the Michigan Central Railway and those towns in Southern Michigan and Northern Indiana not now visited by Mr. Crawford. Mr. Forsyth comes to his new position with excellent recommendations and will undoubtedly be warmly welcomed by the trade of his territory. He will continue to reside at Kalamazoo.

To the uninitiated, the commercial traveler is a "happy go lucky" fellow, without a care, with a good salary, fine clothes, a liberal supply of money, a large acquaintance, numberless friends and an ever ready, cheery smile or joke for everybody. He comes into town with a rush, hurries to his customers, posts them on the markets, takes his orders, gives current news, sets up the cigars to the crowd, tells a joke perhaps, and then away. To such outsiders he presents a jolly picture of a life of unalloyed pleasure, and he goes smoothly and easily through the world, an object of envy to the unsuccessful, a subject of comment for the many. But let us go behind the curtain, and we find that the traveling man is employed expressly to sell goods, and is expected to earn a good profit for his house, above salary and all expenses, and nothing is surer than his decapitation if he fails here. Then, to do this, he must watch closely and keep posted on the markets, prices and changes, know the stock in the house, be a good judge of human nature, study and learn the character of his customers, and be constantly aware of the condition of their stocks and finances. He must sacrifice dinner, supper and even bed for the sake of trade—knock around at midnight—get up in the cheerless early hours, walk through slush and mud,

away up to the yards, around and through innumerable freights and "empties" and hunt around in the darkness for his "caboose"—endanger his life, lose sleep, drive through cold, sleet and rain, cram down his food, rush for trains, mediate between customers and the house, hustle and push to sell, and then worry and fret to get the pay. And so it goes on, day by day and night by night. He lays the foundation for dyspepsia, cultivates rheumatism, robs himself of a home, denies himself domestic and family felicity, and eighteen hours out of twenty-four is engaged in a tireless, ceaseless struggle for trade. Personally, too, the traveling man of to-day will bear close inspection, for of necessity he is a gentleman, polite and accommodating; he is also a keen observer, and has a deep sympathy for the unfortunate, is generous to a fault, and while his dollars seem to go recklessly yet he is economical. Where this is not so, the contingencies require drafts and calls upon his house and this would soon accomplish his ruin.

William Connor, clothing traveler for Michael Kolb & Son will be at Sweet's Hotel, Grand Rapids, on Friday and Saturday next, January 8 and 9, and will be pleased to see as many of his customers as can make it convenient to call upon him.

Voigt, Herpolsheimer & Co.,
WHOLESALE
Dry Goods, Carpets & Cloaks.

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

Overalls of our own Manufacture.

Mackinaw Shirts and Lumbermen's Socks.

Voigt, Herpolsheimer & Co.,
48, 50 and 52 Ottawa St.
GRAND RAPIDS, - - MICH.

The Belknap Wagon and Sleigh Co.

GRAND RAPIDS, MICH.

Manufacturers and Jobbers in

Road
Logging
Delivery
Pleasure

SLEIGHS.

Send for Catalogue.

Drummer and His Grip.

G. Ashleigh Whitney, Jr., in the Sample Case.

Though the rain and sleet are falling And the roads are awful muddy...

Though the trains may all be smashing, Though the horses all go lame...

Oh! he teaches us a lesson With his energy and grit. Things that paralyze most people...

Give him then a kind word always And he'll give you back the same.

Altogether Too Accommodating.

A traveler for a New York dress trimmings house was in the smoking car of a train on a Southern Michigan railroad...

"I heard some one saying you was from New York."

"Yes."

"Drummer ain't you?"

"Yes."

"Bin round a good deal, I 'spose."

"Well, I've been traveling for fifteen years."

"Shoo! You must have seen a heap. Say! I've got a sort of favor to ask of you."

"Well."

"I'm engaged to a gal in the next car. I'm going with her down to Coldwater. She's the alfredest purtiest gal in four counties and I know she loves me, but—"

"But what?"

"You know a feller is allus sort o' uneasy about his gal 'till he marries her. She purtends that she wouldn't look at the president of the United States if he was a single man but I dunno. You can't be sure of these women."

"No you can't."

"May be purtending to love you like a house a fire, and yet be plannin' to drop you for the first better-lookin' feller who comes along. She's in the next car and I'd kinder like to try her. I'm purty sure she's all right, but I'd like to know just how she'd act if you went in and sat down beside her. I know it's asking a big favor of you, but—"

"Oh, I'm perfectly willing to accommodate you," interrupted the traveler, "but you must promise to abide the consequences."

"How?"

"Why, if she seems to take to me you mustn't get mad and raise a row. I am only trying to accommodate you, you know."

"D'ye think she will take you?"

"Why, I can't say. She's sitting in a seat alone. I'll take my grip and walk into the car and sit right down beside her."

"Yes."

"Then I'll speak about the weather—the scenery—asking her where she is going, and so on and the chances are that in about ten minutes we'll be talking away like two old friends."

"Hump! It took me three months afore I dared ask her if her ma was well!"

"Then I'll gradually lead up to the subject of my being a widower," continued the traveler. "I'll remark how lonely I am, and how I'm thinking of marrying again, and how my second wife will have a sealskin sacque, diamond earrings and a horse and carriage. If you come and find me holding her hand you musn't fly mad and pitch into me."

"Go in to talk sealskin sacque to her, eh?"

"Yes."

"And diamond earrings?"

"Yes."

"And tell her she can have regular Brussel carpet stuffed chairs and hired gal!"

"Certainly."

"You wait a minit!" "He got up and left the car. Just then the whistle blew for a station and the train soon stopped. The traveler looked out of the window and saw the young man and his girl getting off with as much alacrity as if there had been a collision expected. He put out his head and called:

"This isn't Coldwater, what are you getting off here for?"

"I know it isn't Coldwater," replied the young man as he came forward a few steps, "but we will stop off here and take the next train."

"But I thought you wanted me to do you a favor."

"I do, you jest keep right on that train, and git out of the State of Michigan as soon as ever you can, and if I ever ketch you within fifty miles of my home after I'm married, I'll thump you all over the county."

Something For Boys to Do.

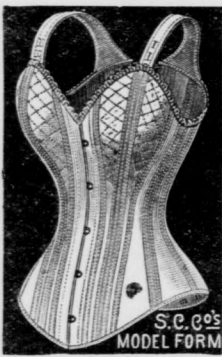
A prominent wood engraver said the other day:

"It is a popular notion that photo-engraving, zinc processes, and such methods, are making the old trade of wood engraving an undesirable one. On the contrary, there is to-day an increasing demand for good wood engravers. A good wood engraver, for instance, gets from \$20 to \$25 per week, while a skilled one gets from \$40 to \$60. A real artist can command any salary he pleases."

"If I had a son I know of no trade I would sooner have him learn. This is an age of pictures, and wood engraving will always be an art affording a good living, and even fortune, to its skilled exponents. You will notice that you do not see in the papers advertisements from engravers wanting employment."

Jackson—Anson Wilcox, of the firm of A. & H. Wilcox, millers and dealers in coal and lime, is dead.

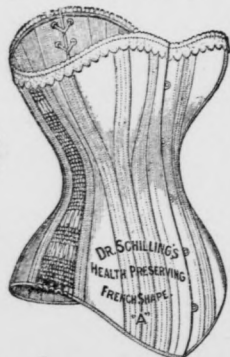
Schilling Corset Co.'s CORSETS



CORSETS

The Model Form.

Greatest Seller on Earth!



Dr. Schilling's FRENCH SHAPE "A"

SCHILLING CORSET CO., Detroit, Mich. and Chicago, Ill.

Dry Goods Price Current.

Table with columns for 'UNBLEACHED COTTONS' and 'BLEACHED COTTONS' listing various brands and prices.

Table with columns for 'UNBLEACHED CANTON FLANNEL' and 'BLEACHED CANTON FLANNEL' listing various brands and prices.

Table with columns for 'CARPET WARP', 'DRESS GOODS', and 'CORSETS' listing various items and prices.

Table with columns for 'UNBLEACHED CANTON FLANNEL' and 'BLEACHED CANTON FLANNEL' listing various brands and prices.

Table with columns for 'CORSETS' listing various items and prices.

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Table with columns for 'DEMINS.' listing various items and prices.

Table with columns for 'GINGHAMS.' listing various items and prices.

Table with columns for 'GRAIN BAGS.' listing various items and prices.

Table with columns for 'THREADS.' listing various items and prices.

Table with columns for 'KNITTING COTTON.' listing various items and prices.

Table with columns for 'CAMBRICS.' listing various items and prices.

Table with columns for 'RED FLANNEL.' listing various items and prices.

Table with columns for 'MIXED FLANNEL.' listing various items and prices.

Table with columns for 'CANVASS AND PADDING.' listing various items and prices.

Table with columns for 'DUCKS.' listing various items and prices.

Table with columns for 'WADDINGS.' listing various items and prices.

Table with columns for 'SILASIAS.' listing various items and prices.

Table with columns for 'SEWING SILK.' listing various items and prices.

Table with columns for 'HOOKS AND EYES—PER GROSS.' listing various items and prices.

Table with columns for 'COTTON TAPE.' listing various items and prices.

Table with columns for 'SAFETY PINS.' listing various items and prices.

Table with columns for 'NEEDLES—PER M.' listing various items and prices.

Table with columns for 'TABLE OIL CLOTH.' listing various items and prices.

Choosing a Business.

The all-important question to every young man when he arrives at that age where he begins to look about him for the purpose of settling upon something as his life's work, is one that is not always easily determined or judiciously considered.

Advice upon this subject is frequently but slightly appreciated, as most young men consider themselves capable of choosing for themselves. However, it is fair to suppose that the experiences of others are worth something, and when these experiences have proven successful they are all the more worthy of consideration.

We judge of a man's success by the fortune he has accumulated in the business he has chosen to follow, and upon this theory the following advice, from one of the most successful men of the present time, Mr. Russell Sage, is worth a careful study. He says: "The question of choosing a business is a serious one. As a rule, a young man should adopt the calling for which he has a preference. If he has no particular choice, it would be well for him to try different occupations, until he finds one that suits him. I do not counsel changing about to gratify a spirit of uneasiness, for once a young man is installed in the business that he is suited to, he ought to stick to it. I have known young men who entered employments reluctantly, and after a trial became fond of them. A young man must be determined to succeed. After all, there is one great lever, and that is will power. Without it very few men succeed.

It depends on the circumstances whether failures betray incapacity in a man. If a failure is due to a cause not general, then it may be attributed to a lack of foresight and understanding. A shrewd merchant will not stock up with unsalable things; a shrewd farmer will not plant his ground to raise unsalable crops. Both the merchant and the farmer must find out what is salable, and act accordingly. There are exigencies, to be sure, like contagions, disasters, combinations, strikes and boycotts, that cannot be foreseen. The prudent man of business has prepared himself to stand losses from such causes, and when the troubles have passed the fact of his having weathered them makes his financial position in the community stronger than ever. The present condition of the coal trade well illustrates the uncertainty of things. The mild, open winter could not be foreseen, and has caused great dullness and loss in the trade. Then there is the march of improvement. This is an age of competition, and it requires energy and perception to meet it. It used to take ninety days to find out the condition of the tea crop in Japan or the coffee crop in Brazil. Now the inquiry can be sent and an answer secured in a single day.

The young man should start out in the world by the time he is 21. If he is qualified to begin life at an earlier age he should do it. I began as a clerk when I was 12. At 18 I was in business for myself, and I have kept my sign up ever since. I should say that the average boy could take a clerkship at the age of 16 or 18. A wrong start may not mean a permanent failure. Many of the most successful men have started wrong and afterward righted themselves. There are many instances where men educated for the pulpit have gone to the bar and been conspicuous successes. Then, again, men educated for the bar have gone to the pulpit and achieved success."

A Cowhide Horseshoe.

In England and in many parts of the Continent they have been for a long time using a horseshoe made by compressing common cowhide. It is composed of three thicknesses of cowskin pressed in a still mold and then subjected to a chemical preparation. It is claimed for it that it is much lighter, that it lasts longer, and that split hoofs are never known in horses using it. It is perfectly smooth at the bottom, no calks being required, the shoe adhering firmly to the most polished surface. Its elasticity prevents many sprains, the horse's steps being lighter and surer.

Hardware Price Current.

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

Table listing hardware prices including AUGURS AND BITS, AXES, BARROWS, BOLTS, BUCKETS, BUTTS, CAST, CARTRIDGES, CHISELS, COMBS, COPPER, DRILLS, DRIPPING PANS, ELBOWS, EXPANSIVE BITS, FILES, GALVANIZED IRON, GAUGES, Hammers, Hinges, Hangers, Hollow Ware, House Furnishing Goods, Wire Goods, Levels, Locks, Mills, Mattocks, Mauls, Nails, Planes, Pans, Rivets, and Patent Planished Iron.

Table listing ropes, squares, sheet iron, sash cord, sash weights, saws, traps, wire, horse nails, wrenches, miscellaneous, metals, pig tin, zinc, solder, tin-melny grade, tin-allaway grade, roofing plates, and boiler size tin plate prices.



The Kelly Perfect Axe - ALSO - The Falls City Axe

Both Manufactured by The Kelly Axe Mfg Co, Louisville, Ky.

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

Kelly Perfect, per doz. \$6 Kelly Falls City, per doz. \$9



Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

Retail Trade of the Wolverine State.

The Tradesman Company, Proprietor.

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E. A. STOWE, Editor.

WEDNESDAY, JANUARY 6, 1892.

Annual Convention of the Michigan Dairymen's Association.

The eighth annual convention of the Michigan Dairymen's Association will be held at the Court House, St. Johns, January 26, 27 and 28, beginning the evening of the day first named. No reduced rates can be secure from the railway lines, but Local Secretary Waldron has arranged for a \$1.50 rate at the Steel House, one of the finest hotels in the State. The programme, so far as arranged, will be as follows:

TUESDAY EVENING.

1. Annual address of President Bates.
2. Report of Secretary and Treasurer.
3. Reports of committees.
4. Paper by Jas. Slocum, Holly.
5. Paper by A. D. Power, Northville.

WEDNESDAY MORNING.

1. Paper on "Silos and Ensilage" by Prof. Burnett, Lansing.
2. Paper on "Roots" by Prof. Mumford, Lansing.
3. Paper on "Michigan's Greatest Need" by Hon. Geo. B. Horton, Fruit Ridge.

WEDNESDAY AFTERNOON.

1. Address on the "Sugar Beet Industry" by Prof. Kedzie, Lansing.
2. Paper by H. F. Loyster, Hudson.
3. Paper on "Stock Feeding" by Prof. Miles, Lansing.

WEDNESDAY EVENING.

1. Paper by Hon. R. B. Caruss, St. Johns.
2. Stereopticon views of pertinent subjects by Prof. Kedzie.
3. Reports of committees.

THURSDAY MORNING.

1. Paper on "Practical Dairying" by Prof. Harwood, Lansing.
2. Paper on "Adulterated Cheese" by Geo. Sinclair, Hudsonville.
3. Paper on "Co-operative Creameries" by L. J. Wilson, Flint.
4. Election of officers.
5. Adjournment.

Bank Notes.

The Montcalm County Savings Bank of Stanton has abandoned its organization under the State law and merged its business into a private bank under the style of "H. R. Wagar, Banker."

The Antrim County Bank, at Mancelona, has merged its business into a State bank under the style of the Antrim County Savings Bank of Mancelona. The capital stock is \$25,000, the directors being W. H. Thompson, W. E. Watson, O. S. Rodenbaugh, L. E. Barnard, H. T. Allerton, H. Knickerbocker, E. L. J. Mills, E. C. Burnett, R. A. Dix, P. Medalie and F. C. Hertzler. The officers are as follows: H. Knickerbocker, President, W. E. Watson, Vice-President, E. L. J. Mills, Cashier.

Use Tradesman Coupon Books.

THE CONGESTION OF CURRENCY.

I cannot express too emphatically my dissent from the opinion, which seems to have considerable vogue, that the present growing accumulation of currency in the banks of New York City is a favorable business symptom. As facilitating speculation, by making it easy to borrow at low rates of interest, and as stimulating it, by creating a willingness on the part of capitalists to purchase doubtful securities for the sake of the larger income which they promise, a plethora of loanable funds has its merits, but it indicates a stagnation, or at least a dullness of general trade, which is not gratifying to those who look beyond the horizon of the Stock Exchange and of Wall street in making their estimate of the business condition of the country.

The last bank statement showed a total of deposits in the New York banks of \$455,306,300, against one of \$282,049,300 the corresponding Saturday a year ago; being an increase of \$73,743,000. The aggregate of legal tenders and specie in the banks also showed an increase in a year from \$103,237,500 to \$130,796,000, or more than \$30,000,000, the other 43,000,000 of increase in deposits being mere book credits, arising from an equal amount of increase in loans. It thus appears that the banks are unable to employ fully all the money at their disposal, and, as a matter of fact, they had on Saturday, above their required 25 per cent. lawful money reserve, a surplus of \$19,161,500; whereas their similar surplus a year ago was \$7,725,175. I was at first inclined to explain this result by reference to the year's issue of \$54,000,000 silver bullion notes under the act of July 14, 1890, but against this element I was obliged to offset the shipments of gold to Europe, the decrease of national bank currency, the growing business of the country, and especially the increase of this year's exportable crop surplus.

My inquiries among my business friends have also brought out the fact that trade throughout the country, notwithstanding the abundance of the crops, has not been so good this year as it was last year. It would seem that the scare of the Baring collapse had partially paralyzed enterprise all over the world, and that our people had suffered from it like the rest. The tendency of the human mind is to go from one extreme to another, and it takes a long time to build up confidence after it has once been destroyed. In 1889 and 1890, people were too eager to embark in new undertakings and to spend both their own money and all the money of other people that they could borrow. This year they have been reversing their policy, and have not only stopped increasing their debts, but have tried to reduce them. This is proper and praiseworthy, but it does not make trade lively.

As might be expected from the bad harvests in Great Britain, the condition of trade there is much worse than it is with us, since it suffers not only from the discouragement produced by the Baring collapse, but also from the actual want of means to purchase on the part of a large number of people. The official returns show that owing to the crop failures the imports of food into Great Britain for the month of November last exceed in value those for November, 1890, by £4,077,858, and for the first eleven months of the year they are £9,464,486 in excess of those of last year during the

same months. At the same time the exports of home-manufactured products for this November is less than those of November, 1890, by £2,234,604, and for the first eleven months of the year £14,725,772 less, showing a decrease either of productive capacity or of foreign demand, due to causes like our new tariff and the domestic troubles of the South American States.

It should never be forgotten that the usual talk about money tends to confuse in the mind the distinction between actual wealth, which is capable of being made to yield pleasure or profit directly, and the machinery of currency, by which only industry and the exchange of the products of industry are facilitated. Adam Smith was the first thinker to expose scientifically the fallacy that the wealth of a nation was to be estimated by the quantity of gold and silver which it possessed, but in spite of his efforts and those of the thousands of eminent financiers and economists who have sought to enforce his conclusions by argument and by illustration, it has proved impossible to establish them completely in the place of the opposite errors. I hear and read every day utterances by men high in business and the political world, based upon the mediaeval assumption that the more coin and paper money a country has the richer it is, and a clamor for more currency is set up regularly at every session of Congress.

Evidently gold and silver, apart from the use they serve when made into articles of luxury and ornament, the total value of which is only a small percentage of the entire product of the mines, are wealth only so far as they will procure by exchange other articles of utility or luxury. Paper money, certainly, is intrinsically valuable only by virtue of its purchasing power, since even to attempt to change its form destroys it. An increase in the volume of currency, therefore, unless it is accompanied by an increase of the supply of the commodities which currency can buy, is no augmentation of real wealth, and, curiously enough, gold and silver producing regions, being usually agriculturally barren and deficient in manufacturing industry, are the poorest in the world.

The most satisfactory source of wealth is labor skillfully directed and industriously applied directly to the creation of those commodities which men regard as desirable because of their ability to satisfy their wants. When such labor is active it produces wealth rapidly; when it slackens its efforts its product is diminished accordingly. Without its co-operation the owners of the precious metals and of the paper money representing them would be paupers. A man with tons of gold and silver could not satisfy his hunger nor clothe his body, unless some of his fellow men labored to create food and clothing and sell it to him any more than if he owned all the railroad cars in the country he could supply his wants unless somebody worked to furnish the articles with which the cars could be laden.

This, by the way, suggests a tolerably good illustration, though not a perfect one, of the function of money and the reason why a congestion of it such as prevails at present at this financial center is a result and an indication of dull trade. When men are busy in producing and exchanging commodities they require more money for the purpose than

when they are idle, just as more cars are wanted when many articles are to be transported than when there are few. Thus, when the crops are harvested, as they are every summer and autumn, a demand springs up for money with which to buy them from the agriculturists and bring them to market. The banks are called upon to furnish it, and their stock of it is depleted accordingly. When manufacturers have plenty of orders, they use money in buying raw materials and in paying their hands, and they, too, absorb it from the banks. Hence, the rate of interest or the price of the rent of money, and of credits which supplement money, goes up when the manufacturing business is lively, and goes down when it is dull. It is just as it is with railroad cars. No one supposes for a moment that a scarcity of such cars indicates anything but an active carrying business, nor that the accumulation of them at railroad centers is due to any cause but a want of freight to carry. Yet for a railroad company to boast of the immense number of cars it has lying idle in its yards is no more irrational than it is for a business community to plume itself upon the quantity of currency it has in the same condition. The defect in the illustration consists in the fact that the lack of actual coin and paper money can be supplied, as it is to an immense extent, by credit, whereas no such substitute exists for the actual railroad cars.

For all that, the present congestion of currency in the New York banks will, as I said at the outset, act as an incentive to speculation, and, to that extent, be a benefit. Its effect is already visible in the higher prices paid for good investment securities, and in the growing inquiry for those of less pronounced value. Owners of money naturally desire to get as large an income from it as they can, and although they aim at doing it with the least possible risk, they will, under the pressure of necessity, take a larger risk rather than get no income at all. Speculators, pure and simple, discerning this tendency on the part of investing capitalists, seek to step in before them and to buy securities now depreciated, but which they either have reason to believe will become more desirable, or which, at least, they hope will do so. Thus the game is set going, and, as it goes on, it becomes more and more exciting and draws in those who at first stood aloof from it. Finally, unless something happens to arrest its career, it pushes prices up so high that the most enthusiastic players are forced to admit that they can go no higher, and then comes the inevitable reaction. Of course, each player means to get out before the crash comes, and I hope that those of my readers who take a hand in the game will see to it that they are successful in this respect if in no other.

MATTHEW MARSHALL.

Mark Twain, American's greatest humorist, has just written a new story entitled: "The American Claimant," which began in the *Detroit Journal* of Saturday, Jan. 2. To the great delight of all lovers of pure wit, that celebrated character, Col. Mulberry Sellers, will reappear as the hero of this story, but with entirely new and dramatic surroundings.

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

"Importance of Little Things."

"Store Crank" in American Grocer.

The wise old statesmen uttered words of wisdom when he gave to the world the adage, "Take care of the pennies and the dollars will take care of themselves." I presume he little thought that so simple a statement would traverse continents and be the standard advice of the parent to the children as soon as they arrived at the age to know something of the value of money. This principle grounded into the child, and so impressed that he carries it into active operation, will certainly insure him a competency of this world's goods. If that is all that he considers life desirable for, viz. the accumulation of wealth, he will doubtless reach it, and while able to possess all that he may desire to have, yet the denials and sacrifices will have so warped his nature and moulded his manner of life, that the true secret of living will be to him a sealed book. Solomon says, "Like a jewel of gold in a swine's snout, so is a fair woman without discretion." So I say that a man with wealth accumulated for itself alone, by the sacrifice and keeping under of all the generous traits and endowments which by nature he possessed, has come far short of the destiny he was designed for by the Creator, and will die unwept, unhonored and unsung. No man must live beyond his income; the result must be financial ruin. I care not how little may be saved from the yearly income, the fact that a surplus remains at the end of the year shows that you have an appreciation of the fact that there are years when the active work of accumulation will be stayed, and that a fund for this emergency is augmenting.

To accumulate wealth, and yet be generous and philanthropic, is an art. Those who have been able to accomplish it, in a marked manner, have been so rare that the fact is given public notice. The Girard, Peabody and Slater trusts; the Crouse, Cooper, Drew, Fayerweather, Pratt and other benefactions for educational purposes are green in the memory of all the people. The great majority of these cases mentioned were men who accumulated wealth by the use of their intellect, ability and drive while in the mercantile profession, and were impelled to these acts of generosity by contact with their fellowmen in early business life. A practical mercantile experience with people, as we find them enkindles in the mind of one who is philanthropically inclined, a desire to benefit his fellowmen. This laudable ambition is the result of earnest and persistent effort for many long and weary years. It is very rare that you find a man with a competency, which has come to him by inheritance, who is fired with the purpose to benefit society, or to be of benefit to his fellow men. What should this suggest to the retail merchant, but the thought that persistent effort and economical (not penurious) expenditures in his business, will achieve success and make for himself a name. It is given to but few to be the world's noted benefactors, but it is in the possibility of every rural dealer to be the representative man in his community, and to achieve a reputation for honor, probity and justice, which secures for him the commendation of the community and their sheekels as well.

But perhaps you will ask how does this apply to the subject at the head of this article? In many ways. The state of things which I have spoken of could not be brought about were it not for the self-denials, hard work and sacrifice of these achieving the distinction. Mr. Crouse, who gave to Syracuse University the magnificent building and equipment amounting to \$500,000, was a grocer in that city, careful and attentive to every detail of his business, educating his employes with the idea that justice was to be done to all customers and to himself as well, exacting from every one what rightly belonged to him, treating all with consideration and respect. His clerks were often called before him and impressed with the importance of saving in minor things. D. B. Fayerweather, who so recently bequeathed \$1,000,000 to educational purposes, was radical on the point of saving in minor matters. Every

tannery connected with their establishment was put in charge of a competent man, and he was rigidly held to an account for the use of every pound of bark and material used in his establishment. If the result of any particular tannage was not what it ought to be, he would soon dive down into the details of the work and satisfy himself why it was so. If he sent a lot of hides to the tannery and told the superintendent to make 60 per cent. gain on them, it had to be done, and generally was. Little things look small because of their littleness, and unless we firmly insist on the correction of little leaks and abuses in our business the clerks will acquire a spirit of indifference, born of our apathy in the matter. To enumerate what are leaks in a retail store, would be entirely superfluous to an intelligent merchant. Scores of little things occur each day which are entering wedges to losses in your business. Never fail to call the attention of your clerks to these things as they occur, and pleasantly but firmly insist on improvement. The result will be well disciplined assistants about you; a remunerative business; habits of thrift and integrity woven into your business and social life; enlarged ideas of the aims of living and a spirit of true philanthropy imbibed which makes itself shown and felt in your community.

Why They Leave the Door Open.

There are two occasions that are usually improved by the leave-the-door-open man. One is when he comes in with the intention of going out again; the other when he goes out intending to come right back again. It isn't because it is any particular trouble to close the door; it is the human instinct of providing the ready means of escape, of safety. The first thing a burglar does when he enters a house or a bank is to see that everything is clear for sudden exit. The wise general always plans the method of retreat and leaves an opening for getting away in case the battle goes against him. The wily savage and even wild animals have the same instinct. When a man enters your office and leaves the door ajar he is doing just what any other animal would do—providing for the possible contingency of being kicked out. This contingency is a little more remote than the comfort of society would seem to warrant.

The Drug Market.

Quinine is firm and advanced in large packages. Opium is dull. Morphia is unchanged. Serpentaria has advanced. Jalap has declined. Oil anise is advancing. Oil orange has declined. Humphrey's Specifics have been advanced to \$2, \$4 and \$8 per dozen. C. McLane's pills and vermifuge have been advanced to \$1.50 per dozen. The new price on rock candy syrup is as follows:

Barrels and half barrels	55
10 gallon kegs	60
5	65

The Grocery Market.

Sugar is steady, with such elements of strength as to presage a good demand and slightly higher prices. Oatmeal is a little lower. The Diamond Match Co. has reduced the price of No. 9 sulphurs from \$1.65 to \$1.25. Package coffee is down 1/2c.

An annoying error crept into the grocery price current last week—the quotation of granulated sugar at 4 1/4 @ 4.19, when it should have been 4 1/4 @ 4.31.

Farmers Want a Loan.

Dr. H. M. Taylor, a member of the Farmers' Alliance, has drafted a bill calling for a loan of \$150,000,000 by the United States government to the people of Indiana, the same to be secured by mortgages on farms. The money is to be loaned for twenty years and to draw interest at 5 per cent. This is said to be the scheme of the Farmers' Alliance in several states. The bill was forwarded to Senator Peffer to be introduced into the United States Senate.

CHERRYSTONE OYSTERS.

THE trade throughout the various towns adjacent to Grand Rapids are respectfully requested to bear in mind that if they order the "P. & B." brand of Oysters they will get full measure and well filled cans of the FINEST CHERRYSTONE stock. We aim to cater to fine trade and realize that it calls for FINE GOODS to meet the requirements. Goods put up bearing our "P. & B." trade mark are guaranteed A No. 1 and are sold at fair prices. We do not claim to meet scurrilous competition who advertise one thing and sell another, but will say that we will sell "Bay stock" as low as any competitor in the business, but we prefer to sell OYSTERS instead of JUICE. The express charges are as much on one as on the other, so if stock must be watered, we advise you to buy solid meats and dilute at your own place. Buy the P. & B. brand and you will have the best in market. Handled by all the jobbers.

THE PUTNAM CANDY CO.

C. G. A. VOIGT & CO.,

Proprietors of the

STAR ROLLER MILLS.



OUR BRANDS;

- OUR PATENT GILT EDGE STAR.
- CALLA LILY.
- GOLDEN SHEAF, PEARL BOSS.

- BAKERS' CHOICE, PATENT ROLLER FLOUR.

SPECIALTIES:

- GRAHAM, RYE and BUCKWHEAT FLOUR.
- GRANULATED and BOLTED MEAL.

Prompt attention given to mail orders.

Grand Rapids, Mich.

Keep Your Feet Warm!

By Wearing PARKER'S



ARCTIC SOCKS

For Sale By

HIRTH & KRAUSE,

12 & 14 Lyon St., Grand Rapids,

Jobbers of Shoe Store Supplies.

PERKINS & HESS

DEALERS IN

Hides, Furs, Wool & Tallow,

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

Coupon Books

Buy of the Largest Manufacturers in the Country and Save Money.

The Tradesman Company, Grand Rapids

Drugs & Medicines.**State Board of Pharmacy.**

One Year—Stanley E. Parkhill, Owosso.
Two Years—Jacob Jesson, Muskegon.
Three Years—James Vernor, Detroit.
Four Years—Ottmar Eberbach, Ann Arbor.
Five Years—George Gundrum, Ionia.
President—Jacob Jesson, Muskegon.
Secretary—Jas. Vernor, Detroit.
Treasurer—Geo. Gundrum, Ionia.
Next meeting—At Bay City, Jan. 13 and 14, 1892.

Michigan State Pharmaceutical Ass'n.

President—H. G. Coleman, Kalamazoo.
Vice-Presidents—S. E. Parkhill, Owosso; L. Pauley, St. Ignace; A. S. Parker, Detroit.
Secretary—Mr. Parsons, Detroit.
Treasurer—Wm. Dupont, Detroit.
Executive Committee—F. J. Wurzburg, Grand Rapids; Frank Inglis and G. W. Stringer, Detroit; C. E. Webb, Jackson.
Next place of meeting—Grand Rapids, Aug. 2, 3 and 4.
Local Secretary—John D. Muir.

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

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

Detroit Pharmaceutical Society.
President, F. Rohmert; Secretary, J. P. Rheinfrank.

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

Dispensing Charges.

There is a periodical wail from the newspaper press concerning the exorbitant charges for filling prescriptions. The importance therefore of emphasizing the distinction between the services of a pharmacist and the mere sale of merchandise by a tradesman is apparent. It would appear that the subject is now being agitated in England apropos of a complaint by an eminent surgeon at the price he was obliged to pay his chemist for a cocaine prescription.

The prices charged, however, are ably defended by the pharmaceutical press which emphatically condemn the too general desire for low priced dispensing which has come about through the prevailing craze for low-priced medicine.

The *Pharmaceutical Journal and Transactions* points out that in supplying medicine compounded according to a physician's prescription the value of the work done by the pharmacist cannot be estimated on the basis of the market price or even the ordinary retail price of the drugs or preparations ordered. The money value of these articles is, indeed, altogether a matter of subordinate importance. In regard to the charge made for dispensing medicine there are other considerations of a more professional nature to be taken into account. It is but fair to bear in mind the peculiar circumstances of the case which differ from those of an ordinary trade transaction. First of all there is the technical skill and experience of the dispenser, upon which the patient must rely for the proper observance of the physician's directions. This is a matter which the patient is unable to judge of, and the purchaser of medicine must trust to the knowledge, skill and care of the pharmacist who dispenses medicine, solely upon the ground of his being a man recognized as qualified for the work. That is a position that can only be obtained after a course of education and training similar to that required for a medical man, and for this reason alone the services of a pharmacist in dispensing medicine justly demand remuneration more commensurate with that due to the physician than with the payment made for articles purchased at a grocer's or at a general store. In the latter case a trader doing a very extensive business may be able to supply articles for less than his neighbors, and if the quality of the articles can be judged of by the purchaser there may be good reason for giving a preference to the shop where they can be had at the lowest price.

This, however, is not the case with drugs and especially medicine. The public must trust implicitly to the pharmacist, and he, on the other hand, is entitled to be remunerated for conscientious regard for the confidence necessarily placed in him. In having medicine dispensed it is essential that the precise drugs or ingredients ordered by a physician shall be supplied, that they shall be of proper quality and strength, that neither more nor less than the prescribed quantities shall be supplied; also that they shall be properly compounded and that proper directions shall be given for the use of the medicine. All these matters may

involve consequences of life or death, over which the purchaser of the medicine can have no control. To obtain two doses of physic for the price of one might be a commercial gain; but if the double dose were injurious or fatal in its effect, neither that gain nor the liberality of the vendor would benefit a patient. It would be a poor consolation to have obtained medicine at the cost price of its ingredients if, by mistake, one of a poisonous nature were substituted for that ordered. It is to secure immunity from such contingencies and the proper preparation of medicine that the purchaser pays a pharmacist for dispensing. By disregarding this view of the matter and seeking to obtain medicine at mere trade prices, the public not only incurs a very serious risk, but does harm to the advancement of remedial art.

The Bahama Sponge Trade.

The number of persons engaged in the sponge trade of the Bahama Islands is from 5,000 to 6,000, part of whom, except the ship-owners, brokers and skippers, are colored people. The sponges are gathered by means of iron hooks attached to long poles. By using a water-glass, the fishermen can readily discover the sponges at the bottom, and then with his pole and hook he will bring up those he may select as fit for his purpose leaving the smaller ones untouched. Some sponges adhere firmly to the bed of the sea, while others—known as "rollers"—are not attached at all. About ten years ago, an attempt was made to introduce dredges, but it seemed likely that they would ruin the beds, and a law was passed forbidding their use. The vessels are provided and fitted out, as a rule, for a voyage of about six weeks, and generally from six to eight voyages are made in the year. It is difficult to estimate the average catch per trip, as the cargoes vary greatly in size and value. Of the larger sponges, a catch of 5,000, or of the smaller ones 7,500, would be considered a fair lot. Occasionally a cargo of from 12,000 to 15,000 large sponges has been brought in, but this success is exceptional. Contradictory statements are made as to the time taken by sponges to grow to the size at which they are wanted. It seems probable however, that, under ordinary conditions, a healthy sponge will reach a marketable size in from twelve to eighteen months.

Distinguishing Antipyrin and Antifebrin.

The addition of potassium nitrite and sulphuric acid develops a green color with antipyrin in solution, but not with antifebrin solutions. This reaction has been recommended as a ready test for distinguishing between the two substances when in doubt.

Potassium nitrate is rarely to be found in drug stores, and its extemporaneous preparation is attended with some little inconvenience. It will, therefore, be gratifying to employ, as a reagent, solution or tincture of ferric chloride, which quickly distinguishes between the two substances under consideration by forming a deep red color with antipyrin in solution, but not with antifebrin.

Decrease in the Sale of Antipyrin.

From the National Druggist.

The sale of antipyrin, so we are informed by wholesale druggists whom we have recently interviewed, has fallen off in a remarkable manner. The demand for the article to-day is not one-third what it was a year ago, and some jobbers place the ratio even higher than that. While not the cure-all at first represented, however, antipyrin has proven itself a reliable antipyretic, and will always be resorted to for the purpose of lowering the temperature, until something better is found.

Manufacture of the Bromides.

The manufacture of the bromides, and especially of potassium bromide, has progressed in this country in a wonderful manner, and large quantities of the latter are now being shipped abroad. Germany, whence we formerly derived a goodly share of our bromides, is now our best customer.

Petrolatum as an Excipient for Pills.

Petrolatum is frequently recommended as an excipient well adapted for use in making pills of potassium permanganate. An associate recently expressed the belief that was quite unfit for the purpose, and to test the matter fairly a mixture of the two substances was set aside.

After a few weeks the mixture assumed a purple tint, but the permanganate was to all appearances well preserved, very little reduction having taken place. It occurred to me however that, owing to its greasy nature, petrolatum, like wax, is apt to form a pill which would prove insoluble in the digestive juices of the alimentary canal.

A Repair Clerk.

We have heard of a merchant who paid one of his brightest employes a little extra to act as repair clerk. He watched things about the store with that idea in his head, and kept everything mended up as soon as broken. It saved a good many dollars to that long-headed retailer in the course of a year.

Saginaw—Wm. Howes, grocer and meat dealer, is dead.

H. H. H.**Harrison's Hair Hastener**

Makes harsh and coarse hair soft, pliable and glossy. Prevents hair from splitting, eradicates dandruff, arrests falling hair and will thicken with new growth thin heads of hair.

PRICE, \$1 PER BOTTLE.

Sold by all druggists. Manufactured by

C. B. HARRISON & CO.,
SHERWOOD, MICH.

CUTS for BOOM EDITIONS

—OR—

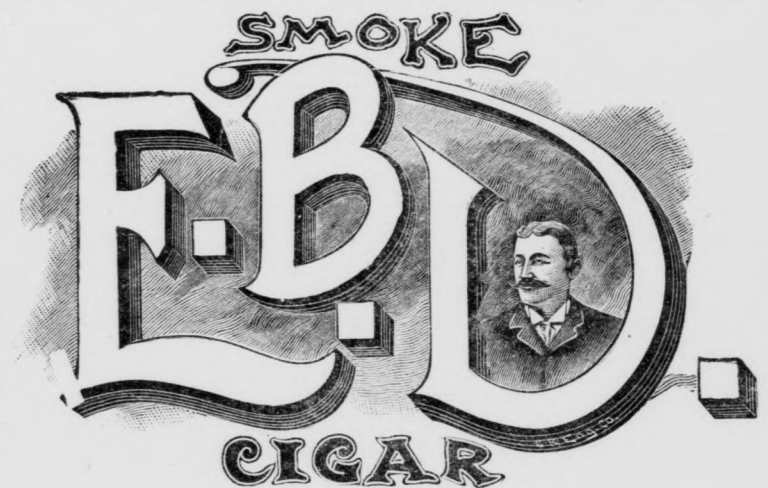
PAMPHLETS

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

CINSENG ROOT.

We pay the highest price for it. Address

PECK BROS., Wholesale Druggists,
GRAND RAPIDS.



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

\$100 GIVEN AWAY

To the Smokers of the
PRINCE RUDOLPH CIGARS.

To the person guessing the nearest to the number of Imps that will appear in a series of cuts in the Evening News, cuts not to exceed 100, 1st Cash Prize, \$50; 2d, \$25; 3d, 15; 4th, \$10. Guess slips to be had with every 25c. worth of PRINCE RUDOLPH CIGARS. Sold Everywhere. Up to date there has been published 22 cuts, with a total of 803 Imps.

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

Get What You Ask For!**--HINKLEY'S BONE LINIMENT--**

FOR THIRTY-FOUR YEARS THE FAVORITE.

Enclosed in White Wrappers and made by D. F. FOSTER, Saginaw, Mich.

Wholesale Price Current.

Table listing various goods and their prices, categorized by type such as ACIDUM, AMMONIA, ANILINE, etc.

Table listing various goods and their prices, including Morphia, S. P. & W., Seidlitz Mixture, and other medicinal products.

HAZELTINE & PERKINS DRUG CO.

DRUGS

CHEMICALS AND PATENT MEDICINES.

Paints, Oils and Varnishes.

SWISS VILLA PREPARED PAINTS.

Full Line of Staple Druggists' Sundries.

We are Sole Proprietors of Weatherly's Michigan Catarrh Remedy.

WHISKIES, BRANDIES, GINS, WINES, RUMS.

We sell Liquors for Medicinal Purposes only. We give our Personal Attention to Mail Orders and Guarantee Satisfaction.

Grocery Price Current.

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

Table listing various grocery items such as Apple Butter, Axle Grease, Baking Powder, and Canned Goods with their respective prices.

Table listing various grocery items such as Damsons, Egg Plums and Green, Peaches, and Raspberries with their respective prices.

Table listing various grocery items such as Santos, Mexican and Guatamala, and Coffee with their respective prices.

Table listing various grocery items such as Oyster, Dried Fruits, and Flour with their respective prices.

Table listing various grocery items such as Whitefish, Pure Ground in Bulk, and Licorice with their respective prices.

Table listing various grocery items such as Pure Ground in Bulk, Licorice, and Tea with their respective prices.

COUPON BOOK.



Table listing coupon values and prices for various items like Peas, Mushrooms, and Pumpkin.



Table listing coupon values and prices for various items like German Sweet, Premium, and Breakfast Cocoa.

COUPON PASS BOOKS.

[Can be made to represent any denomination from \$10 down.]

Table listing coupon pass book values and prices for various items like Seymour XXX, Family XXX, and Salted XXX.



3 or 6 doz. in case per doz. 1.00

Table with columns for product names and prices. Includes sections for BASKET FIRED, GUNPOWDER, IMPERIAL, YOUNG HYSON, ENGLISH BREAKFAST, TOBACCOS, PORK LOINS, FISH AND OYSTERS, GRAINS AND FEEDSTUFFS, PAPER AND WOODENWARE, and FRESH MEATS.

Table with columns for product names and prices. Includes sections for FISH AND OYSTERS, GRAINS AND FEEDSTUFFS, PAPER AND WOODENWARE, and FRESH MEATS.

Table with columns for product names and prices. Includes sections for GRAINS AND FEEDSTUFFS, PAPER AND WOODENWARE, and FRESH MEATS.

Table with columns for product names and prices. Includes sections for PRODUCE MARKET, PROVISIONS, and CROCKERY & GLASSWARE.

Table with columns for product names and prices. Includes sections for PRODUCE MARKET, PROVISIONS, and CROCKERY & GLASSWARE.

Table with columns for product names and prices. Includes sections for CANDIES, FRUITS and NUTS, and SEEDS.

PURE BUCKWHEAT FLOUR. And would be pleased to send you sample and prices. PRESENT PRICE, \$4 IN SACKS. A. SCHENCK & SON, ELSIE, MICH. SEEDS AND GRAIN. W. H. MOREHOUSE & CO. Wholesale Dealers in Grain, Clover and Timothy, Hungarian, White Clover, Red Top, Millet, Alfalfa or Lucerne, Blue Grass, Orchard Grass, Lawn Grass, Popcorn, Etc. Choice Clover & Timothy Seeds a Specialty. Orders for purchase or sale of seeds for future delivery promptly attended to. Correspondence solicited. Warehouse—325-327 Erie St. Toledo, O.

CROCKERY & GLASSWARE. LAMP BURNERS, LAMP CHIMNEYS—Per box, LAMP WICKS, STONEWARE—AKRON. Butter Crocks, 1 and 2 gal, 3 to 6 gal, Jugs, 1/2 gal., per doz., Milk Pans, 1/2 gal., per doz., (glazed 75c), (90c).

SEEDS. We carry the largest line in field and garden seeds of any house in the State west of Detroit, such as Clover, Timothy, Hungarian, Millet, Red Top; all kinds of Seed Corn, Barley, Peas, in fact anything you need in seeds. We pay the highest price for Eggs, at all times. We sell Egg Cases No. 1 at \$1.25 a case. W. T. LAMOREAUX & CO., 128, 130, 132 W. Bridge St., GRAND RAPIDS, MICH.

How to Make a Will. □ □

It is a common expression that a man is a fool who makes his own will. According to the laws of nature, a man cannot control his property after death. He cannot take any of his wealth with him. He simply leaves it; that is all. The legislatures of every state have changed this natural law by allowing persons more or less freely to make some disposition of their property to take effect after death. The law permitting this must be exactly followed or the will will be worthless. For example, if the law says a will must have three witnesses, and only two have signed, the document is worth the paper it is written on and no more. All wills should, therefore, be written and executed under the direction of persons who know what the law is. The laws of the different states vary somewhat in their requirements, but I will give the main points common to all, or nearly all, for the benefit of those who cannot get a skilled lawyer to draw their wills for them. It is not necessary to have a lawyer or a magistrate to draw a will. Anyone can do it if he knows how.

The will should have at least three witnesses. In some states only two are required, but if you are not sure about it, have three. It is better to have the testator sign in the presence of all three witnesses, but in some states it is only necessary for the testator, if he has previously signed, to tell the witnesses that the signature is his. The witnesses must all sign in the presence of the testator. Be sure about this. They cannot, after seeing the testator sign, go into another room and affix their names. The testator should ask the witnesses to sign. Their signing against his wish or without his knowledge is not sufficient. He should tell the witnesses that it is his will they are witnessing, but this is not necessary in many states. The witnesses must be disinterested; that is, neither they, nor their wives or husbands can receive anything by the will. A witness, if given a legacy by the will, will lose it, unless there are a legal number of witnesses without him. In some states a will would be void if one of the witnesses was a legatee. If the testator cannot write his name, either through feebleness or otherwise, he can make his mark, the name being written by another, and generally he can direct another person to sign his name for him. This must be done in his presence. The testator has the privilege of naming an executor, or a person to carry the will into effect and dispose of the property as is directed.

In most of the states a wife or husband has certain rights in the property of the deceased husband or wife, which cannot be taken away by will. In such a case, the survivor, if not satisfied with the provisions of the will, can waive them and take what the law would give if the deceased had died intestate (that is, without having made a will). The waiver must ordinarily be filed in court within a certain length of time after the will is proved. In most, if not all the states a parent can disinherit his own children if he wants to do so; but if it does not appear by the will, or otherwise, that the omission to provide for a child, or the issue of a deceased child, was intentional, the law presumes that the child was forgotten, and he will inherit the same as if there had been no will. To prevent this, a small sum is sometimes given the child. It is sufficient to have

the will say that nothing is given to the child or that the omission to give him anything is intentional.

Don't try to tie up your property too long. Most states have what is called a law against perpetuities. This generally provides that a person cannot by his will restrict the selling of his property after his death longer than during the lives of persons living when he dies and 21 years afterward. An attempt to control the disposition of property longer than that time will fail. This law does not apply to gifts to charitable or religious institutions. A will takes effect from the death of the testator, but in order to be valid must be proven before the proper court in the manner prescribed by law and allowed by the court.

No especial form is necessary for a will. I give below a usual form, which would be good in most states:

I, John Smith, of Owosso, Mich., make this my last will. After paying my just debts and funeral expenses, I bequeath and devise as follows: (Here state how you want your property to go after your death, and whom you desire to have for executor.) In testimony whereof I hereunto set my hand this 2nd day of January, 1892, and in the presence of three witnesses declare this to be my last will.

(Sign here.)

On this 2nd day of January, 1892, John Smith, of Owosso, Mich., signed the foregoing instrument in our presence, declaring it to be his last will, and as witness thereof we three do now at his request, in his presence and in the presence of each other, hereto subscribe our names.

(Three witnesses sign here.)

Understood Woman Nature.

From the New York World.

I was investigating a lot of old relics in a second-hand store on lower Sixth avenue when a colored woman came in and enquired for a second-hand coal stove.

"Certainly, ma'am—hundreds to select from," replied the dealer. "I'll have my man wait on you at once. How high did you want to go, ma'am?"

"Not very high."

"Then show her those three stoves which that millionaire on Fifty-ninth street burned one winter and then sold because he was going to Italy on a three years' trip."

"Yes, sir," replied Henry.

"And if none of them suit her show her the \$4 stoves I got of that heiress on Fifth avenue last week because her trimmings didn't match her carpets."

The woman took a "Fifth avenue stove," and she was only seven minutes looking it over, paying cash down and getting out of the store.

How to Keep a Pen.

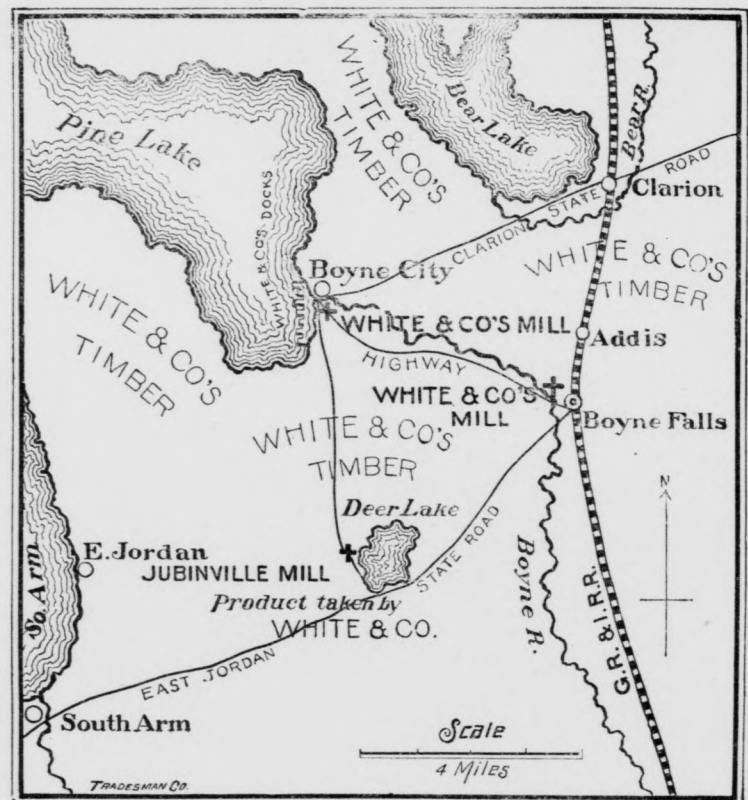
One of the chief woes of a writer, says the *Book-keeper*, consists in the fact that he no sooner gets a pen in good working order than it, like the "dear gazelle," comes to an untimely end from the corrosion caused by the ink. Life is not long enough to use and mend pens, nor to apply with delicate firmness the pen-wiper to a steel one. But some genius has now hit upon a solution of the difficulty, which has the merit of extreme simplicity. In many offices, we are informed, a potato is used as a pen-wiper; the juicy fiber holds the pen steady, removes at once all ink from the nib, and prevents, or at least very greatly delays, the process of corrosion, and spares many a well-loved pen to a ripe old age.

Pleased with the Cash Plan.

SOUTH ARM, Dec. 29—We have been doing a strictly cash business since last September, and are much pleased with the result. We only issue coupon books when parties have labor, logs, wood, bark, etc., to their credit. We shall continue to sell for cash only, as we have abandoned the credit business forever. We have compared our cash sales for the last three months with our cash and credit sales of the three months one year ago, and find we have made a net increase in our sales of over 10 per cent. We are correspondingly happy.

PARKES LUMBER CO.

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



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

STANDARD OIL CO.,

GRAND RAPIDS, MICHIGAN.

DEALERS IN

Illuminating and Lubricating

-OILS-

NAPHTHA AND GASOLINES.

Office, Hawkins Block.

Works, Butterworth Ave.

BULK WORKS AT

GRAND RAPIDS,
BIG RAPIDS,
ALLEGAN,

MUSKEGON,
GRAND HAVEN,
HOWARD CITY,

MANISTEE,
IONIA,
PETOSKEY,

CADILLAC,
LUDINGTON.

HIGHEST PRICE PAID FOR

EMPTY CARBON & GASOLINE BARRELS.

A TYPICAL CUSTOMER.

Written for THE TRADESMAN.

"Whaddy yez taihk me fer?" screamed Mrs. O'Finnegan, as she banged the door after her wet the other day, and whacked her umbrella twice, with unbecoming violence, across the display of winter underwear. "Whaddy yez think O'i'm after lookin' loike, annyhow? Is it the fore quarter of a Egyptian moomy or the left hoind fut av the dhivil's donkey yez think Oi am?"

"Why, Mrs. O'Finnegan," chimed in the dude clerk, as he dodged behind the cheese safe to escape a threatened assault from the umbrella, "I'm sure none of us thought anything of the kind. We consider you a very lovely creature, I declaw."

But during this episode Mrs. O'Finnegan had not been silent. She had showered the head of the establishment with wild Irish anathemas, and had called upon all the saints in the calendar to witness that she was a poor, abused "craither, wid niver a frind in the wide, wide worlrd to take pity on her."

Of course, all this was very entertaining to outsiders, and very likely was quite agreeable to Mrs. O'Finnegan, but to the proprietor of the store, the affair wore an entirely different aspect.

"Pray, Mrs. O'Finnegan," he ventured, as he cautiously advanced toward the scene of the recent hostilities, "what is the trouble?"

"O'i'm Bridget O'Finnegan," announced that person, with a wild gesticulation of her right hand, and a flourish of the umbrella with the left. "O'i'm Biddy O'Finnegan, Oi sayh, an' I allow no counther joomper to insoolt me name. If yez have the dacency av a spavined woodchuck, come affen the perch there, an' take a look at me shoes. Yis, me shoes. The same blissed wans yez wuz afther sellin' me sivin wakes ago come a Chuse-day, an' me goin' barefut half the toime in the bargain. If yez'll have the politeness to taihk a shquint at thim shoes, Misther McMicheal, yez'll obloige me to a great extint."

"I'm truly sorry that the shoes did not give you satisfaction," began the merchant, but he was quickly interrupted.

"Sorry is it," said the lady, as she braced herself for an afternoon's seige. "Sure an' sorry won't make the shoes well. O'i'e'u'd take a noos papier an' the full av a thimble av paste, an' make a bether pair wid me two oyes shut, an' me roight hand toid behoid me in a harrud knot, jist."

The shoes were indeed an appalling sight. They had been made from a very fair piece of Dongola kid, in fact, good for the price, which had been low, but their erstwhile beauty and symmetry of form had forever vanished. And they showed unmistakable signs of abuse in many ways.

They had tramped through the woods in nightly search for "the cows," and their uppers had been torn on sticks and briars. They had waded the barnyard and promened the hog pen. Had as-

sisted in the fall plowing and weaned the sucking calf. They had kicked the dog, and perchance the "childer," had chased the neighbors' cattle from the clearing, and hustled the chickens out of the garden patch. They had walked to town a score of fimes, and attended half a dozen country hops. Yet they hung together on this day, in the year of our Lord, 1891, while Mrs. O'Finnegan tramped to the village store through the worst rain storm of the season, and they still retained the semblance of a pair of shoes!

"O, it's the dhivil av a foine toime yez have here all be yerselves a sellin' snoide thruck to the loikes av me," continued the lady, "but O'i'll tell yez wan thing, an' O'i tells it widout fear av favor, that if yez don't maikh it roight wid me about thim shoes, O'i'll see yez all enj'yin' the pleasures av Purgathory befoor iver O'i'll thrade another cint in yer undacent shore."

"Well, Mrs. O'Finnegan," said the proprietor, when Bridget finally stopped talking for want of breath, "you are probably right in thinking that we should do something toward making this deal satisfactory. If, however, I should tell you just what I think about the matter, I should say that those shoes had worn uncommonly well—"

"Whist, now Misther McMicheal, yez knows better than—"

"I should say, I repeat, that they had worn uncommonly well, considering the usuage you have given them, but as you seem to feel differently about it, and we make it a point to satisfy customers in all reasonable matters, I will allow you an even dollar on those shoes, which is more by considerable, than our profit amounted to."

"Ah, now, Mr. McMicheal, yez begin to talk loike a Christian. Yez are a gentleman an' a scholar, an' yez knows how to use people roight, if O'i do sayh it to the face av yez. An' what O'i say to yer face, Misther McMicheal, O'i niver deny behoid yer back. O'i've towdl Mistriss McGinnis an' Mistriss O'Lolly more toimes than O'i'm days ould, that Mr. McMicheal was the dacentest shore kaper this soide av the town av Inniskillen in ould Oireland, where me bruder Mike has an illegant foine shop av his own, an' sells all koinds av nate shtuff be the dhrink or bottle, jist, an' a foine thrade he dhroives."

"I was sure that you could find no fault with my proposition, Mrs. O'Finnegan, but I would not have made the offer, even to you, had I not been sure that under similar circumstances, you would have been equally liberal with me."

"To be sure, Mr. McMicheal. What an illigant judge av character! Yez can resht aisly that Bridget O'Finnegan is a leddy, an' knows her place, an' if yez should come to me wid a pair av shoes an' say to me, 'here Mistriss O'Finnegan, is thim shoes yez ould me, an' they is bushted all to blazes,' O'i'd sayh, 'here, Misther McMicheal, t'row thim ould t'ings away,' sez O'i, 'take these two pairs, an' say no more.'"

"Thanks, Mrs. O'Finnegan. I was sure that I had not misjudged you. And now there is a matter to which I desire to call your attention. It is something which I dislike very much to mention, but as you are so good natured and have urged the matter upon me, I presume that you will be thankful for the information."

Mrs. O'Finnegan began to look uneasy toward the door.

"We have done considerable business together, Mrs. O'Finnegan," continued the proprietor, "and it has ever been the intention of the house to make things pleasant for you in all matters. We have bought your produce, and have always paid you the highest prices that we could afford. We have on occasions made you allowances for goods which you considered not worth the prices paid. But what I wished to speak about to-day, is a matter relating to some butter and eggs which you sold us a short time ago."

Mrs. O'Finnegan here moved away and said that she was in something of a hurry, and that if Mr. McMicheal would give her the dollar which he had so kindly promised, she would have to be going.

"Certainly. I am coming to that in a moment. Of the three dozen eggs which we bought from you last Saturday, fifteen turned out to be very, very bad, and the but—don't be in a hurry, wait for your dollar, I am sorry if—"

"Well, the old lady's gone," mused McMicheal, after a time. "I'm sorry, though, that she didn't wait a little longer. I was laying for her with a big lad. I have a crock of her butter in the cellar from which have been extracted at different times, a raw potato, a lock from her auburn tresses, a child's rattle, a small carriage bolt, four brass pants buttons and a loud smell. I also bought some maple sugar of her last spring, which turned out to be a mixture of black strap molasses and Northern Michigan sand. We took a few fresh spring chickens from her about the same time, which were old both in flavor and texture. The only good point about them was their lasting quality. They were the most durable chickens I ever saw. But now she's gone and (with a glance at the broken glassware) to adapt from Byron.

"Where Bridget's umberrell hath went The candy jars got badly bent,"

Grand Rapids & Indiana Schedule in effect December 13, 1891. TRAINS GOING NORTH, TRAINS GOING SOUTH, Muskegon, Grand Rapids & Indiana, SLEEPING & PARLOR CAR SERVICE, NORTH, SOUTH, Chicago via G. R. & I. R. R.

MICHIGAN CENTRAL "The Niagara Falls Route." DEPART. ARRIVE Detroit Express, Sleeping cars run on Atlantic and Pacific Express trains to and from Detroit.

DETROIT GRAND HAVEN AND MILWAUKEE RAILWAY TIME TABLE NOW IN EFFECT. EASTWARD, WESTWARD, Trains arrive from the east, 6:40 a. m., 12:50 a. m., 5:00 p. m. and 10:00 p. m.

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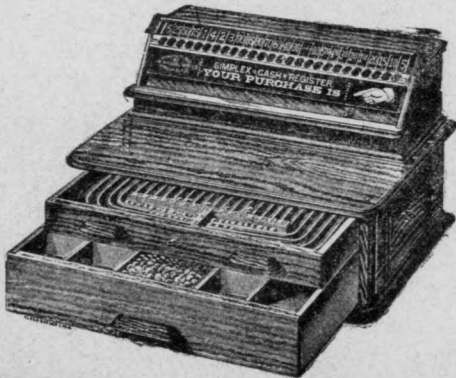
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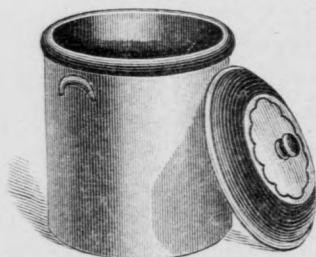
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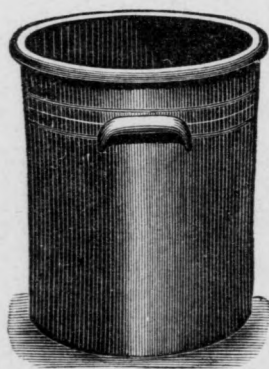


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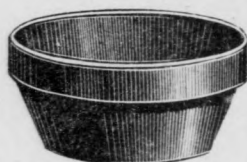
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