

Michigan Tradesman.

Published Weekly.

THE TRADESMAN COMPANY, PUBLISHERS.

\$1 Per Year.

VOL. 9.

GRAND RAPIDS, MARCH 23, 1892.

NO. 444

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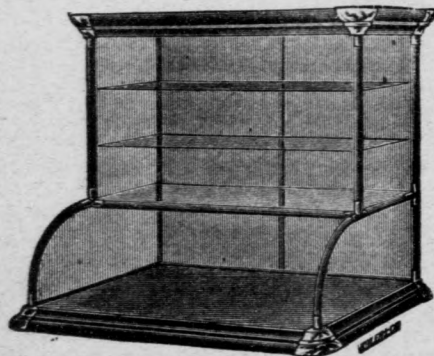


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MICHIGAN TRADESMAN.

VOL. 9.

GRAND RAPIDS, WEDNESDAY, MARCH 23, 1892.

NO. 444

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THE "EASTLAKE" OF CHARLEVOIX.

The tugboat office in a city on the Great Lakes is a favorite meeting-place for fresh-water sailors. During the long, cold winters when their vessels are laid up and they have no other occupation on hand, they collect there and while away the time telling stories and recounting the dangers of life on the "Lakes."

The tugboat office is also a bureau of information. There it is that the captain, just arrived from a trip, is made acquainted with all the gossip and small talk of the port.

Such a crowd as usually gathers in a tugboat office was seated around the red-hot stove about the close of navigation of last year. There were captains and owners of all description of craft, from the little fore-and-aft schooner to the big four masted steam barge that plies between Buffalo and Western cities in the coal and ore trade.

The conversation had turned to the small profits and the consequent greater length of time that the vessels were kept in commission. During an unprofitable year, the better class of vessels are kept running until it is absolutely necessary for them to lay up because of ice forming in the harbors.

One weather-beaten old salt who had not said much heretofore was particularly bitter in his denunciation of the practice. He had followed the life of a sailor "ever since he was knee-high to a belying pin," as he had informed us.

With a desire for travel which his parents could not check, he had, at an early day, shipped on board an East-Indiaman without his father's consent or knowledge. After several voyages around the world as a foremast hand, he drifted to New York and obtained command of a small vessel engaged in the coasting trade.

This was not as lucrative as he imagined it would be, and, after experiencing a wreck off Cape Hatteras, he came to the Great Lakes at a time when the commerce was as nothing compared to what it was now. The prairies of Illinois, Iowa and Minnesota did not yield the bountiful harvests of wheat and corn which have since made necessary the great elevators of Chicago, Milwaukee and Duluth, and helped to establish a fresh-water commerce that has no rival in the world.

The iron and copper mines of Northern Michigan and Wisconsin were not yet developed, and the "Soo" canal, that great highway between Lakes Huron and Superior which now handles an annual tonnage greater than that of the Suez Canal, had not been opened.

Such was the condition of commerce on the lakes when Dick Weaver began his career on the Inland Sea. He had now retired from active life and lived in a comfortable cottage not far from the docks, where he could get a view of the green water that had gained for him a livelihood for so many years.

Although he no longer took an active part in life's battle, he could not tear himself away from his former haunts, and would spend the greater part of his time with his old associates.

"It's agin nature and common sense to keep the boats a-going until the middle of winter," he said to the half-dozen retired marine men assembled in the tugboat office. "Look at this schooner coming up the river. There ought to be a law passed to prevent boats from putting out at this time of the year."

A small three-masted fore-and-aft was being towed by a noisy, puffing tug to her berth near the tanneries. She had evidently had a rough trip. The deck load of bark was partly washed away, and the fore part was one mass of ice, covering bowsprit, windlass and anchors.

"I tell you it ain't right to allow vessels to put out so late in the season. I've seen many a winter's gale on the North Atlantic, but some of these December blows on the Lakes are worse than any I've seen, and I've gone through a good many in my day. That storm in the seventies was about as bad as any. In that storm, which held out for two days, there were several schooners beached on the east shore and twelve lives were lost. I was mate on a fore-and-aft, the *Eastlake*. She was a big boat for those days, but she wouldn't cut no figure now."

In anticipation of a story, the tobacco box was passed around, the pipes filled and lighted and the chairs drawn closer around the speaker. The young man who fills the position of marine reporter on one of the daily newspapers produced his notebook and pencil.

"She was a fine-looking little craft, was the *Eastlake*. I was mate then. The captain and owner was a Dane by the name of Larsen. His home was up at Charlevoix, where he had a wife and three children. One of them was a boy about nineteen or twenty, named Ole. Ole was a big, strapping fellow, as strong as an ox. He helped his father on the vessel during the summer and worked in the lumber camps in the winter.

"Well, one day in the last week of November, during the latter part of the seventies, the *Eastlake* was over at Charlevoix loading cord wood. She had come in the night before, and we had worked through the better part of the night, in order to be able to get away the next day. All hands were helping to stow away the wood, and we had got on a full load, including a good-sized deck load, by noon. We didn't waste any time, but got under way as soon as we had finished loading, and stood out of Traverse Bay at an eight knot gait. About 4 o'clock in the afternoon, we rounded the point after making several tacks, and found a good brisk gale blowing from the northwest.

"I hinted to the captain that we had better put about and make Traverse Bay and stay under the lee shore until morning, for I saw that it wasn't going to be a very pleasant night on the Lake.

"But, no; he was not going to lose a day for no fresh-water gale. He was an old salt like myself and had a contempt for these storms on the lakes, although we do have some right hard blows, I must say.

"So we made things snug and prepared for a cold night on the water. The bar-

ometer was falling and so was the thermometer, for a nor-wester don't bring no summer breezes with it. We got in on the lee side of North Manitou Island and did not know how the wind had increased until we passed the Manitous. Then we got it in full force. It looked for a time as if we could not keep the boat from going on the beach, which we could just make out about a mile to leeward; but the *Eastlake* could sail closer to the wind than many another vessel of her size, and, by keeping her up close, we managed to work out from the shore. That's a dangerous passage between the Manitous and the mainland, especially when the wind is from the west or nor-west.

"About seven o'clock, I gave up the wheel to Captain Larsen's son, Ole, and went below to get a mouthful and snatch a few hours' sleep. At nine, when I came out of the cabin, it was colder than blazes and the wind had increased until it blowed and howled through the rigging at a rate that made me anxious about the foremast. The old man persisted in carrying a full foresail and only one reef in the mainsail. I took the wheel from Ole and never took my hands off it until next morning. That was the roughest night I ever spent. The spray of every wave that broke over the vessel froze as it fell. The way we was headed I got the benefit of every wave coming over the starboard quarter. My slicker was covered with ice, and, if I had not been keeping my body and arms in motion for every minute of that long night, I believe I would have been frozen stiff before morning. Half of our deck load was washed away early in the evening, and the remainder was like a toboggan slide. It was at the risk of their lives that the men walked over it.

"I kept her headed as near as I could south-southwest. Captain Larsen was for putting into Ludington, but I says to him, 'It's ten chances to one that we don't make the piers in this gale, and then nothing on God's earth will save us from going on the beach. The best thing we can do,' says I, 'is to keep on this course until we sight the North Point light. If we should miscalculate in entering Milwaukee harbor, we ain't in such danger of going on the beach if the wind holds the same course,' which I had no doubt it would.

"He came around to my way of thinking after a little argument. The old man was a first-rate sailor and knew his business, but he was slow-minded and deliberate, like most of his countrymen.

"One of the men forward made out the lights of a vessel bound north. She was a big liner, hurrying to get through the Straits before ice was formed. The captain hailed her, but his words could not be heard twenty feet from the vessel's side.

"The little boat stood up well under the heavy seas that struck her on the starboard quarter. She pitched and rolled until every minute I thought she would be on her beam-ends; but she came up again every time. Every sea that broke over her would make her shiver all over, and, falling on deck and soon freezing, made things rather unpleasant for me at the wheel. The icy spokes would slip in my grasp, and I had great trouble in maintaining a foothold. However, I managed to brace my foot up against the companion way, and I so got a better control of the wheel. I did not have much time to think of anything ex-

cept the steering of the vessel, and, before I knew it, my feet were frozen to the deck. I did not discover it until a sudden lurch of the schooner, when a big sea struck her, made me aware of the fact. I would have been carried off my feet, I'm sure, if the ice had not held them to the deck. It gave me an awful wrench that I can feel to this day whenever I make a sudden move. I pulled as hard as a person can pull who has nothing to brace himself against, but they would not come. They were stuck to the deck to stay, and all my struggling would not release them. If I could have got out my knife I could easily have pried my shoes from the ice, but I had my hands full in handling the wheel. 'Well,' thinks I, 'it will give me a good foothold anyway.' And, with that consolation, I didn't give the matter another thought until we gained the harbor.

"It was now about 2 o'clock in the morning and blowing as hard as ever, with a fine snow falling. This made matters worse, for we would not be able to make out a light in a snowstorm. The snow seemed to cut my face like knives. I would have liked to go below just then to get a cup of good, hot coffee, but I dared not leave the wheel. On the course I was holding her, one turn of the wheel the wrong way would bring the wind abeam and the schooner into the trough of the sea. The little vessel would have gone over in a minute if such a thing had happened. We still had a large deck load, although half of it was washed away, and we had but a light load of bark in the hold. I did not get much chance to think of anything outside of steering the vessel. A big wave coming over the ship's quarter does not make the vessel any too easy to handle.

"It must have been about daylight, I guess, when I thought I heard a far-away sort of groan. I knew what it was, for there's nothing on earth can come near making a sound like a fog horn. It's a mournful, dismal wail, and not very agreeable when you are trying to sleep; but it has saved many a poor sailor's life.

"The captain heard it, too. He crawled back along the quarterdeck at the risk of his life and yelled to me:

"'Did you hear that?'

"'Yes, sir,' says I. 'That's a steam fog horn, or I never heard one.'

"'What quarter did it come from?' he asked.

"'Somewhere off the weather bow,' says I. 'It's hard to make out what particular point a sound comes from in thick weather.'

"Suddenly, it gave out another unearthly groan, closer at hand. The captain heard it plainly enough this time.

"'Hard a-starboard, Dick. Starboard for your life!' he yelled to me.

"Then he raced down that quarterdeck, and I heard him giving orders to the men. I put up the helm, the main-sheets were hauled taut, and she was brought up close to the wind. The *Eastlake* was a smart little vessel and could sail as close to the wind as a yacht.

"Again we heard the fog horn, just about dead ahead. Ah, but that monotonous screech never sounded so cheerful to me before!

"'Light close aboard, sir!' sung out one of the men on the fore-castle. Then the pier light loomed up on the starboard side, and, before I could think twice, it was swallowed up in the darkness astern. We had made the piers and were safe in

Milwaukee harbor. A tug took us in tow, and then I turned my attention to my imprisoned feet. They were not only frozen to the deck, but were also covered and surrounded by ice. I was scared most to death and thrashed around trying to get them loose. I might as well have tried to lift the deck, for all the good it did me. Captain Larsen brought an axe and chopped them out.

"They took me below and put my feet in cold water. By dint of hard rubbing on the part of the captain and his son, they saved my feet, but two of my toes are gone. It does not give me much trouble now, but I have to keep good, thick boots on in winter. I never hear that fog horn of a thick night, but what I think of how I lost my toes on the *Eastlake*.

"The storm lasted all of next day, and several vessels were beached on the East Shore. The *Eastlake* came near going there, too, at one time; as it was, we had an experience that will not soon be forgotten by me."

Such was the story of a not very uncommon experience of a sailor's life on the Great Lakes. The hurricane of the Mexican Gulf, the typhoon of the Pacific and the monsoon of the Indian Ocean are here very frequently equalled in destructive power in the cyclone in summer and the blizzard in winter. Then, too, not the least danger is the small "sea room" that vessels have and the consequent liability of collision.

CHAS. DINGWALL.

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

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He has great feet, but they are nothing like the great feet 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.

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Yours truly,
PHILIP SCHARRETT, Barn Foreman,
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Unlike the
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No alkalies or
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Commercial Travelers and the Home Market.

"Store Crank" in American Grocer.

The commercial traveler or drummer has at last become a factor, to the jobbing interests, of great magnitude and importance. His arrival and departure are of but recent date. Three decades ago, they were a thing unknown, and every merchant, wherever located, made as regular calculation about going to New York—spring and fall, at least—to purchase his stock as he did to eat his meals.

Every jobbing house of importance had scores of resident salesmen who were in direct communication with their customers, who knew to a certainty just when the country dealer was coming to town. The "Merchants," "Earle's," "French's," and other well-known hotels in their day were visited each night by salesmen who hastily glanced over the register to note the arrival in town of their customers and to keep them out of the grasp of some shrewd competitor. This order of things is now all done away with. The merchant makes his semi-annual pilgrimage as of yore, but not for the purpose of stocking up largely as formerly; rather to note the style of garments worn, the fabrics which meet with the readiest sale, the vast varieties in every branch which are offered for sale and to glean such information relative to his general lines as will better enable him to judiciously purchase his stock and get rid of that which he may have on his shelves that has been slow in moving off. This semi-annual pilgrimage to the metropolis throws the country merchant into the society of stirring business men, and enables him to "catch onto" the progressive methods of conducting business. No go-ahead tradesman can afford to miss this stated pilgrimage to the commercial Mecca. All the money it costs is more than made up to him by the fund of information he gleans and the knowledge gathered by free converse with the brightest commercial minds in the land. Intimate acquaintanceship with the jobbers of whom you purchase your goods fosters a better understanding between you of the merits of your business, and enables them to judge of the probable line of credit which should be extended, etc. This important matter is of great moment to both, and, if frankly talked over, must be of great benefit to the dealer.

Strong competition has resulted in developing the "drummer," and all branches of trade now deem it essential to have a representative visit the retail trade at least once in sixty days, and generally once a month. The successful road salesman must be a sort of St. Paul, ready to be "all things to all men," humoring the eccentricities and fancies of his customers, commiserating with them in their troubles and taking pleasure in attending to their little wants, even if at some trouble to himself. The traveling man has it in him to make his coming to the merchant a pleasure, or a regret. If he does not succeed in ingratiating himself into the good graces of the merchant whom he visits, his success will be only meager, for his purchases will only consist of such articles as are unusual bargains and bought simply because they are cheap. The traveling man should not be a bore. If he so presses his claims to attention as to become distasteful to his customer, he will certainly fail of success. Never hurry your buyer. Let him feel that you are waiting upon his convenience and that time is of no special import to you. If he is in attendance upon a customer, the latter should have his entire time. His money comes direct from the customer, and his duty is to attend to the wants of those who are his customers.

When it is practicable, show your samples in some room separate from the main store, or, if that is not possible, select some remote corner where your line will not be overhauled by the curious throng of comers and goers. My own experience is that the majority of country dealers prefer to look over a line of goods after the business of the day is over, and when they can be alone with the agent. Where there are good hotels this can generally be done, but it is not practicable in small country towns remote from the railroads.

Where large lines of goods are carried, as in boots and shoes, dry goods, hats and caps and the like, it is quite a job to unpack trunk after trunk and re-arrange the same, but that is part of the drummer's business. If a commercial traveler were to come into my store and say, "Are you in need of anything to-day? If so, I will bring up my trunk," I should very likely tell him, "No," and end the matter right there. The first thought I should have would be that the agent was too lazy to open up his wares, and I would not encourage him in his lack of energy.

Commercial men meet with many rebuffs and are subject to many annoyances by merchants who are wise in their own conceit, but they are the exception. As a rule, the merchants of to-day are a progressive, go-ahead people who work early and late, and, by reason of position, are the first men in their communities in everything. They treat men of whom they purchase goods with as much consideration as those to whom they sell, and, if trouble arises between the agent and them, it usually is from some indiscretion or lack of judgment and common sense on the part of the traveling man. Once traveling over a territory is hard work and is, to a great degree, like a ship sailing in a fog, but, when the dose is repeated, the peculiar traits of each develop and each knows where he stands.

Above all things, let the commercial man travel solely on the merits of the goods he sells and his ability to present them, and never use silent pressure to get into the good graces of the trade. Never wear flashy Odd-Fellow or Masonic emblems, or those of any other secret organization, prominently displayed. Never enter into heated political or religious discussions; in short, attend to the business in hand in a polite, gentlemanly manner, and, in ninety-nine cases out of a hundred, you will be received in the same spirit by the merchant, and, whether a sale is made or not, when you go away you will leave behind you a friend who will welcome your return and, in time, prove a substantial customer.

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.

W. T. LAMOREAUX & CO.,

128, 130, 132 W. Bridge St.,

GRAND RAPIDS, MICH.

Always Reliable.



Never Fails.

Send \$1, \$2 or \$5

Which will be placed to your credit and we will make every day or every other day shipments of

FAVORITE
COMPRESSED YEAST

In tin foil packages at 12c per dozen prepaid to any village, town or city in Michigan that can be reached by express office in lots of four dozen or more.

GROCERS' ASSOCIATE YEAST CO.,
Grand Rapids, Mich.

References to any bank or wholesale grocer in our city. Shipments made until credit is exhausted



Fac-Simile of Label

Printed in Green Ink.

Oranges, Lemons, Bananas, Nuts, Figs, Dates,

A Full Line always Carried by

THE PUTNAM CANDY CO.

Important to Grocers and Bakers!

FERMENTUM

The Only Reliable Compressed Yeast.

We respect honest competition, but deprecate unscrupulous methods in trade and meet all prices made by illegitimate competitors.

Special attention given to out-of-town-trade.

Sold in this market for the past Fifteen Years.

Far Superior to any other.

Correspondence or Sample Order Solicited.

Endorsed Wherever Used.

L. WINTERNITZ, State Agent, Grand Rapids, Mich.

• Telephone 566.

106 Kent St.

AMONG THE TRADE.

AROUND THE STATE.

Detroit—S. C. Watson, druggist, is dead.

Berville—Chubb Bros. succeed Wm. Abeel in general trade.

Saginaw—Camp & Dittmar succeed A. H. Camp in the jewelry business.

Sault Ste. Marie—Lennox & Burgess, liverymen, were lately burned out.

Hadley—C. A. Smith & Son succeed John Mower in the milling business.

Crystal Falls—Henry Paeske, meat dealer, is removing to Florence, Wis.

Detroit—Smalley & Smith succeed H. Smalley & Co. in the lumber business.

Marshall—H. G. Filkins succeeds Geo. W. Prier in the confectionery business.

Owosso—Kells & Pratt are succeeded by Pratt & Hann in the meat business.

Charlotte—Bailey & Wildern have opened a bakery and confectionary store.

Vicksburgh—E. O. Goldsmith & Co., general dealers, have retired from trade.

Detroit—J. C. Brede succeeds Weitz & Brede in the paint and wallpaper business.

Jackson—E. M. & A. E. Fletcher succeed E. C. Greene in the clothing business.

Homer—Byron Snyder succeeds Geo. E. Hartung in the boot and shoe business.

Owosso—Woodward & North succeed Warren Woodward in the furniture business.

Ishpeming—Swanson & Co. succeed Erickson, Swanson & Co. in the bakery business.

Marquette—Ekstrom, Stong & Co. succeed Ekstrom & Stoong in the dry goods business.

Coldwater—Robert G. Chandler succeeds Chas. E. Barlow in the hardware business.

Dimondale—Mrs. E. M. Burnham succeeds E. S. Walford & Co. in the drug business.

Marquette—Ekstrom & Nygren succeed Andrew Ekstrom in the grocery business.

South Boardman—R. N. Thompson & Co. succeed K. A. Dagle in the grocery business.

Midland—W. H. Short & Co. succeed A. E. (Mrs. S. A.) Cody in the grocery business.

Somerset Center—W. Weatherwax's store was damaged by an explosion a few days ago.

Newaygo—S. M. Frost & Co., grocers, have dissolved and the business will be closed up.

East Jordan—Heston & Coulter, general dealers, have dissolved, the former succeeding.

Alpena—Martha J. Portwine succeeds Grant & Cavanaugh in the restaurant and fruit business.

St. Louis—Peter Robinson succeeds Arthur Orwig in the grocery, peanut and confectionery business.

Atwood—P. B. Wilkinson has sold his general stock to John Smollegan, who will continue the business.

Gobleville—A. B. Post succeeds E. A. Post & Co. in the hardware and furniture and undertaking business.

Muskegon—John A. Miller has taken possession of the P. Pichett drug stock by virtue of a chattel mortgage.

Martin—Murray, Campbell & Co. succeed to the business of Redpath & Murray and Andrew Patterson & Co.

Romeo—John Ford & Son, clothiers, have dissolved. Jas. Ford continues the

business, the style remaining unchanged.

Shelby—A. L. Field, of Lansing, and Mart Kelly, of Hart, have formed a co-partnership and will open a clothing store here.

Allegan—Frank Kent has sold out his interest in the meat market of Robinson & Kent to Nelson Upson and the firm name will hereafter be Robinson & Upson.

Big Rapids—M. E. Curtis & Sawdy, dealers in groceries and hardware at Edmore, have opened a branch store at this place. M. E. Curtis is in charge of the business here.

Coopersville—Dell Squier has purchased the interest of Benj. S. Taylor in the meat market firm of Taylor & Plant and the firm will hereafter be known as Plant & Squier.

Montague—The Peck Hardware Co. has merged its business into a stock company under the style of the Peck Mercantile Co. The capital stock of the corporation is \$10,000.

Interlochen—J. Courville has retired from the firm of J. Courville & Co., general dealers. The business will be continued by Chas. Courville and A. P. Courville under the style of Courville Bros.

Leeland—L. J. Grobden has sold his interest in the firm of Grobden & Gill, general dealers, to Wm. Gill. The business will be continued by Wm. Gill and Wilbur Gill under the style of Wm. Gill & Son.

Cheboygan—Sinclair, Evans & Elliott, of Detroit, closed up Wheeler & Son's grocery last week, attaching the stock for a claim they held against Morris Wheeler. The Wheelers hope to adjust matters so as to be able to resume business soon.

Big Rapids—John LaDuke, who is being sued for divorce by his wife, has given D. F. Comstock a bill of sale of his boot and shoe stock as trustee for the Northern National Bank, the Big Rapids National Bank and four other creditors. The secured claims aggregate about \$1,500.

Detroit—William J. Peoples, the Grand River avenue grocer, was arrested on a capias a short time ago at the instance of Phelps, Brace & Co. on the ground that he obtained goods from them by false pretenses. Judge Gartner made the order to hold to bail at the time, but he vacated it the 16th on the ground that the elements necessary as a basis for the charge of fraud required in actions so commenced were not shown in the affidavits. In order to make out a case the plaintiffs would have to show at the trial that the sale had been made by reason of or through representations by the defendant; that such representations had been material and relied upon; that the representations were false and that the sale would not have been made but for such representations. All of these points had not been shown in the affidavits.

MANUFACTURING MATTERS.

Holland—Arie Waltman, cigar manufacturer, is dead.

Jonesville—Geo. L. Kesselring, foundryman, has been burned out. Insured.

Kalamazoo—The O. M. Allen, Jr., Buggy Co. was damaged by fire recently.

Flint—Albert Myers succeeds A. G. Monnich & Co. in the manufacturing of cigars.

Detroit—The name of the Stoddard & Clark Can Co. has been changed to the E. S. Clark Can Co.

East Sangatuck—Oatman & Detters succeed to the blacksmith and wagon business of Wm. Kale.

Chippewa Station—Plato & Renwick have purchased the Maynard sawmill and are arranging to start it shortly.

Cheboygan—The Whitehall Lumber Co. will put up an addition to its plant this spring and also put in a lath mill.

West Bay City—Carpenter & Co.'s sawmill will start about the middle of April. The firm has contracts to keep the mill in operation through the season.

Rogers City—J. Erskine & Co. have leased Centatta's saw and shingle mill here and will run it full capacity this season.

Gladwin—J. A. Lewis and D. E. Smith, who have been operating a shingle mill near this place, have dissolved, Mr. Smith retiring.

Gladwin—H. G. Hood and H. Seely have purchased J. A. Noland & Co.'s hoop mill, on the Coleman road, and will remove it to Beaverton.

Saginaw—Geo. B. Wiggins has purchased the shingle mill down the river, heretofore owned and operated by W. F. Stevens. Mr. Stevens is also interested in a mill in Gladwin county.

Cheboygan—Pelton & Reed's sawmill will run day and night the coming season. The firm has purchased 10,000,000 feet of logs at Garden River, which will give them a stock of 22,000,000 feet.

Ewen—The Clark, Farnum & Co.'s, John McRae & Co.'s and the Ontonagon River Lumber Co.'s mills, all located at Ewen, will run night and day during this season. The logs are all nearly in, and these concerns expect to beat all previous records.

Crystal Valley—The Sands & Maxwell Lumber Co. has retired from business at this place, where it has manufactured lumber and shingles and sold goods for nineteen years. The general stock has been purchased by Rev. John W. Perkins, who will continue the business.

Manistee—The Michigan Salt Co. has not, as yet, made any contract for carrying salt by water between here and Chicago, and is on the lookout for boats for that business. The Flint & Pere Marquette boats have so much work on hand of their own, that they cannot renew the contract that they had last season.

"Mike Murphy Heard From."

RED JACKET, March 19—I enclose herewith draft for \$1, for which please send me your paper for one year.

I received the sample copy to-day and read the free advertisement you gave me. Eccentric or not eccentric, "we get there just the same." G. MARTINI.

An Unfortunate Present.

Jones—You know those cigars Miss Beacon sent me for Christmas?

Smith—Yes.

Jones—Well, I gave a lot to my friends, and now I haven't any left.

Smith—What, cigars?

Jones—No, friends.

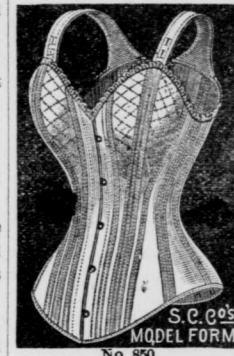
Use Tradesman Coupon Books.

IMPORTANT To Commercial Travelers and Merchants:

Notice is hereby given that the American Casualty Insurance and Security Co., of Baltimore City, Maryland, is furnishing the most liberal accident policy, affording more protection for the money than is given by any other company or association doing business in the United States. Its policy is short and simple, is free from all objectionable and unnecessary clauses and conditions, and is an absolute contract secured by a cash capital of \$1,000,000, with over \$500,000 surplus, hence there are no contingencies as to amount to be paid the insured or his beneficiary, as in all association certificates. Those wishing the best policy issued, should call up telephone 1003, or address

W. R. FREEMAN, Agent,
Grand Rapids, Mich.

Schilling Corset Co.'s

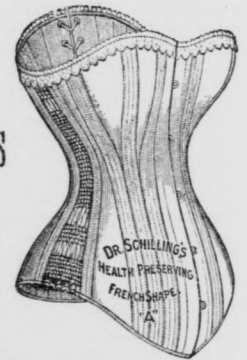


CORSETS

The Model Form.

Greatest Seller on Earth!

Dr.
Schilling's
FRENCH
SHAPE
"A"

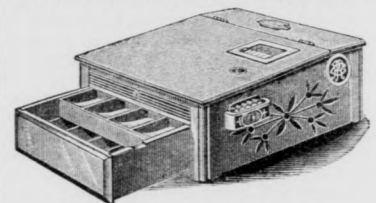


Send for Illustrated Catalogue. See price list in this journal.

SCHILLING CORSET CO.,

Detroit, Mich. and Chicago, Ill.

The Peck Cash Register



LEADS THEM ALL.

FOR

Durability, Simplicity and Finish.

Over 500 sold each month. Won its own way to the front. We have over 1,000 unsolicited testimonials.

The only Cash Register made with a Patent Combination Lock.

The first cash register of the kind made, and still stands unequalled.

Quick to Operate and sure to be correct. It records each cash sale made.

It shows every time the drawer is opened. It leaves an indisputable record of all money taken in and paid out each day.

It readily tells the amount of an error made in making change.

Cheap, neat, operation easy, durability assured. Fast taking the place of high priced key machines among merchants.

What People Think of It.

John Ten Hope, Carpets and Drapery,
134 Monroe street.

GRAND RAPIDS, March 12.

Lobdell & Geiger Gen. Agts. Peck Cash Register,
Grand Rapids, Mich.:

Gentlemen—Have been using the Peck Cash register for about one year and am pleased to say that I like it much better than any other machine and especially prefer it to the National, for with the National you have to keep your paid in on account by a system of checks entirely outside of the register and the money paid out by the same complicated and imperfect method and you will only get the general results of your cash sales while with my Peck's register I at night have a complete record of every transaction that has occurred during the day. In my opinion there could be no system devised that would be so simple and complete.

Yours Truly, JOHN TEN HOPE.

A. R. PECK, Syracuse, N. Y.

LOBDELL & GEIGER, Gen. Agents,
39 Pearl St., Grand Rapids.

Write for illustrated and descriptive catalogue.

GRAND RAPIDS GOSSIP.

Ruck & Co. have opened a grocery store on Shawmut avenue. The Ball-Barnhart-Putman Co. furnished the stock.

Folger & Rynbrandt, meat dealers on Broadway, have added a line of groceries. The Ball-Barnhart-Putman Co. furnished the stock.

A. Fleitstra has engaged in the grocery business at 319 Plainfield avenue. The stock was furnished by the Ball-Barnhart-Putman Co.

J. S. Walker has re-engaged in the pickle business on Burton avenue, having purchased sufficient stock to run him through the summer months.

I. C. Elsbey, agricultural implement dealer at Rockford, has concluded to put in a full line of hardware. Foster, Stevens & Co. have the order for the stock.

F. W. Smith has removed his grocery stock from Coldwater to this city, locating at 321 South Division street. The Lemon & Wheeler Company furnished a large addition to the stock.

W. J. Enness, grocer at 163 Taylor street, has purchased the grocery stock of Ed. Bellaire, near the corner of North Canal and East Leonard streets, and removed his stock to the new location.

P. Steketee & Sons have removed the stairway between their two Monroe street stores, giving them additional front window space in their retail department. The upper floor space will be used by the wholesale department.

Purely Personal.

L. E. Grisier, general dealer at Frankfort, was in town a couple of days last week.

Heman G. Barlow is again confined to his house by an acute attack of his old enemy, rheumatism.

S. A. Sears, Manager of the Wm. Sears & Co. branch of the United States Biscuit Co., has gone to New York for a brief visit on business.

Cornelius J. Seven, of the firm of John Seven & Sons, grocers at 153 West Leonard street, is happy over the advent of a 12 pound girl, who arrived at his house on the 16th.

Geo. W. Keyes, who has conducted a private bank at Olivet for several years, has taken the cashiership of a new bank at New Duluth, Iowa. The business at Olivet will be continued under the same title by Karl D. Keyes, son of the owner.

Ben. W. Putnam and Theo. C. Putnam started for Brattleboro, Vt., Friday night, in response to a summons announcing the sudden death of their brother-in-law, Dr. Draper, who had served the State as superintendent of its insane asylum for many years.

F. H. Kearney, senior member of the firm of F. H. Kearney & Co., general dealers at Republic, has taken the management of the Champion Co-operative Association's store at Beacon. The business at Republic will be continued by the associates of Mr. Kearney without any change or name of policy.

Dissolution of Copartnership.

Notice is hereby given that the copartnership heretofore existing under the style of Edwin Fallas & Son, manufacturers of mince meat and jobbers of butter, eggs, oranges and lemons, 219 Livingston street, is this day dissolved by the retirement of Fred L. Fallas. The business will be continued at the same location by Edwin Fallas, who assumes the liabilities of the former firm, and who is alone authorized to collect the accounts due the old firm. EDWIN FALLAS. Grand Rapids, March 9, 1892. FRED L. FALLAS.

The Benefit of Luxuries.

It is true that one-half the world does not know how the other half lives. And it is also true that they don't very much care. But for all that it is well not to forget that those who live in luxury and spend freely can be made very useful to us if we are wise enough to learn. Further up on our street lives an affluent family who has a smart seamstress, at \$3 a day and found for three weeks in each of the four seasons of the year. It is from this case that we got our topic. And our fortunate seamstress, who fits to a dot, isn't the only person benefited by this luxurious family—the benefits run along into the hundreds and thousands. The florist feels what we are writing and the painter and jeweler both say "That's so." But, good reader, if you want to get in and have a surplus, beware of luxuries. Let those who have got on do this indulging and you secure the crumbs that economy utilizes, as the millionaires did before you. He hasn't thought the subject out successfully who has grudges against the rich. Stick a pin here and stick to the subject until you agree with us. A rich man gave a million of dollars the other day to a college to cheapen the education of those who couldn't go through college unaided. That man has earned our gratitude. Pay the debt. Don't get mad because this millionaire feeds on different food. He distributes one way and another every day a hundred dollars where you don't do more than a hundred cents. You are just as good as he is if you don't hate him. Your mite ought not be scarred by envy. Keep it bright. So set your sails that the benefits falling around you from the expenditures of the rich may catch the breeze. But you musn't be a flunky. GEO. R. SCOTT.

News From Lakeview.

LAKEVIEW, March 19—H. C. Thompson has sold out to A. S. Frey, who now has three grocery stores and a hardware.

E. B. Stebbins, proprietor of the Cato Novelty Works, has secured a contract that calls for \$1,200 worth per month of his ironing boards and clothes racks. He recently bought 200,000 feet of basswood lumber to be worked up into ironing boards.

H. L. McNutt, of Greenville, and E. V. Gilpin, of Sylvester, both practical pump men, have located here and will drive wells.

C. Newton Smith will erect two more tenant houses here this spring, making him fourteen in all.

Max Mills' pleasant face appeared on our streets the other day—much to the pleasure of our business men and some of the large school girls, one of whom was somewhat taken back when told by her mother that Mr. Mills is a married man.

Statement from Mr. Goossen.

THE TRADESMAN is in receipt of a communication from Martin C. Goossen, denying the truth of the statement set forth in the affidavit of F. W. Schwartz in the advertising columns of last week's paper. THE TRADESMAN does not set itself up as a champion of either party to the controversy, and its readers can, therefore, draw their own conclusions as to the merits of the case.

The Grocery Market.

All grades of sugar have advanced 1-16c and the market is strong and advancing, with every indication of another advance early in the week.

The Drummond Tobacco Co. has reduced the price of "Horse Shoe" plug from 39 to 37c.

5000 Sold.

Patented 1887.

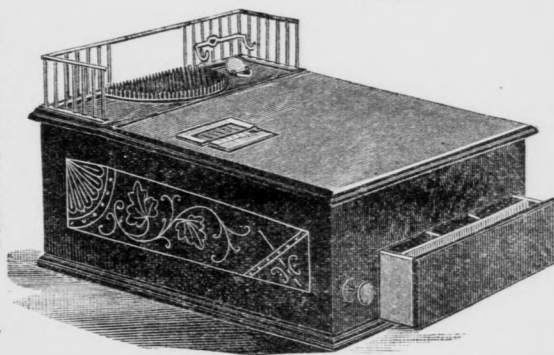


STOP

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.



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.

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

For Bakings of All Kinds Use

Fleischmann & Co.'s

Unrivalled Compressed Yeast.

SUPPLIED
FRESH DAILY
To Grocers Everywhere.

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

P & B OYSTERS P & B

We close this department of our business, for the present season, Saturday, April 2d. We thank the trade in general for the liberal patronage given us, and we hope our efforts to merit it will be the means of again securing your orders when the next season opens, September 1.

THE PUTNAM CANDY CO.

PERKINS & HESS
DEALERS IN
Hides, Furs, Wool & Tallow,

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

GATHERING RUBBER.

How the Work is Done in the Great Forests of Brazil.

Henry E. Miller in Rubber World.

Although many descriptions have been written of the process of rubber gathering the world over, very few have been on the ground to see it done. Of course, it is well known that the best rubber comes from the great swampy regions of Brazil, and is gathered by the half savage South American Indians, who live on the banks of the Amazon.

In a homemade basket is a stock of tapioca and a possibility of some dried meat or fish. These with an antiquated musket almost as dangerous to the possessor as to any game aimed at, the ever-present Indian fishing tackle, steel, flint and tinder, two or more hatchets, or axes, and the machete, form the indispensable articles of the household.

Into the great floating forest goes the adventurous Indian, where one might travel for years almost without seeing even a sign of man. The great floods that have covered the trees almost to their tops for months have at last subsided, and the rubber gatherer paddling up a waterway selects a spot for a camp, unloads his canoe, swings his hammock and is at home.

The many trees that grow so freely there form the supports of his house, which is thatched with great palm leaves, and gives a sheltering space for from ten to twenty people. The walls are simply mats which are so hung as to keep out the rain, but there is no attempt to keep out the cold.

The house finished, at an early hour in the morning, the gatherer starts out for his day's work. With his tiny axe he makes from fifteen to twenty incisions in the bark of the trees about him, at a convenient height, and sticks one of his little cups just beneath each cut to receive the sap.

In his labor his wife and children assist, and in a little while he has nearly fifty trees tapped. By this time it is necessary for him to go around a second time, in order to collect the juice, so, taking a small wooden bucket, he and his dark-skinned family begin the process of collecting.

and his children are hungry, the master of the household does not sell the entire stock for trinkets, rum, or a cheap grade of fire-works. The process of drying the sap has been so often described that it is hardly worth another repetition. It has been asserted that the smoke of the palm nut, which the Indian uses in drying the Para rubber, has given this gum much of its excellence.

Mechanical processes for drying and curing crude rubber have been thought out by inventors, chiefly Americans, but have never been introduced, and it is a question, no matter what their excellencies might be, if the indolent Indian would ever accept them.

Use Tradesman Coupon Books.

Do You Desire to Sell

Carpets and Lace Curtains

By Sample?

Send for our Spring catalogue

SMITH & SANFORD,

Grand Rapids, Mich.

SCHLOSS, ADLER & CO.

MANUFACTURERS AND JOBBERS OF

Pants, Shirts, Overalls

—AND—

Gents' Furnishing Goods.

184, 186 & 188 JEFFERSON AVE.,

DETROIT, MICH.

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.

Dry Goods Price Current.

Table of Dry Goods Price Current including sections for UNBLEACHED COTTONS, BLEACHED COTTONS, UNBLEACHED CANTON FLANNEL, BLEACHED CANTON FLANNEL, CARPET WARP, DRESS GOODS, CORSETS, CORSET JEANS, and COTTON DRILL.

Table of Demins, Grain Bags, Threads, Knitting Cotton, Cambrics, Red Flannel, Mixed Flannel, Domet Flannel, Canvas and Padding, Ducks, Waddings, Silasias, Sewing Silk, Hooks and Eyes, Cotton Tape, Safety Pins, Needles, Table Oil Cloth, Cotton Twines, and Plaid Osaburgs.

Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

Retail Trade of the Wolverine State.

Published at

100 Louis St., Grand Rapids,

— BY —

THE TRADESMAN COMPANY,

One Dollar a Year, - Postage Prepaid.

ADVERTISING RATES ON APPLICATION.

Communications invited from practical business men.

Correspondents must give their full name and address, not necessarily for publication, but as a guarantee of good faith.

Subscribers may have the mailing address of their papers changed as often as desired.

Sample copies sent free to any address. Entered at Grand Rapids post office as second-class matter.

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

E. A. STOWE, Editor.

WEDNESDAY, MARCH 23, 1892.

CANADIAN CHEESE ALL SOLD.

"Never before has there been experienced such an early wind-up in the export cheese trade as that experienced this year," says the *Montreal Trade Bulletin*, "the stock in Montreal having already been completely cleared, leaving scarcely sufficient for the requirements of the local trade. This is quite a phenomenal feature in the situation, as in former seasons old cheese has frequently been shipped from this port in May by the first steamers. The last lot of any consequence was disposed of in this market last week, consisting of 2,000 boxes of underpriced colored goods at prices ranging from 10½¢ to 11¼¢, this stock being mottled and otherwise distinguished from finest."

It is rumored that, owing to the stock of cheese in the whole of Canada being reduced to about 15,000 or 20,000 boxes, which are held in Ingersoll and Belleville for high figures, and the English make proving a short one, a syndicate of Montreal operators intend to buy up whatever surplus stocks are available in Liverpool, London and Bristol, and a cable order to buy a large line in Liverpool at 58s is reported to have been dispatched, but whether or not the cheese was secured has not transpired. The supposition is, however, that the bid was too low, although it was one shilling per hundredweight above the public cable at the time the order was sent. The stocks of cheese in Canada and the United States are so exhausted that Montreal men seem to entertain great faith in a future rise of several shillings on the other side, some talking of 65s as a foregone conclusion.

A few years since some learned men predicted an impending failure of the coal supply, owing to the immense quantity being mined for manufacturing and other purposes. They showed by the proverbial truthfulness of figures that the supply was limited, and that mankind at the then present rate of consumption would soon be without fuel in the form of coal. No doubt these men would have been much relieved could they have foreseen the improvements that came later on in the steam engine, in furnaces, in stoves, in fact, in pretty

much everything in and about which coal was used for producing heat; improvements by which a much greater percentage of the heat of combustion is utilized than formerly. But there would have been little cause for felicitation in this respect, could it have been seen at the same time that more coal per individual would be burned to-day than ever before, which we believe to be true. People warm their houses better, and the cheaper prices of manufactured articles and goods, due to the wonderful improvement in manufacture and to the more economical use of fuel, have placed such things at the disposal of the many instead of the few. We do not, however, believe that there is imminent danger of exhausting the supply of coal. There was, perhaps, some mistake in handling the figures. So long as men get plenty of work at good wages or opportunities to work for themselves, enabling them to try to supply their needs and tastes, coal will be mined in an increasing ratio, and if it does become exhausted other sources of heat will probably be found.

The cheese market is in a very firm position. Buyers and exporters played a waiting game, hoping to depress values, but it was no use. Stocks are exceedingly light and prices have advanced under a very good movement, in fact, purchases have been made for Western points that are in the middle of the cheese district. The position will remain strong well into the opening of the new season. The same state of affairs exists in England and on the Continent.

Out of every hundred business failures last year, thirty-nine were due to lack of capital, seventeen to commercial disaster or crisis, seventeen to incompetence, seven to fraud, five to inexperience and the remaining fifteen to extravagance, neglect, speculation, unwise credits, undue competition and other causes.

Sensible Suggestions for Storekeepers.

Were your expenses too heavy last year? Then try to buy with better discretion this year.

If you want your business to pay, you must make it pay.

Are the different ends of your business well balanced?

Can you size up the traveling salesman? Or does he size you up?

Shabby surroundings will not set off a stock of goods to good advantage.

Don't buy goods which you will be ashamed to have known were sold at your store.

Don't be frightened at competition; if there were no competition there would be no hustling.

Don't have a misunderstanding with a customer if there is any probability that you may be in fault.

Are all the departments of your business working in harmony? Do not have a house divided against itself.

If you are in poor health, do your complaining and your dosing at home and not about the store; don't try to make all your customers sick.

If you can't run your business without the assistance of other people's advice, you can't run it without the assistance of some one's else capital.

If you neither give notes nor accept drafts, you have no right to complain if you are reported as without capital or credit, unless you pay cash.

A ten dollar salesman, a dark awkward store, a badly selected stock of goods and no advertising are almost invariably followed by an assignment for the benefit of the wife's uncle.

Catsup by the Carload.

The Olney & Judson Grocer Co. has received another carload of Snyder's celebrated catsups and sauces.

AGAINST THE COMPANY.

The Supreme Court Passes Upon Three Important Points.

The following recent opinion of the Supreme Court in Chas. H. Hall vs. the Concordia Insurance Company would at first glance appear to be a reverse position and in conflict with its opinion in Gould vs. Dwelling House Insurance Company, recently filed, with reference to the construction of the clause in the policy requiring proofs of loss to be filed within thirty days. Such is not the fact, as the question as to whether a failure to do this barred action was not raised and not passed upon, and only the question whether or not the agent had the power to waive this provision for the company. The court in that case held that he had not and that the insured was at fault in relying upon that theory when the printed conditions in the policy expressly denied this authority and the insured was supposed to be informed of that fact. In the latter case the plaintiff brought suit under a policy of \$1,000 upon a stock of eggs destroyed by fire. The facts being undisputed it was argued by counsel that the court below should direct a verdict one way or the other. The plaintiff recovered and the defendant appeals. The points relied upon by the appellant were: 1. Other insurance upon the same property without notice to the company; 2. Proofs of loss were not furnished within the thirty days conditioned in the policy; 3. That if the policy was not void for these reasons, the insured should recover only for loss sustained upon eggs actually in the pickling vat, as it was "pickled eggs" that the policy covered.

In regard to other insurance it was shown by the testimony that the plaintiff had an undivided interest in the stock insured. A man named Taylor was cotenant, and subsequently obtained insurance on his interest, and another party having an interest in the property also obtained insurance. No additional insurance was placed upon plaintiff's undivided interest, nor did he know of any other insurance by Taylor. The court holds that the policy was not void upon any of the contentions raised by the appellant, and in substance says: Covenants for our insurance are usually construed to relate to additional insurance affecting the interest of the insured. In this State it has been held that other insurance affected by a mortgage does not void the policy. The contention of the defendant is, that the provision should be construed to relate to any insurance, whether it covered the interest of plaintiff or not, but it seems to us that the plaintiff should be required to give notice only of other insurance coming to his knowledge. With reference to the failure to furnish proofs of loss within the specified time—30 days—the court says in substance that the provisions in the policy relating to the methods of adjustment and payment of losses stand by themselves and furnish their own penalty for failure to comply with the strict terms of the policy, viz., that the claim should not be due and payable until sixty days after the full completion of all requirements contained, and that no action should be commenced after six months from the date of the fire; that the failure to furnish proofs within thirty days simply operated to suspend the right of action until proofs were furnished at some date within six months. The fail-

ure to furnish proofs of loss within thirty days was no bar to action. Upon the third contention the court holds, that, although but \$400 worth of eggs were actually in the pickling vats at the time of the fire, those not in the vats had simply been taken out, preparatory to shipment, and a fair construction of the policy would have it cover the eggs in their various stages of preparation for the market, and even those packed in crates ready for shipment were covered by the policy, and that the liability of the company did not cease until the shipments had been actually made.

J. L. Strelitsky,

Jobber of **Bigars**

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.

HESTER & FOX,

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MANUFACTURERS OF

Plain Slide Valve Engines with Throttling Governors.
Automatic Balanced Single Valve Engines.
Horizontal, Tubular and Locomotive BOILERS.
Upright Engines and Boilers for Light Power.
Prices on application.
44-46 S. Division St., Grand Rapids.

Clover and Timothy Seed.

Now is the time to buy CLOVER AND TIMOTHY SEED for your spring trade. We have a good stock and for THIS WEEK will sell you

FOR CASH

In five bag lots or over as follows:
Prime Clover, - - - - - \$7 00
No. 2 " - - - - - 6 00
Timothy, - - - - - 1 50
Bags extra at market price.

W. T. LAMOREAUX & CO.,
Grand Rapids, Mich.

FIRE INSURANCE.

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

THIRD PAPER.

Written for THE TRADESMAN.

Fifth. "If an application, survey, plan or description of the property herein insured is referred to in this policy, such application, etc., shall be considered a part of this contract and a warranty by the insured." To make an application, conditions or any other document a part of the contract, there must be such an express stipulation as is above quoted, in order to make the same a part of such contract. An application or any separate writing, merely describing a building without such stipulation, and without a statement in the policy that the policy was made and accepted in reference to the same, is not a warranty. An application containing a description, merely referred to in the policy but not expressly made a part of the contract, may vary considerably from the actual and true condition of the property at the time of the loss; but, if not fraudulently intended, or the risk not increased, or the rate not changed by it, the policy would not be avoided. In the absence of such express stipulation, it has been held that the various answers contained in an application, and referred to as "representations," are to be regarded as having the legal effect of representations rather than of warranties; and, although partaking of the character of both, it would be sufficient if they are made in good faith, are substantially correct as to existing circumstances and substantially complied with so far as they are executory and relate to the future.

It was held in a New York case that, where an application consisted of a letter and "diagram of the situation of the buildings surrounding the one to be insured," and was referred to in the policy but not expressly made a part of it, such general reference did not make the application a part of the policy so as to amount to a warranty of the representations therein contained.

Where an agent of the company, as well acquainted with the premises as the assured himself, filled in an application and had the assured sign it, it was held that the assured was not responsible for any misrepresentations in such survey.

In *Ayers vs. Hartford Fire Insurance Co.*, 17 Iowa, 176, the court ruled that, when the agent of an insurance company has authority only to receive and forward applications for insurance, parol evidence is not receivable to show that the agent failed, in writing the application, to take down the statements made by the applicant, or changed them; but, if the agent is empowered to pass upon, and did pass upon, the risk in question without submitting it to his principal, and failed to put down correctly the facts stated by the applicant, in ignorance of which the application was signed, in the absence of any stipulations in the policy to the contrary, the principal is estopped from asserting that he has been misled by the misrepresentations of the application.

In view of the above doctrine, it becomes highly important that the applicant for insurance, if the solicitor be a subagent having no authority to pass upon the risk, should exercise the greatest care and see, before he signs it, that the agent has made no mistake in filling out the application. Where the policy refers

to the application for a description of the property insured, the application must be regarded the same as if incorporated with the policy itself.

Where the statements in an application are given the force of a warranty in a contract of insurance, a policy will be rendered invalid, if, in reply to a question in the application calling for the amount of incumbrance upon the property and a full and accurate statement of the true title and interest, the answer is that the property is mortgaged for \$6,600, when it is, in fact, mortgaged for \$6,684; and, in the same case, it was held that, if, in reply to the question, "How are the several stores occupied? State fully, giving the tenants," the answer is, "See plan," and the plan referred to does not disclose the names of all the tenants, the policy would be rendered invalid.

Years ago, when an express stipulation making the application, etc., of the insured a part of the contract itself, was not so frequently inserted in fire policies as it is to-day, the courts were frequently exercised, in drawing fine distinctions, between what amounted to a warranty on the part of the assured, and what should be treated merely as a representation. This was a matter of great importance, as a warranty cannot be deviated from in the slightest particular, whether it be in a material or an immaterial circumstance, as the validity of the contract depends upon its literal truth or fulfillment. In an early Rhode Island case, the rule was pretty generally defined that, in the absence of an express stipulation in the policy, all statements of the insured should be treated as representations rather than as warranties, as it seems more equitable that the insurer should be held to his contract, unless the deviation or false statement be in a manner material to the risk, and so affecting his interests.

No particular form of words is necessary to constitute a warranty in this or in any other contract, but any statement or stipulation made by the insured, and upon which he expects the insurer to rely and to act as true, may be treated as such.

A warranty of soundness or against defects, in the sale of goods, does not extend to defects which are obvious to the senses of the buyer; as, if a horse sold be without ears or manifestly blind. A warranty in a policy of insurance, however, in whatever form created, is a condition, without the performance of which there is no contract. Such a warranty is in the nature of a condition precedent, literal compliance with which must always be had, or the contract fails. It has been claimed that the only conceivable case in which compliance with an express warranty in an insurance contract might be excused, would be, "if the state of things contemplated by the warranty were to cease, or if a subsequent law should pass, rendering compliance with a previous law illegal."

In a New York case the application was referred to in the policy as forming a part thereof. In answer to the question as to stoves, the answer was, "Pipe passes through the window at the side of the building; there will, however, be a stove chimney built, and the pipe will pass into it at the side." The building was destroyed by fire three years afterwards. The following consent having been endorsed on the policy by the secretary, "Consent is given that the within

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ROAST
COFFEE
OF
EVERY
DESCRIPTION

PICTURE CARD IN EVERY PACKAGE

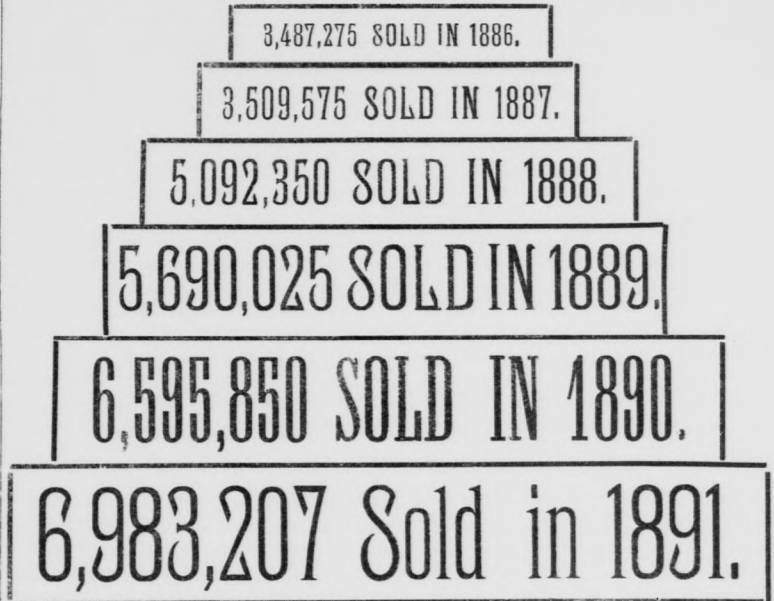
MOCHA, JAVA & RIO. WHY NOT TRY IT?

WE ARE VETERANS IN THE COFFEE BUSINESS AND GIVE PERSONAL ATTENTION TO THE ROASTING OF ALL GRADES OF COFFEE.

DRINK LION COFFEE

Write your Jobber for Prices or Address
L. WINTERNITZ, Resident Agent,
 106 KENT STREET, GRAND RAPIDS, MICH.

Facts Talk Louder Than Words!



This is not an ordinary monument, but a TABLE of EXACT FIGURES, showing the monumental success of our celebrated

BEN-HUR RECORD BREAKERS
 (10c or 3 for 25c) (The Great 5c Cigar.)
 These Cigars are by far the most popular in the market to-day. MADE on HONOR. Sold by leading dealers all over the United States. Ask for them.

GEO. MOEBS & CO., Manufacturers,
 DETROIT and CHICAGO.

policy remain good, notwithstanding the stove in the mill has been removed," the chimney had never been built. It was held that the policy was void, and that such endorsement did not exonerate the assured from building the chimney according to his promise.

The general ruling of the courts has been that the warranties in a policy of insurance or in the application, when made a part of the policy, or in the survey, when expressly referred to and made a part of the policy, are to be fully and literally kept and performed, without reference to the question whether they are material or not, and that the manner of keeping them and the questions whether they have been kept, or performed or not are for the jury to decide.

In *Fowler vs. Aetna Insurance Co.*, where the property insured was described as "contained in a two-story frame house filled in with brick," the New York Court held that the words "filled in with brick" were a warranty, and, if it was untrue, the policy would be thereby avoided.

Where the adjoining grounds, to the extent of the distance specified as materially qualifying the risk, are described in the application as "vacant," it was held that it does not carry with it an implied warranty that they will continue so.

Where the conditions required that the applicant should state for what purpose the insured property was occupied, and in the application it was called a grist mill, and it was proved that carpenters' work was accustomed to be done in it, with implements and fixtures which were kept there, it was held that the policy was thereby rendered void.

Where the question in an application, which was referred to and made part of the policy, was "How bounded, and distance from other buildings if less than ten rods?" and the answer stated all the nearest buildings on each side of the property insured, but did not state *all the buildings within ten rods*, the answer was held to be sufficient, the question requiring the answer to be in regard to the distance from *the nearest buildings*, if within ten rods, and *not* the distance from *all buildings* within ten rods.

I will close this division of my review by citing two very peculiar New York cases which have a bearing on the last mentioned topic:

Where the policy was on a mill, machinery and fixtures, and the conditions required, among other things, that the application should be in writing, and the relative situation of other buildings if within ten rods" was asked for, and the applicant failed to make known all the buildings within that distance, it was held that the inquiry had no reference to anything but the insurance on the building, and that, so far as it was concerned, as also its fixed machinery, there could be no recovery, but that the condition had no reference to *personal property*, and that the assured might recover for the loss thereof.

But, in a policy on merchandise containing the same conditions and the same question in the application, and where the application was made out by the agent of the company but signed by the assured, and such application omitted to disclose several buildings within ten rods, the policy was held void as to merchandise.

Sixth. "Or the omission to make known

every fact material to the risk." Did you ever fully realize the full import of this clause in your insurance policy? Remember that, if you have not faithfully and strictly complied with the requirements of this clause, ignorance and a defective memory will avail you nothing, in case the fire-fiend threatens you with destruction.

In an action on a policy it was held by the Supreme Court of Massachusetts that the jury were correctly instructed that, if certain facts in reference to threats to burn the building insured were known to the plaintiff and were not made known to the company, and were *material to the risk*, they should find for the defendants, although the plaintiff *did not suppose that there was any particular reason to fear.*

The doctrine has been clearly defined by several state supreme courts—that the neglect to disclose *every circumstance material to the risk*, even through inadvertence and without fraud, will vitiate the policy. I might recite case after case to prove this rule of law as applied in the construction of this clause, but it is apparently so self-evident that it would be but a waste of time and labor to do so. I shall close this paper by referring to a Missouri case in which the rule received a rather characteristic application. In *Boggs vs. American Insurance Co.*, a stock of goods was insured, described in the application as contained in a certain store. The upper part of the building was occupied for a dwelling, which fact was not communicated by the assured. It was held that the withholding of that fact was not material, unless a disclosure of it would have induced the insurer to decline the risk or increase the premium. The court took occasion to say that, in contracts of fire insurance, it was sufficient if the applicant make full and true answers to the questions put to him by the insurer in respect to the subject of insurance; that he is not answerable for an omission to mention the existence of facts about which no inquiry is made, unless he knows such facts to be material and intentionally conceals them.

All the authorities as to insurance agree that, if the concealment is of a *material matter*, it will avoid the policy, notwithstanding the fact that the insured did not intend to commit a fraud. The suppression may occur by mistake, or by ignorance of the importance of the matter withheld; still, the effect is the same upon the insurer, and the policy is made void. Practically, it is not difficult to determine what fact is material; it is ordinarily a question of fact to be determined by the jury, who are usually instructed, in substance, that any fact is material which, if communicated, would have induced the insurer to demand a higher premium or decline the risk altogether. In treating of the duty of the insured, to disclose all material facts within his knowledge and bearing upon the risk, it must not be forgotten that the insurer is bound to be reasonably diligent in informing himself, and that he should be held to know everything which is open to his enquiry.

E. A. OWEN.

Perhaps Correct.

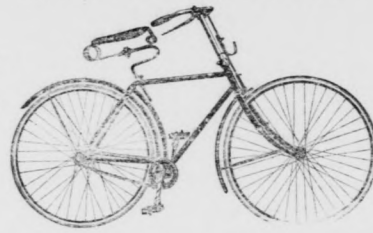
New Clerk—What do the jobbers mean by putting "c-o-d" on all the packages they send us?

Merchant—I guess they think we're a little fishy.

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PERKINS & RICHMOND,

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Spring Goods.

We have the best lines for style and service in factory and jobbing goods to be found anywhere. We solicit your inspection. We carry the Bay State Tennis Goods, double cemented this year, and they will give good satisfaction.

Men's Tennis Bals, 75, net
Boys' " " 72 "
Men's " Oxf. 57 "
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New prices on rubbers after April 1. Boston, 50 per cent. Bay State, 50 & 10 per cent. Prices guaranteed until December 1. See us before placing fall orders.



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Most Reliable House, established 35 years. The senior member of this firm being a practical tailor, personally superintends the manufacturing department, and has the reputation of making the best fitting garments and most select choice in styles, patterns and designs, adapted for all classes of trade and sold at such low prices, and upon such equitable terms as not to fear any competition, and within reach of all.



WILLIAM CONNOR,
Box 346, Marshall, Mich.

William Connor, representative of above firm in Michigan, begs to announce that the trade can secure some Closing Out Bargains for Spring and Summer trade which will be sold at astonishingly low prices. Mr. Connor also takes pleasure in calling attention to his nice line of Boy's and Children's Clothing as well as to his great selection of Men's Suits, Spring Overcoats and Pants, all closing out to the trade at marvelously low prices. Largest line of Prince Alberts and Cork Screw Cutaways in fancy and plain. Mail orders promptly attended to, or write William Connor, Box 346 Marshall, Mich., and he will soon be with you to show you our full line, and he will supply you with the leading merchants' printed opinions as to the honesty of our goods and prices.

William Connor will be at Sweet's Hotel, Grand Rapids, Mich., on Thursday and Friday, March 24 and 25, and merchants meeting him there will be allowed expenses.

TWENTY YEARS ON THE ROAD.
CHAPTER III.

On my arrival home, I found a letter from a large wholesale and retail fancy goods merchant in the city of W—, offering me a position in his store, which offer he supplemented by stating that, after a year or so of experience in familiarizing myself with the stock and the methods of the house, he would give me a chance to travel on the road with a line of his goods. Being disgusted with my late partnership venture, I gladly availed myself of this chance, and, disposing of my remaining cement stock for what it would bring, I immediately entered upon the duties of my new position, glad of the opportunity to stop and think of my first experience on the road. What passed during the next year or more would be of no interest to the reader, but, suffice it to say, I applied myself to my work and was soon considered as good a salesman as any one of the eight or ten employed in this house. I was now nearly eighteen years of age, and I lost no opportunity of reminding my employer of his promise to send me on the road.

At last, my employer called me into his private office and said: "Young man, I am now going to carry out my promise to you to let you travel and sell my goods. The length of your engagement in this capacity will depend entirely upon yourself. Any general advice I consider useless. You must learn by experience; but one point I want to impress particularly on your mind: In making a new customer, try and read him through and through, but *don't let him read you*. Follow this rule and act honestly and conscientiously. You can now select your line of samples, and you may start out next Monday morning. The book-keeper will give you your route and furnish you with funds for your first trip. Sell your goods on their merits, never misrepresenting. Make the acquaintance of as few other drummers as possible. Keep sober, be polite, be economical, and you will succeed."

At last, I was to realize my highest ambition. Selecting and packing my samples carefully, and also selecting an appropriate wardrobe, I was finally ready to begin again my experience as a commercial traveler. The line of goods which I was to carry and sell comprised nearly everything usually known to the fancy goods and notion trade, and it was my duty to visit nearly every merchant in the towns on my route. In time, my acquaintance became very extended. Having a very large assortment, I soon succeeded in building up, not only a good list of business friends, but I rarely stopped over night in a town that I was not invited out to spend the evening with a customer or a friend in a social way, and the young ladies along my route formed by no means the smallest part of my social list. As a matter of course, among acquaintances of this kind one is sure to have preferences, and I was no exception.

My first serious affection of the heart was due to the smiles of a charming young lady, the daughter of one of my best customers, a dry goods merchant, who was not personally disposed to be any too sociable outside of his store. I had been introduced to his daughter by a friend, and, to tell the truth, I was badly smitten. I usually found enough business to keep me in the small town where

she resided at least two or three days every trip, and, although I never gave expression to my feelings, I felt sure that the young lady was as deeply in love with me as I was with her. I had accompanied her to church on two or three occasions, and had taken her to drive without her father's knowledge; and how to show both father and daughter at the same time, the depth of my admiration, was a problem with which I struggled for a long time. Being somewhat of a musician, I finally struck a happy thought. I would get a guitar and serenade her. Of course, I would be invited in, and I would reach her heart through my musical abilities. Obtaining the guitar, I proceeded one evening about 10 p. m. to her father's residence, but, in order to reach the vicinity of the room of my charmer, I had to climb a high fence. The night was dark, but, as I felt sure of my location, I carefully climbed the fence and clearing my throat, launched into the then popular song, "Darling, Listen while I sing to Thee." I had not reached the chorus of the first verse, when, in attempting to reach a high note, I lost my balance and fell backward, catching my pants on a strong iron clothesline hook, which left me suspended within three feet of the ground. At this moment, the merchant, wondering at the sudden cessation of the music, opened the door, and a large dog bounded out and, seeing the suspicious looking object hanging to the fence, seized me by the most convenient part, and shook me until my pants gave way. At this point, the merchant came to my rescue, followed by his wife and daughter. Explanation was impossible, and, although I was about to attempt to make one, I saw the object of my affections stopping her mouth with her handkerchief, and, with a sudden break, I started down the street for dear life, with the dog in close pursuit. It is unnecessary to state that this town was omitted from my usual trips for some months to come, and, when I did stop again, I was so ridiculed that I failed to sell to a single customer. I had lost my hold on that town forever.

Suddenly, in the midst of one of my most successful trips, I received a telegram, stating that my employer had failed, that his stock was attached by his creditors and that there were no hopes of his recovering from his embarrassment. I started back to find I was again on the "outs" and must look for another job.

After carefully considering the matter, I concluded to try my fortune in the city of New York, and, after arriving there and advertising and answering advertisements until I was nearly bankrupt, I finally succeeded in securing a position, on a small salary and commission, with a large manufacturing and jobbing stationery house, the New York Stationery Co.

My territory was to be the West, and I was given to understand that, if my first trip succeeded, I was to have the handling of the entire jobbing trade on the road from Maine to California.

In regard to the daily experience of the next six or eight years, suffice it to say that, by close application to business, I began to build up a satisfactory and profitable trade for the house I represented, and was promoted from time to time, until I was the head of the traveling force they employed.

A few of the incidents which followed my life on the road will show some of

Can You Spend \$10

Which will be better appreciated by your customers, or which will do you more good than to have **1,000 men** each carry one of your **Vest Pocket Memorandum Books** with your advertisement on both outside cover pages?

If these are not good enough for you, we can make better ones for \$12, \$15, \$20 and upwards.

We are not retailing these Books!
We are not jobbing these Books!
We Make 'Em!

No quantity is too large, and the larger the quantity, the less the price per thousand.
Send for samples!

We do not confine ourselves to making memorandum books, but execute anything in the printing line. Let your orders for stationery or circulars come in for shipment with your memorandum books.

PRINTING DEPARTMENT

THE TRADESMAN COMPANY,

ANNOUNCEMENT

We have removed our Manufacturing Department to the new building which we have erected solely for our own use at 350 and 332 Lafayette Avenue, on the same street, but seven blocks distant from the new Post Office building, and easily reached from our store by the Congress and Baker, or Fort street cars.

Our specialty in manufacturing will be a high grade of Ladies' Fine Shoes in Hand-Turned, also Men's and Women's Goodyear Welt and Machine Sewed, and Misses' and Children's in Machine Sewed.

In "Low Cuts," both Hand-Turned and Machine Sewed, we are showing one of the most desirable medium priced lines now offered to the trade. Sample orders will have prompt and personal attention.

H·S·ROBINSON AND COMPANY.

DETROIT, MICH.

General Agency of the

CANDEE RUBBER CO.

the trials to which nearly every drummer is subjected.

Politeness to the fair sex is a requisite which a practical drummer readily acquires. Shortly after I had entered on my duties in the stationery business, I one day boarded the train at Detroit for Chicago. The cars were filled. Although I had secured a seat to myself, I was rather looking for an agreeable companion before removing my grip from the other half of the seat. While waiting, an attractive young woman with a baby entered the car, and, as she looked around for a seat, I immediately arose, and, removing my baggage, offered her the half seat thus made vacant. She smiled as she thanked me and took the proffered seat. Said I, "Beautiful day." This she gently admitted. "Are you going to Chicago?" said I. "Yes," said she. "Are you?" to which I replied, "I am, and I am glad I am to have such agreeable company." To be more agreeable, I, of course, began to pet the baby, a child probably four to six months old. Suddenly, with a start, she exclaimed, "Dear me, I have left my hand bag in the depot. Won't you kindly hold my baby for a minute?" Of course, I would, and she was off before I realized it. All at once, the train started, and the mother did not return. What should I do in my dilemma? I did nothing until the train had got beyond the city limits, when I put the baby on my lap and appealed to the conductor, my piteous looks attracting the attention of the whole car.

Said the conductor, "Young man, I am afraid she has taken you for a foundling's home. You are the victim of an old trick. The mother of this child did not intend to go on this train, and I fear you will have to keep the child until some arrangement can be made to dispose of it." "Great Scott!" thought I. "This is a nice fix for an unmarried and respectable drummer to be in; what shall I do?" Thoughts of jumping the train, visions of orphan asylums, wet nurses, peppermint, paregoric and a thousand other baby requisites—all flashed through my mind in an instant.

Suddenly, I felt myself rudely shaken, and—"Tickets!"—demanded by the conductor. I had unconsciously fallen asleep, and in that ten minutes I felt as though ages had been added to my years and taken from my life. I was so exhausted with my labors in Detroit that I had fallen asleep and to dreaming without realizing it, but the dream led me to be more careful thereafter, and not be too polite with unprotected females on the road.

[TO BE CONTINUED.]

Another Addition to the List of Cash Merchants.

Thurston & Company, general dealers at Central Lake, have issued the following circular to their customers:

We have decided to adopt the cash system in our business, and will close our books March 10, and thereafter open no accounts with our retail trade.

The following are some of the reasons which have led us to adopt this course:

The work of book-keeping, attending to the accounts and collecting, where even a limited credit business is conducted, is a large item of labor and expense, amounting to hundreds of dollars in a year.

The merchant who has a large proportion of his capital tied up in book accounts is unable to buy his goods in the cheapest markets and on the best terms. The wholesale houses require prompt payments, and to those who buy

for cash and discount their bills, concessions are often made and special prices given which the long time merchant knows nothing about. We want not only to keep up with the procession, but to get way in the lead in the matter of big bargains; and, in order to give you the greatest possible value for your cash, we must plank down our dollars promptly on the wholesaler's desk.

See?

We have during the past few months kept our customers in frequent reminder of the special bargains which we were offering to strictly cash purchasers. We made them some very close prices, and we discovered the fact that they were willing to bring their dollars here to spend.

What we have been doing in a small way, we expect to do hereafter on a larger scale.

If, as we maintain, your dollar is only good to you for the amount of comfort or satisfaction which it will bring you in, it is certainly good sense to spend it where you can get the greatest amount of good for it.

We expect to make it plain to you during the coming season that we can do just a little better by you if you pay for your goods when you get them than somebody else or even ourselves could do, if you bought them on one, two or six months' time.

It is a pleasure sometimes to be able to get goods on credit; but do you always find it so when time for settlement comes around and you find that you have bought twice as much as you thought you had?

Now is the appointed time. The railroad will be here this spring, and there will be a market for your produce at all times of the year. By a little effort on your part you can pay for your goods when you get them, and as it is apparent to any man who has given the matter grave consideration that he can save dollars by the cash system, where he can't save cents in the old way, we recommend to your careful attention the reform which we are trying to inaugurate.

Eggs Are Eggs.

From the Boston Herald.

There resides in one of Boston's suburban hamlets a man who is notorious as a practical joker. There is also in business in that place a grocer who has fully as great a reputation for his shrewdness.

The joker recently entered the grocery store and ordered a dozen eggs. He paid forty cents for them and ordered them sent to his house.

That night his wife met him at the door, as he returned home, and inquired "How much did you pay for those eggs you ordered?"

"Forty cents," he replied.

"Well, the next time you order eggs you'd better pick them out yourself," said the better half, as she produced to his astonished gaze a dozen pullets' eggs, each about the size of an English walnut.

The joker didn't even get mad. He simply remarked: "I'll get even with him."

That evening he went to the grocer and remarked that those eggs were pretty small for 40 cents per dozen.

"Never mind, eggs are eggs," remarked the grocer, as he chuckled knowingly.

The next day the joker bought two hens and a rooster and carried them home, taking good care that the grocer should see them, and so learn that his former customer intended to get his eggs at home thereafter. A month later, he entered the grocery store with a market basket on his arm.

"How much are you paying for eggs?" he asked.

"Thirty-five, cash; 40, trade," was the reply.

"Let me have 40 cents' worth of corn, then. Here's a dozen eggs."

The corn was put into a bag and passed over. The grocer took the basket of eggs and his customer left, remarking, "Eggs are eggs, old man."

When the grocer opened the basket, he found a dozen robins' eggs. And now, when he has pullets' eggs in stock, he always mixes them judiciously with the larger variety.

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 DIA-
MOND



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 & BARCLAY,

4 Monroe St.

Grand Rapids, Mich.

The Finest Quality and Best Article for General Cleaning known in the World.



Sold by all wholesale grocers, or orders may be sent direct to the factory.

Do You Run a Store?

IF SO

TRADESMAN, SUPERIOR OR UNIVERSAL COUPON BOOKS

ARE EXACTLY WHAT YOU NEED!

BETTER than any other Coupon System and FAR SUPERIOR to PUNCH, BRASS OR PAPER CHECKS.

We can refer you to Hundreds of Merchants who are using Our System, who would not run their stores without it. Write for particulars, prices and free samples to:

THE TRADESMAN COMPANY,

Original and Largest Manufacturers of Coupon Books in the United States.

100 Louis Street,

Grand Rapids, Mich.

Gripsack Brigade.

Will Curtiss and M. A. Searles have engaged with the H. J. Heinz Co., of Chicago, working city trade in the Windy City.

Oliver C. Shults, formerly of this city, but now on the road for the United Indurated Fiber Co., of Chicago, was in town a couple of days last week.

James E. Ireland has concluded to retire from the employment of the I. M. Clark Grocery Co. for a time, owing to the deafness which has come upon him as a result of the grip.

H. S. Powell, of Marquette, who covers the Upper Peninsula for the I. M. Clark Grocery Co., was in town a couple of days last week and made his friends among the trade a welcome visit.

H. S. Robertson was called off his route last Wednesday by the dangerous illness of his brother, Dr. F. P. Robertson, at Breedsville, who is very low with congestion of the brain and lungs.

"See here, boys," said the old traveler, "let me give you a valuable tip. It's about drinking. Liquor's a bad thing, of course; but my experience goes to show that the prohibition drummer loses lots of trade. When it comes to be convivial in a liquid way with a dozen or fifteen men in a day, the average traveling man is apt to come up rather groggy in the last few rounds. If you start in with a customer at all, there's just two things to avoid—you mustn't get drunk nor show the white feather." Do you see this little round bottle? continued the veteran, as he drew a long, slender vial from the watch pocket of his vest. "That contains olive oil, the best quality I can buy. Intoxication is caused by the fumes of the alcohol partially paralyzing the nerves that run past the stomach up to the brain. A little olive oil floats on top and keeps the fumes from rising, see? You just excuse yourself from your guest a moment, take a few drops of the stuff, and then you can return and drink him off his feet. Ain't that a smooth scheme? What'll I have? Same as before, a little rye."

An old experienced traveler on the road is Mr. E. M. Nelson, and his handy little publication, "The Traveling Salesman," contains the result of his years of observation put down on paper in interesting and concise form. He is, therefore, entitled to attention when he says that first impressions are very lasting, and the traveler who makes a faux pas on the occasion of his first call makes a very unfortunate beginning, to say the least. The question of how to introduce one's self is, therefore, of much importance. The introduction may make or mar the future in any particular case. While the manner of the introduction requires consideration, it is often of secondary importance to the time at which it is attempted. The time must be opportune, or the introduction itself, "a thing of great pith and moment may turn awry." The opportune time must come of itself; it cannot be forced. The traveler is, of course, provided with his card, and its presentation, without any prelude, is the usual manner of introducing himself. This, however, is not a good practice, as a rule. The card is too mechanical. The expert representative will find an opportunity to pass the conventional timely comments on the state of the weather, the condition of the atmosphere, etc., before the introduction

proper. The ice having been broken, it is much better for him to announce his name, his business and the name of his house *viva voce* than to wait for the dealer, who is, perhaps, a little near-sighted, or who may require to adjust his spectacles to read the card. The delay in deciphering the card may sometimes be embarrassing. The introduction, or the announcement of the name, had better not be very closely followed by a precipitate plunge into business. It is best to pave the way into the good graces of the dealer with the glittering generalities. After some circumlocution ask him, with a proper, deferential tone in the request, when he will have the necessary leisure to give you the attention you crave. To tackle him at once for an order is very likely, in many instances, to be met with the stereotyped declaration of being overstocked, etc. The dealer, in fact, doesn't know what he wants on the instant, and it is the traveler's duty to lead him on and show him wherein his stock needs replenishing. To do this he must go slowly. The wedge cannot be inserted big end first. Get your man to look at your samples. He may object to do even this at the start, but the traveler who cannot cajole the most crusty dealer to let down enough to condescend to favor him to this extent has mistaken his vocation. This is the rule, to which there will, of course, be an occasional exception. The inspection of the samples is the entering of the wedge, which must be driven home. There are several ways of driving it, and no single way is adapted to all classes alike. In some the sledgehammer blow is required; in others the hydraulic pressure of soft, smooth words fitly spoken. Or, to change the simile, some men must be beaten down with the bludgeon of forceful appeal, while others will yield to the delicate rapier thrusts of persuasion, not unmixed at times, when they are off their guard, with the slightest suspicion of flattery and compliment. The latter must be used with the utmost circumspection. In short, the dealer must be forced to buy, or induced to buy. But the bulldozing methods of force are now seldom resorted to. The traveling man of to-day is the refined gentleman, and his methods are no longer those of the untrained rustic.

Some People Do.

Do what? Know a good thing when they see it. For those who use Gringhuis, Itemized Ledger certainly have a good thing, for they save time and labor and many disputes.

Would you like a short form of double entry? If so, we guarantee our Customers, or Itemized Ledger, with a general Ledger, and our columned Cash Book for retail business, not to take over 15 minutes' work each day, to keep posted up. Send for sample sheets and price list.

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: J. Cohen, White Cloud. T. E. & E. G. Hubbel, Chaucey. H. M. Lewis, Ionia. Nelson & Co., Whitehall. W. D. Struik, Byron Center. John Dagle, South Boardman.

Card from Hawkins & Company.

GRAND RAPIDS, March 19—We note the card of John Gunstra, in THE TRADESMAN of this week, referring to the Walling Bros. stock at Lamont. The business there is conducted by Wilder D. Stevens as trustee for ourselves and other creditors. We sell the trustee groceries whenever we can, and shall continue to do so as often as the opportunity presents itself.

We like to see our country friends in print, but should prefer that they confine themselves to the truth, when they make statements concerning us or our method of doing business.

HAWKINS & COMPANY.

Small Failure at Muskegon.

Enos Boyer, a small grocer at 72 Ottawa street, Muskegon, made an assignment last week to Chas. G. Turner. The assets are about \$400 in stock and \$50 in good book accounts. The liabilities are \$939.92, Grand Rapids creditors being interested in the failure as follows:

Olney & Judson Grocer Co.	\$223 21
Hawkins & Company	98 96
Ball-Barnhart-Putnam Co.	71 83
Valley City Milling Co.	62 83
Standard Oil Co.	28 99
Wm. Sears & Co.	22 59
Jennings & Smith	17 42

Love's Young Money.

Shoe Merchant (who knows the young man's salary)—If you and my daughter could live respectably and comfortably on \$20 a week, I should not object to the match. But you can't.

Young Man—No-o; but my salary is \$20 a week, and that added to the \$20 a week you are talking about, would make \$40.

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 advertisements taken for less than 25 cents. Advance payment.

BUSINESS CHANCES.

ABOUT \$1,500 CASH WILL BUY ONE OF THE best money making businesses in the city of Grand Rapids. Parties are obliged to leave the city. No grocery stocks. No trade. Address H. B. Huston, 499 South Division street, Grand Rapids Mich. 432

FOR SALE—OLD-ESTABLISHED GROCERY business, stock, fixtures, etc., in hustling city of Muskegon. Reasons for selling, other business. A rare chance. Address Lew W. Codman, Muskegon, Mich. 456

FOR SALE—OUR ENTIRE STOCK OF GENERAL merchandise at Chippewa Lake, consisting of hats, caps, boots and shoes, men's furnishing goods, hardware, crockery and groceries. Having finished our lumber operations, we offer the above stock for sale cheap for cash or on time with good security. Will sell this stock as a whole or any branch of it. Enquire of Chippewa Lumber Co., Chippewa Lake, Mich., or of H. P. Wyman, Sec'y, Grand Rapids, Mich. 449

A BARGAIN—CLEAN STOCK OF MDSE. drugs included; also store for sale or rent; reason for selling death of one of the firm. Address Mrs. L. Curtis, Stockbridge, Mich. 438

FOR SALE OR EXCHANGE—A LUMBER mill of 25,000 feet capacity in Michigan, with 800,000 feet of custom logs on the yard. Price, \$2,000. Also a farm of 80 acres with 30 acres cleared. Price, \$1,000. Would exchange for merchandise or horse and undertaking goods. Address No. 446, care Michigan Tradesman. 451

FOR SALE OR EXCHANGE—FLOUR MILL machinery for nearly a complete mill, good as new. Some is new. Will sell dirt cheap or exchange for dry goods or most anything. A bargain for someone. H. S. Towner, 93 Fremont street, Grand Rapids. 417

FOR SALE—FIRST CLASS BREWERY BUSINESS and outfit. Location magnificent. Terms reasonable. Address August Leins, Alpena, Mich. 435

THREE HOUSES AND LOTS IN DIFFERENT parts of town, \$1,100, \$1,500 and \$3,200 respectively. If you buy of me you are paying no commissions. W. A. Stowe, 100 Louis street. 444

FOR SALE OF EXCHANGE—A LUMBER mill of 25 M. feet capacity, in Michigan, with 800 M feet of custom logs on the yard. Price, \$2,000. Also a farm of 80 acres, with 30 acres cleared. Price, \$1,000. Would exchange for merchandise, or horse and undertaking goods. Address No. 446, care Michigan Tradesman. 446

THIS IS NO FICTION. I HAVE FOR DISPOSAL, if I can find the right persons with from \$1,000 to \$5,000, three excellent, long-established and good paying businesses—two clothing and gents' furnishing goods and one boot and shoe business. Two are situated in Southern and one in Northern Michigan. Easy terms of payment, if accommodation is required for part payment. None but principals treated with. Address in first instance, William Connor, Box 346, Marshall, Mich. 417

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

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—TWENTY-FIVE ACRE FARM in Putnam county, Florida. Ten acres under cultivation. Four acres in orange trees, lemons and limes, grape fruit, citron, pomegranates, guineas, peaches, pears, plums, grapes, figs, guavas, mulberries, strawberries, persimmons, dates, palms, olives, pecans, walnut, ornamental trees, etc. Two story cottage, barn, buggy house, horse, buggy, cart and farming tools. Place has been cultivated six years. Will sell for \$2,500 cash. A. H. McClellan, McMeekin, Fla.

TO A MAN WANTING A FIRST CLASS business, dry goods and boots and shoes, located in a town of 2,000, situated in a good agricultural district and a first class manufacturing town, one of the best in the State of Michigan; store one of the finest and best location; will sell store building or rent for term of years; stock invoices from \$10,000 to \$11,000; will sell stock at its actual worth; stocks nearly all new and in first-class order. Any persons meaning business and wanting to do business in this location please address N. W. Mills, Otsego, Allegan Co., Mich. 458

FOR SALE OR WILL EXCHANGE FOR stock of clothing, dry goods, and boots and shoes, two-story brick block, which rents for \$475 annually. Best location in town. Address No. 412, care Michigan Tradesman. 412

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

FOR SALE—STOCK OF MERCHANDISE AND store furniture of the late George Keech, of Centerville, Mich. Stock consists of drugs, paints, oils, glass, lamps, clocks, silverware, books, stationery, wall paper and curtains. Will rent store for term of years. W. S. & R. E. Fletcher, Administrators. 444

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

SITUATIONS WANTED.

WANTED—POSITION AS REGISTERED assistant pharmacist. Three years' experience in a city store. Speak German. Eighteen years old. Address No. 454, care Michigan Tradesman. 454

WANTED—POSITION FOR A YOUNG MAN who has been in my employ as clothing and furnishing goods salesman for the past year. Can give him best of recommend, and allow him to go only because of a necessary change in business. Any retailer needing his services should address "Merchant," care Michigan Tradesman and same will be forwarded to me his present employer. 453

WANTED—SITUATION BY REGISTERED pharmacist in a drug or drug and general store. Sixteen years' experience in pharmacy. Best of references. Address A. D. C., Box 37, North Muskegon, Mich. 445

MISCELLANEOUS.

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.

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

WANTED—REGISTERED ASSISTANT pharmacist who is experienced not only in his profession but also in groceries and provisions. Must be a married man and able to speak German or Swede, in connection with English. Wages moderate, but steady employment to the right man. A. Mulholland, Jr., Ashton Mich. 416

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 (800 improved), located in the fruit belt of Oceana county, Mich. Land fitted for machinery, good fences, large curb roof barn with underground for stock, sheds 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—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

WANTED—MAN FROM 30 TO 30 YEARS of age to canvass for wood working specialty. Must have had traveling or mechanical experience, both preferred. Address, stating reference and experience, B. B., care of Carrier No. 17, Grand Rapids. 421

WANTED—CLOTHING SALESMAN FOR general store. Give experience, wages and age. Box 473 Middleville, Mich. 457

WILL PAY SPOT CASH, 50 CENTS ON THE dollar, more or less, for clothing, dry goods, etc. J. Levinson, Petoskey, Mich. 459

REGISTERED PHARMACIST WANTED—Apply to Van I. Witt, Lake City, Mich. 460

Drugs & Medicines.

State Board of Pharmacy.

One Year—Jacob Jesson, Muskegon.
Two Years—James Vernor, Detroit.
Three Years—Ottmar Eberbach, Ann Arbor
Four Years—George Gundrum, Ionia.
Five Years—C. A. Bugbee, Cheboygan.
President—Jacob Jesson, Muskegon.
Secretary—Jas. Vernor, Detroit.
Treasurer—Geo. Gundrum, Ionia.
Meetings for 1892—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. Parkhill, Owosso; L. Pauley, St. Ignace; A. S. Parker, Detroit.
Secretary—Mr. Parsons, Detroit.
Treasurer—Wm. Dupont, Detroit.
Executive Committee—F. J. Wurzberg, Grand Rapids; Frank Inglis and G. W. Stringer, Detroit; C. E. Webb, Jackson.
Next place of meeting—Grand Rapids, Aug. 2, 3 and 4. Local Secretary—John D. Muir.

Grand Rapids Pharmaceutical Society.

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

Grand Rapids Drug Clerks' Association.

President, F. D. Kipp; Secretary, W. C. Smith.

Detroit Pharmaceutical Society.

President, F. Rohnert; Secretary, J. P. Rheinfrank.

Muskegon Drug Clerks' Association.

President N. Miller; Secretary, A. T. Wheeler.

The Sheridan Drug Store Case Finally Settled.

The following is the full text of the decision of the Supreme Court in the case of Steere vs. Vanderberg, involving the title to a drug stock purchased by the latter at Sheridan, several years ago:

The plaintiffs brought replevin for a stock of drugs, which were taken on the writ and delivered into their possession. The writ of replevin was quashed and the cause ordered to stand for the assessment of damages. The case came on and was tried at the Circuit Court, and an appeal to this court was reversed and remanded for a new trial. On the first trial it appeared that this defendant was in possession of the goods when the writ was served, and it also appeared that he had purchased the stock of N. O. Griswold, who was acting as attorney or agent for various creditors of one Geo. C. W. Richards, among whom was the firm of Hazeltine, Perkins & Co. It appeared on that trial that attachment had been sued out against Richards, and a sale made under an execution issued upon judgments obtained in such attachment proceedings. The defendant introduced in evidence on the first trial, and also on the second, a letter from Richards to one Mills, an agent of Hazeltine, Perkins & Co., which, it is claimed, gave authority to take possession of the goods and make sale of them.

Complaint is made of various rulings of the trial judge, which were chiefly based upon the claim that the defendant was allowed to shift positions. It is urged that, as he attempted on the first trial to maintain that he acquired title to the goods in question through the attachment proceedings, he cannot now claim that the sale so made by Griswold after the goods had been bid in for the creditors in the course of such proceedings was under another and distinct authority. There would be much force in this position if it appeared that the plaintiffs have shown themselves in a position to raise the question; but, unfortunately for them, they failed to show on this trial any title in themselves, or any right to possession, but sought to show that Richards had a better title than defendant. The goods were taken by the plaintiffs from defendant, who had been admittedly in possession of them for some months. The plaintiffs fail to show how they were concerned in any dispute between defendant and Richards. The question presented is, therefore, whether a defendant in replevin, in order to show himself entitled to a judgment for the value of the goods replevied, must, in addition to showing possession under a claim of title, prove that he has a title against all the world, when no right or title whatever appears in the plaintiff. The learned circuit judge was of the opinion that no such burden rested upon the defendant, and we think he was right in so holding. Section 8,347 of Howell's Statutes provides that, "Whenever the defendant shall be entitled to a return of the property replevied, instead of taking judgment for such return as

above provided, he may take judgment for the value of the property replevied, in which case such value shall be assessed on the trial or upon the assessment of damages, as the case may be, subject to the provisions of section twenty-nine of this chapter." Section twenty-nine, referred to, provides that, when either party to an action of replevin shall have only a lien upon, or special property or part ownership in, the goods and chattels described in the writ, and is not the general owner thereof, that fact may be proved upon the trial or on the assessment of damages, and the court shall thereupon render such judgment as shall be just. It has been held under this statute that a party with a special interest only may, as against a stranger, recover the full value of the property, and become trustee to the general owner for his interest. It has also been held that, when a third person without any interest of his own, replevies from an officer and return is awarded, the latter may in general, if not always, have judgment for the entire value, and become entitled to hold it for the owner's benefit. And the defendant in replevin, from whom property is unlawfully replevied, may have a claim for damages, on similar principles, even though not personally owning the property. In *Darling Tegner*, 30 Mich. 54, it was held that one not claiming any right of possession as against the plaintiff, and who defended only on the ground that no demand was made, could not under this statute recover more than nominal damages. It appeared in that case that the plaintiff in replevin was the true owner of the property, and, under the statute quoted, it is clear the defendant can in no case recover value if the plaintiff shows himself to be the true owner; but, in the absence of such showing, the defendant may safely stand upon his possession, and cannot be required to prove full title as against a mere stranger.

The other questions are rendered immaterial by this conclusion. The judgment will be affirmed, with costs. The other justices concurred.

Winning a Good Name.

From the American Grocer.

Calamity frequently robs a man of all that he has, save integrity, leaving him, after years of prosperity, dependent, and in most cases with courage and ambition weakened. Now and then a man rises from disaster, regains a foothold, and discharges obligations in no way legally binding. We have record of such a case in a recent issue of the Syracuse dailies. In 1848 Nicholas Peters arrived in Syracuse without a dollar, and there worked as a cartman. In 1856 he started a small store. Business grew, and success was attained until an epidemic of smallpox broke out, ruined his business, and forced an assignment and settlement. Seventeen years rolled away, when the creditors were surprised to receive over \$16,000, and a letter of which this is a copy:

GENTLEMEN—Enclosed you will find my check for \$—. You will probably be at a loss to account for its receipt, since you will appreciate the fact that I am not indebted to you for any sum whatever. It, therefore, is quite appropriate for me to explain the reasons which have prompted my act. In 1877, I was a member of the firm of N. Peters, Bro. & Son, which was composed of my half brother, Jacob Knap, my son, Henry C. Peters, and myself. My interest in the business was one-half, the other members of the firm each had one-fourth interest. They are not now associated with me in business, and have not been since 1883.

I have been in business in Syracuse since 1856, beginning in a very small way and finally increasing by slow degrees, until in 1879 we stood second in the retail trade in Syracuse. Our store was located nearly a mile from the business center. In June, 1875, the smallpox became epidemic in the immediate neighborhood of our store, and raged for more than a year so severely that hundreds died from its effects. As a natural consequence, that portion of the city became isolated, and our trade, which before averaged \$2,500 a day, at once decreased

to \$150 a day. In order to relieve ourselves from the perilous situation, we opened a new store in the business part of the city, but, by reason of the great depreciation in values at that time, the depressed condition of trade in the city, and the large stock of goods we were obliged to carry in our old store, which for obvious reasons could neither be removed or sold, we became financially embarrassed and thrown into bankruptcy.

We entered upon a compromise with our creditors, paying 20 per cent. of the face value of our obligations, and received a discharge in full from each of them, you being included in the number. This left us without capital and with nothing but a restored credit, and we were compelled to re-embark in business as poor as we had been twenty-five years before. By strict economy, constant attention to details, and a determined purpose to regain my former standing, I have at length succeeded in reaching a position which enables me to fulfill a purpose which I solemnly formed when my creditors discharged me from my obligations, of paying in full, to the last penny, my portion of that indebtedness.

Of the 20 per cent. which you have already received one-half or 10 per cent. represents my share of the payment made. There remains to be paid by me 40 per cent. in order to fully discharge the proportion of this indebtedness justly owing by me. The check enclosed represents the sum. I pay it cheerfully, not in discharge of my legal indebtedness, but in satisfaction of what I conceive to be my moral obligation.

It would have greatly pleased me to have added the interest upon this sum, but I have now attained such an age and my physical condition is such that I cannot, without injustice to others who have claims upon me, carry out this wish. It has been a long and tedious process which has enabled me, little by little, to do this act of justice, and I now enjoy the height of happiness in the consciousness that I have discharged in full every obligation, and that I "owe not a man."

Very Truly Yours,

NICHOLAS PETERS.

Probably none of the recipients of the above letter felt a tinge of the satisfaction that was enjoyed by Mr. Peters, who, for fifteen years worked and saved that he might cancel obligations which he felt he was morally bound to discharge. Such examples, while not rare, are too seldom recorded. Honesty, like virtue and knowledge, has its own reward.

The Drug Market.

Opium is weak and lower. Morphia is unchanged. Quinine is dull and lower for foreign brands. Nitrate silver is lower. Balsam copaiba has declined. African capsicum is higher. Cubeb berries are lower. Ergot has declined. Turpentine is lower. Linseed oil is very firm and advancing.

Business Change in Traverse City.

TRAVERSE CITY, March 17—We have sold our grocery stock to M. V. Gundrum, late of Evansville, Ind. Mr. Gundrum saw our advertisement in THE TRADESMAN. WINNIE & FLEMING.

Do You Want Dyes

That satisfy your customers?
That net you a good profit?
That are in fact "Perfection?"

Cushing's Perfection Dyes.

All our goods will be delivered carriage paid, either by mail or express.

DEALERS' WHOLESALE PRICE LIST.

1 doz packages, \$ 80	6 doz packages, \$4 20
3 " " " 2 25	12 " " " 8 00

One gross in cabinet, with advertising matter, \$9
All goods delivered free. Send cash with order, and address all orders to

B. A. ALMY, Middleville, Mich.

GINSENG ROOT.

We pay the highest price for it. Address

PECK BROS., Wholesale Druggists, GRAND RAPIDS.

Playing Cards

WE ARE HEADQUARTERS

SEND FOR PRICE LIST.

Daniel Lynch,

19 S. Ionia St., Grand Rapids.

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 are 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.

CHAS. A. COYE,

MANUFACTURER OF

Awnings & Tents

Horse and Wagon Covers,

JOBBERS OF

Hammocks and Cotton Ducks

SEND FOR PRICE LIST.

11 Pearl St., 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

Reference: Metropolitan Natl. Bank, Chicago.
Be sure and Mention this Paper.

Wholesale Price Current.

Advanced—African capsicum, linseed oil. Declined—Cubeb, cubebes po., balsam copaiba, gum optum, gum opium po., nitrate silver, ergot, turpentine.

Table listing various goods under categories: ACIDUM, AMMONIA, ANILINE, BACCAR, BALSAMUM, CORTEX, EXTRACTUM, FERRUM, FLORA, FOLIA, GUMMI, HERBA, MAGNESIA, OLEUM, POTASSIUM, RADIX, SEMEN, SPIRITUS, SYRUPS, TINCTURES, MISCELLANEOUS. Includes items like Aceticum, Benzolium, Carbonas, etc.

Table listing various goods under categories: Morphia, S. P. & W., S. N. Y. Q. & C. Co., Moechus Canton, Myristica, Nux Vomica, Os. Sepia, Peppin Saac, H. & P. D., Pils Liq, N. C., Pils Liq, quarts, Pli Hydrarg, Piper Nigra, Pix Burgun, Plumbi Acet, Pulvis Ipecac et opii, Pyrethrum, Quassia, Quinia, S. P. & W., S. German, Rubra Tincturum, Saccharum Lactis, Salacin, Sanguis Draconis, Sapo, W., Zinc Sulph. Includes items like Selditz Mixture, Sinapis, Snuff, Soda Boras, etc.

HAZELTINE & PERKINS DRUG CO.

DRUGS

PATENT MEDICINES.

Paints, Oils and Varnishes.

SWISS VILLA PREPARED PAINTS.

Full Line of Staple Druggists' Sundries.

Weatherly's Michigan Catarrh Remedy.

WHISKIES, BRANDIES, GINS, WINES, RUMS.

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

Main table of grocery prices including categories like Apple Butter, Salmon, Cheese, Coffee, and various canned goods.



Universal, \$1, per hundred, \$3 00

Above prices on coupon books are subject to the following quantity discounts:

COUPON PASS BOOKS. Can be made to represent any denomination from \$10 down.

CONDENSED MILK. Eagle, 4 doz. in case, 7 40

CRACKERS. Seymour XXX, Butter, 6

DRIED FRUITS. Domestic. Apples, Sundried, sliced in bbls.

ROASTED. To ascertain cost of roasted coffee, add 1/4c. per lb. for roasting and 15 per cent. for shrinkage.

PACKAGED. Arbuckle's Ariosa, 19 80

EXTRACT. Valley City, 75

CHICORY. Bulk, 4 1/2

CLOTHES LINES. Cotton, 40 ft., per doz. 1 25

COUPON BOOKS. TRADESMAN 1 CREDIT COUPON

Supervisor. \$1, per hundred, 2 00

ENVELOPES. XX rag, white, \$1 75

PRUNES. Bosnia, 8

RAISINS. Domestic. London layers, 2 crown, 1 40

Foreign. Ondura, 20 lb. boxes, 7 1/2

Foreign. Sultana, 20, 11

Foreign. Valencia, 20, 6 1/2

Foreign. Turkey, 6

Foreign. Silver, 11

FARINACEOUS GOODS.

Farina. 100 lb. kegs, 4

Hominy. Barrels, 3 75

Lima Beans. Dried, 4

Maccaroni and Vermicelli. Domestic, 12 lb. box, 55

Pearl Barley. Imported, 10 1/2 @ 11 1/4

Peas. Green, bu., 1 40

Sago. German, 4 1/2

Wheat. Cracked, 5

FISH-SALT. Bloaters. Yarmouth, 1 10

Cod. Pollock, 4

Whole, Grand Bank, 6 @ 6 1/4

Boneless, bricks, 7 1/2 @ 8

Boneless, strips, 7 1/2 @ 8

Halibut. Smoked, 12

Herring. Scaled, 18 @ 30

Holland, bbls., 11 00

Round shore, 1/2 bbl., 3 25

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

Sardines. Russian, kegs, 45

Trout. No. 1, 1/2 bbls., 100 lbs., 6 50

Whitefish. No. 1, 1/2 bbls., 100 lbs., 8 00

ROLLED OATS.

Barrels 180, @ 4 40

PICKLES. Medium. Barrels, 1,200 count, \$4 00

Small. Barrels, 2,400 count, 4 50 @ 5 00

Half bbls, 1,200 count, 2 75 @ 3 00

PIPES. Clay, No. 216, 1 75

T. D. full count, 75

Cob, No. 3, 1 25

POTASH. 48 cans in case, 4 00

Babbitt's, 3 doz. case, 3 25

ROOT BEER. Williams, per doz., 1 75

3 doz. case, 5 00

Domestic. Carolina head, 7

No. 1, 6

No. 2, 5

Imported. Japan, No. 1, 6

No. 2, 5 1/2

Jaya, 5

Patna, 5

SAUERKRAUT. Silver Thread, bbl., \$4 50

1/2 bbl., 2 25

SPICES. Whole Sifted. Allspice, 10

Cassia, China in mats, 8

Batavia in bund., 15



Cabinets containing 120 1-lb. packages sold at case price, with additional charge of 90 cents for cabinet.



NEW ENGLAND MINCE MEAT. T.E. DOUGHERTY, CHICAGO, ILL., & PORT BRUNNEN, N.Y.



TRADESMAN 5 CREDIT COUPON

<p>Solar Rock. 56 lb. sacks..... 25 Saginaw and Manistee. Common Fine per bbl..... 90</p> <p>SALERATUS. Packed 60 lbs. in box. Church's..... \$3 30 DeLand's..... 3 15 Dwight's..... 3 30 Taylor's..... 3 00</p> <p>SOAP. LAUNDRY. Thompson & Chute Brands. Silver, 100 12 oz..... \$3 65 Snow, 100 12 oz..... 5 00 Mono, 100 12 oz..... 3 35 German Family, 60 1 lb..... 3 10 75 1 lb..... 3 05 Laundry Castle, 75 1 lb..... 3 05 Marbled, 75 1 lb..... 3 05 Savon Improved, 60 1 lb..... 2 50 Sunflower, 100 10 oz..... 2 75 Olive, 100 10 oz..... 2 50 Golden, 80 1 lb..... 3 25 Economicol, 30 2 lb..... 2 25 Standard, 30 2 lb..... 2 35</p> <p>Allen B. Wisley's Brands. Old Country, 80 1 lb..... 3 30 Good Cheer, 60 1 lb..... 3 90 White Borax, 100 3/4 lb..... 3 60 Proctor & Gamble. Concord..... 2 80 Ivory, 10 oz..... 6 75 6 oz..... 4 00 Lenox..... 3 65 Mottled German..... 3 15 Town Talk..... 3 00</p> <p>TOILET. Snow, 100 6-oz..... 3 75 Cocoa Castle, 24 lb..... 3 00</p> <p>SCOURING AND POLISHING. Silverine, 100 12 oz..... 3 50 50 12 oz..... 1 80 Sapallo, kitchen, 3 doz..... 2 50 hand, 3 doz..... 2 50 Potash Flakes, 72 10 oz..... 5 00</p> <p>SUGAR. Cut Leaf..... @ 5 3/4 Cubes..... @ 4 1/2 Powdered..... @ 4 1/2 Granulated..... @ 4 1/2 Confectioners' A..... @ 4 1/2 Soft A..... @ White Extra C..... @ 4.18 Extra C..... @ 4 1/2 C..... 3 1/2 @ 4 Yellow..... 3.69 @ 3 1/2 Less than bbls. 1/4 advance</p> <p>SYRUPS. Corn..... 24 Half bbls..... 28</p> <p>Pure Cane. Fair..... 19 Good..... 25 Choice..... 30</p>	<p>SWEET GOODS. Ginger Snaps..... 8 Sugar Creams..... 8 Frosted Creams..... 9 Graham Crackers..... 8 1/2 Oatmeal Crackers..... 8 1/2</p> <p>TEAS. JAPAN—Regular. Fair..... @ 17 Good..... @ 20 Choice..... @ 24 Choicest..... @ 24 Dust..... @ 12</p> <p>SUN CURED. Fair..... @ 17 Good..... @ 20 Choice..... @ 24 Choicest..... @ 24 Dust..... @ 12</p> <p>BASKET FIRED. Fair..... @ 18 Choice..... @ 25 Choicest..... @ 25 Extra choice, wire leaf..... @ 40</p> <p>GUNPOWDER. Common to fair..... @ 25 Extra fine to finest..... @ 50 Choicest fancy..... @ 75</p> <p>OOLONG. Common to fair..... @ 23</p> <p>IMPERIAL. Common to fair..... @ 23 Superior to fine..... @ 30</p> <p>YOUNG HYSON. Common to fair..... @ 18 Superior to fine..... @ 30</p> <p>ENGLISH BREAKFAST. Fair..... @ 18 Choice..... @ 24 Best..... @ 40</p> <p>TOBACCOS. Fine Cut. Palls unless otherwise noted. Hawatha..... 60 Sweet Cuba..... 34 McGinty..... 24 1791..... 1/2 bbls..... 22 1891..... 1/2 bbls..... 20 Valley City..... 19 Dandy Jim..... 27 Tornado..... 20</p> <p>Sorg's Brands. Spearhead..... 37 Joker..... 20 Nobby Twist..... 38 Oh My..... 29</p>	<p>Scotten's Brands. Zeno..... 22 Hawatha..... 37 Valley City..... 34 Finzer's Brands. Old Honesty..... 40 Jolly Tar..... 32 Middleton's Brands. Here It Is..... 28 Old Style..... 31 Jas. G. Butler & Co.'s Brands. Something Good..... 38 Toss Up..... 26 Out of Sight..... 25</p> <p>Private Brands. Sweet Maple..... 30 L. & W..... 26</p> <p>Smoking. Boss..... 12 1/2 Colonel's Choice..... 13 Warpath..... 14 Banner..... 15 King Bee..... 20 Kiln Dried..... 17 Nigger Head..... 23 Honey Dew..... 24 Gold Block..... 28 Peerless..... 24 Rob Roy..... 24 Uncle Sam..... 28 Tom and Jerry..... 25 Brier Pipe..... 30 Yum Yum..... 32 Red Clover..... 32 Navy..... 32 Handmade..... 40 Frog..... 33</p>	<p>WASHBOARDS.  Single. Wilson..... \$2 00 Saginaw..... 1 75 Rival..... 1 40 Daisy..... 1 00 Langtry..... 1 10 Defiance..... 1 75</p> <p>Double. Wilson..... 2 50 Saginaw..... 2 25 Rival..... 1 80 Defiance..... 2 00 Crescent..... 2 75 Red Star..... 2 75 Shamrock..... 2 50 Ivy Leaf..... 2 25</p> <p>VINEGAR. 40 gr..... 7 1/2 50 gr..... 8 1/2 \$1 for barrel. WET MUSTARD. Bulk, per gal..... 30 Beer mug, 2 doz in case..... 1 75</p> <p>TEAST—Compressed. Fermentum per doz. cakes..... 15 per lb..... 25 Fleischman, per doz. cakes..... 15 per lb..... 25</p>	<p>OYSTERS—Bulk. Mediums, per gal..... \$1 00 Selects..... 1 60 Clams..... 1 25 Shrimps..... 1 25 Scallops..... 1 75</p> <p>OYSTERS—Cans. Fairhaven Counts..... @ 35 F. J. D. Selects..... @ 30 Selects..... @ 23 F. J. D..... @ 20 Anchor..... @ 18 Standards..... @ 16 Favorites..... @ 14</p> <p>SHELL GOODS. Oysters, per 100..... 1 2 @ 50 Clams..... 75 @ 100</p>	<p>DEERSKINS—Per pound. Thin and green..... 10 Long gray..... 20 Gray..... 25 Red and blue..... 35</p> <p>OILS. The Standard Oil Co. quotes as follows, in barrels, f. o. b. Grand Rapids: W. W. Headlight, 150 fire test (old test)..... @ 8 Water White..... @ 7 1/2 Naptha..... @ 7 Gasoline..... @ 8 1/2 Cylinder..... @ 27 Engine..... @ 21 Black, 25 to 30 deg..... @ 7 1/2</p> <p>POULTRY. Local dealers pay as follows for dressed fowls: Spring chickens..... 12 @ 13 Fowl..... 11 @ 12 Turkeys..... 14 @ 15 Ducks..... 13 @ 14 Geese..... 12 @ 14 Live Broilers 1 1/2 to 2 lbs each..... @ 25</p>
<p>HIDES, PELTS and FURS. Perkins & Hess pay as follows, prices nominal: HIDES. Green..... 3 @ 4 Part Cured..... 2 @ 4 Full..... 5 @ 6 Dry..... 5 @ 6 Kips, green..... 3 @ 4 Calfskins, green..... 4 @ 5 " cured..... 5 @ 6 1/2 Deacon skins..... 10 @ 20 No. 2 hides 1/4 off. PELTS. Shearlings..... 10 @ 25 Lams..... 50 @ 1 50</p> <p>WOOL. Washed..... 20 @ 25 Unwashed..... 10 @ 20</p> <p>MISCELLANEOUS. Tallow..... 3 1/4 @ 4 Grease butter..... 1 @ 2 Switches..... 1 1/2 @ 2 Ginseng..... 2 00 @ 2 50</p> <p>FURS. Outside prices for No. 1 only. Badger..... 50 @ 1 00 Bear..... 15 00 @ 25 00 Beaver..... 3 00 @ 7 00 Cat, wild..... 40 @ 50 " house..... 10 @ 25 Fisher..... 4 00 @ 6 00 Fox, red..... 1 00 @ 1 50 " cross..... 3 00 @ 5 00 " grey..... 5 00 @ 1 00 Lynx..... 2 00 @ 3 00 Martin, dark..... 1 00 @ 3 00 " pale & yellow..... 50 @ 1 00 Mink, dark..... 40 @ 1 10 Muskrat..... 0 30 @ 1 50 Opposum..... 15 @ 30 Oter, dark..... 5 00 @ 8 00 Raccoon..... 25 @ 75 Skunk..... 1 00 @ 1 20 Wolf..... 1 00 @ 3 00 Beaver castors, lb..... 2 00 @ 5 00</p>	<p>GRAINS and FEEDSTUFFS. WHEAT. No. 1 White (58 lb. test)..... 57 No. 1 Red (60 lb. test)..... 57</p> <p>MEAL. Bolted..... 1 30 Granulated..... 1 60</p> <p>FLOUR. Straight, in sacks..... 4 25 " barrels..... 4 60 Patent " sacks..... 5 50 " barrels..... 5 00 Graham " sacks..... 2 15 Rye..... 2 65</p> <p>MILLSTUFFS. Bran..... 16 00 Screenings..... 14 00 Middlings..... 17 00 Mixed Feed..... 17 00 Coarse meal..... 16 50</p> <p>CORN. Car lots..... 43 Less than car lots..... 45</p> <p>OATS. Car lots..... 33 Less than car lots..... 36</p> <p>HAY. No. 1 Timothy, car lots..... 13 00 No. 1 " ton lots..... 14 00</p>	<p>FISH and OYSTERS. F. J. Dettenthaler quotes as follows: FRESH FISH. Whitefish..... @ 9 Trout..... @ 9 Halibut..... @ 15 Clasces..... 5 @ 6 Flounders..... 8 @ 10 Bluefish..... 11 @ 12 Mackerel..... 15 @ 25 Cod..... 10 @ 12 California salmon..... @ 15 No. 1 Pickerel..... @ 9 Pike..... @ 8 Smoked White..... @ 8 Bloater, per box..... 1 75</p>			

MERCHANTS! Your customers want the *best* they can get for their *money*, and we feel *sure* that you want to give them this value.

GERMAN COFFEE

Have You Seen It?
Do You Sell It?
If not, You Should Try It!

A True Combination of Old Dutch Java and Finest Mocha!

FREE Beautiful Pictures! In One Pound Papers! NEVER Sold in Bulk!
Elegant Books!

FOR PARTICULARS SEE CERTIFICATE IN EACH PACKAGE.

You can get it from any Jobber in Michigan.

Manufactured only by

THE TOLEDO SPICE CO., Toledo, Ohio,
Roasters of High Grade Coffees.

Paramaribo, Dutch Guiana.

Weighing Paper With Sugar.

Quite a stir has been created among the grocers in a certain section in England by the arrest of one of their number charged with having willfully committed a fraud in the using of a certain scale. A girl purchased two pounds of sugar which an inspector found was short weight, either with or without the paper, and, therefore, under the Weights and Measures Act the offending grocer was prosecuted. The official who heard the case gave the following opinion:

"When a customer asked for a pound of sugar, we expected it and ought to get it; if he got less, he was defrauded to that extent. If the deficiency was wholly due to shrinkage, the section would not apply. It was admitted that the paper was weighed with the sugar, and the question was whether it was an offense under the section; if so, whether the second reason given constituted a valid defense. The average weight of the paper was put at ten drachms, so that, if one asked for a pound of sugar, he received only 96 per cent., and he could see no distinction between the case of a butcher who put a piece of fat or lead under the scale, and the grocer who intentionally put a piece of paper on the top of the scale. He could not think that any custom or convenience of the members of the trade could afford any defense. Grocers were not obliged to sell their sugar at prices which were not remunerative, but, whatever the price, they must give the quantity for which the customer asked."

The matter was taken up by one of the grocers' associations, which decided to bring a test case in a higher court. It seems that it is the universal custom in England to weigh the sugar with paper. This is a very doubtful practice which results from the very foolish custom English grocers have of selling sugar at or below cost.

The Chairman of the meeting of the grocers' association stated that no one ever thought of weighing sugar without the paper, and that the custom is one which it would be very difficult to uproot.

The grocers regarded the magistrate's decision as a libel on the trade, especially the comparison he made of the practice of weighing sugar with paper with the fraud of putting a piece of fat or lead on the scale. The grocers contend that there is no fraud on the buyer, who receives full value for his money. It seems, however, that the grocers themselves are divided in their opinion on this subject. There is a great deal of force in the opinion expressed by one of them, who, for his part, thought the official's reading of the law was correct. He believed that, if a person asked for a pound of sugar he should get it. It would be a simple matter to weigh the sugar net, but not to give the paper away. When they, as grocers, bought goods, they wanted full weight without the packages, although the latter were paid for in the price. They should give net weight with sugar and charge accordingly.

We think this latter position and the decision of the magistrate the safer of the two. As a rule, customers expect to buy net weight. When a person buys a piece of muslin or a piece of crockery, the seller does not reduce the measure of the one nor add to the cost of the other to cover the expense of wrapping, and yet muslin is sold on quite as close a margin as sugar; so are certain staple articles in the line of crockery.

We believe that the correct way is to give every customer full weight, count or measure, and to place such a margin of profit on the goods sold as will pay all the expenses of the service connected with the wrapping and delivery. It is really astonishing to note the care with which the large retail concerns in this city wrap up goods for delivery to retail buyers. Not only are articles of a breakable nature wrapped, but they are packed in boxes and protected with excelsior or other packing, whether the goods are sold at a nominal profit or below cost.

It is found that satisfaction to customers is worth more than the expense of packing or wrapping. We know of gro-

cers who, in buying wrapping paper, have selected heavy weight paper, in order to get a profit by weighing it with the sugar; that, however, was when sugar was worth 8 to 10 cents per pound. When butter is selling at 40 to 45 cents per pound, a customer is very apt to find fault at being handed 14 1/2 ounces of butter in 1 1/2 ounces of paper box or plate, and asked to accept that for a full pound of butter; when, however, the price of the article is 25 cents a pound, many will stand the loss rather than make a complaint.

Because a bad custom is universal is no reason why it should be perpetuated. Better give people full weight, exclusive of wrapping, than to be continually annoyed as some of the grocers are in England, by having this question brought up every little while. We recognize that, in selling hams at marked weight, there is a difference in price which keeps the customer from complaining, and yet, in many instances, buyers prefer to pay a higher price and take the ham at the actual weight at time of delivery, rather than countenance the method of selling at marked weight. JULIET CORSON.

\$100 Reward \$100.

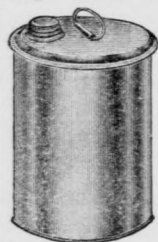
The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is catarrh. Hall's Catarrh Cure is the only positive cure known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers that they offer one hundred dollars for any case that it fails to cure. Send for list of testimonials. Address P. J. CHENEY & CO., Sold by druggists, 75c. Toledo, O.

PARENTS—Give your children a knowledge of Book-keeping, Shorthand, Typewriting, etc.

IT WILL BE MUCH Better THAN MONEY.

Educate them at the Grand Rapids, Mich., Business College, Ledyard Block, corner Pearl and Ottawa-sts. Visit us. For catalogue address A. S. Parish, successor to C. G. Swensberg. Mention this paper.

Sap Pails and Syrup Cans.



Paper Packed
Screw.

WRITE FOR PRICES

Wm. Brummeler & Sons

Manufacturers and Jobbers of
Pieced & Stamped Tinware,
260 S. IONIA ST.,
TELEPHONE 640.
GRAND RAPIDS, MICH.

Don't Buy

YOUR SPRING LINES OF

**Hammocks,
Base Ball Goods,
& Fishing Tackle**

Until you have seen our assortment. Our salesmen are now on the way to call on you.

EATON, LYON & CO.,
GRAND RAPIDS.

PRODUCE MARKET.

Apples—In good demand and firm at present quotations. Russets command \$2.25 per bbl and Baldwins and Greenings easily bring \$2.50.
Beans—Without material change, either in price or demand. Jobbers pay about \$1.20 for country stock and hold city picked pea or medium at \$1.60 per bu.
Butter—No particular change from a week ago. Jobbers pay 19@21c for choice dairy and hold same at 21@23c. Factory creamery is in fair demand at 28c.
Celery—25c per doz.
Cabbages—50@60c per doz.
Cranberries—Repacked Cape Cod are in fair demand at \$6 50 per bbl.
Dried Apples—Sundried is held at 4 1/2@5c and evaporated at 6 1/2@7c.
Eggs—Jobbers pay 11c and hold at 12 1/2@13c. From present indications, the dealer who pays the producer over 10c a dozen during the next week gets left.
Honey—1 1/4c per lb.
Lettuce—Grand Rapids Forcing is now on the market, finding a ready sale at 25c per lb.
Onions—Green are in fair demand at 50c per dozen bunches. Dry stock is in small demand and supply, commanding 60@80c per bu.
Peaplant—12c per lb.
Potatoes—No change in the market, producers having come to the conclusion that no higher prices may be looked for this season.
Radishes—60c per doz. bunches.
Squash—Hubbard, 1 1/2c per lb.
Sweet Potatoes—The market is a little higher, choice stock now readily commanding \$3.50 per bbl.

PROVISIONS.

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

PORK IN BARRELS.
Mess, new..... 11 25
Short cut..... 11 10
Extra clear pig, short cut..... 14 00
Extra clear, heavy..... 13 50
Clear, fat back..... 13 50
Boston clear, short cut..... 14 10
Clear back, short cut..... 14 00
Standard clear, short cut, best..... 14 00

SAUSAGE—Fresh and Smoked.
Pork Sausage..... 7 1/2
Ham Sausage..... 9
Tongue Sausage..... 9
Frankfort Sausage..... 7 1/2
Blood Sausage..... 5
Bologna, straight..... 5
Bologna, thick..... 5
Head Cheese..... 5

LARD—Kettle Rendered
Tierces..... 8
Tubs..... 8 1/4
50 lb. Tins..... 8 1/4

GRANGER
Tierces..... 7 1/2
50 lb cases..... 7 1/2
20..... 7 1/2
10..... 8
5..... 8 1/2
3..... 8 3/4

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

BEEF IN BARRELS.
Extra Mess, warranted 300 lbs..... 6 50
Extra Mess, Chicago packing..... 6 50
Boneless, rump butts..... 9 00

SMOKED MEATS—Canned or Plain.
Hams, average 30 lbs..... 9 1/2
" " 16 lbs..... 9 3/4
" " 12 to 14 lbs..... 10
" picnic..... 6 1/2
" best boneless..... 8 1/4
Shoulders..... 6 1/2
Breakfast Bacon, boneless..... 8 1/2
Dried beef, ham prices..... 8 1/2
Long Clears, heavy..... 6 1/2
Briskets, medium..... 7
" light..... 7

FRESH MEATS.

Swift & Company quote as follows:
Beef, carcass..... 5 @ 0 1/2
" hind quarters..... 6 1/4 @ 7 1/4
" fore..... 4 @ 4 1/2
" loins, No. 3..... @ 9
" ribs..... 8 @ 8 1/2
" rounds..... 5 @ 6
" tongues..... @ 6
Bologna..... @ 4 1/2
Pork loins..... @ 7 1/2
" shoulders..... @ 6
Sausage, blood or head..... @ 4 1/2
" liver..... @ 7
" Frankfort..... @ 7
Mutton..... @ 9
Veal..... 7 @ 8

CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

STICK CANDY.

Standard, per lb.	Full Weight.	Bbls.	Pails.
" H. H.	.....	6	7
" Twist	.....	6	7
Boston Cream	..... 20 lb. cases	8 1/2	
Cut Loaf	.....	7	8
Extra H. H.	..... cases	7	8

MIXED CANDY.

Standard	Bbls.	Pails.
Leader	7
Royal	7 1/2
Nobby	8
English Rock	8
Conserves	8
Broken Taffy	..... baskets	8
Peanut Squares	..... "	8
French Creams	10
Valley Creams	13
Midget, 30 lb. baskets	8
Modern, 30 lb.	8

FANCY—In bulk

Lozenges, plain	Full Weight.	Pails.
" printed	11
Chocolate Drops	11 1/2
Chocolate Monumentals	13
Gum Drops	5 1/2
Moss Drops	8
Sour Drops	8 1/2
Imperials	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@50
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@85
Plain Creams	.....	80@90
Decorated Creams	.....	1 00
String Rock	.....	65
Burnt Almonds	.....	1 00
Wintergreen Berries	.....	60

CARAMELS.

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

ORANGES.

Floridas, fancy, 150-170-00	.....	@ 3 50
" choice, 125-00	.....	@ 3 75
" russets, 150-17-216	.....	@ 3 50
" Tangerines	.....	@ 2 50
Californias, Riverside	.....	25 @ 2 50
" Navals	.....	@ 3 50
Messinas, choice 200	.....	@ 3 50
" " 160	.....	@ 3 25

LEMONS.

Messina, choice, 360	.....	@ 3 50
" fancy, 360	.....	@ 4 00
" choice 300	.....	@ 3 75
" fancy 360	.....	@ 4 00

OTHER FOREIGN FRUITS.

Figs, fancy layers, 6 lb	.....	12 @ 14
" " 10 lb	.....	14 @ 15
" extra " 14 lb	.....	@ 16
" " 20 lb	.....	@ 17 1/2
Dates, Fard, 10-lb. box	.....	@ 9
" " 50-lb. "	.....	@ 9
" Persian, 50-lb. box	.....	4 1/2 @ 5

NUTS.

Almonds, Tarragona	.....	@ 16
" Ivaca	.....	@ 15
" California	.....	@ 16
Brazils, new	.....	@ 7 1/2
Filberts	.....	@ 12
Walnuts, Grenoble	.....	@ 14
" Marbot	.....	@ 16
" Chill	.....	@ 10
Table Nuts, fancy	.....	@ 12 1/2
" choice	.....	@ 11 1/2
Pecans, Texas, H. P.	.....	11 @ 14
Cocoanuts, full sacks	.....	@ 4 00

PEANUTS.

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

CUTS for BOOM EDITIONS

—OR—

PAMPHLETS

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

SEEDS

PLANTS, TOOLS, ETC.

NEW CROP.

EVERYTHING FOR THE GARDEN.

Send for our beautiful Illustrated Catalogue MAILED FREE.

Clover and Grass Seeds, Seed Corn, Onion Sets, and Seed Potatoes. All the Standard Sorts and Novelties in Vegetable Seeds.

BROWN'S SEED STORE,
24 AND 26 NORTH DIVISION STREET. GRAND RAPIDS, MICH.

NEW YORK'S LOCAL INDUSTRIES.

People who keep their eyes fixed exclusively upon the Stock Exchange and measure by its ups and downs the prosperity of the country may be inclined to deplore an occasional lack of activity in its business. But Wall street is not the world; it is not even the whole of the city of New York, and while the volume of its transactions is an index of the intensity of speculative enterprise among a very useful class of citizens, it shrinks and swells without reference to the steady onward progress of daily industry. The building and running of railroads, the mining of coal, the manufacture of pig iron and steel rails, the refining of sugar and of petroleum, and the spinning and weaving of cotton are undeniably important factors in the increase of the country's wealth, and the money value of the capital thus employed is ascertained by Stock Exchange prices, but the aggregate result of the thousand little, unnoticed forms of human labor which surround us is much more important.

The state census, just taken, indicates that the combined population of New York and Brooklyn is not far from 2,800,000. To these may properly be added the residents of Jersey City, Staten Island, and of the belt of adjoining suburbs closely connected with New York, since they are, for business purposes, all New Yorkers. Taking these in carries the total population of this metropolitan center considerably above 3,000,000. That is to say, more people are living within an hour's journey of our City Hall than were to be found in the whole thirteen North American colonies when they rebelled against British rule and formed themselves into the present independent United States of America. Even so late as 1850 the entire State of New York had but 3,100,000 inhabitants, and to-day the territory of once populous Greece contains but 2,000,000.

These figures, I am aware, convey no very definite idea to the mind, any more than saying that the distance from the earth to the sun is 95,000,000 miles conveys an idea of the vast space that separates us from that luminary. The moon looks quite as far off as the sun, although it is really only the four hundredth part as distant. The time when one gets the most vivid impression of the immense mass of humanity which lives and toils beneath the roof of this "province covered by houses"—as New York is entitled to be called as well as London—is when some considerable quantity of it is collected together by a fire, a procession, or even so trifling a thing as the hoisting of an iron safe into an upper story window. When the Harlem Railroad stables on Thirty-second street burned a few years ago, I remember distinctly the crowd that gathered upon Murray Hill to witness it. It was about the hour that working people, clerks, and shop girls were going home by the way of the Thirty-fourth street Ferry, and they naturally stopped to see the sight. The assemblage blackened the whole hill like a swarm of ants, and defied enumeration. The Centennial celebration of 1876 brought many greater multitudes into the streets, who, when looked down upon from above, formed a perfect pavement of heads. Every night, and morning, too, the North and East River ferry boats, the Brooklyn bridge cars, the elevated railroad trains, and the street surface cars present to view great clusters of humanity, and I never

see them nor the streams on the sidewalks of our thoroughfares without a sensation of oppression, as if of some monstrous weight.

These millions of human beings, these thousands of tons of living flesh and blood, are both consumers and producers. They consume what is produced by others, and produce what those others consume, and this mutual exchange of services constitutes a trade of far greater importance, as I have said, than the transactions of Wall street. Three millions of mouths to feed, three millions of bodies to be clothed, three millions of men, women, and children to be housed, warmed, employed, and amused, create a mighty market for labor and the results of labor, and the food they eat, the clothes they wear, the fuel they burn, and the commodities they require for the satisfaction of their natural and their artificial wants, form a mass of wealth of enormous value.

I am sorry that I have not been able to procure the statistics of the United States census of 1890, and have been thus restricted to those of the census gathered ten years previous, but these will serve pretty nearly as well to show the magnitude of this city's local industries. According to the census of 1880, New York is the largest manufacturing city in the United States, its production exceeding that of Philadelphia by nearly one-half. The gross value of the goods manufactured here and in Brooklyn and Jersey City was \$710,423,484, and the net value, after deducting that of the materials employed, was \$243,357,717. To do the work 286,077 hands were employed, at a cost for wages of \$132,140,133. The leading industry in this city was the making of clothing, and it is so still, I presume, because garments of all kinds are made here in immense quantities, not only for local consumption but for shipment to other parts of the country. Malt liquors come next, then books, newspapers, and periodicals, and then tobacco in various forms, all of which articles, like clothing, are partly for out-of-town consumption. Next to these leading commodities are furniture, marble work, ironwork, tinware, and blacksmiths' and carpenters' work, the last two being, undoubtedly, almost all for local customers, since a great deal besides is done in Connecticut and New Jersey for city customers, because of the greater cost of doing it here. Exactly how much of the other products I have mentioned is consumed here and how much is sent away no information can be obtained, and it is not essential to my purpose. All the goods are sold here, and if to the 3,000,000 resident customers must be added some portion of the remaining 57,000,000 inhabitants of the United States, besides those of Canada, Mexico, and South America, it does not impair the value of the local trade of this metropolis.

Of the amount of food and fuel consumed in New York and its environs there is no official report. Our cities do not, like Paris, put barriers around themselves and make everything eatable and drinkable pay duty. I suppose that the quantity of milk, fresh vegetables, and butchers' meat daily brought into New York and adjacent cities might be ascertained by any one who would take the trouble to set a watch upon the ferry-boats and the railroad trains, but even this would fail to show the consumption.

THE ONLY
Right Package for Butter.

Parchment Lined Paper Pails for 3, 5 and 10 lbs.

LIGHT, STRONG, CLEAN, CHEAP.

Consumer gets butter in Original Package. Most profitable and satisfactory way of marketing good goods. Full particulars free.

DETROIT PAPER PACKAGE CO.,
DETROIT, MICH.



BANANAS

Season now Well Opened.

Buy Them of

THE PUTNAM CANDY CO.

Do You Want a Cut of



Your Store Building?

For use on your Letter Heads, Bill Heads, Cards, Etc.?



We can furnish you a double column cut, similar to above, for \$10; or a single column cut, like those below, for \$6.



In either case, we should have clear photograph to work from.

THE TRADESMAN COMPANY,
ENGRAVERS AND PRINTERS,

GRAND RAPIDS, MICH.

An inspection of any of our streets not exclusively devoted to residence reveals an indefinite number of bakers, butchers and marketmen, all of whom make their living by feeding, for remuneration, their fellow-citizens. Then there are the coal and wood dealers to be reckoned, and the money that passes through their hands is a very considerable amount.

Besides its consumption of its own manufactures and of food and fuel supplies, this metropolis imports for its own use great quantities of goods manufactured elsewhere, and the trade in these and in jewelry and precious stones, pictures, porcelains, and similar valuable articles supports a great many people. Then there are drugs, perfumes, soaps, and cosmetics, and no end of necessary and unnecessary knickknacks, the sale of which furnishes a living to many thousands of shopkeepers, big and little.

The labor bought and sold here for the construction and adornment of buildings, which the census does not reckon among manufactured goods, is another large item in our local business. Masons, plasterers, stonecutters, and common laborers collect millions of dollars annually, which they distribute to those who supply their wants. At the other end of the scale are actors, singers, musicians, scene painters, and other people whose work does not produce tangible results, but which, nevertheless, has a market value.

I think that upon a consideration of all these facts my readers will agree with what I said at the outset, that the business done in and around Wall street in trading in railroad stocks and bonds, coal stocks, mining stocks, and other securities representing investments in remote localities, is not to be compared in importance with our local industries. We have a large trade, it is true, which depends for its profits upon the prosperity of the country as a whole, but at the same time we have one larger which comes from our own immediate neighborhood, and which takes no account of the fluctuations of the stock market.

MATTHEW MARSHALL.

The Value of Little Things.

I remember one occasion during the war when we were almost entirely surrounded by the enemy and wanted so much to communicate with the main force to ask them to come to our rescue. It was the easiest thing in the world to do this, because the telegraph wires had not yet been cut and a few clicks of the instrument would bring us our rescuers. But here was the trouble. We had our telegraph lines in good working order, we had our instruments all ready to respond to the touch of the fingers that would translate our messages into its electric symbols; help was right at our fingers' ends and yet it might as well have been at the other side of the world so far as our reaching it was concerned, for not one among us knew how to operate the instrument. The result was that in two days we were prisoners of war, and all for the want of a little knowledge of the right kind. Now, there were many men in our regiment who were well educated. I personally knew many who could speak several languages, but they lacked at that time the knowledge of that little telegraphic language of dots and dashes that would have brought to us the help we needed.

I have since seen many other illustrations of valuable opportunities that were lost for the want of a little practical knowledge of the right kind. I have seen a young man devote six years to a college course, winning the honors of graduation day and fairly bursting with knowledge, and yet fail to secure a good position because his penmanship was careless and illegible.

I have seen many an expensive law suit drag its weary course from one court to another which might easily have been prevented if the litigants, before going to law, had had a sufficient knowledge of law to enable them to understand their rights and duties. I knew a man who lost several thousand dollars because he did not know that it was necessary to notify endorser of a note in order to hold him after the note became due. I have known a rich man to leave an estate to worthless relatives when he intended to leave it to deserving friends, because he was ignorant of some little point connected with the making of a will. I see scores of men to-day who are recognized failures because in their youth they failed to qualify themselves for success in life by means of a practical education. They had plenty of learning, but none of the kind that could be applied to the practical work of life. Pope says, "A little learning is a dangerous thing."

So it is, quite frequently, if you want it badly and haven't it. NEMO.

SUCCESS.

Separate from the many holding great possessions, those who by inheritance or alliance have had possessions thrust upon them and, having done this, it will most likely be found that those remaining will impress you with the fact that the winning qualities of the successful are about the same in all. These latter are the thinkers—the workers, the leaders; and it is safe to say that they are worth to the rest of us, more than is indicated by the accumulations which represent the pecuniary reward of their services. They have anticipated the conditions of the to-come, and put same in shape—with the result that they are the winners. Illustrations? Why, they are all around us. In every reputable business concern there certainly is something of this character, or it would be sans reputation. Now for instance, the D., L. & N. Railroad; yes, and the West Michigan;—something distinctive about them, hard to say just what, but the proof of their passenger perfections is in their patronage. Of course in all communities there are those who, once attracted toward a certain thing and then properly treated, become adherents, and perhaps prejudiced in favor of this or that party, but they are not of sufficient numbers for a railroad to depend on. Besides, the railroad lives on forever. They die in time, and it is a physical impossibility to enforce upon their heirs, their prejudices, with other savings. No; there's only one course toward the end desired, and that is to keep up with the procession; find out what the people want, and give it to them, and where they lag in coming forward to get it, go and meet them. That's our theory and we don't mind confiding it to you. If you think it is a proper notion on our part, kindly encourage us. It is your benefit so to do. You can do so by using our lines when you go to Chicago, Detroit or Traverse City or Saginaw. GEO. DEHAVEN, Gen'l Pass'r Agent.

FOURTH NATIONAL BANK

Grand Rapids, Mich.

D. A. BLODGETT, President. S. F. ASPINWALL, Vice-President. Wm. H. ANDERSON, Cashier.

CAPITAL, - - - \$300,000.

Transacts a general banking business.

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

Crockery & Glassware

Table listing various items like LAMP BURNERS, LAMP CHIMNEYS, STONEWARE, and Butter Crocks with prices.

Grand Rapids & Indiana.

Table showing train schedules for Grand Rapids & Indiana, including times for Saginaw, Cadillac, and other stations.

Muskegon, Grand Rapids & Indiana.

Table showing train schedules for Muskegon, Grand Rapids & Indiana.

SLEEPING & PARLOR CAR SERVICE.

Table detailing sleeping and parlor car services for different routes.

Chicago via G. R. & I. R. R.

Table showing train schedules for Chicago via G. R. & I. R. R.

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

Toledo, Ann Arbor & North Michigan Railway.

In connection with the Detroit, Lansing & Northern or Detroit, Grand Haven & Milwaukee offers a route making the best time between Grand Rapids and Toledo.

MICHIGAN CENTRAL

"The Niagara Falls Route."

Table showing train schedules for Michigan Central, including Detroit Express, Mixed, Day Express, and New York Express.

TIME TABLE

Table showing time tables for Eastward and Westward trains, including Grand Rapids, Livonia, St. Johns, etc.

*Daily. †Daily except Sunday. Trains arrive from the east, 6:40 a. m., 12:50 a. m., 5:00 p. m. and 10:00 p. m. Trains arrive from the west, 10:10 a. m., 3:15 p. m. and 9:50 p. m.

CHICAGO

AND WEST MICHIGAN RY.

Table showing train schedules for Chicago and West Michigan Railway, including Grand Rapids, Livonia, and other stations.

DETROIT

LANSING & NORTHERN R. R.

Table showing train schedules for Detroit, Lansing & Northern R. R., including Grand Rapids, Livonia, and other stations.

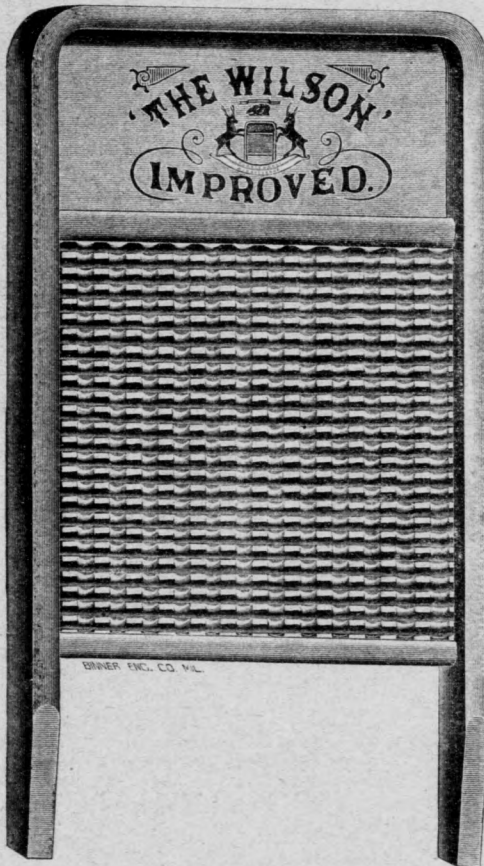
STUDY LAW AT HOME.

Take a course in the Sprague Correspondence School of Law [Incorporated]. Send ten cents [stamps] for particulars to J. COTNER, Jr., Sec'y, No. 875 Whitney Block, DETROIT, - MICH.

SAGINAW MANUFACTURING CO.,

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Manufacturers of the Following List of Washboards.



Crescent
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DOUBLE
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Wilson
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Double Zinc
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Single Zinc
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The above are all superior Washboards, in the class to which they belong. Send for cuts and price-list before ordering.

T. S. FREEMAN, Agt., Grand Rapids, Mich.

STANDARD OIL CO.,

GRAND RAPIDS, MICHIGAN.

DEALERS IN

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NAPHTHA AND GASOLINES.

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GRAND RAPIDS,
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HIGHEST PRICE PAID FOR

EMPTY CARBON & GASOLINE BARRELS.

VOIGT, HERPOLSHEIMER & CO.,

WHOLESALE

Dry Goods, Carpets and Cloaks

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

Mackinaw Shirts and Lumbermen's Socks.

OVERALLS OF OUR OWN MANUFACTURE.

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Grand Rapids Storage & Transfer Co., Limited.

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

GRAND RAPIDS, MICH.

General Warehousemen and Transfer Agents.

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

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

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Spring & Company,

IMPORTERS AND WHOLESALE DEALERS IN

Dress Goods, Shawls, Cloaks, Notions, Ribbons, Hosiery, Gloves, Underwear, Woolens, Flannels, Blankets, Gingham, Prints and Domestic Cottons.

We invite the attention of the trade to our complete and well assorted stock at lowest market prices.

Spring & Company.

H. LEONARD & SONS,

GRAND RAPIDS, MICH.

Now is the Time to Buy a Stock of Express Wagons and Carts.



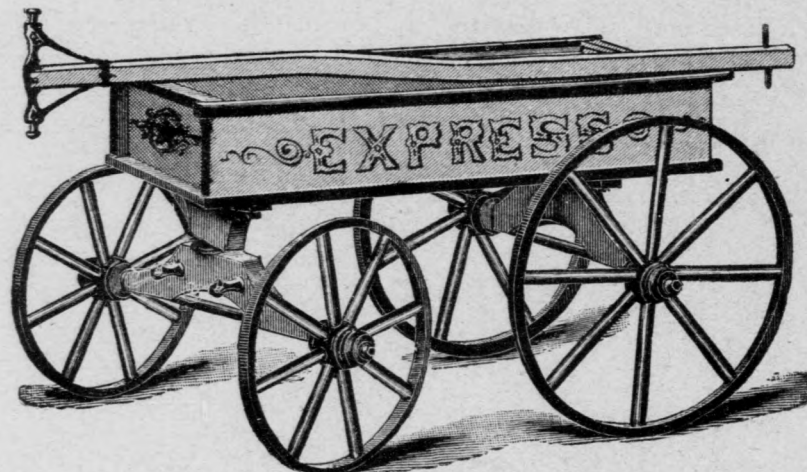
Toy Carts.

No. 30—5x9 inch body, 6 inch wheel, no tires, 2 doz. in box, net per doz.....	90
No. 30—“ “ “ “ “ 6 “ “ “ “ “ “ “	85
No. 20—Same with tin tires on 6 inch wheels, “ “	1 20
No. 0—5x10 body “ “ “ “ “ “	1 50
No. 1½—7x12 body “ 8 “ “ “ “ “	2 00
No. 2—7x14 body “ 8 “ “ “ “ “	2 75



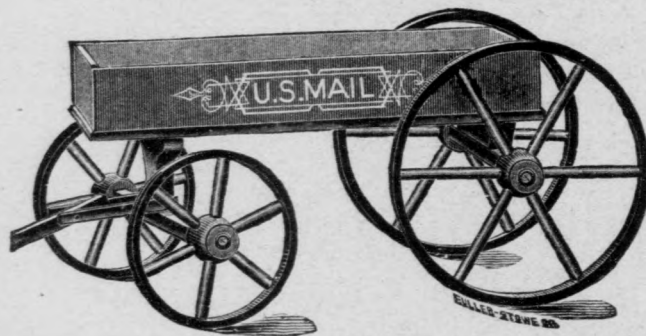
No. XX.

Size of box, 9x18 inches, size of wheels, 6x8 in., 1 doz. in crate, net per doz., \$3 30



No. 1 Express Wagon.

No. 0 Wagon, 12x24 inch body, iron axle, 10 and 14 inch wheels, ½ doz. in crate, net per doz.,	\$ 6 30
No. 1 “ 12x25 “ “ “ “ “ “ “ “ “ “ “ “ “ “	7 50
No. 2 “ 13x26 “ “ “ “ “ “ “ “ “ “ “ “ “ “	8 70
No. 3 “ 13x26 “ “ “ “ “ “ “ “ “ “ “ “ “ “	welded tires, ½ doz. in crate, net per doz., \$12 00



No. X.

Size of box, 10x20 inches, wheels 8 and 12 inches, net per doz., \$3 90
1 dozen in a crate.



No. 8 Baggage Wagon.

Body 16x30 inches, all wheels 10 in., iron axle, nicely painted, net per doz., \$12 00
One-half dozen in a crate.

Sold by the Crate only!