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POULTRY & GAME

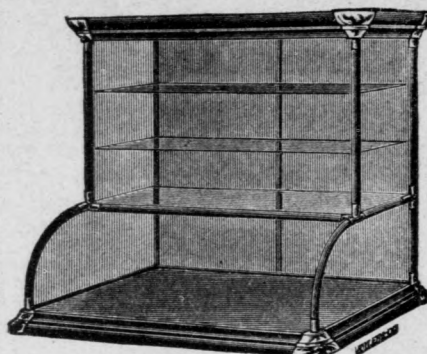
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CONSIGNMENTS OF ALL KINDS OF POULTRY AND GAME SOLICITED.

Heyman & Company,

Manufacturers of



Show Cases

Of Every Description.

WRITE FOR PRICES.

First-Class Work Only.

63 and 63 Canal St.,

GRAND RAPIDS.

P AND B  
OYSTERS  
P AND B

If you desire to serve your trade with the best Oysters the market affords specify the **P. & B. Brand** when ordering. For general excellence and uniform good quality they have no equal.

Place your orders with any of the Grand Rapids jobbers or send direct to the packers.

THE PUTNAM CANDY CO.

LEMON & WHEELER COMPANY,

IMPORTERS AND

Wholesale Grocers

GRAND RAPIDS.

BALL

BARNHART

Wholesale  
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PUTMAN CO.



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

# MICHIGAN TRADESMAN.

VOL. 9.

GRAND RAPIDS, WEDNESDAY, FEBRUARY 17, 1892.

NO. 439

## RETAIL DEALERS' Commercial Agency

Furnishes semi-monthly lists and special reports which enable subscribers to save both time and money. Especially adapted to merchants, physicians, real estate dealers and all others dealing with the public.

Reports made with the greatest possible dispatch. Collections carefully attended to and promptly reported.

We respectfully solicit an investigation of our system, as it will insure your giving us your membership.

### STEVENSON & CUMINGS

PROPRIETORS OF

### Cooper's Commercial Agency,

65 Monroe St., Grand Rapids.  
Telephone 166.

## J. L. Strelitsky,

Jobber of

## Cigars

Including the following celebrated brands manufactured by the well-known house of Glaser, Frame & Co.:

Vindex, long Havana filler.....	\$35
Three Medals, long Havana filler.....	35
Elk's Choice, Havana filler and binder...	55
La Flor de Alfonso.....	55
La Doncella de Morera.....	65
La Ideal, 25 in a box.....	55
W. J. Florence.....	65

Also fine line Key West goods at rock bottom prices. All favorite brands of Cheroots kept in stock.

10 So. Ionia St., Grand Rapids.

ESTABLISHED 1841.

### THE MERCANTILE AGENCY

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Reference Books issued quarterly. Collections attended to throughout United States and Canada.

## H. M. REYNOLDS & SON,

Wholesale and Retail Jobbers of

Building Papers

Carpet Linings,

And All Kinds of

Roofing Materials,

Coal Tar and

Asphalt Products.

We make a specialty of the seamless asphalt ready roofing and two-ply coal tar ready roofing which is far superior to shingles and much cheaper.

We are practical roofers of twenty-five years' experience which enables us to know the wants of the people in our line.

Cor. LOUIS & CAMPAU STS.,

Grand Rapids, Mich

**IT WILL PAY YOU  
To Buy ALLEN B. WRISLEY'S  
GOOD CHEER SOAP.**  
Leading Wholesale Grocers keep it.

### Wayne County Savings Bank, Detroit, Mich.

### \$500,000 TO INVEST IN BONDS

Issued by cities, counties, towns and school districts of Michigan. Officers of these municipalities about to issue bonds will find it to their advantage to apply to this bank. Blank bonds and blanks for proceedings supplied without charge. All communications and enquiries will have prompt attention. This bank pays 4 per cent. on deposits, compounded semi-annually.  
S. D. ELWOOD, Treasurer.

## OYSTERS!

We quote:	Bulk.	
Standards, per gal		\$1 65
<b>Solid Brand in Cans.</b>		
Selects.....	25 E. F.....	2)
Standards.....	18	
<b>Daisy Brand in Cans.</b>		
Selects.....	2' Standards.....	16
Favorites.....	14	
<b>Mrs. Withey's Home-made Mince-Meat.</b>		
Large bbls.....	6 Half bbls.....	6 1/2
40 lb. pails.....	6 1/2 20 lb. pails.....	6 1/2
10 lb. pails.....	7	
2 lb. cans, (usual weight).....		\$1.50 per doz.
5 lb. ".....		\$3.50 per doz.
<b>Choice Dairy Butter.....</b>		
Eggs.....		22
Pure Sweet Cider, in bbls., ..	15 1/2 bbl.....	16
Pure Cider Vinegar.....		10
Sweet Florida Oranges.....		\$2 50 @ 3 10
Lemons.....		3 75 @ 4 25

Will pay 40 cents each for Molasses half bbls.  
Above prices are made low to bid for trade.  
Let your orders come.

### EDWIN FALLAS & SON, Valley City Cold Storage.

**THE FIRE INS. CO.**  
**Grand Rapids**  
PROMPT, CONSERVATIVE, SAFE.  
S. F. ASPINWALL, Pres't  
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### THOS. E. WYKES, WHOLESALE

Lime, Cement, Stucco, Hair, Fire Brick,  
Fire Clay, Lath, Wood, Hay, Grain,  
Oil Meal, Clover and Timothy Seed.  
Corner Wealthy Ave. and Ionia St.  
on M. C. R. R. Office, 45 S. Division.

## SCHLOSS, ADLER & CO.,

MANUFACTURERS AND JOBBERS OF

## Pants, Shirts, Overalls

—AND—

## Gents' Furnishing Goods.

184, 186 & 188 JEFFERSON AVE.,

DETROIT, MICH.

## The Bradstreet Mercantile Agency.

The Bradstreet Company, Props.

Executive Offices, 279, 281, 283 Broadway, N.Y.

CHARLES F. CLARK, Pres.

Offices in the principal cities of the United States, Canada, the European continent, Australia, and in London, England.

Grand Rapids Office, Room 4, Widdicomb Bldg.

HENRY IDEMA, Supt.

### WHO ROBBED THE BANK?

Baxterville was a town of about 1,500 inhabitants—a staid, quiet place which never boomed or hustled. "The Bank of Baxterville," as the sign read, was a two-story brick building, plain and substantial, and George Carter, sole owner of the bank, was personally known to almost everybody in the county. He was a man of 45, unmarried, and an old maid sister kept house for him. The banker was known as a methodical man, careful in his investments, and no one had any fear of disaster overtaking him. Now and then he had been warned that safe blowers might pay him a visit, but he had not taken any extra precautions. He had a large fire and burglar-proof safe, and a man slept in the room at night.

On a certain April morning soon after the close of the war Mr. Carter arrived at the bank at exactly 8:30. That was his usual time to a second. The curtains were always up and the watchman was always at the door. On this morning, however, something was wrong. The curtains were down and the door was locked, and it was only after a panel had been sawed out of it that entrance was gained. There sat Davis, the watchman, bound fast to his chair and a gag in his mouth, and the safe door stood wide open. A hole had been drilled and the bolts thrown back, and the \$21,000 safely locked up the evening before was gone.

Davis had all the particulars at his tongue's end. He had been aroused at midnight by someone knocking on the door, and asking him for a light by which to mend a broken harness. He denied that he had been asleep, but claimed to be "thinking." Suspecting no evil, he opened the door, and three men at once rushed in and overpowered him. After making him secure, they got their tools out of a bag and began operations, and in an hour or so had the safe open. His statement thus far was all right and reasonable. From there on it was a puzzler. I was sent down from the city in answer to the telegram for a detective, and Davis was, of course, the first man to be examined. He had not been blindfolded, and he saw all that took place, though the burglars wore masks and he did not get sight of their faces. He declared that they did not get a dollar in money, and that they cursed and raved and threatened to burn the building in consequence. They pulled everything out of the safe and opened all the large envelopes, but the sack they had brought along was lying on the floor as proof of Davis's story.

At 5 o'clock of the previous evening, Mr. Carter had placed in that safe \$21,000 in greenbacks, most of it in small bills. The packages would have filled a lawyer's waste basket. Had the burglars got them the sack would have been used, as that sort of men do not sit down and count up and divide their plunder on the spot. Davis was not only believed to be honest, but Mr. Carter believed his story. It is needless to observe that I did not. I judged from his physiognomy that he

was chicken-hearted. He had no marks to prove that he had resisted the burglars. I believed he lied when he said he was not asleep. As a matter of fact, I made up my mind that he had "stood in" with the burglars and either been "left" on his share, or had secreted it around the building and then let them bind and gag him. I think the theory was not only reasonable, but just the one which any other detective would have adopted.

Fortunately for the bank and its depositors, the proprietor had plenty of reserve, and business went on as usual. I was told to go ahead on the case and work out anything I could, and my first move was to search for Davis's share of the money. No sign of it could be found about the building. In spite of all my efforts, he stuck to his story just as he first told it, and I had to admit to myself that he appeared perfectly honest and sincere. In describing the burglars as well as he was able, he mentioned that one of them was a very tall man with a hacking cough. That exactly fitted Steve Pratt, a burglar who had been out of Joliet only two months after serving a ten years' sentence. Steve had his throat injured by swallowing a fish bone and kept up a constant hacking even in his sleep. He described another as very short and very stout, with a falsetto voice, and I suspected he was Alf Taylor, who was then supposed to be in Canada. The third man I could not place.

While still suspecting Davis of having a hand in the job, and securing the services of a local officer to watch him, I began a hunt for the others. I got track of Steve Pratt after a few days and located him in Cincinnati. He was too quick for me, and I followed him to Chicago. He got the start of me again and led the way to Buffalo, and there seemed to sink into the earth. For two long weeks I was engaged with the local officers searching for him, but our efforts met with no success. One day I took a run down to the Falls with a friend, and we went to the International Hotel, on the Canada side, for dinner. We were seated in the office when there was a sudden outcry from the clerk behind the railing. A man had coolly walked in behind him and taken all the money from the till and was walking out with it. We had a pretty hot time to secure him, as he was in a desperate mood, but when we had him fast I recognized the chap I had been hunting for. He was Steve Pratt, and no mistake. He denied it, of course, but inside of three days I produced such proofs that he finally knocked under. I was never more astounded in my life than when I came to interview him about the Baxterville Bank affair. He verified the story of the janitor in every particular.

"I shall get 'soaked' for this hotel job, anyhow," he said, "and so I might as well tell you about the other. There were three of us. We threatened to kill Davis, and overawed him. We got the safe door open to find we had been fooled. I'm a convict and all that, but I'm talk-

ing straight when I say that we did not find a dollar. Here is what we did find and all we brought away. I took it for luck—a Spanish piece with a hole in it.”

“But Carter put \$21,000 into that safe at 4:30 o’clock.”

“Then he or some one else took it out before we got there. Bankers sometimes rob themselves.”

I explained to him that it was not so in this case, and he was as much mystified over the case as I had been. On leaving the bank, they had locked the door from without and had carried the key a mile before throwing it away. They had gone empty handed and mad enough to kill Davis. I don’t go much on the declaration of convicts caught again red-handed, but in this case it did seem as if the truth was being spoken. Had Steve got his \$7,000 out of that boodle he would not have been dead broke so quick, for, unlike nearly all others of his ilk, he was a miser and never gambled. I returned to Baxterville with my news and asked Mr. Carter if it was not possible that he had placed the money somewhere else.

“It is not, sir,” he replied, with more acid in his voice than the occasion seemed to demand. “That safe was there to put my money in. I put it there. I stacked up the packages with my own hand. I locked the door myself. I alone knew the combination. My bookkeeper never handles a dollar of the money.”

“But you have searched elsewhere—in these cupboards and drawers?” I asked. “No, sir; but, as you seem to wish it, we will do so now.”

For a long hour we searched desks and drawers and cupboards, but we made no discovery. He was as sure that he put the money in the safe as he was that he was a living man, and the bookkeeper was sure that he saw him carrying some of the packages back there. What had become of that money? If it was there, why didn’t Steve Pratt and his gang get it? That they didn’t I was now pretty well convinced. The only way that I could reason it out was that someone had robbed the safe before the Pratt gang got there. If so, however, it was done by opening the door in the regular way. The banker had said that he alone knew the combination. I led up to the matter again, and he admitted that his sister also had it as a safeguard against accident.

I now began work on an entirely new theory. I felt that the key of the mystery was in the hands of the sister, though I was far from hinting any such thing to a living soul. I took up my quarters in the town and began on the new theory. I soon found that Anna Carter was a spinster of 35, and was generally regarded as a strong-minded woman. She had money of her own, and knew how to invest it to make a profit. She now and then, so it was said, gave her brother hints which he found to be valuable in a business way. Coming down closer to the burglary, I found that she had been under the care of the doctor off and on for a month previous with some nervous trouble.

For some reason which she did not explain, Miss Carter refused even to see me while I was consulting with her brother at the house. There are plenty of people, and good people, too, who dislike detectives, but I take no offence at it. Every man to his notion, say I, provided his notion does not lead to crime. Had

I sat down to interview the lady, however, the case might not have been helped along any. It had occurred to me, as you may have suspected, that the sister had robbed the safe herself while in a state of somnambulism. I had a talk with her doctor, and he agreed that her condition during the first week of April favored such a thing. Indeed, on the morning the robbery was discovered he had been called in, to find her very much exhausted, and she had declared that she was as stiff and lame as if standing at the washtub all day.

I was now satisfied that I was on the right trail. I found that Mr. Carter always carried his key home, and that the watchman never left his in the lock at night. I went for Davis again, and he finally admitted that he was asleep from 10 o’clock until aroused by the burglars. The end of the case was as mysterious as the beginning. One night when I had reasoned it all out and felt satisfied in my own mind, but could see no way to secure proofs, I got so nervous that I arose at midnight and went out on the street for a walk and a smoke. I took no heed of my direction, but at the end of ten minutes found myself in front of the banker’s cosy home. It was in total darkness, as well as others in the village, but I leaned up against a tree box and stood gazing at the windows as if expecting something to happen to pull my case through. Something did happen.

I was within six feet of the gate, and I suddenly saw a figure in a female dress come around from a side door with a large market basket on her arm. She was fully dressed, and from the first instant I believed it was the banker’s sister. I thought she looked full at me as she passed out of the gate, but, nevertheless she walked off up the street with the basket on her arm. I followed a few yards behind her, and she held steadily on and went straight to the bank. I was sure of her then. She paused at the door for a few seconds to unlock it and then disappeared inside. Five seconds later, Davis was shouting and a woman’s voice could be heard uttering shrill screams. I opened the door and entered, and the mystery was solved at last. There stood Miss Anna, just aroused from sleep, and in the basket on her arm was that missing money. Davis was lying down, but not asleep, when she entered, and he had at once seized her.

How did she get the money from the safe? She had been reading about burglars and gone to the bank in her sleep. She had entered and secured the money and left again without arousing Davis. The burglars came later on. She had taken the money home and concealed it, but in what spot she could never determine. She probably did not walk again until the night she returned it. There was a new safe and a new combination, but as she knew the word she might have restored the money and escaped unseen but for the vigilance of the watchman. To this day no one in that village except brother, sister and Davis knows how that money was restored. They even declare that not a dollar was recovered, and that I had to throw up the case for want of brains to strike a clue. C. B. LEWIS.

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.

The New York Commercial News, speaking of Michael Kolb & Son, one of the oldest and most reliable wholesalers

## CLOTHING MANUFACTURERS,

established 1838, Rochester, N. Y., says:

“The clothing industry has been one of the leading features of the city of Rochester for many years. Many of the present firms began business in a very modest way, but have since developed into some of the leading manufacturers in the country. So extensive is the industry carried on here that a very large per cent. of the city’s inhabitants are supported by it. Good hands can get plenty of work and demand a fair compensation for their labor. One of the oldest firms here engaged in the clothing trade is that of Messrs. MICHAEL KOLB & SON. This concern was established thirty-four years ago by the senior member of the firm, and has enjoyed a wonderfully successful career. They have for many years occupied their large building at Nos. 135 and 137 North St. Paul street, but for want of more room and improved facilities with which to better prosecute their extensive business they have resolved to erect a fine, large building in the spring, consisting of six stories above ground, two basements, and with a frontage of seventy-two feet. The structure is to be an imposing one and an ornament to the city, and one of which its owners may justly feel proud. As a further evidence of the prosperity of the clothing manufacturers Mr. Kolb states that quite a number are contemplating building their own houses, which will probably occur during the present year. In this respect, however, he does not propose to be outdone. The business with this house for the past year has been all that could be desired. Sales have been larger, collections easy, and their

books show a decided increase over the year preceding. The outlook for the present is even more flattering than it has been for many years past. Although they manufacture a general line of goods their specialty consists of a fine grade. In these they are not surpassed, the strictest attention being paid to every detail, and none but the most skilled hands are employed in their manufacture. As a guarantee of the most thorough workmanship and finish being given to goods turned out of this house, it may be stated that the senior member of the firm, Mr. Michael Kolb, devotes his whole and undivided attention to the manufacturing department of the establishment, he having been a practical man in the manufacturing of clothing, and is eminently fitted to fill so important and responsible a position. His son, Mr. Jacob M. Kolb, attends to the business on the road. In connection with their manufacturing they also do an extensive jobbing trade, but principally in fine goods. With a long and honorable career this firm has established a demand for their goods in almost every State in the Union, and enjoy the most implicit confidence and esteem of all with whom they have dealings.”

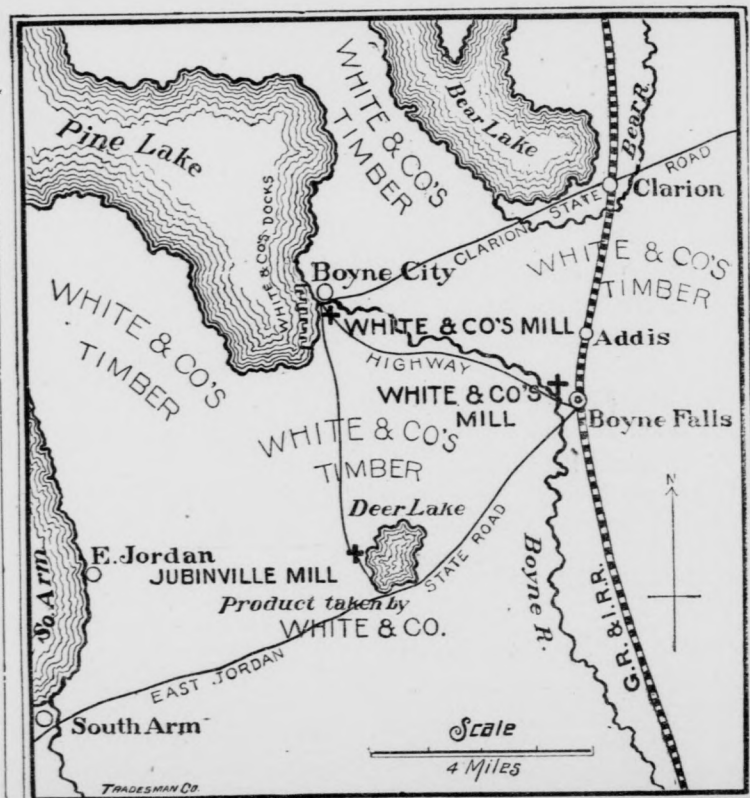
Mr. Tripp, a clothing traveler says:

“Wm. Connor—There can be no difficulty selling Kolb’s goods, for they are as staple as flour, and that is why you sell so many.”

Write our Michigan representative, William Connor, for printed opinions of the leading clothing merchants in Michigan.

William Connor will be at Sweet’s Hotel, Grand Rapids, Thursday, Friday, Saturday, March 3rd, 4th, 5th, with a full line of Men’s, Boys’ and Children’s samples. Customers’ expenses allowed. Mail orders promptly attended to; or write William Connor, Box 346, Marshall, Mich., and he will soon be with you.

## 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.

## All Honor to Owosso--Reads Like Old Times.

Written for THE TRADESMAN.

If there be a reader of THE TRADESMAN who ever considered himself a member of the Michigan B. M. A., and who neglected to read the report of the annual meeting of Owosso's B. M. A. in the issue of Feb. 3, I would mildly suggest that he crawl under the counter and rescue the paper before it goes to the paper mill and carefully read the article in question.

Among the larger number who, no doubt, did read the report, I wonder how many were surprised, like the writer, to learn that there was one B. M. A., at least, that was actually alive, able-bodied and prosperous. Let us hope that there may be others like it in the State. Should there be such, it is their blessed privilege at this time to do a little good missionary work, and revive the drooping energies of their desponding brothers and collaborators by reporting to THE TRADESMAN.

As an ex-retailer of merchandise, and an ex-president of a once-upon-a-time prosperous local association, it reminds me of the time when similar reports were sent in from so many towns and villages scattered all over our beautiful State, descriptive of the good work that was being accomplished in the unification of disturbing elements; the developing of power through concerted action, and the successful application of this power in bringing about wholesome measures and in advancing the business interests of the community, and last, but not least, the collection of old bad debts and the prevention of new ones. The report from Owosso would have been of high grade in the palmiest days of the Association; but, at this time, when the institution has apparently settled into a condition of eternal somnolence, it is certainly a refreshing bit of glorious news. It is refreshing, because it will brighten the memories of thousands of retail merchants, and recall to their minds the many substantial benefits received by them through their B. M. A. before they fell from grace. It is glorious news, because every friend of the Association will hail it with delight, and his faith in the ultimate success of organization among retailers will be strengthened, for, if this report proves anything, it proves that the business men of Owosso are making a grand success of their local organization.

"Oh, but Owosso is a wide-awake, booming young city, with a population of 6,544," I hear some selfish, drowsy old merchant say; "and it enjoys advantages which we do not possess. It would be impossible for us to make so good a showing." Very true, but you do not understand me; I refer to the spirit of unity. This spirit prevails at Owosso, and it is possible in your town, regardless of its size or advantages. Indeed, the greatest advantage of which any town or village can boast is a spirit of unity among its business men. "Union is strength," and "Where there's a will, there's a way." Without this spirit of unity, even Owosso could accomplish but little; with it, Poketown itself might secure a new lease of life. But you must remember, my sleepy friend, that, although the last census gives Owosso a population of 6,544, in 1880 she had only 2,501, and that this enormous percentage of increase was brought about, to a great

extent, through the instrumentality of this same B. M. A.

When this Association was organized five years ago, Owosso was not what it is to-day. It has passed through a period of prosperity equaled by few villages in the Southern Peninsula, and it has preserved its B. M. A. intact; this is the secret of its marvelous growth.

Did you notice, in reading their report, that the secretary receives a salary of \$50, that \$11 was paid for ringing the bell, that the retiring officials provided an "elegant lunch" for the Association, which was followed by an intellectual feast, during which addresses were delivered on pertinent subjects? "Small matter," say you, but they indicate with unvarying precision the kind of material of which the members of the Owosso B. M. A. are made; and between the lines we may read the secret of the great tenacity and wonderful utility of this Association, namely, harmony, liberality and intelligence, or, in other words, a spirit of unity actuated by a motive to do good.

Retailers of Michigan, read this report of Secretary Lamfrom's carefully and ponder well its full import. Think of the advantages which each one of the sixty-three active members of this Association has over you in your isolated position; the executive force derived through concerted action; the greater opportunities for gain through fraternal, harmonized action, and the reduction of bad debt losses through concerted, defensive action. Your chances for success in mercantile life, other things being equal, would be far greater if your lot were cast among these Owosso merchants, than in your present condition, where you are unable to remedy the many abuses and annoyances to which you are continually subject, and where you fall the easy victim of every wandering dead-beat and wily swindler who comes along.

Every intelligent retailer knows that the manufacturers and wholesalers have their associations and organized agencies of various kinds for their mutual protection and benefit. He knows, furthermore, that, whether he commands a business of \$25,000 per year or only one of \$1,000 per year, whether he be located in a city of large dimensions or in the deepest canon of the far West, the sleuth-hounds of some mercantile agency will find him out and publish his standing from one end of creation to the other. He also knows that all classes and interests have their unions and organized systems for mutual protection, even to the common laborer; but the saddest fact that occurs to his mind, and one that ought to bring the tinge of shame to his cheek, is that the large class to which he belongs is divided, subdivided and re-subdivided against itself, notwithstanding the fact that no class of business men on earth ever suffered so much of the very quintessence of abuse, and all for the lack of organization, as this same class of retail merchants.

To what shall the cause of this unfortunate state of affairs be attributed? A base selfishness conceived in ignorance, or senseless indifference? Make answer who will.

After you read this article, do not say, "There's a good deal of truth in that," and then throw THE TRADESMAN under the counter and forget all about it, but go to work. WAKE UP. If you are a dead member of a dead B. M. A., get

your neighbors to meet and examine the existing state of affairs; and, if you can discover the faintest spark of life, fan it into existence, and see to it that your association never languishes again for lack of interest and concerted action on the part of its members. Until you do this, never assert, as you have frequently done in the past, while chuckling over the decline of the P. of I. interest and the dropping out, one by one, of their lodges, that the farmers do not know enough to make a success of organization. Wait until you move out of the glass house yourself before you commence to throw stones.

In conclusion, I would say that organization is your only salvation. In no other way can you burst asunder the bonds that now enslave you; in no other way can you make your day's work shorter and secure the recreation and rest you so much need; in no other way can you reform universally acknowledged abuses, and in no other way can you protect yourself from the infinite variety of leeches which suck the lifeblood from you in your present helpless condition; and, finally, never can you become a potent factor in developing the material resources and enhancing the prosperity of the community in which you do business, except through organized effort.

Once more I would say, all honor to the B. M. A. of Owosso. E. A. OWEN.

## Notice to Stockholders.

The annual meeting of the stockholders of the Grand Rapids & Indiana Railroad Company will be held at the General Office, in the City of Grand Rapids, Michigan, on Wednesday, March 24, 1892, at 1 o'clock p. m., for the election of, thirteen directors to serve for the ensuing year and for the transaction of such other business as may be presented at the meeting.

J. H. P. HUGHART, Sec'y.

## Great Feat!

He has great feet, but they are nothing like the great feat that WADHAM'S GRAPHITE AXLE GREASE can be relied upon to perform every time. To try it once is to become an ardent advocate of it. To praise it too highly is impossible.



## See What is Said of It.

APRIL 25th, 1881.

Wadhams Oil &amp; 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,

PHILLIP SCHARETT, Barn Foreman,

Jos. Schlitz Brewing Co., Milwaukee, Wis.

## Wagon Jack Free!

We are sending to every dealer who handles "GRAPHITE AXLE GREASE," one Daisy 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.

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

Wadhams Oil & Grease Co.,  
Milwaukee, Wis. and Seattle, Wash.

## Agents Wanted!

We can give you exclusive territory on a large line of Bicycles. Send for catalogue. Our line includes the:

COLUMBIA  
VICTOR  
RUDGE  
KITE  
TELEPHONE  
OVERLAND  
LOVELL DIAMOND



CLIPPER  
PARAGON  
IROQUOIS  
PHENIX  
GENDRONS  
and all the  
Western Wheel Works  
Line.

Also others too numerous to mention. Wholesale and retail dealers in Bicycles, Cyclists' Sundries, Rubber and Sporting Goods, Mill and Fire Department Supplies.

## STUDLEY &amp; BARCLAY,

4 Monroe St.

Grand Rapids, Mich.

## C. G. A. VOIGT &amp; 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.



## AMONG THE TRADE.

## AROUND THE STATE.

Wakefield—Jas. Raizon, druggist, is moving to Ewen.

Owosso—J. W. Squier succeeds Cole & Co in the grocery business.

Alpena—M. Wolf succeed Wolf & Darling in the notion business.

Ithaca—S. E. Parish succeeds Parish & Scott in the grocery business.

Easy—Yeomons & Yeldon succeed G. A. Freusel in the drug business.

Saginaw—J. Doyle succeeds Tallmadge & Doyle in the harness business.

Northville—M. F. Stanley succeeds the Stanley Air Rifle Co. in business.

Coldwater—F. E. Calkins succeeds C. W. DeClute in the meat business.

Jerome—H. H. Winters succeeds C. S. Yawger in the hardware business.

Port Huron—Miller & Worden succeed Jacob Bernatz in the coal business.

Port Huron—J. J. Frickey succeeds W. T. Haskell in the grocery business.

Au Sable—Elisha Dietz succeeds Simpson & Dietz in the grocery business.

Carson City—F. J. Cutter has closed his harness shop and left this place.

Battle Creek—Matt Phelen succeeds Albert Allen in the jewelry business.

Clare—J. A. Chase & Co. succeed Her- ick & Harris in the grocery business.

Kitchi—Griffith & Dougherty succeed M. F. Cooley in the grocery business.

Lowell—Kate Eagan has closed out her millinery stock and quit the business.

Port Huron—Chas. Ross succeeds Ross & Haywood in the dry goods business.

Carson City—C. B. Williams has closed out his bazaar stock and moved away.

Bailey—Spring & Lindley are succeeded in general trade by Lindley & Lindley.

Alpena—H. G. Beach succeeds Beach & Alger in the hardware and tin business.

St. Johns—C. A. Spaulding & Co. succeed Nixon & Co. in the hardware business.

Battle Creek—Gardner & Spencer succeed J. D. Atherton in the grocery business.

Spring Lake—E. J. Pruim & Son succeed Pruim & Buckley in the hardware business.

Lansing—Hutchinson & Cooley succeed Dains & Hutchinson in the bazaar business.

Detroit—Oscar E. Rasch & Co. succeed Rasch & Reckmeyer in the wholesale fur business.

East Jordan—H. Mitchell succeeds H. C. Holmes in the confectionery and cigar business.

Shelby—Benj. Morse succeeds Morse & Ernst in the clothing and boot and shoe business.

Minden City—Jos. H. Dillon, general dealer, has been closed under chattel mortgage.

Battle Creek—C. M. Hubbard, formerly of Manistee, is now in business at this place.

Delton—William Vara is to occupy the new harness shop now being erected at this place.

Gladwin—Ida E. (Mrs. Thos.) McArthur, hardware dealer, has moved to Pinconning.

Battle Creek—C. O. Stewart succeeds W. W. Clark in the fruit and confectionery business.

Hersey—John A. Edwards succeeds Edwards & Pierson in the saw and grist mill business.

Battle Creek—Kleindinst & Wing succeed C. C. Kleindinst in the piano and organ business.

Dimondale—E. E. Norton succeeds Norton & Jones in the agricultural implement business.

Glendale—Vickers & Pratt succeed Vickers & Myers in the agricultural implement business.

Battle Creek—Toronge & Lyman succeed Nellie S. (Mrs. J. F.) Gould in the tailoring business.

Allegan—William S. Jones, a tinner by trade, recently came here from Holland and opened a shop.

Three Oaks—Chamberlain, Hollett & Bradley, general dealers, are succeeded by Hollett & Bradley.

Camden—C. D. Rhodes & Co. succeed Campbell, Neufang & Co. in the grocery and boot and shoe business.

Delton—D. M. Hyde and J. R. Edgett will conduct their furniture store under the style of D. M. Hyde & Co.

Lake Ann—R. S. Mott will erect an addition to his present store building and occupy same with a drug stock.

Lowell—J. W. Broadbent is now in the employ of the King Milling Co., having gone out of business on his own account.

Albion—Geo. Bullen and Capt. Tucker have formed a copartnership and purchased the dry goods stock of W. B. Crane.

Hopkins Station—Jas. T. Harvie has sold his hardware stock and tin shop to Lillie & Adams, who will continue the business.

Otsego—C. W. Edsell, assignee of the Russell Carriage Co., will continue the business for another season with C. A. Russell as salesman.

Detroit—The J. M. Bour Co. has been incorporated with \$10,000 capital to deal in teas, coffees, spices, ground cereals, etc., in Detroit and Toledo.

Breckenridge—Ezra Wood has purchased what is known as the Endrican sawmill, a mile and a half southeast of this village, and will stock it.

Negaunee—Wm. Hendrickson succeeds Frank Mulvey in the meat business. The latter succeeded Mulvey & Westmeyer in the same business.

Lowell—The Lowell Grocery Co. has settled the attachment which Johnson & Wheeler, of Detroit, had upon their stock and are again open for business.

Schoolcraft—P. C. Pursell & Co. succeed J. L. Clark in the agricultural implement business. The firm also succeeds Pursell Bros. in the same business.

Lowell—Kopf Bros., who recently purchased the furniture stock of A. L. Coons, of this place, will continue the business under the style of the Lowell Furniture Store.

Grand Haven—Cornelius N. Addison has retired from the grocery firm of C. N. Addison & Co. The business will be continued by the remaining partner, John Cook, under his own name.

Kalamazoo—Wheeler & Pitkin have purchased the stock of plumbing goods belonging to the estate of the late Thomas Dorgan, paying \$6,500 therefor. The stock has been moved to the establishment of the purchasers.

Farwell—W. H. Safford, hardware dealer of this place, made an assignment Saturday to L. L. Kelly. The principal creditors are Morley Bros., Saginaw; Sherman S. Jewett & Co., Detroit, and J. L. Littlefield, of this place.

Morley—D. Farr, formerly in the agricultural implement and livery business at

Howard City, but for the past few months running a livery stable here, talks of returning to the latter place and engaging in the agricultural implement business.

Lyons—W. S. Barnard, who has long been identified with the business interests of this place, having conducted a store here many years, died on the 3d, from the effects of la grippe, and was buried on the 6th. He was a good citizen and an honest man.

Summit City—G. C. Willey has sold his general stock to Avery & Tedman, who will continue the business at the same location. Mr. Avery has been teller and book-keeper in the First National Bank of Traverse City four years and Mr. Tedman has been a practicing physician at Frankfort. Both partners will remove to this place.

## MANUFACTURING MATTERS.

Detroit—Brown & Wilson are succeeded in the tailoring business by W. J. Wilson.

Muskegon—The style of Heap's Patent Earth Closet Co. has been changed to Heap's Manufacturing Co.

Lowell—L. P. Thomas has leased the plant of the Lowell Furniture Co. and is manufacturing bean planters and harvesters.

Chauncey—Oscar House has sold his grist mill and grocery stock to Truman and Ernest Hubbel, who will continue the business.

Michigan—M. Gauthier has sold to F. W. Read & Co. 300,000 feet of white pine logs, which will be hauled to their mill over the Chicago & Northwestern Railway.

Farwell—Gregory & Stevens have sold their shingle mill to M. F. Robinson and A. Shekell. The purchasers have made repairs and intend to run the mill the entire year.

Saginaw—J. Ahrens & Co. propose to merge their cigar manufacturing business into a stock company under the style of the Ahrens Cigar Co. The capital stock will be placed at \$40,000.

Marquette—Ferguson Bros. have taken the contract from A. Bergland to cut and load on cars 1,500,000 feet of white pine near Kitchi. The logs will probably be hauled to this city for manufacture.

Muskegon—The McGrath Lumber Co. is building a planing mill in connection with the company's yard. The building is 60x120 feet, with a brick boiler house, 30x50 feet. The plant will be fully equipped with modern machinery.

Detroit—Articles incorporating D. S. Phelps & Co. have been filed. The business is the manufacture of refrigerators and the capital stock is \$15,000, all paid in. The incorporators are Eliza T. and David S. Phelps and Elisha Taylor.

## FOR SALE, WANTED, ETC.

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

## BUSINESS CHANCES.

A LIGERAL CASH BONUS TO THE MAN conversant with the manufacture of some line of furniture or refrigerators who will invest ten to fifteen thousand dollars as working capital and take an active part in the business. For particulars, address Lock Box 138, Middleborough, Bell Co., Ky. 397

FOR SALE—FINE STOCK OF BAZAAR goods. Will inventory about \$2,000. Well established trade. For particulars, address J. F. Anson, admin'r for J. L. Neden Estate, 433 Main street, Menominee, Mich. 382

FOR SALE—FIRST CLASS BREWERY BUSINESS and outfit. Location magnificent. Terms reasonable. Address August Leins, Alpena, Mich. 408

FOR SALE—A CLEAN GROCERY STOCK, doing a good business. Reason for selling, poor health. W. L. Mead, Ionia, Mich. 395

A DRUG, BOOK AND WALL-PAPER STOCK with fixtures, \$2,600. In Washtenaw Co., Mich. Business established 30 years; stock clear and free from shopkeepers; prosperous business, good community; will sell with or without building. G. B. Mason, Saline, Mich. 373

A GROCERY DOING THE NEAREST TO A cash business of anything in the city of Grand Rapids is for sale, as owner must leave city before April 1. Stock and fixtures all new, as store has only been running less than a year. Will bear investigation. "Grocer," care Michigan Tradesman. 394

FOR SALE—GOOD NEW STOCK OF BOOTS and shoes in best town in Michigan. Cause of selling, ill health. Address No. 383, care Michigan Tradesman. 383

FOR SALE—FIRST-CLASS GROCERY BUSINESS in the best town of 5,000 inhabitants in Northern Michigan. The purchaser can have a trade of \$50,000 a year at the start. No town in the State has better prospects. This is a chance of a life time. Address No. 363, care Michigan Tradesman. 363

FOR SALE CHEAP—WELL SELECTED drug stock—New and clean. Address F. A. Jones, M. D. Muskegon, Mich. 391

SPLENDID BUSINESS CHANCE—ADDRESS S. H. T. T., Courier-Herald office, Saginaw, E. S., Michigan, and get full particulars. To parties with capital and hustlers in business, who wish to locate in the best city in the State, this is a chance of a life time, and investigation will prove it, to buy the best stock and an established business in the city. Investigate business and reasons for selling. 409

WANTED—TO EXCHANGE GOOD PAYING city real estate or timbered lands for stock of merchandise. Address No. 402, care Michigan Tradesman. 402

FOR SALE—A PERKINS SHINGLE MILL complete. Will sell for cash or exchange for stock of merchandise. The mill is in good repair and is capable of cutting 5,000 shingles to-morrow. Reason for selling, have finished cutting where the mill now stands and owners have too much other business to attend to. Address M. & S., care Michigan Tradesman. 403

## SITUATIONS WANTED.

DRUGGIST—REGISTERED PHARMACIST wants steady position by March 15, in Grand Rapids or vicinity. Young man, reference A No. 1. Address 396, care Michigan Tradesman. 396

## MISCELLANEOUS.

DO YOU USE COUPON BOOKS? IF SO, DO you buy of the largest manufacturers in the United States? If you do, you are customers of the Tradesman Company, Grand Rapids.

FOR SALE—TWO HUNDRED ACRES LAND (160 IM-proved), located in the fruit belt of Oceana county, Mich. Land fitted for machinery, good fences, large curb roof barn with underground for stock, horse barn and other necessary farm buildings. New windmill furnishes water for house and barns. Eighteen acres apple bearing orchard, also 1,000 peach trees, two years old, looking thrifty. Price, \$35 per acre, or will exchange for stock of dry goods. If any difference will pay cash. A. Retan, Little Rock, Ark. 341

FOR SALE—CHEAP ENOUGH FOR AN INVESTMENT Corner lot and 5-room house on North Lafayette St., cellar, brick foundation, soft water in kitchen. \$1,200. Terms to suit. Address No. 1-7 care Michigan Tradesman. 157

FOR SALE OR WILL TRADE FOR STOCK of merchandise, write to Box 219 Sparta, Mich. For particulars, write to Box 219 Sparta, Mich. Here's a bargain! 386

FOR SALE—ABOUT 100 POUNDS OF NON-pareil type, well assorted as to figures, fractions and leaders. Just the thing for a country paper for use in tax sales and general work. Laid in two cases. Will sell for 25 cents per pound and \$1 per pair for cases. Tradesman Company, Grand Rapids, Mich. 359

WE HAVE VERY FINE RED GUM TIMBER and want to contract with consumer to saw and pile 100,000 to 1,000,000 feet. E. M. Ford Land & Timber Co., Gilmore, Ark. 401

FOR SALE—BEST RESIDENCE LOT IN Grand Rapids, 70x175 feet, beautifully shaded with native oaks, situated in good residence locality, only 200 feet from electric street car line. Will sell for \$2,500 cash, or part cash, payments to suit. E. A. Stowe, 100 Louis St. 354

NATIONAL CASH REGISTER AND GROCERY store fixtures for sale cheap. Inquire of Kritzer Milling Co., Newaygo, Mich. 399

WANTED—GOOD LOCATION FOR HARD-ware store by a live dealer who carries a good stock. No second-class town need apply. Address No. 406, care Michigan Tradesman. 406

FOR SALE—STORE, COTTAGE, BARN, etc. Best country location in Michigan. Postoffice and ticket office in store. Trade cash. Fixtures go with the store. Stock all sold out. Part cash, half cost price takes this property. This is a rare chance. Address No. 407, care Michigan Tradesman. 407

FOR SALE—NEARLY NEW YOST TYPE-writer. Reason for selling, we use a Bar-Lock and consider it superior in every respect. Tradesman Company, 100 Louis street. 405

WANTED—TRAVELING SALESMAN FOR Michigan; commission first month, salary and expenses afterwards. Experience unnecessary if you are a hustler. A good opportunity for any bright young man wishing to travel. Address Imperial Portrait Co., Chicago. 405

WANTED—REGISTERED OR ASSISTANT drug clerk. One who can speak Swedish preferred. Wages moderate. J. M. Perry, Tus-tin, Mich. 404

WANTED—A GOOD LOCATION FOR FURNITURE and undertaking business in a town of 1,500 to 5,000 inhabitants; would buy established business. W. & W., box 35, Ypsil-land, Mich. 405

FOR SALE—GOOD DIVIDEND-PAYING stocks in banking, manufacturing and mer-cantile companies. E. A. Stowe, 100 Louis St., Grand Rapids. 370

## GRAND RAPIDS GOSSIP.

Leo F. Hale has put in a supply store in connection with his sawmill near Bear Lake. Musselman & Widdecomb furnished the stock.

Mrs. T. Richar and I. C. Richar have formed a copartnership under the style of Richar & Son and opened a grocery store at 355 Washington avenue, Muskegon. The stock was furnished by the Ball-Barnhart-Putman Co.

J. W. Parke, who removed his wholesale notion business from South Bend to this city about two months ago, locating at 4 Pearl street, has re-shipped his stock to South Bend and resumed business at that place.

Chas. B. Dressler, formerly engaged in the meat business on Jefferson avenue, but for the past year and a half a gentleman of leisure—during which time he has spent several months in Germany—has opened a meat market at 231 South Division street.

John Snitseler recently took a \$1,500 mortgage on the general stock of Boven & Knol, at Graafschap, as trustee for Voigt, Herpolsheimer & Co., the Olney & Judson Grocer Co. and Musselman & Widdicomb, whose claims aggregated \$1,500. The firm subsequently uttered a bill of sale to Mr. Snitseler for the same amount, and on Friday the latter sold the stock entire to Rutgers & Tien, at the same place, who consolidated the stock with their own.

Rindge, Bertsch & Co., which has been a familiar name to the patrons of this market for nearly two decades, passed into history last Friday, being succeeded by the firm of Rindge, Kalmbach & Co., Christian Bertsch retiring to embark in other business. No change will be made in the office or traveling force of the house, which will continue the same policy which has given the house a reputation second to none in the State.

## Gripsack Brigade.

A. D. Baker and family have returned from the Empire State and "Ad" has resumed his visits to the trade.

W. F. Blake was called to Farmington Me., last week, by the fatal illness of his mother, who died before he could reach her bedside.

G. J. Walker, formerly salesman for LeBaron & Cobb, on South Division street, has taken the position of city salesman for W. H. Downs.

A. J. McDonald, formerly city salesman for the Wells-Stone Mercantile Co., at Saginaw, has taken a similar position with the Ball-Barnhart-Putman Co.

Robert Hanna, who was cigar salesman for the Ball-Barnhart-Putman Co. until about three months ago, since which time he has been traveling for a Philadelphia house, has resumed his former position with the B.-B.-P. Co.

Russell Bertsch, who has traveled several years for Rindge, Bertsch & Co., has retired from the road and will hereafter devote his entire time to the retail shoe business of Herold & Co., on Monroe street, in which he is a partner. His successor is Fred Osterley, who has worked in the house for the past half dozen years as packer, billing clerk and shipping clerk.

New York Sun: "Women commercial travelers are said to be a great success, and in a number of tea and coffee houses, dry goods and canned goods, as well as

the silk firms, the bright, attractive invader is excelling her masculine prototype in ingratiating herself and her samples in the eyes of merchants, and is booking more orders than her discomfited male competitor."

W. M. Patton, traveling representative for a Chicago wholesale grocery house, was assaulted by Clovis Dupont, a drunken man, at Bay City, Saturday night. In falling, Patton fell upon a beer keg and was badly hurt and is thought to be injured internally. He is now under a doctor's care at the Rousch House. Dupont, the assailant, is under arrest. He says he mistook Patton for a man against whom he held a grudge.

## The Grocery Market.

Sugar is without change. No further decline is probable, as the present basis is clearly below the cost of production. While higher prices will undoubtedly soon be announced, conservative dealers are of the opinion that the advance will not come this month.

All pie peaches and cheap seconds at the Baltimore market have been picked up by speculators, who have advanced the price 5 to 10 cents per dozen. The holders are acting on the assumption that the peach crop of 1892 will be small, on account of the excessive crop of 1891.

The Maryland Legislature, now in session, promises to enact a law which will reduce the supply of oysters for the present, with a view of making a larger supply for the future. The proposed law shortens the season, taking off one month in the spring and two weeks in the fall.

The peanut market is strong and advancing, with every prospect of considerably higher prices during the remainder of the season.

Oranges and lemons are in good demand and prices are steady. The Florida crop is nearly all used up, but the California crop is coming in to take its place.

Rio coffees have advanced 1c per pound and all manufacturers of package goods have advanced their quotations  $\frac{3}{4}$ c.

Corn syrup is 1c higher than a week ago, but local jobbers continue to quote same at the old price—22c.

## Purely Personal.

I. C. Richar, who has arranged to embark in the grocery business at Muskegon, was in town a couple of days last week.

Frank E. Leonard and Frank Stone are still in New York, buying goods for H. Leonard & Sons. The former contemplates a trip across the Atlantic for the purpose of visiting the great pottery district of England.

## Do You Want to Save Time and Labor?

Then send for Gringhuis' Itemized Ledger. Would you like a short form of double entry book-keeping? Then try our Customers' or Itemized Ledger, with our new columned Cash Book. Send for sample sheets and price.

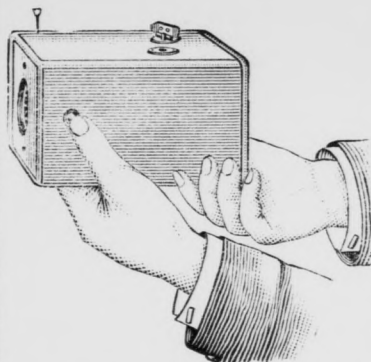
GRINGHUIS ITEMIZED LEDGER CO.,  
403 West Bridge St.,  
Grand Rapids, Mich.

## Country Callers.

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

L. A. Scoville, Clarksville.  
Jno. W. Hines, Clarksville.  
Richar & Son, Muskegon.  
S. Bitely & Co., Casnovia.  
Geo. W. McKee, Alto.  
Eugene O'Connor, Kent City.

Use Tradesman Coupon Books.



Kodak Cameras.

\$6. \$10. \$15.

Picture Frames, Mouldings,  
Typewriters

PERKINS &amp; RICHMOND,

13 Fountain St., Grand Rapids, Mich.

5000 Sold.

Patented 1887.

## Why Wanted.

It's the original of its class. It's the favorite with Druggists, Clothiers, Shoe Stores, Hatters, Grocers, Hardware Dealers, General Merchants, Bakers, Butchers, Millers, Hotels, Dairymen, Laundries and in fact every retail dealer who wants correct methods.

Write us this day for description and prices. State and local agents wanted.



## STOP

and investigate the American Cash Register before purchasing. YOU will probably say as this party does:

DEAR SIR: We will say that for our business we greatly prefer your "Desk Cashier" to the National, even at the same price, for every business selling bills of goods, or odd number sales your Desk Cashier is preferable to the National, not considering price. We are so well pleased with it that with our three Desks we consider our cash system almost complete.

Yours truly,  
CHAS. RUEDEBUSCH CO.,  
General Merchants,  
Mayville, Wis.



AMERICAN CASH REGISTER CO., 947 Royal Ins. Bldg. Chicago.

For Bakings of All Kinds Use

Fleischmann &amp; 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.

## TALKS WITH A LAWYER.

## NATURALIZATION—THE PROCEDURE.

Written for THE TRADESMAN.

Having in former talks discussed in whom the power of naturalization is vested and who may be naturalized, we shall now consider the procedure, and, first, as to the preliminary declaration of intention. Before an alien can become a citizen he must take certain steps, prescribed by the federal laws, the first of which is that he shall declare upon his oath before a circuit or district court of the United States, or before a district or supreme court of the territories, or before a court of record of any of the states having common law jurisdiction and a seal and a clerk, that it is his *bona fide* intention to become a citizen; and he must declare that he renounces his allegiance to any prince, potentate or state, particularly naming the prince or state whereof he is at the time a subject or citizen. This declaration must be made at least two years prior to the time of his admission to citizenship. It has been held that the declaration may be made before city, police and county courts of the various states, when such courts are courts of record and have a clerk. In a case arising in Tennessee, a probate court was held incompetent. In admitting aliens, state courts in the part they take act as United States courts, being a sort of agent of the government for this purpose. The declaration may be made before the clerk of the court under the law and not necessarily before the court itself. It was held in a federal case that a clerk of the United States court had no authority to take the alien's declaration at the private residence of the party, and for that purpose to carry the records of the court from the clerk's office to such residence. After a foreigner by birth has thus declared his intention to become a citizen, he is regarded as having secured to himself and his children who are minors the rights of a naturalized citizen, except so far as pertains to voting. The declaration having been made, it must be recorded and the original affidavit, or a copy properly certified by the clerk or deputy clerk, attested by the court's seal, is competent evidence of the declaration. After the declaration of intention to become a citizen has been properly made and recorded and two years have elapsed, final proceedings may be had for admission to citizenship. These proceedings must be had before such court as described above.

In the first place, an alien must declare, on his oath, that he will support the Constitution of the United States; that he renounces and abjures all allegiance and fidelity to every foreign prince, potentate or state, particularly naming the prince, potentate or state, of which he was before a subject or citizen, and he shall renounce any hereditary title or order, if he has borne any such title, or been a member of any order of nobility. This oath, when taken, confers the rights of citizenship, and an order of court in admitting him is not essential. He must take the oath at the time of his admission. It is not sufficient that he took both oaths at the time of his giving notice to become a citizen. He must, of course, prove that he has made a preliminary declaration, which is to be proved by the record; that he has resided within the United States five years, at least, and within the state or territory where the court sits for one year, and that, dur-

## Notice of Dissolution.

The partnership heretofore existing under the name of Rindge, Bertsch & Co., wholesale manufacturers of boots and shoes, 12, 14 and 16 Pearl street, is this day dissolved by mutual consent, on account of the retirement of Christian Bertsch.

All accounts due to and from the above firm will be settled by Rindge, Kalmbach & Co.

LESTER J. RINDGE,  
CHRISTIAN BERTSCH,  
FREDERICK KREKEL,  
J. GEO. KALMBACH,  
WM. LOGIE.

Grand Rapids, Mich., Feb. 12, 1892.

## NEW FIRM.

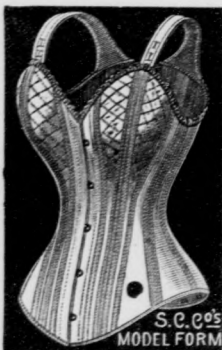
The manufacturing and wholesale boot and shoe business of the former firm of Rindge, Bertsch & Co. will be continued at the same location by the remaining members of the old firm under the style of

## Rindge, Kalmbach &amp; Co.

Thanking the trade for the generous patronage accorded us for the past twenty-seven years and bespeaking a continuance of same, assuring our customers that all orders sent us will be carefully and promptly attended to, we are

Respectfully,  
L. J. RINDGE,  
J. GEO. KALMBACH,  
FREDERICK KREKEL,  
WM. LOGIE.

## Schilling Corset Co.'s

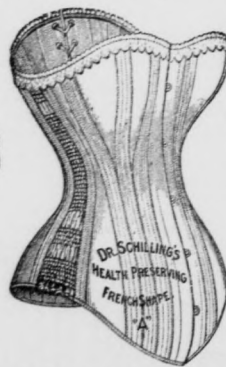


## CORSETS

The  
Model  
Form.

## Greatest Seller on Earth!

Dr.  
Schilling's  
FRENCH  
SHAPE  
"A"



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

## SCHILLING CORSET CO.,

Detroit, Mich. and Chicago, Ill.

## Dry Goods Price Current.

UNBLEACHED COTTONS.		BLEACHED COTTONS.	
Adriatic	7	Arrow Brand	5 1/2
Argyle	6 1/2	" Word Wide	5
Atlanta A.A.	7	" L.L.	5
Atlantic	6 1/2	Full Yard Wide	6 1/2
" H.	6 1/2	Georgia	6 1/2
" P.	6	Honest Width	6 1/2
" D.	6 1/2	Hartford A.	5
" LL.	5 1/2	Indian Head	7 1/2
Amory	7	King A.	6 1/2
Archery Bunting	4	King E.C.	5
Beaver Dam A.A.	5 1/2	Lawrence L.L.	5 1/2
Blackstone O.	32	Madras cheese cloth	6 1/2
Black Crow	6 1/2	Newmarket G.	6
Boot, AL.	7 1/2	" B.	5 1/2
Capital A.	5 1/2	" N.	6 1/2
Cavanat V.	5 1/2	" DD.	5 1/2
Chapman cheese cl.	3 1/2	" X.	5 1/2
Clifton C.R.	5 1/2	Noble R.	5
Comet	7	Our Level Best	6 1/2
Dwight Star	7 1/2	Oxford R.	6 1/2
Clifton C.C.C.	6 1/2	Pequot	7 1/2
BLEACHED COTTONS.		Solar	6 1/2
A B C	8 1/2	Top of the Heap	7 1/2
Amazon	8	Geo. Washington	8
Amberg	7	Glen Mills	7
Art Cambric	10	Gold Medal	7 1/2
Blackstone A.A.	8	Green Ticket	8 1/2
Beats All	4 1/2	Great Falls	6 1/2
Boston	12	Hope	7 1/2
Cabot	7	Just Out	4 1/2 @ 5
Cabot	8	King Phillip	7 1/2
Charter Oak	5 1/2	" OP.	7 1/2
Conway W.	7 1/2	Lonsdale Cambric	10 1/2
Cleveland	7	Lonsdale	8 1/2
Dwight Anchor	8 1/2	Middlesex	6 1/2
" shorts	8 1/2	No Name	5
Edwards	6	Oak View	6
Empire	7	Our Own	5 1/2
Farwell	7 1/2	Pride of the West	12
Fruit of the Loom	5 1/2	Roseland	7 1/2
Fitchville	7	Sunlight	4 1/2
First Prize	6 1/2	Utica Mills	5 1/2
Fruit of the Loom	5 1/2	" Nonpareil	11
Fairmount	4 1/2	Vinyard	8 1/2
Full Value	6 1/2	White Horse	6
HALF BLEACHED COTTONS.		" Rock	8 1/2
Cabot	7 1/2	Dwight Anchor	9
Farwell	8	Middlesex No. 1	10
Tremont N.	5 1/2	" 2	11
Hamilton N.	6 1/2	" 3	12
" L.	6 1/2	" 4	13
Middlesex AT	8	" 5	14
" X	9	" 6	15
" No. 25	9	" 7	16
BLEACHED COTTON FLANNEL.		" 8	17
Hamilton N.	7 1/2	Middlesex A.A.	11
Middlesex P.T.	8	" 2	12
" A.T.	9	" A.O.	13 1/2
" X.A.	10 1/2	" 4	17 1/2
" X.F.	10 1/2	" 5	18 1/2
CARPET WARP.		" 6	19
Peerless, white	18	Integrity, colored	21
" colored	20 1/2	White Star	18 1/2
Integrity	18 1/2	" colored	21
DRESS GOODS.		" colored	21
Hamilton	8	Nameless	20
" "	9	" "	25
" "	10 1/2	" "	27 1/2
G.G. Cashmere	16	" "	32 1/2
Nameless	18	" "	35
" "	18	" "	35
CORSETS.		" "	35
Coraline	89 50	Wonderful	84 50
Schilling's	9 00	Brighton	4 75
Davis Waists	9 00	Bortree's	9 00
Grand Rapids	4 50	Abdominal	15 00
CORSET JEANS.		" "	15 00
Armory	6 1/2	Naumkeag satteen	7 1/2
Androsoggin	7 1/2	Rockport	6 1/2
Biddeford	6	Conestoga	6 1/2
Brunswick	6 1/2	Walworth	6 1/2
PRINTS.		" "	6 1/2
Allen turkey reds	5 1/2	Berwick fancies	5 1/2
" robes	5 1/2	Clyde Robes	5
" pink & purple	6 1/2	Charter Oak fancies	4 1/2
" buffs	6	DelMarine cashm's	6
" pink checks	5 1/2	" mourn'g	6
" staples	5 1/2	Eddystone fancy	6
" shirtings	3 1/2	" chocolat	6
American fancy	5 1/2	" rober	6
American indigo	5 1/2	" satteens	6
American shirtings	3 1/2	Hamilton fancy	6
Argentine Grays	6	" staple	5 1/2
Anchor shirtings	4 1/2	Manchester fancy	6
Arnold	6 1/2	" new era	6
Arnold Merino	6	Merrimack D fancy	6
" long cloth B.	10 1/2	Merrim'ck shirtings	4
" C.	8 1/2	Reppfurn	8 1/2
" century cloth	7	Pacific fancy	6
" gold seal	10 1/2	" robes	6 1/2
" green seal	10 1/2	Portsmouth robes	6
" yellow seal	10 1/2	Simpson mourning	6
" serge	11 1/2	" greys	6
" Turkey red	10 1/2	" solid black	6
Ballou solid black	5	Washington indigo	6
" colors	5 1/2	" Turkey robes	7 1/2
Bengal blue, green	5 1/2	" India robes	7 1/2
red and orange	5 1/2	" plain T'ky X	8 1/2
Berlin solids	5 1/2	" X	10
" oil blue	6 1/2	" Ottoman Tur	6
" green	6 1/2	key red	6
" Foulards	6 1/2	Martha Washington	7 1/2
" red	6 1/2	Turkey red	7 1/2
" 4 1/2	10	Turkey red	9 1/2
" 3 1/2 XXXX	12	Riverpoint robes	5
Cocheco fancy	6	Windsor fancy	6 1/2
" madders	6	" gold ticket	6 1/2
" XX twills	6 1/2	Indigo blue	10 1/2
" solids	5 1/2	" "	10 1/2
TICKINGS.		" "	10 1/2
Amoskeag A.C.A.	12 1/2	A.C.A.	12 1/2
Hamilton N.	7 1/2	Pemberton A.A.A.	16
" D.	8 1/2	York	10 1/2
" Awning	11	Swift River	7 1/2
Farmer	8	Pearl River	13
First Prize	11 1/2	Warren	13
Lenox Mills	18	" "	13
COTTON DRILL.		" "	13
Atlanta, D.	6 1/2	Stark A.	8
Boot	6 1/2	No Name	7 1/2
Clifton, K.	6 1/2	Top of Heap	10
SATINES.		" "	10
Simpson	20	Imperial	10 1/2
" "	18	Black	10 1/2
Coecho	10 1/2	" "	10 1/2

DEMINS.		COLUMBIAN BROWN.	
Amoskeag	12 1/2	Everett, blue	12
" 9 oz.	13 1/2	" brown	12
Andover	11 1/2	Haymaker blue	7 1/2
Beaver Creek A.A.	10	" brown	7 1/2
" BB.	9	Jaffrey	11 1/2
" CC.	9	Lancaster	12 1/2
Boston Mfg Co. br.	7	Lawrence, 9 oz.	13 1/2
" blue	8 1/2	" No. 220	13
" d & twist	10 1/2	" No. 250	11 1/2
Columbian XXX br.	10	" No. 280	10 1/2
" XXX bl.	19		
GINGHAMS.			
Amoskeag	7 1/2	Lancaster, staple	6 1/2
" Persian dress	8 1/2	" fancies	7
" Canton	8 1/2	" Normandle	8
" AFC.	12 1/2	Lancashire	6 1/2
" Teasle	10 1/2	Manchester	5 1/2
" Angola	10 1/2	Monogram	6 1/2
" Persian	8 1/2	Normandle	7 1/2
Arlington staple	6 1/2	Persian	8 1/2
Arasapha fancy	4 1/2	Renfrew Dress	7 1/2
Bates Warwick dres	4 1/2	Rosemont	6 1/2
" staples	6 1/2	Slater'sville	6
Centennial	10 1/2	Somerset	7
Criterion	10 1/2	Tacoma	7 1/2
Cumberland staple	5 1/2	Toll du Nord	10 1/2
Cumberland	5 1/2	Wabash	7 1/2
Essex	4 1/2	" seersucker	7 1/2
Elfin	7 1/2	Warwick	8 1/2
Everett classics	8 1/2	Whittenden	6 1/2
Exposition	7 1/2	" heather dr.	8
Glenarie	6 1/2	" Indigo blue	9
Glenarven	6 1/2	Wamsutta staples	6 1/2
Glenwood	7 1/2	Westbrook	8
Hampton	6 1/2	" "	10
Johnson Chalou cl	5 1/2	Windermeer	5
" Indigo blue	7 1/2	York	6 1/2
" zephyrs	16		
GRAIN BAGS.			
Amoskeag	16 1/2	Valley City	15 1/2
Stark	12 1/2	Georgia	15 1/2
American	16 1/2	Pacific	14 1/2
THREADS.			
Clark's Mile End	45	Barbour's	88
Coats, J. & P.	45	Marshall's	88
Holyoke	22 1/2		
KNITTING COTTON.			
White. Colored.		White. Colored.	
No. 6	33	No. 14	37
" 8	34	" 16	38
" 10	35	" 18	39
" 12	36	" 20	40
CAMBRICS.			
Slater	4	Edwards	4
White Star	4	Lockwood	4
Kid Glove	4	Wood's	4
Newmarket	4	Brunswick	4
RED FLANNEL.			
Fireman	32 1/2	T.W.	22 1/2
Credmore	27 1/2	FT.	32 1/2
Talbot XXX	30	J.R.F. XXX	35
Nameless	27 1/2	Buckeye	32 1/2
MIXED FLANNEL.			
Red & Blue, plaid	40	Grey S R W	17 1/2
Union R.	22 1/2	Western W	18 1/2
Windsor	18 1/2	D R P	18 1/2
6 oz Western	20	Flushing XXX	23 1/2
Union B.	22 1/2	Manitoba	23 1/2
DOMEST FLANNEL.			
Nameless	8 @ 9 1/2	"	9 @ 10 1/2
"	8 1/2 @ 10	"	12 1/2
CANNAS AND PADDING.			
Slate. Brown. Black. Slate. Brown. Black.		Slate. Brown. Black. Slate. Brown. Black.	
9 1/2	9 1/2	9 1/2	13
10 1/2	10 1/2	10 1/2	15
11 1/2	11 1/2	11 1/2	17
12 1/2	12 1/2	12 1/2	20
DUCKS.			
Severin, 8 oz.	9 1/2	West Point, 8 oz.	10 1/2
Mayland, 8 oz.	10 1/2	" 10 oz.	12 1/2
Greenwood, 7 1/2 oz.	9 1/2	Raven, 10 oz.	13 1/2
Greenwood, 8 oz.	11 1/2	Stark	13 1/2
Boston, 8 oz.	10 1/2	Boston, 10 oz.	12 1/2
WADDINGS.			
White, doz.	25	Per bale, 40 doz.	87 50
Colored, doz.	30		
SILKES.			
Slater, Iron Cross	8	Pawtucket	10 1/2
" Red Cross	9	Dundie	9
" Best	10 1/2	Bedford	10 1/2
" Best A.A.	12 1/2	Valley City	10 1/2
L.	7 1/2	KK	10 1/2
G.	8 1/2		
SEWING SILK.			
Corticelli, doz.	75	Corticelli knitting,	
twist, doz.	37 1/2	per 1/2 oz ball	30
50 yd, doz.	37 1/2		
HOOKS AND EYES—PER GROSS.			
No 1 B'k & White	10	No 4 B'k & White	15
" 2	12	" 8	20
" 3	12	" 10	25
PINS.			
No 2—20, M.C.	50	No 4—15 F 3 1/2	40
" 3—18, S.C.	45		
COTTON TAPE.			
No 2 White & B'k	12	No 8 White & B'k	20
" 4	15	" 10	23
" 6	18	" 12	26
SAFETY PINS.			
No 2	28	No 3	36
NEEDLES—PER M.			
A. James	1 40	Steamboat	40
Crowley's	1 35	Gold Eyed	1 50
Marshall's	1 00		
TABLE OIL CLOTH.			
5—4	2 25	6—4	1 95
" 2	10	" 3	10
		" 3	10
COTTON TWINES.			
Cotton Salt Twine	28	Nashua	18
Crown	12	Rising Star	4 ply
Domestic	18 1/2	" 3-ply	17
Anchor	16	North Star	20
Bristol	13	Wood Standard 4 ply	17 1/2
Cherry Valley	15	Powhattan	18
I X L	18 1/2		
PLAID OSNABURGS.			
Alabama	6 1/2	Monong Pleasant	6 1/2
Alamance	6 1/2	Onida	5 1/2
Augusta	7 1/2	Plymouth	5
Ar sapha	6 1/2	Randelman	6
Georgia	6 1/2	Riverside	5 1/2
Granite	5 1/2	Sibley A.	6 1/2
Haw River	5	Toledo	6
Haw J	5		

ing that time, he has behaved as a man of good moral character, attached to the principles of the Constitution of the United States and well disposed to the good order and happiness of the same.

It should be noted that the oath of the applicant is in no case allowed to prove his residence. It must be proved in court by the testimony of witnesses. The oath of an alien as to his good moral character should be corroborated by other evidence. One alien cannot vouch for another. All the proceedings, including the court's action thereon, must be recorded, and the record is conclusive evidence of the fact recited. The naturalization of an alien confers upon him the privileges of a native citizen, save only such as are withheld from him by the Constitution of the United States. The principal disability is the following: Under article two it is provided that "No person, except a natural born citizen, etc., shall be eligible to the office of President."

WM. C. SPRAGUE.

#### Parting Words of a Retired Merchant.

CADILLAC, Feb. 6—I have been engaged in the drug, wall paper, grocery and crockery business at Cadillac for the past twelve years, during which time I have paid hundreds of thousands of dollars to the wholesale dealers of Grand Rapids; and I would say that my business relations with them have always been of the most agreeable character. I very much regret that I will not have occasion to deal with them any more, at least for the present, as I have recently sold my mercantile business. I shall continue in the real estate and other business the same as for the past three or four years.

THE TRADESMAN has always been a friend of mine, and I have been a subscriber since the first year of its publication, and, if I remember rightly, since its first issue. It is the best paper of its kind I have ever seen or heard of. As long as it lives I shall be its friend, and as long as I am a resident of Michigan and in business, I shall keep up my subscription.

The first time I ever met the editor, he came into my store and was introduced by an acquaintance who had just stepped in. He had a sample copy and was soliciting subscribers for a new trade paper he expected to publish at Grand Rapids, to be called THE MICHIGAN TRADESMAN. I subscribed for it. When Mr. Stowe had gone, I told my partner I thought the new venture a good one, and that, if properly managed, it would be of great benefit to the retail dealers of Michigan; but, by the looks of the man who had started the enterprise, I did not think he had the right sized body and brain to run it successfully. I have since found my mistake, for the editor has proved himself to be the right man in the right place. I believe that the paper has been of more benefit to the retailers, wholesalers and manufacturers of Michigan than any other paper published. The jobbing trade of Grand Rapids is, at present, next to its manufacturing interests, and I think THE TRADESMAN deserves credit for the most of it. Long may it live and prosper.

Yours respectfully,  
ALBERT E. SMITH.

#### Solely to Secure Delay.

"The average customer imagines that we knock off a cent or two from the price of articles worth even dollars simply as an appeal to the economical side of the purchaser," remarked a retail merchant the other day. "But the average customer is mistaken. The real object in dropping a cent and marking a \$2 article \$1.99 is to keep the purchaser waiting at the counter until the change is returned from the cashier. Three times out of five the customer sees something else that he wants, and another sale is made before he leaves."

### Hardware Price Current.

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

AUGERS AND BITS.		dis.
Snell's.....		60
Cook's.....		40
Jennings', genuine.....		25
Jennings', imitation.....		50&10
AXES.		dis.
First Quality, S. B. Bronze.....		7 50
" " D. B. Bronze.....		12 00
" " S. B. S. Steel.....		8 50
" " D. B. Steel.....		13 50
BARROWS.		dis.
Railroad.....		14 00
Garden.....		30 00
BOLTS.		dis.
Stove.....		50&10
Carriage new list.....		70&10
Plow.....		40&10
Sleigh shoe.....		70
BUCKETS.		dis.
Well, plain.....		3 50
Well, swivel.....		4 00
BUTTS, CAST.		dis.
Cast Loose Pin, figured.....		70&
Wrought Narrow, bright fast joint.....		60&10
Wrought Loose Pin.....		60&10
Wrought Table.....		60&10
Wrought Inside Blind.....		60&10
Wrought Brass.....		70&
Blind, Clark's.....		70&10
Blind, Parker's.....		70&10
Blind, Shepard's.....		70
BLOCKS.		dis.
Ordinary Tackle, list April 17, '85.....		60
GRAIN.		dis. 50&62
CROW BARS.		dis.
Cast Steel.....		per lb 5
CAPS.		per m
Ely's 1-10.....		65
Hick's C. F.....		30
G. D.....		35
Musket.....		60
CARTRIDGES.		dis.
Rim Fire.....		50
Central Fire.....		25
CHISELS.		dis.
Socket Firmer.....		70&10
Socket Framing.....		70&10
Socket Corner.....		70&10
Socket Slicks.....		70&10
Butchers' Tanged Firmer.....		40
COMBS.		dis.
Curry, Lawrence's.....		40
Hotchkiss.....		25
CHALK.		dis.
White Crayons, per gross.....		12 12 1/2
COOPER.		dis.
Planished, 14 oz cut to size.....		per pound 28
" 14x52, 14x56, 14x60.....		28
Cold Rolled, 14x56 and 14x60.....		23 10
Cold Rolled, 14x48.....		23 8
Bottoms.....		25
DRILLS.		dis.
Morse's Bit Stocks.....		50
Taper and straight Shank.....		50
Morse's Taper Shank.....		50
DIPPING PANS.		dis.
Small sizes, ser pound.....		07
Large sizes, per pound.....		6 1/4
ELBOWS.		dis.
Com. 4 piece, 6 in.....		dos. net 75
Corrugated.....		dis 40
Adjustable.....		dis. 40&10
EXPANSIVE BITS.		dis.
Clark's, small, \$18; large, \$26.....		30
Ives', 1, \$18; 2, \$24; 3, \$30.....		25
FILES—New List.		dis.
Disston's.....		60&10
New American.....		60&10
Nicholson's.....		60&10
Heller's.....		50
Heller's Horse Rasps.....		50
GALVANIZED IRON.		dis.
Nos. 16 to 20; 22 and 24; 25 and 26; 27.....		28
List 12 13 14 15 16 17.....		28
Discount, 60.....		17
GAUGES.		dis.
Stanley Rule and Level Co.'s.....		50

HAMMERS.		dis.
Maydole & Co.'s.....		25
Kip's.....		25
Yerkes & Plumb's.....		dis. 40&10
Mason's Solid Cast Steel.....		30c list 60
Blacksmith's Solid Cast Steel, Hand.....		30c 40&10
HINGES.		dis.
Gate, Clark's, 1, 2, 3.....		dis. 60&10
State.....		per doz. net, 2 50
Screw Hook and Strap, to 12 in. 4 1/4 14 and longer.....		3 1/4
Screw Hook and Eye, 1/2.....		net 10
" " " 3/4.....		net 8 1/4
" " " 1.....		net 7 1/4
" " " 1 1/2.....		net 7 1/4
Strap and T.....		dis. 50
HANGERS.		dis.
Barn Door Kidder Mfg. Co., Wood track.....		50&10
Kidder, wood track.....		60&10
HOLLOW WARE.		dis.
Pots.....		60
Kettles.....		60
Spiders.....		60
Gray enameled.....		40&10
HOUSE FURNISHING GOODS.		dis.
Stamped Tin Ware.....		new list 70
Jepanned Tin Ware.....		25
Granite Iron Ware.....		new list 33 1/4&10
WIRE GOODS.		dis.
Bright.....		70&10&10
Screw Eyes.....		70&10&10
Hook's.....		70&10&10
Gate Hooks and Eyes.....		70&10&10
LEVELS.		dis.
Stanley Rule and Level Co.'s.....		70
KNOBES—New List.		dis.
Door, mineral, jap. trimmings.....		55
Door, porcelain, jap. trimmings.....		55
Door, porcelain, plated trimmings.....		55
Door, porcelain, trimmings.....		55
Drawer and Shutter, porcelain.....		55
LOCKS—DOOR.		dis.
Russell & Irwin Mfg. Co.'s new list.....		55
Mallory, Wheeler & Co.'s.....		55
Branford's.....		55
Norwalk's.....		55
MATTOKES.		dis.
Adze Eye.....		\$13.00, dis. 60
Hunt Eye.....		\$15.00, dis. 60
Hunt's.....		\$18.50, dis. 20&10
MAULE.		dis.
Sperry & Co.'s, Post, handled.....		50
MILLS.		dis.
Coffee, Parkers Co.'s.....		40
" P. S. & W. Mfg. Co.'s Malleables.....		40
" Landers, Ferry & Co.'s.....		40
" Enterprise.....		30
MOLASSES GATES.		dis.
Stebbin's Pattern.....		60&10
Stebbin's Genuine.....		60&10
Enterprise, self-measuring.....		25
NAILS.		dis.
Steel nails, base.....		1 80
Wire nails, base.....		2 00
Advance over base:		
60.....		Base 10
50.....		Base 10
40.....		Base 10
30.....		Base 10
20.....		Base 10
16.....		Base 10
12.....		Base 10
10.....		Base 10
8.....		Base 10
7 & 6.....		Base 10
4.....		Base 10
3.....		Base 10
2.....		Base 10
1.....		Base 10
Cine 10.....		Base 10
" 6.....		Base 10
Finish 10.....		Base 10
" 8.....		Base 10
" 6.....		Base 10
Clinch 10.....		Base 10
" 8.....		Base 10
" 6.....		Base 10
Barrell 1/2.....		Base 10
PLANES.		dis.
Ohio Tool Co.'s, fancy.....		2 40
Sciota Bench.....		2 40
Sandusky Tool Co.'s, fancy.....		2 40
Bench, first quality.....		2 40
Stanley Rule and Level Co.'s, wood.....		2 40
PANS.		dis.
Fry, Acme.....		dis. 60-10
Common, polished.....		dis. 70
RIVETS.		dis.
Iron and Tinned.....		40
Copper Rivets and Buts.....		50-10
PATENT PLANISHED IRON.		dis.
"A" Wood's patent planished, Nos. 24 to 27.....		10 20
"B" Wood's pat. planished, Nos. 25 to 27.....		9 20
Broken packs 1/4c per pound extra.....		

## POST'S SAP SPOUTS



We are agents for this Spout and carry a full stock.

We also have the ANCHOR SAP SPOUT.

SPOUT NO. 1.

Actual size, with heavy wire hanger, that does not break like hangers cast on a spout.

No. 2—Actual Size.

THE CHAMPION.

FOSTER & STEVENS & CO.

## Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE  
Retail Trade of the Wolverine State.

Published at

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When writing to any of our advertisers, please say that you saw their advertisement in THE MICHIGAN TRADESMAN.

E. A. STOWE, Editor.

WEDNESDAY, FEBRUARY 17, 1892.

## READ YOUR POLICY.

The Supreme Court has handed down an opinion which brings home to every fire insurance policy holder the paramount importance of becoming familiar with its conditions, instead of laying it away until the event of a loss. In this case the plaintiff suffered a loss of \$400, and notified the agent and then let the matter rest. The policy contained a clause requiring a proof of loss to the company within thirty days after the loss. This was not done until after the expiration of the thirty day limit, and the company refused to pay the loss upon that ground. The plaintiff thereupon brought suit in the court below, setting up, among other things, that the agent waived the provision of the clause referred to, but, as the policy contained another clause to the effect that the agent had no authority to waive any of the provisions thereof, a verdict was directed for the defendant. This was affirmed by the Supreme Court, which held that, as these conditions are plainly printed on the policy, it must be presumed that the holder of a policy was acquainted with them.

The loss was conceded, but, through a mere technicality, the company managed to avoid its payment, spending much more money in defending the suit than would have made good the loss, which happens to fall on the poor and deserving woman.

It will interest THE TRADESMAN'S readers to learn that the name of this company is the Dwelling House Insurance Co. It did the same as many other companies would have done under the circumstances—took advantage of a mere technicality to defeat an honest claim—but any company which pursues such a course should be avoided by the insuring public, as they would avoid a man who is honest when he has to be honest. There are plenty of companies which do business on the broad plane of equity and fairness, so that there is no excuse for patronizing sharpers and schemers.

The paper on "Stump Lands and Pine Plains," prepared by Hon. S. S. Walker, of St. Johns, and published in THE TRADESMAN of last week, has attracted

wide attention and created a larger demand for extra copies of that issue than the office was prepared to supply. Considering the number who would like copies of the treatise for future reference, Mr. Walker has generously provided 500 reprints of the article and would, undoubtedly, respond to any requests from persons interested in the subject, addressed to him at St. Johns. THE TRADESMAN is not authorized to make this statement, but is confident Mr. Walker will sustain the paper in the disposition attributed to him.

Potatoes are not keeping well in England or on the continent. They have grown badly in the pits, lost weight and vigor, and those to be used for seed will not grow satisfactorily. As the season progresses, good marketable potatoes are likely to be scarce all over Europe. Should these countries have to import seed potatoes, they would get their supply from Canada, which still has a large stock. The quantity of potatoes on hand in the United States is so large that the outlook for higher prices is by no means flattering.

The worst thing in February is the outrageous abuse of St. Valentine's day. The occasion is used by weak little minds for venting petty spite by sending a horrid caricature made more abominable by atrocious doggerel to the object of their ill-nature. Of course no one should feel hurt by receiving one of these contemptible missives, but some people are very sensitive and many hearts are, in consequence, deeply wounded. The custom is undoubtedly losing ground as people become more refined, and in the progress of time it will be wiped out altogether.

In the retirement of Christian Bertsch, the jobbing trade of Grand Rapids loses a man whose name has ever been a synonym for honesty and integrity of purpose of the highest type. Beginning life under the most humble circumstances, he has steadily risen by his own exertions until he occupies an enviable position among business men. Every one who knows him will join with THE TRADESMAN in the hope that his future may be as pregnant with good deeds and worthy actions as the past has been.

That which would have been considered an innovation twenty years ago, is now the rule in all trades; the growth and concentration of population and competition are constantly shifting trade conditions, and the progressive and ambitious dealer must necessarily be alive to them; hence it is that many articles heretofore not to be found in the stock of the merchant should now be there if the dealer wishes to be considered fully abreast of the times.

Grand Rapids may not be fully abreast of the times in some things, but in one respect, at least, she is ahead of most cities of her size and importance—the completeness and excellence of her electric street car service. Rapid transit is particularly valuable to business men, whose minutes are many times worth dollars, and a system which enables them to reach their places of business with the least possible delay comes in for a large share of their gratitude.

Boston merchants take a sensible view in their request that the government return to the issue of fractional currency.

One firm says it receives often as much as \$50 a day in the way of postage stamps, and that it is impracticable to get rid of this amount. There is but little doubt that it was a mistake to discontinue the issuing of fractional currency, as it was an undoubted convenience in the way of transmitting small sums of money.

Be careful of your tongue, but be more careful of your pen. Don't sign any kind of an agreement for a stranger. Confine your dealings in business to known friends and the black wings of trouble will not be so liable to hover over you.

Making good plans is right and proper, but plans which are not carried out might as well not have been made. The house that goes no farther than the plans and specifications is not a comfortable one to live in.

There is only one thing that is worse than a standing account and that is a running one.

## She Secured a Bargain.

A certain store was making a leader of calico at 2 cents per yard. The female bargain seekers were as numerous around the calico counter as political arguments during a presidential campaign.

As one of the jostling crowd departed with her ten yards—that being the limit sold to one person—an acquaintance, vainly waiting while more bold or adroit women secured attention from the calico clerks, who were as busy as a speckled hen scratching for a brood of fifteen hungry chicks, noticing her, panted out: "How did you get it?" "Why," said the lady of the secured calico bargain, exhibiting a pair of hose which would have been dear at 25 cents, "I bought these at another department for 75 cents, and made the clerk go to the calico counter and sell me ten yards."

Detroit—The Standard Pearl Button Co., of this city, is about to experiment in the manufacture of buttons from the shell of the clams found in the south tributaries of the Mississippi. These shell, it is said, do not lose their iridescence as clamshells found further north are said to do.

Champion—The shingle mill built and operated by Dyer Bros. & Co., on Lake Michigan, during last season, was shut down in the fall, and the mill changed hands on a mortgage. The property is now owned by the Browne, Chapin Lumber Co., which will operate it this winter, starting up this week.

Manistee—The sawmill of Buckley & Douglas is running night and day. The pond at the foot of the long slide is thawed out with exhaust steam from the engines. They will saw until the docks are full, and next season will have more room, as they intend making a piling ground of part of their recent purchase of dock near the mouth of the river.

Manistique—The Manistique Lumber Co. has refused to pay taxes in Alger county, because in the general assessment was the item of \$1,000 for sheriff's salary. Judge Steere held that the company's position is tenable, and decided with it. As the law declares that county sheriffs shall receive no compensation but stated fees, and as the fees do not amount to but \$200 a year in Alger county, it will probably be difficult to fill the office satisfactorily.

Use Tradesman or Superior Coupons.

## NEW INDUSTRIAL COMBINATIONS.

The most important feature in business circles recently has been the announcement of a number of new aggregations of capital invested in industrial enterprises. Following closely upon the vote of the stockholders of the American Sugar Refiners' Company to add \$25,000,000 to its old \$50,000,000 share issue, the two great electric supply companies—the Edison of New York and the Thompson-Houston of Boston—have agreed to a consolidation; several of the largest lithographing concerns in the country have formed a business combination; the cotton pressers and rice cleaners of New Orleans have joined forces, and the National Cordage Company reports that it has recently taken in, or is about to take in, the remaining manufactories of cordage, bagging and twine, in the United States, which have hitherto held aloof from it. Special attention has been called to the Distillers' and Cattle Feeders' Trust by transactions of its officers in its stock, which are not favorably viewed by those who have lost money by them. A big anthracite coal combination is talked about, and Chicago Gas Trust certificates, though not so prominent to the public eye as they were a fortnight or so ago, are still tolerably conspicuous. Altogether, the affairs of these enterprises have, for the moment, taken precedence of those of railroads, and their merits as money-making instrumentalities are more actively discussed. It would seem that since, in the case of railroads aggregation earliest began, it had also earliest ended. The force underlying it is, indeed, as powerful as it ever was, but it finds little left upon which to exert itself. All the small companies that could be merged in greater ones have long since succumbed to their fate, leaving the field to a few giants, each able to maintain itself against its brethren, but none big enough to swallow them. The industrial companies are now in the midst of the process, and with them it has yet some time to continue.

To repeat what I have often said upon previous occasions, this formation of companies with big capitals and the absorption by them of smaller ones, excites no alarm in my mind. It is not the quantity of money in a concern that makes it formidable, but the degree of intellectual ability that directs its affairs—and great ability in business is as rare as any other great mental or physical endowment. There is a natural limit of growth to aggregated capital, resulting from the natural limitations of the human mind. Most men cannot carry on enterprises of more than a certain magnitude, just as they cannot lift more than a certain weight. The attraction of gravitation, the strength of bone and muscle, and the nutritive power of food combine to fix the bodily size and strength of the human race at what it is, and only a change in those constituent forces will allow a change in the dominant type. Steam and electricity, it is true, enable men to accomplish much more work in finance, trade and manufacturing than they could a century ago, just as in ages of which geologists tell us, when a different atmosphere and different food supplies existed on this earth, plants and animals grew to an enormous size compared to that which they attain in our day. The fact, to which I have already adverted, that railroad combination has pretty nearly come to an end, results

from this law of nature, and it will not fail to vindicate itself in the case of industrial enterprises. The original impetus which they receive from their founders will eventually expend itself, and then, like other corporations, they will settle down into jog-trot of earning salaries for their officers and making moderate dividends.

It is not without reason that the promoters of these great industrial combinations solicit from the public contributions of capital on the ground that the larger the business they do, the less will be the ratio of expenses to gross profits. This, as a general truth, nobody can dispute. It has been illustrated over and over again in commercial history, and many an immense fortune remains to bear witness to it. Still, against this advantage must be offset the tendency of all concerns not managed exclusively for the benefit of the managers to avoid taking risks and to adhere to stereotyped precedents. This eventually brings their dividends down an amount far less than that earned by private persons in the same line, and to a point just enough above the rate of interest on borrowed money to compensate for the additional risk attending them. This has been the experience of investors in railroad stocks, and it will be that of those who buy the industrials.

For the present, however, investments in industrial companies are yielding handsome returns and are tempting purchases. All that is lacking to recommend them to cautious people is the absence of trustworthy knowledge of the companies' affairs and of confidence in those who conduct them. When I first mentioned them four years ago, I said that they were fair gambles for those who could afford to lose the money they put into them if that should be their luck. Experience has demonstrated that my estimate was, on the whole, correct, and, while some of the stocks which were then coming on the market, have turned out badly, either from mismanagement or from dishonesty, the majority have done well, and can be sold at a considerable profit.

As to the opportunities which the industrial stocks afford for unfair Stock Exchange operations, which is charged against this class of investments as a peculiar defect, nothing could be less well founded. Those who condemn Sugar Refineries, Lead Trust, Distillers' and Cattle Feeders' Trust, and Cottonseed Oil Trust stocks as mere gambling counters manipulated by sharpers for the purpose of preying upon the public, must be very inexperienced in the ways of Wall street or else must wilfully misrepresent the facts. From the commencement of railroad building shares in railroad companies have been dealt in speculatively, and a man need not be as old as I am to remember Fisk and Gould's operations in the old Erie Railroad stock against Daniel Drew and Commodore Vanderbilt, and the Commodore's own alternate cornering and letting out of New York Central stock until it suited his purpose to make it a conservative investment. His son, William H., played a like game with Western Union Telegraph stock, and the street was so often deceived with rumors of the company's approaching "cutting of the melon" that when it finally came most of the speculators in the stock were caught on the wrong side of the market. When, on the other

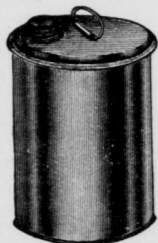
hand, the same William H. Vanderbilt, in 1879, ostentatiously parted with \$20,000,000 of New York Central Railroad stock at 120, in order, as he said, that the public might be permitted to share in the profits of the road, almost everybody believed him and eagerly bought the stock all the way from 120 to 155. Then came the building of the West Shore Road and its acquisition, after a costly war of rates, by the New York Central, with the result that the Central stock fell to below 90. I might go on in this way, indefinitely, drawing illustrations not only from railroad stocks, but from those of mining companies, petroleum companies, coal companies and gas companies, but I think I have mentioned enough to prove that industrial stocks are not dangerous above all others.

General business, my friends tell me, is a little quiet just now in this country, and what I read in the foreign newspapers gives me the impression that it is very dull over there. This being so, the surplus of production over consumption, or of profits over expenses available for new investment, is necessarily restricted, and this accounts both for the prevailing low rate of interest on money and for the comparatively slack demand for new securities. Sooner or later, however, this aspect of things must change, and then the problem of investing money will come to the front and demand a solution. Railroads have seen their best days, banks and trust companies afford but a limited opportunity for new capital, while the field of industry is as vast as are the elements of nature and the ingenuity of man. Great Britain has cultivated it for many years, and her capitalists have dotted the globe with their various undertakings in it, making for the last few years extensive acquisitions in this country. Our capitalists are not inferior in boldness and in enterprise to their British cousins, and the reason that they have not hitherto followed their example has been that they have found abundant employment in developing our own natural resources by building railroads. If I am correct in judging that we must now look around us for new forms of investment, it seems only reasonable that industrial undertakings should take with capitalists, both small and great, the place heretofore occupied by railroads, and should, like railroads, employ large aggregations of capital.

MATTHEW MARSHALL.

Ferry—B. F. Archer has sold his hardware stock to his son, Chas. B. Archer.

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No. 0 Sun	45
No. 1	50
No. 2	75
Tubular	75

### LAMP CHIMNEYS.—Per box.

6 doz. in box	1 75
No. 0 Sun	1 88
No. 1	2 70
No. 2	2 70

### First quality.

No. 0 Sun, crimp top	2 25
No. 1	2 40
No. 2	3 40

### XXX Flint.

No. 0 Sun, crimp top	2 60
No. 1	2 89
No. 2	3 89

### Pearl top.

No. 1 Sun, wrapped and labeled	3 70
No. 2	4 70
No. 2 Hinge	4 70

### La Bastie.

No. 1 Sun, plain bulb, per doz.	1 25
No. 2	1 50
No. 1 crimp, per doz.	1 35
No. 2	1 60

### LAMP WICKS.

No. 0, per gross	23
No. 1	28
No. 2	38
No. 3	75
Mammoth, per doz.	90

### STONEWARE—AKRON.

Butter Crocks, 1 and 2 gal.	66
3 to 6 gal.	66 1/2
Jugs, 1/2 gal., per doz.	75
" 2 "	90
" 3 "	1 80

Milk Pans, 1/2 gal., per doz. (glazed 75c)	90
" 3/4 gal. (glazed 90c)	72

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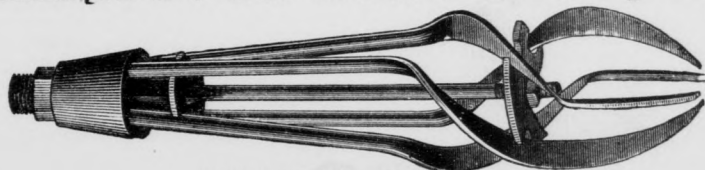
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President—Jacob Jesson, Muskegon.  
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Treasurer—Geo. Gundrum, Ionia.  
Meetings for 1920—Grand Rapids, March 1; Star Island (Detroit), July 5; Marquette, Aug. 31; Lansing, November 1.

### Michigan State Pharmaceutical Ass'n.

President—H. G. Coleman, Kalamazoo.  
Vice-Presidents—S. E. Parkill, Owosso; L. Pauley, St. Ignace; A. S. Parker, Detroit.  
Secretary—Mr. Parsons, Detroit.  
Treasurer—Wm. Dupont, Detroit.  
Executive Committee—F. J. Wurzburg, Grand Rapids; Frank Ingalls 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.

### WHO OWNS THE PRESCRIPTION?

All classes of physicians have long felt that the honor and glory of consulting practice had its drawbacks, and that one of those drawbacks was the giving of prescriptions over which no professional control was retained. In the case of the older practitioner, whose fee ranges from \$5 upwards for each consultation, and who can always command full consulting rooms, this is a matter of comparatively small importance; but the question assumes a very different complexion when the family physician receives the small fee of \$1 for a professional visit, and gives up to the patient for his unrestrained use a prescription which may run a week, a month, a year, or a lifetime. It is hardly surprising that, under these circumstances some rather sharp notes of alarm should have been sounded in the professional journals, nor is it very strange that those notes of alarm should have been followed by suggestions indicative rather of fear than of wisdom. One family physician proposes to claim an absolute medical proprietorship in prescriptions. "My prescriptions are mine," says he, "and I mean to stick to them." He has been driven to this bold attitude of self-defence by the discovery that one of his lady patients lent a particular prescription of his to eight other ladies, and so, as he puts it, practically robbed him of eight fees. Another family physician becomes quite Jesuitically hairsplitting in his attempt to deal with the difficult and complicated question. "My own opinion," he says, "is, and always has been, that the prescription does not legally belong to any of the parties concerned, but should be destroyed after it has fulfilled its mission." The idea of a prescription "fulfilling its mission" is distinctly poetical and original.

This gentleman continues: "We pay for a railway ticket and it is taken from us on completing the journey. The prescription is nothing more than a convenient missive,"—missive is good—"between doctor and druggist, and probably would not be entrusted to the patient if we had any more convenient way of communicating our order. We do not address the prescription to the patient; we advise the druggist how he has to compound a certain number of ingredients for the patient, and this being done the prescription should be destroyed or returned to the author."

Now all of this is exceedingly interesting and instructive to the student of

psychology, as that science asserts itself in the medical mind. It shows how the "natural man" still exercises a dominating influence over the professionally differentiated specialist. The first doctor stands forth with all the truculence of a medical Dick Turpin, and insists that his prescriptions shall be returned to him on pain of—we know not what. The second glides into the subject with insinuating logic, and shows how proper and natural it is that the doctor, who is the "author" of a prescription, should retain all the powers of copyright in his own work. It is a pity that patients do not occasionally read professional journals. The discussion would have been greatly improved, from the point of general edification, if one or two patients had added their contributions. Arguments are mostly inconclusive which discuss one side of the question.

It seems to us that the interests of patient and doctor are not opposed to each other in this matter, but are identical. On the one hand, those doctors who wish both "to eat their cake and have it," make a mistake; and, on the other, those patients who use a prescription for a longer time than it was ordered to be used, or give it to their friends, make a still greater mistake. As a matter of fact, where proper relations exist between doctor and patient, it is probable that very little injustice is done to the former. One thing seems to be quite certain, and that is, that the doctor who gives a prescription to his patient cannot both give and keep it. All he can do is to instruct the sick person how long to take the medicine prescribed. If the latter continues to take it longer, he is exceedingly foolish. No honorable doctor ever thinks of limiting the time during which a prescription may be used merely for the sake of getting an additional consultation fee out of his patient. Any patient who has good reason to believe that his doctor is keeping him an unnecessary length of time on his visiting or consulting list ought to seek another doctor at once; and any doctor who asks his patient to return to his consulting room when there is no necessity for further consultation is a deliberate cheat, and deserves all the contempt and obloquy which can be poured upon him. The physician, including, of course, every member of the profession, occupies a position of peculiar delicacy towards his patient. The patient is ignorant, the physician has knowledge; the patient is fearful, the physician has the confidence of experience. What kind of a doctor is he, then, who takes advantage of his patient's trustfulness to worry his mind with fear, and to extract from his pocket unnecessary fees? He is a scoundrel.

But, on the other hand, while physicians must be as honorable as Caesar's wife, because their position is one of such unlimited freedom, patients must not forget that he who dispenses honor and justice with his prescriptions is entitled to honor and justice in return. Wise men and women will use a remedy for the exact period for which it has been prescribed. If they use it a little longer, the reasonable physician will not object; and they probably will not do themselves any great harm. But they should remember that, in using a prescription longer than the specified time, there is always a possibility of their doing a serious injury to their own health; and this injury to their health is an injury and injustice to the

physician; not, be it noted, in the mere loss of one or two paltry fees, but in the wound it may inflict upon his reputation and his feelings in that his misused prescription has been a source of injury rather than of benefit to his patient.

Should patients ever give medical prescriptions to other persons? As a rule, certainly not. They may do untold injury by such acts. This is not said to frighten them; it is plainly and simply true. Modern remedies are of such a kind that they ought only be handled by experts. The subject is of much importance, and space forbids us to expound the patient's aspect of the case as fully as it demands. But this is to be insisted upon—if a high sense of duty compels the doctor to shrink with disgust from taking the least advantage of his patient, the very same sense of duty should compel the patient to make it a matter of conscience to avoid doing any kind of injury to the doctor.

### To Mend Bad Writing.

The much chirographically puzzled pharmacist will rejoice to learn that in one part of the world at least the hieroglyphic-writing doctor is to be disciplined by his government.

The Austrian Minister of the Interior has recently issued an order that the burgomasters of all districts must exercise strict supervision over the medical men practicing within their jurisdiction in the matter of legibility of prescriptions. They are charged to see that every prescription is clearly and legibly written in all its parts, so that there may be no doubt as to the remedy, the dose or the signature.

While this sort of regulation seems rather too "paternal" to American ideas, there is no doubt that some means ought to be provided everywhere by which medical men would be compelled to pay a decent regard to the matter of writing. Vexatious delays and minor mistakes occur daily in the filling of badly-written prescriptions, and serious and sometimes fatal errors result from the same cause.

A doctor should no more allow haste or carelessness to influence his handwriting than his diagnosis and his decision as to treatment. While not much can be done with those habituated to illegibility, our medical colleges could do a great deal by insisting in their teaching on the importance of plain writing, and requiring as a prerequisite to graduation, the ability to so prescribe that the directions would be unmistakable.

### The Drug Market.

Opium is dull. Morphia is unchanged. Quinine is weak and lower for foreign. Domestic is unchanged. Salacine has advanced. Lycopodium has advanced. Ipecac root has advanced. Castor oil has advanced.

Detroit—Jos. Mulhern succeeds Thos. W. Goodale in the grocery and meat business.

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ACIDUM.		Cubebae. (po. 90).....		TINCTURES.		Ole. Sepsia. (po. 20).....		Soda Boras. (po. 12).....		Red Venetian.....	
Aceticum.....	80 10	Exechthitos.....	2 50 2 75	Aconitum Napellis R.....	60	Pepsin Saac. H. & P. D.....	22 25	Soda Carb.....	1 1/2 2	Ochre, yellow Mars.....	1 1/2 2 3
Benzolium German.....	50 60	Erigeron.....	2 25 2 50	" F.....	50	Co.....	22 00	Soda, Bi-Carb.....	2 5	" Ber.....	1 1/2 2 3
Boric.....	20 20	Gaultheria.....	2 00 2 10	Aloes.....	50	Picls Liq. N.C., 1/2 gal.....	22 00	Soda, Ash.....	3 1/2 4	Putty, commercial.....	2 1/2 2 3
Carbolicum.....	22 30	Gentianum, ounce.....	2 75	" and myrrh.....	60	doz.....	22 00	Soda, Sulph.....	2 2	" strictly pure.....	2 1/2 2 3
Citricum.....	45 53	Gossypil, Sem gal.....	50 75	Arnica.....	50	Picls Liq., quarts.....	21 00	Spts. Ether Co.....	50 55	Vermilion Prime Amer- ican.....	13 16
Hydrochlor.....	30 5	Hedoma.....	1 40 2 10	Asafetida.....	50	" pints.....	20 50	" Myrcia Dom.....	22 25	Vermilion, English.....	70 75
Nitricum.....	10 12	Juniper.....	50 60	Atrope Belladonna.....	60	Pil Hydrarg. (po. 80).....	20 50	" Myrcia Imp.....	23 00	Green, Peninsular.....	70 75
Oxalicum.....	10 12	Lavandula.....	90 100	Benzoin.....	60	Piper Albia. (po 85).....	20 50	" Vini Rect. bbl.....	2 27 37	Lead, red.....	7 2 1/2
Phosphoricum dil.....	20	Limonis.....	2 50 3 00	" Co.....	50	Pix Burgun.....	2 7	Less 5c gal., cash ten days.....	21 30	" white.....	7 2 1/2
Salicylicum.....	1 30 2 10	Mentha Piper.....	2 75 3 50	Sanguinaria.....	50	Plumbi Acet.....	14 15	Strychnia Crystal.....	21 30	Whiting, white Span.....	20 70
Sulphuricum.....	1 1/4 2 10	Mentha Verid.....	2 20 2 30	Barosma.....	50	Pulvis Ipecac et opil. 1.....	10 21 30	Sulphur, Subl.....	3 2 4	Whiting, Gilders.....	20 70
Tannicum.....	1 40 2 10	Morrhuae, gal.....	1 00 2 10	Cantharides.....	75	Pyrethrum, boxes H.....	21 25	" Roll.....	2 1/2 3 1/2	White, Paris American.....	1 0
Tartaricum.....	30 35	Myrcia, ounce.....	2 50	Capelleum.....	75	& P. D. Co., doz.....	21 25	Tamarinds.....	80 10	Whiting, Paris Eng.....	1 40
AMMONIA.		Oliva.....	80 2 75	Ca amon.....	75	Pyrethrum, pv.....	30 35	Terebenth Venice.....	28 30	Pioneer Prepared Paints.....	20 21 4
Aqua, 16 deg.....	3 1/2 2 5	Picls Liquida, (gal. 35).....	10 12	Castor.....	1 00	Quassia, S. P. & W.....	31 36	Theobromae.....	38 43	Swiss Villa Prepared.....	1 00 2 10
" 20 deg.....	5 1/2 7	Pichni.....	1 08 2 10	Catechu.....	50	" S. German.....	21 1/2 28	Vanilla.....	9 00 2 16 00	Paints.....	1 00 2 10
Carbonas.....	13 14	Rosmarin.....	2 50	Cinchona.....	50	Quina, S. P. & W.....	31 36	Zinci Sulph.....	7 2 8	VARNISHES.	
Chloridum.....	13 14	Rosae, ounce.....	2 50	" Co.....	50	Rubia Tincturum.....	13 14	Whale, winter.....	Bbl. Gal	No. 1 Turp Coach.....	1 10 2 10
ANILINE.		Succini.....	40 45	Columba.....	50	Saccharum Lactis pv.....	2 00 2 10	Lard, extra.....	55 60	Extra Turp.....	16 21 70
Black.....	2 00 2 25	Sabina.....	90 2 10	Conium.....	50	Sanguis Draconis.....	40 50	Lard, No. 1.....	45 50	No. 1 Turp Furn.....	1 00 2 10
Brown.....	80 10	Santal.....	3 50 7 00	Cubeba.....	50	Santonine.....	4 50	" G.....	15	Eutra Turp Damar.....	1 55 2 10
Red.....	45 50	Sassafras.....	50 55	Digitalis.....	50	Sapo, W.....	12 14	Linseed, pure raw.....	36 39	Japan Dryer, No. 1.....	70 2 7
Yellow.....	2 50 2 30	Sinapis, ess, ounce.....	2 10	Gentian.....	50	" M.....	10 12				
BACCAR.		Thyme.....	40 50	" Co.....	60	" G.....	2 15				
Cubeae (po. 90).....	90 10	Theobromas.....	15 30	Gualica.....	50						
Juniperus.....	80 10	POTASSIUM.		Zingiber.....	50						
Xanthoxylum.....	25 30	Bi Carb.....	15 18	Hyoscyamus.....	50						
BALSAMUM.		Bichromate.....	13 14	Iodine.....	75						
Copalba.....	50 55	Bromide.....	25 27	" Colorless.....	75						
Peru.....	21 30	Chlorate, (po. 16).....	14 16	Kino.....	50						
Terabin, Canada.....	35 40	Cyanide.....	50 55	Lobelia.....	50						
Tolutan.....	35 50	Iodide.....	2 80 2 90	Myrrh.....	50						
CORTEX.		Potassa, Bitart. pure.....	20 22	Nux Vomica.....	50						
Abies, Canadian.....	18	Potassa, Bitart, com.....	15	Opil.....	55						
Cassia.....	11	Potass Nitras, opt.....	80 10	" Camphorated.....	50						
Cinchona Flava.....	18	Potass Nitras.....	70 9	Deodor.....	2 00						
Euonymus atropurp.....	30	Prussiate.....	28 30	Aurant Cortex.....	50						
Myrica Cerifera, po.....	20	Sulphate po.....	15 18	Quassia.....	50						
Prunus Virgin.....	12	RADIX.		Rhatany.....	50						
Quillaja, grd.....	14	Aconitum.....	20 25	Cassia Acutifol.....	50						
Sassafras.....	14	Althaea.....	25 30	Serpentaria.....	50						
Ulmus Po (Ground 12).....	10	Anchusa.....	12 15	Stromonium.....	60						
EXTRACTUM.		Arum, po.....	20 25	Tolutan.....	60						
Glycerhiza Glabra.....	24 35	Calamus.....	20 25	Valerian.....	50						
" po.....	33 35	Gentiana, (po. 15).....	10 12	Veratrum Veride.....	50						
Haematox, 15 lb. box.....	11 12	Glycyrrhiza, (pv. 15).....	10 12								
" 15.....	13 14	Hydrastis Canaden.....	20 25								
" 14s.....	14 15	" (po. 10).....	20 25								
" 14s.....	16 17	Hellebore, Ala, po.....	15 18								
FERRUM.		Insula, po.....	15 18								
Carbonate Precip.....	15	Ipecac, po.....	2 30 2 35								
Citrate and Quinia.....	23 50	Iris plox (po. 35 45).....	25 30								
Citrate Soluble.....	20	Jalapa, pr.....	42 45								
Ferrocyanidum Sol.....	50	Maranta, 1/4s.....	35								
Solut Chloride.....	15	Podophyllum, po.....	15 18								
Sulphate, com'l.....	1 4 2 7	Rhei.....	75 100								
" pure.....	7	" cut.....	61 75								
FLORA.		" pv.....	75 100								
Arnica.....	23 25	Spigelia.....	45 55								
Anthemis.....	25 30	Sanguinaria, (po. 25).....	35 40								
Matricaria.....	25 30	Serpentaria.....	40 45								
FOLIA.		Senega.....	40 45								
Barosma.....	20 75	Similax, Officinalis, H.....	40								
Cassia Acutifol, Tin- nivelly.....	25 28	" M.....	40								
" Alx.....	35 50	Scillae, (po. 35).....	10 12								
Salvia officinalis, 1/4s and 1/4s.....	12 15	Symplocarpus, Fosti- lus, po.....	25								
Ura Ursi.....	80 10	Valeriana, Eng. (po. 30) " German.....	15 20								
GUMMI.		Zingiber a.....	10 15								
Acacia, 1st picked.....	80	Zingiber j.....	18 22								
" 2d.....	40	SEMIN.									
" 3d.....	40	Anisum, (po. 20).....	15								
" sifted sorts.....	25	Apium (graveleons).....	20 22								
" po.....	60 80	Brd, 1s.....	40 6								
Aloe, Barb. (po. 60).....	50 60	Carul, (po. 18).....	80 12								
" Cape, (po. 20).....	50 60	Cardamon.....	1 00 2 25								
" Socotri, (po. 60).....	50 60	Coriandrum.....	10 12								
Catechu, 1s, 1/4s, 1/4s, 16).....	10	Cannabis Sativa.....	4 15								
Ammoniac.....	55 60	Cydonium.....	75 100								
Asafoetida, (po. 35).....	35 40	Chenopodium.....	10 12								
Benzoinum.....	50 53	Dipterix Odorata.....	2 10 2 20								
Camphora.....	50 53	Foeniculum.....	15								
Euphorbium po.....	35 10	Foenugreek, po.....	60 8								
Galbanum.....	23 50	Lini.....	4 4 4								
Gamboge, po.....	75 75	Lini, grd. (bbl. 3 1/4).....	4 4 4								
Gualacum, (po. 30).....	25	Lobelia.....	35 40								
Kino, (po. 25).....	20	Pharlaris Canarian.....	3 4 4								
Mastic.....	80	Rapa.....	60 7								
Myrrh, (po. 45).....	40	Sinapis, Albu.....	10 12								
Opil, (po. 3 00).....	2 0 2 10	" Nigra.....	11 12								
Shellac.....	25 35	SPIRITUS.									
" bleached.....	30 35	Fruentil, W. D. Co.....	2 00 2 50								
Tragacanth.....	30 35	" D. F. R.....	1 75 2 00								
HERBA—In ounce packages.		Juniperis Co. O. T.....	1 10 2 10								
Absinthium.....	25	Saacharum N. E.....	1 75 2 00								
Eupatorium.....	25	Spt. Vini Galli.....	1 75 2 00								
Lobelia.....	25	Vini Oporto.....	1 25 2 00								
Majorum.....	25	Vini Alba.....	1 25 2 00								
Mentha Piperita.....	23	SPONGES.									
" Vir.....	25	Florida sheeps' wool	2 25 2 50								
Rue.....	30	carriage.....	2 00								
Tanacetum, V.....	22	Nassau sheeps' wool	2 00								
Thymus, V.....	25	carriage.....	1 10								
MAGNESIA.		Extra yellow sheeps'	85								
Calcined, Pat.....	55 60	carriage.....	65								
Carbonate, Pat.....	20 22	Grass sheeps' wool car-	75								
Carbonate, K. & M.....	20 25	riage.....	1 40								
Carbonate, Jennings.....	35 38	Hard for slate use.....	1 40								
OLEUM.		Yellow Reef, for slate	1 40								
Absinthium.....	3 50 4 00	use.....	1 40								
Amygdalae, Dulc.....	45 75	SYRUPS.									
Amygdalae, Amarae.....	8 00 2 25	Accacia.....	50								
Anisi.....	1 80 2 10	Zingiber.....	50								
Aurant Cortex.....	2 50 2 75	Ipecac.....	50								
Bergamit.....	3 75 4 00	Ferri Iod.....	50								
Cajuputi.....	65 70	Aurant Cortex.....	50								
Caryophylli.....	90 95	Rhei Arom.....	50								
Cedar.....	35 65	Similax Officinalis.....	50								
Chenopodii.....	21 75	" Co.....	50								
Cinnamomi.....	1 20 2 15	Senega.....	50								
Citronella.....	25	Scillae.....	50								
Conium Mac.....	35 65	" Co.....	50								
Copalba.....	1 10 2 10	Tolutan.....	50								

# HAZELTINE & PERKINS DRUG CO.

Importers and Jobbers of

# DRUGS

CHEMICALS AND

# PATENT MEDICINES.

DEALERS IN

# Paints, Oils & Varnishes.

Sole Agents for the Celebrated

# SWISS VILLA PREPARED PAINTS.

# Full Line of Staple Druggists' Sundries.

We are Sole Proprietors of

# Weatherly's Michigan Catarrh Remedy.

We have in Stock and Offer a Full Line of

# WHISKIES, BRANDIES, GINS, WINES, RUMS.

We sell Liquors for Medicinal Purposes only.  
We give our Personal Attention to Mail Orders and Guarantee Satisfaction.  
All orders are Shipped and Invoiced the same day we receive them. Send in a trial order.

# Hazeltine & Perkins Drug Co.,

GRAND RAPIDS, MICH

## Grocery Price Current.

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

<b>APPLE BUTTER</b>	Trout.	Sap Sago.....22
40 lb. pails.....5	Brook, 3 lb.....2 50	Schwetzer, Imported.....23
20 lb. pails.....5 1/2	<b>FRUITS.</b>	domestic.....15
Mason's, 10, 20 or 30 lbs.....6	<b>Apples.</b>	<b>CATSUP.</b>
" 5 lb.....7	3 lb. standard.....85	Half pint, common.....80
<b>AXLE GREASE.</b>	York State, gallons.....2 40	Pint.....1 00
Graphite.....	Hamburg.....2 50	Quart.....1 50
1/2 gr. cases, per gr.....88 50	Live oak.....2 25	Half pint, fancy.....1 25
12 1/2 lb. pails, per doz.....7 50	Santa Cruz.....2 00	Pint.....2 00
25 lb.....12 00	Lusk's.....2 50	Quart.....3 00
100 lb. kegs, per lb.....3 1/2	Overland.....1 90	<b>CLOTHES PINS.</b>
250 lb. 1/4 bbls., per lb.....3 1/2	<b>Blackberries.</b>	5 gross boxes.....40
400 lb. bbls., per lb.....3 1/2	B. & W.....90	<b>COCOA SHELLS.</b>
<b>Badger.</b>	Cherries.....1 20	35 lb bags.....23
gr. cases, per gr.....86 50	Pitted Hamburg.....1 75	Less quantity.....23 1/2
1/2 lb. pails, per doz.....7 00	White.....1 20	Pound packages.....6 1/2 @ 67
1 lb.....10 50	Erie.....1 20	<b>COFFEE.</b>
00 lb. kegs, per lb.....3 1/2	Damsons, Egg Plums and Green.....1 20	<b>GREEN.</b>
50 lb. 1/4 bbls., per lb.....3 1/2	<b>Gages.</b>	Rio.....
400 lb. bbls., per lb.....3	Erie.....@ 1 25	Fair.....16
<b>BAKING POWDER.</b>	California.....1 70	Good.....17
Acme, 1/4 lb. cans, 3 doz.....45	Gooseberries.....1 10	Prime.....18
" 1/2 lb. " ".....85	Common Peaches.....1 10	Golden.....20
" 1 lb. " ".....1 60	Pie.....1 10	Peaberry.....20
" bulk.....10	Maxwell.....1 50	<b>Santos.</b>
Arctic, 1/4 lb. cans.....60	Shepard's.....1 30	Fair.....16
" 1/2 lb. " ".....1 30	California.....2 25	Good.....17
" 1 lb. " ".....2 00	Monitor.....1 35	Prime.....18
" 5 lb. " ".....9 60	Oxford.....1 25	Golden.....20
<b>Dr. Price's.</b>	<b>Pears.</b>	Peaberry.....20
per doz.....	Domestic.....1 25	<b>Mexican and Guatemala.</b>
Dime cans.....90	Riverside.....2 10	Fair.....16
4-oz.....1 33	<b>Pineapples.</b>	Good.....17
6-oz.....1 90	Common.....1 30	Prime.....18
8-oz.....2 47	Johnson's sliced.....2 50	Golden.....20
12-oz.....3 75	" grated.....2 75	Peaberry.....20
16-oz.....4 75	Quinces.....1 10	<b>ROASTED.</b>
2 1/2 lb.....11 40	Raspberries.....1 30	To ascertain cost of roasted
4 lb.....18 25	Black Hamburg.....1 50	coffee, add 1/4c. per lb. for
5 lb.....21 60	Erie black.....1 40	roasting and 15c. per lb. for
10 lb.....41 80	Strawberries.....1	shrinkage.
<b>BATH BRICK.</b>	Lawrence.....2 25	<b>PACKAGE.</b>
2 dozen in case.....90	Erie.....1 35	Arbuckle's Ariosa.....20 05
English.....70	Terrapin.....1 35	McLaughlin's XXXX.....20 05
Domestic.....60	<b>Whortleberries.</b>	Lion, 60 or 100 lb. case.....20 00
<b>BLUING.</b>	Common.....1 20	Cabinets
Gross.....	F. & W.....1 25	containing
Arctic, 4 oz ovals.....4 00	Blueberries.....1 20	120 1-pound
" 8 oz.....7 00	<b>MEATS.</b>	packages
" pints, round.....10 50	Corned beef, Libby's.....1 80	(similar to
" No. 2, sifting box.....2 75	Roast beef, Armour's.....1 75	accompanying
" No. 3.....4 00	Potted ham, 1/2 lb.....1 50	illustration
" No. 5.....8 00	" 1/4 lb.....1 00	sold at
" 1 oz ball.....4 50	" tongue, 1/4 lb.....1 10	case price,
<b>BROOMS.</b>	" chicken, 1/4 lb.....95	with an ad-
No. 2 Hurl.....2 00	<b>VEGETABLES.</b>	ditiional
No. 1.....2 25	Beans.....	charge of
No. 2 Carpet.....2 50	Hamburg stringless.....1 25	90 cents for
No. 1.....2 75	" French style.....2 25	cabinet.
Parlor Gem.....3 00	" Limas.....1 40	<b>EXTRACT.</b>
Common Whisk.....1 00	Lima, green.....1 30	Valley City.....75
Fancy.....1 20	" soaked.....80	Felix.....1 15
Mill.....3 25	Lewis Boston Baked.....1 35	Hummel's, foil.....1 50
Warehouse.....3 00	Bay State Baked.....1 35	tin.....2 50
<b>BRUSHES.</b>	World's Fair.....1 35	<b>CHICORY.</b>
Stave, No. 1.....1 25	<b>Corn.</b>	Bulk.....4 1/2
" 10.....1 50	Hamburg.....1 25	Red.....7
" 15.....1 75	Livingston.....1 50	<b>CLOTHES LINES.</b>
Rice Root Scrub, 2 row.....85	Purity.....1 10	Cotton, 40 ft.....per doz. 1 25
Rice Root Scrub, 3 row.....1 25	Honey Dew.....1 50	" 50 ft.....1 40
Palmetto, goose.....1 50	Morning Glory.....1 10	" 60 ft.....1 60
<b>BUCKWHEAT FLOUR.</b>	<b>Peas.</b>	" 70 ft.....1 75
Rising Sun.....5 00	Hamburg marrofat.....1 35	" 80 ft.....1 90
York State.....5 00	" early June.....1 50	Jute.....90
Self Rising, case.....5 00	" Champion Eng.....1 50	" 72 ft.....1 00
<b>CANDLES.</b>	Hamburg petit pois.....1 50	<b>COUPON BOOKS.</b>
Hotel, 40 lb. boxes.....9	" fancy sifted.....1 90	<b>TRADESMAN</b>
Star, 40 lb.....9	Soaked.....65	<b>1</b>
Paraffine.....10 1/4	Harris standard.....75	<b>5</b>
Wickline.....25	Van Camp's Marrofat.....1 10	<b>CREDIT COUPON</b>
<b>CANNED GOODS.</b>	Archer's Early Blossom.....1 35	<b>TRADESMAN</b>
<b>FISH.</b>	French.....1 80	<b>1</b>
Clams.....	<b>Mushrooms.</b>	<b>5</b>
Little Neck, 1 lb.....1 10	Pumpkin.....95	<b>CREDIT COUPON</b>
" 2 lb.....1 90	<b>Squash.</b>	<b>TRADESMAN</b>
<b>Clam Chowder.</b>	Hubbard.....1 20	<b>1</b>
Standard, 3 lb.....1 40	Succotash.....1 40	<b>5</b>
<b>Cove Oysters.</b>	Soaked.....80	<b>CREDIT COUPON</b>
Standard, 1 lb.....85	Honey Dew.....1 60	<b>TRADESMAN</b>
" 2 lb.....1 65	<b>Tomatoes.</b>	<b>1</b>
<b>Lobsters.</b>	Excelsior.....1 00	<b>5</b>
Star, 1 lb.....2 50	Eclipse.....1 60	<b>CREDIT COUPON</b>
" 2 lb.....3 50	Hamburg.....1 30	<b>TRADESMAN</b>
Picnic, 1 lb.....2 00	Gallon.....2 50	<b>1</b>
" 2 lb.....3 00	<b>CHOCOLATE—BAKER'S.</b>	<b>5</b>
<b>Mackerel.</b>	German Sweet.....22	<b>CREDIT COUPON</b>
Standard, 1 lb.....1 30	Premium.....35	<b>TRADESMAN</b>
" 2 lb.....2 25	Pure.....38	<b>1</b>
<b>Mustard, 3 lb.....3 00</b>	Breakfast Cocoa.....40	<b>5</b>
<b>Tomato Sauce, 3 lb.....3 00</b>	<b>CHEESE.</b>	<b>CREDIT COUPON</b>
<b>Soused, 3 lb.....3 00</b>	Amboy.....@ 13	<b>TRADESMAN</b>
<b>Salmon.</b>	Herkimer.....@ 12 1/2	<b>1</b>
Columbia River, flat.....1 85	Riverside.....@ 12 1/2	<b>5</b>
" tails.....1 75	Allegan.....@ 10	<b>CREDIT COUPON</b>
Alaska, 1 lb.....1 45	Skim.....@ 13	<b>TRADESMAN</b>
" 2 lb.....2 10	Edam.....@ 10 00	<b>1</b>
<b>Sardines.</b>	Limburger.....@ 10	<b>5</b>
American 1/4s.....4 1/2 @ 5	Pineapple.....@ 25	<b>CREDIT COUPON</b>
Imported 1/4s.....6 1/2 @ 7	Roquefort.....@ 35	<b>TRADESMAN</b>
" 1/2s.....11 @ 12		
" 3/4s.....13 @ 14		
Mustard 1/4s.....7 @ 9		
Boneless.....20		

200 or over.....5 per cent.  
500 ".....10 "  
1000 ".....20 "

**COUPON PASS BOOKS.**  
(Can be made to represent any denomination from \$10 down.)  
30 books.....\$1 00  
50 ".....2 00  
100 ".....3 00  
250 ".....6 25  
500 ".....10 00  
1000 ".....17 50

**CONDENSED MILK.**  
4 doz. in case.  
Eagle.....7 40  
Crown.....6 25  
Genuine Swiss.....8 00  
American Swiss.....7 00

**CRACKERS.**  
Butter.  
Seymour XXX, cartoon.....6  
Family XXX, cartoon.....6 1/2  
Family XXX, cartoon.....6 1/2  
Salted XXX, cartoon.....6 1/2  
Kenosha.....7 1/2  
Boston.....8  
Butter biscuit.....6 1/2

**Soda.**  
Soda, XXX.....6  
Soda, City.....7 1/2  
Soda, Duchess.....8 1/2  
Crystal Wafer.....10  
Reception Flakes.....10  
S. Oyster XXX.....6  
City Oyster, XXX.....6  
Farina Oyster.....6

**CREAM TARTAR.**  
Strictly pure.....30  
Telfer's Absolute.....35  
Grocers'.....10 @ 15

**DRIED FRUITS.**  
**Domestic.**  
Apples.  
Sundried, sliced in bbls.....5  
" quartered.....5  
Evaporated, 50 lb. boxes.....@ 7  
California in bags.....8  
Evaporated in boxes.....8 1/2

**APRICOTS.**  
California in bags.....8  
Evaporated in boxes.....8 1/2  
**BLACKBERRIES.**  
In boxes.....4 1/2

**NECTARINES.**  
70 lb. bags.....7 1/2  
25 lb. boxes.....9 @ 9 1/2  
**PEACHES.**  
Peeled, in boxes.....12  
Cal. evap.....8  
" in bags.....7 @ 8 1/2

**PEARS.**  
California in bags.....@ 7  
**PITTED CHERRIES.**  
Barrels.....11  
50 lb. boxes.....11 1/2  
25 " ".....12

**PRUNELLES.**  
30 lb. boxes.....12 1/2  
**RASPBERRIES.**  
In barrels.....17  
50 lb. boxes.....17 1/2  
25 lb. " ".....18

**Foreign.**  
**CURRENTS.**  
Patras, in barrels.....@ 4  
" in 1/4 bbls.....@ 4 1/2  
" in less quantity.....@ 4 1/2

**PEEL.**  
Citron, Leghorn, 25 lb. boxes.....21  
Lemon.....25 " 10  
Orange.....25 " 11

**RAISINS.**  
Domestic.  
London layers 2 crown.....1 40  
" 5 ".....1 65  
" fancy.....1 85  
Loose Muscels, boxes.....1 25  
" 70 lb bags @ 5 1/2

**Foreign.**  
Ondura, 25 lb. boxes.....7 1/2 @ 7 1/2  
Sultana, 20 ".....@ 12  
Valencia, 20 ".....6 1/2 @ 6 1/2

**PRUNES.**  
Bosnia.....@  
California, 90x100 25 lb. bxs.....@  
" 80x90 ".....@ 1/2  
" 70x80 ".....@ 1/2  
" 60x70 ".....@ 1/2  
Turkey.....@ 1/2  
Silver.....11

**ENVELOPES.**  
XX rag, white.  
No. 1, 6 1/2.....\$1 75  
No. 2, 6 1/2.....1 00  
No. 1, 6.....1 65  
No. 2, 6.....1 50  
No. 1, 6 1/2.....1 35  
No. 2, 6 1/2.....1 25  
6 1/2.....1 00  
6.....95  
6.....95  
Mill No. 4.....1 00

**FARINACEOUS GOODS.**  
**Farina.**  
100 lb. kegs.....4  
**Hominy.**  
Barrels.....3 75  
Grits.....4 25  
**Lima Beans.**  
Dried.....4  
Maccaroni and Vermicelli.  
Domestic, 12 lb. box.....55  
Imported.....10 1/2 @ 11 1/2

**Pearl Barley.**  
Kegs.....3 @ 4  
**Peas.**  
Green, bu.....1 10  
Split, bbl.....5 00

**Sago.**  
German.....4 1/2  
East India.....5 1/2  
**Wheat.**  
Cracked.....5  
**FISH—Salt.**  
Blosters.  
Yarmouth.....1 10

**Cod.**  
Pollock.....3 1/2  
Whole, Grand Bank.....6 @ 6 1/2  
Boneless, bricks.....7 1/2 @ 8  
Boneless, strips.....7 1/2 @ 8

**Halibut.**  
Smoked.....12  
**Herring.**  
Scaled.....20  
Holland, bbls.....10 50  
" kegs.....75  
Round shore, 1/4 bbl.....3 00  
" 1/2 bbl.....1 50

**Mackerel.**  
No. 1, 1/2 bbls, 90 lbs.....11 00  
No. 1, kits, 10 lbs.....1 25  
Family, 1/2 bbls, 100 lbs.....5 50  
" kits, 10 lbs.....75

**Sardines.**  
Russian, kegs.....45  
**Trout.**  
No. 1, 1/2 bbls, 100 lbs.....6 50  
No. 1, kits, 10 lbs.....90

**Whitefish.**  
No. 1, 1/2 bbls, 100 lbs.....8 00  
No. 1, kits, 10 lbs.....1 10  
Family, 1/2 bbls, 100 lbs.....3 50  
" kits 10 lbs.....50

**FLAVORING EXTRACTS.**  
**Jennings' D C.**  
Lemon, Vanilla  
2 oz folding box.....75 1 25  
3 oz ".....1 00 1 50  
4 oz ".....1 50 2 00  
6 oz ".....2 00 3 00  
8 oz ".....3 00 4 10

**GUN POWDER.**  
Kegs.....5 50  
Half kegs.....3 00  
**HERBS.**  
Sage.....15  
Hops.....25

**INDIGO.**  
Madras, 5 lb. boxes.....55  
S. F., 2, 3 and 5 lb. boxes.....50  
**JELLY.**  
Chicago goods.....@ 3  
Mason's, 10, 20 and 30 lbs.....6  
" 5 lb.....7

**LICORICE.**  
Pure.....30  
Calabria.....25  
Sicily.....18  
**LYE.**  
Condensed, 2 doz.....1 25  
4 doz.....2 25

**MATCHES.**  
No. 9 sulphur.....1 25  
Anchor parlor.....1 70  
No. 2 home.....1 10  
Export parlor.....4 00

**MINCE MEAT**  
**NEW ENGLAND**  
T. E. DOUGHERTY  
CHICAGO, ILL. & PORTLAND, ME.  
3 or 6 doz. in case per doz.....1 00

**MEASURES.**  
Tin, per dozen.  
1 gallon.....\$1 75  
Half gallon.....1 40  
Quart.....70  
Pint.....45  
Half pint.....40  
Wooden, for vinegar, per doz.  
1 gallon.....7 00  
Half gallon.....4 75  
Quart.....3 75  
Pint.....2 25

**MOLASSES.**  
Blackstrap.....13 1/2  
Sugar house.....13 1/2  
Cuba Baking.....16  
Ordinary.....16  
Porto Rico.....16  
Prime.....20  
Fancy.....20

**New Orleans.**  
Fair.....14  
Good.....17  
Extra good.....22  
Choice.....27  
Fancy.....35  
One-half barrels, 3c extra

**OATMEAL.**  
Barrels 200.....@ 4 40  
Half barrels 100.....@ 2 30  
**ROLLED OATS.**  
Barrels 180.....@ 4 40  
Half barrels 90.....@ 2 30

**PICKLES.**  
Medium.  
Barrels, 1,200 count.....\$4 00  
Half barrels, 600 count.....2 50  
Small.  
Barrels, 2,400 count.....5 00  
Half barrels, 1,200 count.....2 75

**PIPES.**  
Clay, No. 216.....1 75  
" T. D. full count.....75  
Cob, No. 3.....1 25

**POTASH.**  
48 cans in case.....4 00  
Penna Salt Co.'s.....3 25  
**ROOT BEER.**  
Williams, per doz.....1 75  
" 3 doz. case.....5 00

**Domestic.**  
Carolina head.....7  
" No. 1.....6  
" No. 2.....@ 5  
Broken.....

**Imported.**  
Japan, No. 1.....6  
" No. 2.....5 1/2  
Java.....5  
Patna.....5  
**SAUERKRAUT.**  
Silver Thread, bbl.....\$1 00  
" 1/2 bbl.....2 50

**SPICES.**  
**Whole Sifted.**  
Allspice.....10  
Cassia, China in mats.....8  
" Batavia in bund.....15  
" Saigon in rolls.....35  
Cloves, Amboyana.....22  
" Zanzibar.....13  
Mace Batavia.....80  
Nutmegs, fancy.....80  
" No. 1.....75  
" No. 2.....65  
Pepper, Singapore, black.....15  
" white.....25  
" shot.....19

**Pure Ground in Bulk.**  
Allspice.....15  
Cassia, Batavia.....20  
" and Saigon.....25  
" Saigon.....35  
Cloves, Amboyana.....30  
" Zanzibar.....30  
Ginger, African.....15  
" Cochin.....18  
" Jamaica.....30  
Mace Batavia.....80  
Mustard, Eng. and Trieste.....25  
" Trieste.....27  
Nutmegs, No. 2.....65  
Pepper, Singapore, black.....20  
" white.....30  
" Cayenne.....25  
Sage.....20

**"Absolute" in Packages.**  
Allspice.....84 1 55  
Cinnamon.....84 1 55  
Cloves.....84 1 55  
Ginger, Jam.....84 1 55  
" Af.....84 1 55  
Mustard.....84 1 55  
Pepper.....84 1 55  
Sage.....84

**SEEDS.**  
Anise.....@ 12 1/2  
Canary, Smyrna.....3 1/2  
Caraway.....8  
Cardamom, Malabar.....90  
Hemp, Russian.....4 1/2  
Mixed Bird.....4 1/2 @ 5 1/2  
Mustard, white.....5  
Poppy.....9  
Rape.....6  
Cuttle bone.....30

**STARCH.**  
Corn.....6 1/2  
20-lb boxes.....6 1/2  
40-lb ".....6 1/2  
Gloss.....

1-lb packages.....6  
3-lb ".....6  
6-lb ".....6 1/2  
40 and 50 lb. boxes.....4 1/2  
Barrels.....4 1/2

**SNUFF.**  
Scotch, in bladders.....37  
Maccaboy, in jars.....35  
French Rappee, in Jars.....43

**SODA.**  
Boxes.....5 1/2  
Kegs, English.....4 1/2  
**SAL SODA.**  
Kegs.....1 1/2  
Granulated, boxes.....1 1/2

**SALT.**  
100 3-lb. sacks.....82 25  
60 5-lb.....2 00  
28 10-lb. sacks.....1 85  
20 14-lb.....2 25  
24 3-lb. cases.....1 50  
56 lb. dairy in linen bags.....50  
28 lb. " drill ".....18

**Warsaw.**  
56 lb. dairy in drill bags.....35  
28 lb. " ".....18  
**Ashton.**  
56 lb. dairy in linen sacks.....75  
Higgins.....75  
56 lb. dairy in linen sacks.....75  
Solar Rock.....25  
Saginaw and Manistee.....90  
Common Fine per bbl.....3 00

**SALESTERS.**  
Packed 60 lbs. in box.  
Church's.....83 30  
DeLand's.....3 30  
Dwight's.....3 30  
Taylor's.....3 00

<b>SOAP.</b>		<b>SWEET GOODS.</b>		<b>Plug.</b>		<b>FISH and OYSTERS.</b>		<b>POULTRY.</b>	
<b>LAUNDRY.</b>		<b>Ginger Snaps.</b>		<b>Spearhead.</b>		<b>F. J. Dettenthaler quotes as follows:</b>		<b>Local dealers pay as follows for dressed fowls:</b>	
Thompson & Chute Brands.		Sugar Creams.		Joker.		<b>FRESH FISH</b>		Spring chickens.	
Silver, 100 12 oz.		Frosted Creams.		Zeno.		Whitefish.		Fowl.	
Snow, 100 12 oz.		Graham Crackers.		L. & W.		Trout.		Turkeys.	
Mono, 100 12 oz.		Oatmeal Crackers.		Here It Is.		Halibut.		Ducks.	
German Family, 60 1 lb.		<b>WASHBOARDS.</b>		Old Style.		Clascoes.		Geese.	
75 1 lb.		Good Luck.		Jolly Tar.		Flounders.		<b>PAPER &amp; WOODENWARE</b>	
Laundry Castle, 75 1 lb.		Northern Queen.		Old Honesty.		Bluefish.		<b>PAPER.</b>	
Marbled, 75 1 lb.		Peerle's single.		Valley City.		Mackerel.		Straw.	
Savon Improved, 60 1 lb.		" double.		Jas. G. Butler & Co.'s Brands.		Cod.		Rockfalls.	
Sunflower, 100 10 oz.		Universal Protector.		Something Good.		California salmon.		Rag sugar.	
Olive, 100 10 oz.		Water Witch.		Toss Up.		No. 1 Pickerel.		Hardware.	
Golden, 80 1 lb.		<b>TEAS.</b>		Out of Sight.		Pike.		Bakers.	
Economic, 30 2 lb.		<b>JAPAN—Regular.</b>		<b>Smoking.</b>		Smoked White.		Dry Goods.	
Standard, 30 2 lb.		Fair.		Boss.		Bloater, per box.		Jute Manilla.	
Allen B. Wrisley's Brands.		Good.		Colonel's Choice.		OYSTERS—Bulk.		Red Express No. 1.	
Old Country, 80 1 lb.		Choice.		Warpath.		Mediums, per gal.		No. 2.	
Good Cheer, 60 1 lb.		Choice.		Banner.		Selects.		<b>TWINES.</b>	
White Borax, 100 1 lb.		Choice.		King Bee.		Clams.		48 Cotton.	
Proctor & Gamble.		Dust.		Kiln Dried.		Shrimps.		Cotton, No. 1.	
Concord.		<b>SUN CURED.</b>		Nigger Head.		Scallops.		" 2.	
Ivory, 10 oz.		Fair.		Honey Dew.		<b>OYSTERS—CRANS.</b>		Sea Island, assorted.	
6 oz.		Good.		Gold Block.		Fairhaven Counts.		No. 5 Hemp.	
Lenox.		Choice.		Peerless.		F. J. D. Selects.		No. 6.	
Mottled German.		Choice.		Rob Roy.		Selects.		<b>WOODENWARE.</b>	
Town Talk.		Choice.		Uncle Sam.		F. J. D.		Tubs, No. 1.	
<b>TOILET.</b>		Dust.		Tom and Jerry.		Anchor.		" No. 2.	
Snow, 100 6-oz.		<b>BASKET FIRED.</b>		Brier Pipe.		Standards.		Pails, No. 1, two-hoop.	
Cocoa Castle, 24 1 lb.		Fair.		Yum Yum.		Favorites.		No. 1, three-hoop.	
<b>SCOURING AND POLISHING.</b>		Choice.		Red Clover.		<b>SHELL GOODS.</b>		Clothespins, 5 gr. boxes.	
Silverine, 100 12 oz.		Choice.		Navy.		Oysters, per 100.		Bowls, 11 inch.	
50 12 oz.		Extra choice, wire leaf.		Handmade.		Clams.		" 13.	
Sapolio, kitchen, 3 doz.		<b>GUNPOWDER.</b>		<b>VINEGAR.</b>		<b>HIDES, PELTS and FURS.</b>		" 15.	
" hand, 3 doz.		Common to fair.		40 gr.		Perkins & Hess pay as follows:		" 17.	
Potash Flakes, 72 10 oz.		Extra fine to finest.		50 gr.		<b>HIDES.</b>		" assorted, 17s and 19s.	
<b>SUGAR.</b>		Choice.		<b>WET MUSTARD.</b>		Green.		" 15s, 17s and 19s.	
Cut Leaf.		Common to fair.		Bulk, per gal.		Part Cured.		Baskets, market.	
Cubes.		Common to fair.		Beer mug, 2 doz in case.		Full.		" shipping bushel.	
Powdered.		Common to fair.		<b>TEAST—Compressed.</b>		Dry.		" full hoop.	
Granulated.		Superior to fine.		Fermentum per doz. cakes.		Kips, green.		" bushel.	
Confectioners' A.		Common to fair.		per lb.		Cured.		" willow cl'ths, No. 1.	
Soft A.		Superior to fine.		<b>FRESH MEATS.</b>		Calfskins, green.		" " No. 3.	
White Extra C.		Common to fair.		Swift and Company quote as follows:		Cured.		" splint.	
Extra C.		Superior to fine.		Beef, carcass.		No. 2 hides 1/2 off.		" " No. 2.	
C.		<b>ENGLISH BREAKFAST.</b>		hind quarters.		<b>PELTS.</b>		" " No. 3.	
Yellow.		Fair.		fore.		Shearlings.		<b>HAY.</b>	
Less than bbls. 1/4 advance.		Choice.		loins, No. 3.		Lambs.		No. 1 Timothy, car lots.	
<b>STEP LADDERS.</b>		Best.		ribs.		<b>WOOL.</b>		No. 1 " ton lots.	
3 feet.		<b>TOBACCOES.</b>		tongues.		Unwashed.		<b>OILS.</b>	
4 "		Fine Cut.		Bologna.		Miscellaneous.		The Standard Oil Co. quotes as follows, in barrels, f. o. b. Grand Rapids:	
5 "		Pails unless otherwise noted.		Pork loins.		Tallow.		W. W. Headlight, 150	
6 "		Hiawatha.		shoulders.		Grease butter.		fire test (old test).	
8 "		Sweet Cuba.		Sausage, blood or head.		Switches.		Water White.	
10 "		McGinty.		liver.		Ginseng.		Naptha.	
12 "		Little Darling.		Frankfort.		<b>FURS.</b>		Gasoline.	
<b>SYRUPS.</b>		1791.		Mutton.		Outside prices for No. 1 only.		Cylinder.	
Corn.		1891, 1/2 bbls.		Veal.		Badger.		Engine.	
Barrels.		Valley City.				Bear.		Black, 25 to 30 deg.	
Half bbls.		Dandy Jim.				Beaver.			
Pure Cane.		Tornado.				Cat, wild.			
Fair.						" house.			
Good.									
Choice.									

# HILLSIDE JAVA!

**Grocerymen:** Are you entirely satisfied with your sales of *High Grade Coffees*?

Are you sure that you are selling the best to be obtained? *Hillside Java* is a scientific combination of Private Plantation Coffees, selected by an expert, and from which it is possible to make a beverage that **will please you.**

Cup qualities always uniform, and is **a trade winner** wherever introduced. Do **you** sell it?

Roasted and Packed only by

## J. M. BOUR & CO.,

140 Summit St., Toledo, O., also Detroit & New York.

We are represented in Michigan as follows: Eastern Michigan, P. V. HECHLER; Southern Michigan and Northern Indiana, M. H. GASSER; Western Michigan, Thos. FERGUSON ["Old Fergy"].

## PRODUCE MARKET.

Apples—Dull and slow of sale. Dealers hold at \$1.75@2.25 per bbl., according to quality.  
 Beans—Easy and quiet. Dealers now pay \$1.30@1.40 for unpicked and country picked and hold at \$1.65@1.75 for city picked pea or medium.  
 Butter—Lower and in smaller demand. Choice dairy is in moderate demand at 18@20c. Factory creamery is held at 25c.  
 Celery—20c per doz.  
 Cabbages—30@40c per doz.  
 Cider—Sweet, 12@15c per gal.  
 Cranberries—Repacked Cape Cod are in fair demand at \$6 50 per bbl.  
 Dried Apples—Sundried is held at 5@5½c and evaporated at 6½@7c.  
 Eggs—Fresh are beginning to come in slowly. Dealers pay 20c and hold at 22c.  
 Honey—15c per lb.  
 Onions—Dealers pay 50@60c and hold at 65@70c, extra fancy commanding about 80c.  
 Potatoes—Local buyers are paying 18@20c, shipping almost altogether to the Southern States for seeding purposes.  
 Squash—Hubbard, 14c per lb.  
 Sweet Potatoes—\$3.25 per bbl. for choice Muscatine stock.  
 Turnips—25c per bushel.

## PROVISIONS.

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

PORK IN BARRELS.	
Mess, new.	12 50
Short cut.	11 75
Extra clear pig, short cut.	14 00
Extra clear, heavy.	
Clear, fat back.	13 50
Boston clear, short cut.	13 50
Clear back, short cut.	14 10
Standard clear, short cut, best.	14 00

SAUSAGE—Fresh and Smoked.	
Pork Sausage.	7
Ham Sausage.	9
Tongue Sausage.	9
Frankfort Sausage.	7½
Blood Sausage.	5
Bologna, straight.	5
Bologna, thick.	5
Head Cheese.	5

LARD—Kettle Rendered	
Tierces.	8
Tubs.	8½
50 lb. Tins.	8½
GRANDER	
Tierces.	7½
50 lb. cases.	7½
20 "	7½
10 "	8
5 "	8½
3 "	8½

LARD.	
	Family. Com. pound.
Tierces.	5½
30 and 50 lb. Tubs.	6
3 lb. Pails, 20 in a case.	6½
5 lb. Pails, 12 in a case.	6½
10 lb. Pails, 6 in a case.	6½
30 lb. Pails, 4 in a case.	6
50 lb. Cans.	5½

BEEF IN BARRELS.	
Extra Mess, warranted 200 lbs.	6 50
Extra Mess, Chicago packing.	6 50
Boneless, rump butts.	9 50
SMOKED MEATS—Canned or Plain.	
Hams, average 20 lbs.	9¼
" " 16 lbs.	9½
" " 12 to 14 lbs.	10
" picnic.	6¾
" best boneless.	8½
Shoulders.	6¼
Breakfast Bacon, boneless.	8½
Dried beef, ham prices.	8½
Long Cuts, heavy.	6¼
Briskets, medium.	7
" light.	7

## CUTS for BOOM EDITIONS

—OR—

## PAMPHLETS

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

## ELSIE ROLLER MILLS

A. SCHENCK &amp; SON, Elsie, Mich.

## OUR BRANDS:

Our Best Patent Straight.

Granulated Meal,  
 Old-fashioned Graham,  
 Buckwheat Flour,  
 Feed.

SPECIALTIES—ALL THE ABOVE.

Prompt attention to Mail orders.

## PERKINS &amp; HESS

DEALERS IN

Hides, Furs, Wool &amp; Tallow,

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

## CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

STICK CANDY.	
Full Weight.	Bbls. Pails.
Standard, per lb.	6 7
" H. H.	6 7
" Twist	6 7
Boston Cream	30 lb. cases 8½
Cut Loaf.	7 8
Extra H. H.	cases 7 8

MIXED CANDY.	
Full Weight.	Bbls. Pails.
Standard.	6 7
Leader.	6 7
Royal.	6½ 7½
Nobby.	7 8
English Rock.	7 8
Conserves.	7 8
Broken Taffy.	8 8
Peanut Squares.	8 9
French Creams.	10 10
Valley Creams.	13 13
Midget, 30 lb. baskets.	8 8
Modern, 10 lb.	8 8

FANCY—In bulk.	
Full Weight.	Pails.
Lozenges, plain.	10 10
" printed.	11 11
Chocolate Drops.	11½ 11½
Chocolate Monumentals.	13 13
Gum Drops.	5½ 5½
Moss Drops.	8 8
Sour Drops.	8½ 8½
Imperials.	10 10

FANCY—In 5 lb. boxes.	
Per Box.	
Lemon Drops.	55
Sour Drops.	55
Peppermint Drops.	60
Chocolate Drops.	65
H. M. Chocolate Drops.	90
Gum Drops.	40
Licorice Drops.	1 00
A. B. Licorice Drops.	80
Lozenges, plain.	60
" printed.	65
Imperials.	60
Mottoes.	70
Cream Bar.	55
Molasses Bar.	55
Hand Made Creams.	85
Plain Creams.	80
Decorated Creams.	1 00
String Rock.	65
Burnt Almonds.	1 00
Wintergreen Berries.	60

CARAMELS.	
No. 1, wrapped, 2 lb. boxes.	
No. 1.	34
No. 2.	51
No. 3.	28
Stand up, 5 lb. boxes.	42
	90

ORANGES.	
Floridas, fancy.	2 75@3 00
" choice.	2 50
" russets.	2 50
" Tangerines.	3 50
Californias, Riverside.	2 50@2 75
" Navals.	4 25
Messinas, choice 200.	2 25@2 50
" 300.	2 50@2 75
LEMONS.	
Messina, choice, 360.	3 75@4 00
" fancy, 360.	24 25
" choice 300.	24 00
" fancy 300.	24 50

OTHER FOREIGN FRUITS.	
Figs, fancy layers, 6 lb.	12 @14
" " 10 lb.	14 @15
" extra 14 lb.	16 @17
" 20 lb.	17 @18
Dates, Fard, 10-lb. box.	2 9
" " 50-lb.	2 5
" Persian, 50-lb. box.	4½ @5

NUTS.	
Almonds, Tarragona.	216
" Ivaca.	215
" California.	216
Brazils, new.	217½
Filberts.	212
Walnuts, Grenoble.	214
" Marbot.	2
" Chili.	210
Table Nuts, fancy.	212½
" choice.	212½
Pecans, Texas, H. P.	14 @16
Cocoanuts, full sacks.	24 00

PEANUTS.	
Fancy, H. P., Suns.	2 5½
" " Roasted.	7 @7½
Fancy, H. P., Flags.	2 5½
" " Roasted.	7 @7½
Choice, H. P., Extras.	2 4½
" " Roasted.	6 @6½

# Important to the merchant

Is the Fact that the



## WOOLSON SPICE CO. COFFEES

So Nearly Meet the Wants of the Consumer.

### LION COFFEE, - - O. D. JAVA, - STANDARD MARACAIBO -

Coffees of every description are roasted by the Woolson Spice Co., of Toledo, O., who are veterans in that business and invite a trial of the above named grades. All are guaranteed to please. Lion Coffee is composed of Mocha, Java and Rio, sold only in 1-lb. packages, with a picture card in every package. Write your jobber for prices, or address

L. WINTERNITZ,

RESIDENT AGENT,

106 Kent St.

Grand Rapids.

## SEEDS

FOR 1892.

Before you sort up on seeds this spring be sure and write for our PRELIMINARY WHOLESALE PRICE LIST OF GARDEN SEEDS IN BULK. We have all the novelties besides a full line of Standard Sorts. Our Vegetable Seeds are the highest grade and perfectly reliable. We sell what we catalogue and name prices as low as any good seed house in the country. We carry the largest stock and most complete assortment of Garden Seeds in the State, west of Detroit.

## GRASS AND CLOVER SEED.

A special feature in our business is field seeds, of which we are always in good supply. Lowest cash market values day of shipment. Prices sent on application and samples forwarded free.

## ONION SETS AND SEED POTATOES.

Prices on onion sets and seed potatoes will be mailed upon application. We are headquarters for these articles.

## GARDEN IMPLEMENTS.

We carry a large line of seed drills, hand cultivators, etc., and will make close figures on anything in this line.

Seed Catalogues free with an order of \$25 and upwards. We solicit your correspondence and quote prices with pleasure.

## ALFRED BROWN,

SEEDSMAN,

24-26 No. Division St.,

Grand Rapids, Mich.

# SEEDS.

## FIRE INSURANCE.

Its History and the Laws, Rules and Customs Which Govern It.

Written for THE TRADESMAN.

## FIRST PAPER.

There is no subject more worthy of careful attention on the part of business men than the one standing at the head of this article, and I will venture the assertion that, in proportion to its importance, it is less understood by business men than any other subject.

This contract of indemnity, whereby one party, in consideration of a specified payment called a premium, undertakes to guarantee another against loss by fire, is a principle which was acted on at a very early period. It is said that principles of insurance were acted on during the Second Punic War, and we are told that the Emperor Claudius was an insurer, because, in order to encourage the importation of corn, he took upon himself all the loss or damage it might sustain. There are still extant rules of sundry "guilds," or social corporations of the Anglo-Saxons, whereby, in return for certain fixed contributions, the members guaranteed each other against loss from "fire, water, robbery or other calamity." On the opening of Queen Elizabeth's first Parliament, in the speech of the Lord Keeper Bacon, is found this allusion: "Doth not the wise merchant in every adventure of danger give part to have the rest assured?"

How many losses by fire have already occurred since the advent of the new year, ruining merchants whom Bacon would not have classed as "wise merchants," had they lived in his day, because they had neglected to protect themselves "in every adventure of danger." A wise merchant will never risk his goods and wares to destruction by fire and carry no contract of indemnity, and he will never permit a moment to elapse between the expiration of an old policy and the taking out of a new one.

The utility of fire insurance is universally admitted. It obviates the ruinous effect which a fire calamity has upon an individual, by scattering its forces and apportioning the loss among the many. These inevitable losses are thus shifted from those who could ill afford to bear them to those who, in the aggregate of premiums and losses, actually derive profit from the business.

The whole law of insurance, like every other branch of commercial law, has grown up out of the business and is, therefore, the result of exigencies growing out of the rugged, practical experience of sagacious business men engaged in mercantile pursuits. As commerce developed and business intercourse became more general among men engaged in mercantile and manufacturing pursuits, ways and means were occasionally adopted, by mutual consent, for the facilitation of business and the protection of those engaged in it. A code of rules and regulations thus crept into existence which the commercial world to-day recognizes as commercial law. A considerable portion of this unwritten law, which is recognized and defined by our supreme courts in the decisions they render from time to time, is devoted to the subject of fire insurance. In the absence of statutory law this commercial common law, as defined by the courts, will rule and govern all technical points which may grow out of litigation on the subject. The rules governing the law of insurance,

having been begotten in necessity, will be found to be eminently practical.

I shall not touch upon the subject of the purpose of insurance, as that is understood by everybody, but shall discuss the many questions which present themselves in the accomplishing of this purpose.

## THE POLICY.

The instrument which expresses the contract entered into between the insurer and the insured is called the policy. Since an early day printed forms have been used, which, although awkward in expression, from long use have, to a certain extent, acquired a fixed meaning from judicial decisions and the usage of trade. In early times the business of insurance was done almost altogether by individual insurers. A policy was written, for a stipulated amount, quite often larger than one person would care to assume, and it was offered in the market to responsible parties, as a risk to be taken in the whole, or for such specified part thereof as they should write against their individual names. The names were written under the policy, and the signers were called "underwriters." Now, policies of insurance are made by incorporated companies.

A valid contract of insurance may be effected without a written policy. It may be made orally and be binding, even where the insurer is an incorporated company in whose charter a special mode of contract is specified as binding upon the company. An agreement to insure orally made by the president, secretary, or other authorized officer or agent of such a company will be binding upon a company in case of loss. It is the settled law of the United States that a contract is made by letter when either party receiving a letter containing proposals, puts into the mail an answer of acceptance, not having previously received from the proposing party a letter withdrawing the proposals, and the contract of insurance is no exception to this rule.

In law no delivery of a policy is essential, as in the case of a deed, and, when a party has made an agreement for insurance of his property, and has paid the required premium, he will be treated in equity as insured, whether a policy has been actually executed or not. If the policy in such a case has been executed, the insurer would be considered as holding it for the benefit of the insured, and, should he refuse to deliver it in case of a loss, the insured party could immediately maintain an action at law for its possession.

A question of considerable difficulty often arises in regard to whether the agreement has been perfected, and in commercial towns actions on agreements to insure are not uncommon; but they are always sustained where it appears that the terms of the agreement have been fully settled by the concurrent assent of both parties, leaving nothing undone except the delivery of the policy. A receipt for a premium, accompanied with an agreement to deliver a policy of same date as receipt, will give immediate effect to the insurance. It is only necessary that the parties should have agreed as to the subject matter to be insured and the terms of the insurance, in order to perfect and complete the contract of insurance. As to the evidence of such agreement between the parties, it matters not whether it is contained in a prepared and perfected policy, or rests sim-

## Chadwick's Thread.

Guaranteed Equal to any Thread on the Market.

40 CENTS PER DOZEN.

Carried in all Numbers, White and Black.

W. H. DOWNS,

SOLE AGENT

Grand Rapids, Mich.



We are very large receivers of the above articles and are prepared to sell your shipments promptly at the highest market price and to give you quick returns. We also receive and sell

HAY, GRAIN, WOOL, HIDES,  
GRASS SEED, BEANS, POTATOES,  
GREEN AND DRIED FRUITS,

OR ANYTHING YOU MAY HAVE TO SHIP. Liberal advances made on shipments if requested. Write us for prices or any information you may want.

SUMMERS, MORRISON & CO.

Commission Merchants,

174 S. WATER ST., - CHICAGO, ILL.

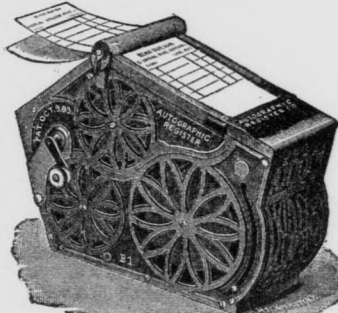
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Which makes, automatically, a fac-simile duplicate and triplicate, while making original bills, receipts, orders, checks, etc. The original is given to the customer, the duplicate to the cashier, and the triplicate is rolled up inside as a record, and can be taken out at any time for examination. It is absolutely incorruptible, always ready, and does not permit dishonesty or carelessness. It is like a protection to the customer, the salesman and the merchant.



These Machines are rented, not sold, and the saving in cost of Each 20,000 bills Pays the Rental.

SUITABLE FOR ANY BUSINESS.

Send for a Full Descriptive Pamphlet Showing Different Styles.

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154 Monroe St., Chicago.

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Geo. H. Reeder & Co.,

JOBBERS OF

BOOTS & SHOES

Felt Boots and Alaska Socks.

State Agents for



158 & 160 Fulton St., Grand Rapids.

# BEANS

If you have any beans and want to sell, we want them, will give you full market price. Send them to us in any quantity up to car loads, we want 1000 bushels daily.

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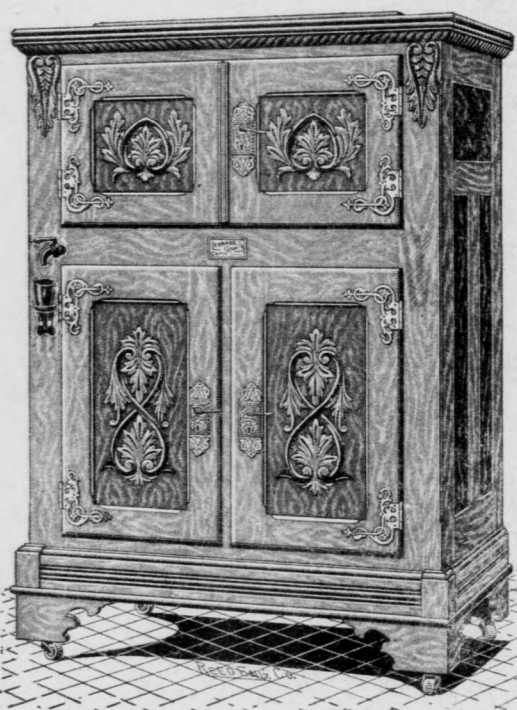
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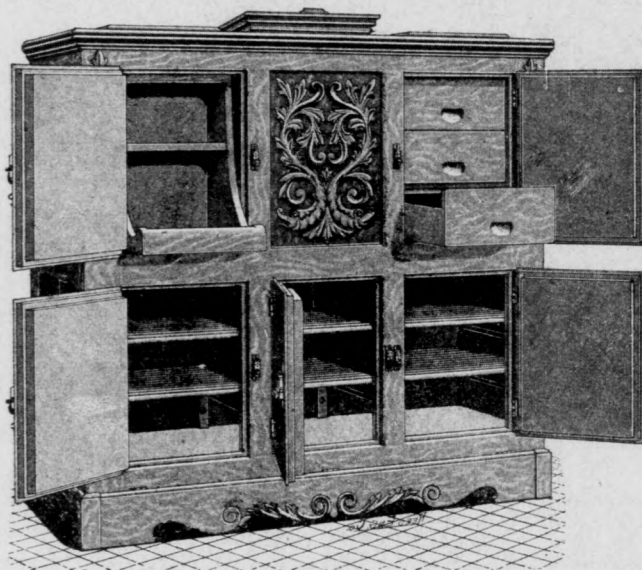


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