

Michigan Tradesman.

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THE TRADESMAN COMPANY, PUBLISHERS.

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GRAND RAPIDS, APRIL 6, 1892.

NO. 446

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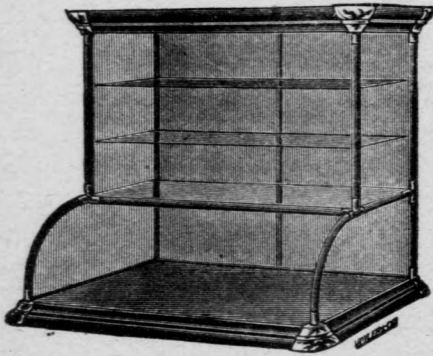
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MICHIGAN TRADESMAN.

VOL. 9.

GRAND RAPIDS, WEDNESDAY, APRIL 6, 1892.

NO. 446

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ELLIE.

Ellie and I were wandering through the garden of a long-closed but handsome country seat, called, in Millhaven, the Harding Place. Years before, the owner, Jasper Harding, had died, and his widow, having consumptive tendencies, had been sent to Italy, where she lived at the time I was saying farewell to Ellie Ditman in the neglected garden.

For I was twenty-one, and going to seek my fortune. For many long years Ellie had been like my sister, her father being the clergyman of the church my mother attended, and keeping a school for boys during the week. That we all worshiped Ellie, whose brown curls and soft, fawn-like eyes were our standard of beauty, was but natural; but she was afraid of the rough country lads, and clung to me as her friend and protector. I left school when I was eighteen and went to college, but, during the holidays, I discovered that Ellie was more to me than a sister, and I wooed her with boyish but sincere devotion, until I arrived at manhood, and my uncle wrote me to "come to New York and learn business."

I had lost my mother, and stood alone in the world; so I sold the small cottage that she had owned, banked the money and went to say farewell to Ellen Ditman.

We had spent many pleasant hours in the old garden, and knew all the nooks and corners; so I went at once to our favorite resting place, a summerhouse on the bank of the river that winds through Millhaven.

Here I told my love tale and asked Ellie simply and frankly:

"When I have made a home for you, will you be my wife?"

And I was satisfied when she put her little hand in mine and said, quietly:

"You know that I will, Horace."

"You love me, Ellie?"

"I have always loved you."

But there was no shy blush, no drooping of the graceful head, no lowering of the soft brown eyes. I, knowing nothing of girlish tremors, was fully, blissfully content. Ellie loved me—Ellie would be my wife! How I would work for the home in which to make her happy! With such a spur to exertion, I must succeed!

We talked as we had often done before, of the handsome house beside us, so long closed and deserted. Many a time, as little children, we had coaxed the old servant who took charge of it to let us roam from room to room, looking at the handsome furniture muffled in linen, at the pictures sent from Italy for the wide drawing-room, and whose beauty was a mystery in the half-light from the broad windows. Margaret, the servant, told us stories of the wealth and glory of "the family," of the gayeties that were everyday occurrences in the time of Mr. Harding, of the young heir who was so long in "foreign parts," but who was evidently old Margaret's idol. There was a life-size picture of him, taken the year he went away, a tall, handsome lad, with large, dark eyes and strong features.

Ellie had given me my first pang of jealousy, when she said:

"Is he not handsome, Horace? You will never be strong and tall as he will be!"

For I was small, slender and never in very strong health. It was to give me a chance to gain health that my mother had moved from New York to Millhaven, when I was a child; but, although I improved in that way, I was never strong or tall.

"If only I could bring you here, now, to live," I said to Ellie, as we stood upon the porch in the June moonlight. And she laughed the low, sweet laugh peculiar to her with whom all things were sweet and tender, as she said:

"You need not aim so high, Horace. I will be content with a far humbler home than this."

It was late when we parted at the parsonage gate, and Ellie gave me the first kiss of betrothal, for I would not see her again for a year. Yet I was happy in going. The city was my mine of wealth, to be worked by patience, industry and hope until I earned a home for Ellie.

Every week she wrote to me tender, loving letters, full of interest in my business, little womanly suggestions about my health and accounts of the events of Millhaven. In one she wrote:

"Margaret is in high glee. Charles Harding is coming home. His mother died in Florence, in March."

In another:

"Mr. Harding called upon papa to-day. He is but little changed, although he is now twenty-three, and he is the handsomest man I ever saw."

After this she mentioned meeting him several times, but said no more than she would of any of her numerous friends.

So for two years I worked for Ellie and home, secure in love, in hope, thinking ever of the sweet face that would brighten my fireside, the darling whose life I would make happy.

Then fortune's wheel made a sudden turn in my favor. I have mentioned the small sum of money I had placed in the bank for a rainy day. It was still sunshiny weather when my uncle advised me to invest it in a business enterprise he had in hand, which promised quick returns of immense profit.

I took his advice, doubled my money, put it in again and again, and in less than a year was a rich man. Then I stopped. I had no love for business. I had more than repaid my uncle for his interest in me, and my ambition was only to marry Ellie, settle down quietly at Millhaven and be a benefactor, as far as my means permitted, of my fellow-men.

Again my good star seemed in the ascendant. It was just before my departure from New York that a stranger called at my boarding house. In a few moments I recognized my old school-fellow, Charles Harding. He was, as Ellie had written, handsome, and with a graceful finish of manners, never foppish, but the perfection of easy courtesy. To my surprise, he came to offer me a lease of his house.

"Margaret has told me of your love for the old place," he said, "and I shall not live there for years, if ever again. I do not care to sell it, but should like to think it was in the care of friends. I am too old a traveler to settle down at home."

But I watched him, as he spoke, and I could see his lips quiver over this tender word.

"He grieves for his mother," I thought, and was full of self-reproach for my own pleasure in his proposal. For nearly a week he was with me constantly, and we concluded our business arrangements in a friendly spirit. I did not understand then why he seemed almost to watch me, possessing himself of my tastes, habits and inclinations; but I thought he was careful about his proposed tenant, for love of his old home.

Never lived a happier man than stepped off the railway platform at Millhaven, one afternoon, when October was reddening the leaves and there was a crisp hint of winter in the wind. Home! Ellie! Both mine in little more than two years, when I had reconciled myself to the prospect of long separation and years of uncongenial work.

Charles Harding had helped me to select dainty furniture, carpets and curtains for my new home, and I delayed a little, to see the boxes taken from the train and sent over to Harding Place. It was while I stood beside the baggage-car that two friends, who did not see me, passed, and one said:

"Harding! Gone to Europe again? Guess he got smitten by the pretty girl at the parsonage."

"Bosh!" exclaimed the other. "It is likely he would come from the best society abroad, to fall in love with a country girl!"

They passed by and I felt my breath come quick and short. A thousand trivialities came back to me, the merest breaths of confirmation.

But I smiled presently. Ellie's last letter lay over my heart, in my pocket, and Ellie was true. Every line of the letter was as sweet and as loving as every line she had ever written to me had been, and I only pitied my rival, believing that he might have found this wild flower fairer than the exotics of courtly circles abroad.

My freight disposed of, I hastened along the well-known road to the parsonage, thinking of Ellie's delight over a low pony carriage that would come in a few days for her especial pleasure.

What would I not give my darling, now that I had the power to indulge every whim?

If I had missed the shyness of maiden love in my parting with Ellie, I might have been satisfied to find it on my return. The soft brown eyes were no longer frankly raised to meet mine; the sensitive blushes came and went under my caress; the little hands trembled as I held them. The words of greeting were tender as ever, and Ellie spoke gently of "our" future, "our" home. She had granted my wish for an early wedding, and already her simple *trousseau* was in preparation.

But it chilled me with fear to see how she had faded. The roses that had always tinged her cheeks with delicate hues were gone, only fleeting blushes coming there; she, who had always been slender, was emaciated; her hands were often hot, then cold as death.

When I questioned her, she seemed so distressed that I dropped the subject, thinking that she was frightened at her own loss of strength. But I could not rest and sought the old doctor, who had known us both from childhood.

"I am almost tempted to be frank with you," he said, after we had talked a long time, "for I believe Ellie's happiness is dearer to you than your own."

"Wait!" I said. The room seeming to rise and fall in great waves around me.

There was a long silence. Then the doctor spoke again.

"Months ago, Ellie's father asked me the same question you are asking to-day. I told him that the trouble is mental. Remove the cause and she will get well."

"And the cause?" I asked, hoarsely.

"Is the struggle between love and loyalty. Ellie has promised to be your wife, and she will be true to her promise, if it kills her."

"She loves Charles Harding?" I said.

"I fear so! You must not blame her. She did not guess her danger until it was too late, but she dismissed him when he asked her to be his wife. He told me that himself, for I am, as you know, father-confessor for the whole village."

Again a long silence. Then I went out from the office with a sad, weary effort, to tread the long, lonely road of life alone! I would not kill my darling! The night train took me to New York, and I found Charles Harding still at his hotel.

"You were to sail for Europe this month," I said.

"On Saturday next."

"Give me your ticket! I will go. Your place is here with Ellie."

He looked at me as if I had taken leave of my senses, but, in a moment, he whispered:

"You cannot mean to mock me! I tried to make the way smooth for her happiness when I gave up my home and exiled myself."

"She never told you she loved you?"

He hesitated, then said slowly:

"Never! She told me she had been engaged to you for two years and would be true to you. Could I force her to say more?"

Ah, how could she help loving him! It took away the sharpness of my pain to know into what tender keeping I was putting my darling. Such gentle chivalry, such delicate thought for her happiness, brought tears, for which I felt no shame, into my eyes.

"I will wait until Saturday," I said, "and you will give my letter to Ellie." And I handed him my farewell letter. "If we were both mistaken, telegraph to me to return. If I do not hear from you, I will sail in your place."

But no telegram ever came to me. In a newspaper I saw in Paris, I read of the marriage. For five years they have lived in the home I hoped to share with my lost love.

I am writing this on a hospital bed, where I write often to while away the weary time between me and the death the doctors say must come in a few weeks.

ANNA SHIELDS.

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Be Frank With Your House.

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The upright traveling representative will be open and above board with the house, and will not conceal the slightest detail of his intercourse with the trade. The house should encourage his confidence, and to that end it should be chary of criticism of such items of expense which may not be specially provided for, but may be shown as to be expended for the house's benefit. I can imagine no valid excuse for the slightest prevarication in the matter of itemizing expenses; with the proper mutual confidence between the traveler and the house it can never be necessary. When it occurs, the blame is not altogether on one side. To illustrate the how and why of this small piece of deception, I give a synopsis of a conversation to which I was recently a listener. One of the party was asked if his house was liberal in the matter of allowance for "miscellany." "No," was his reply, "they will not allow even for a cigar for a customer, and it's bad policy. Why, only last evening I had worked a man my level best for an order, but without success. So, giving up hope for the present, I determined to make an impression for the future. As he was closing his store, I asked him over to have a game of billiards. We grew quite friendly, and, after finishing the game, I said: 'See here; my samples are in the next room, and while I do not expect to sell you a dollar's worth of goods, I would like you to look over what I've got. Perhaps you may see something you may want to order later on.' The result was that I sold him a nice little bill on the spot. Now, if I should enter that game of billiards as an item of expense, there would come back the biggest kind of a howl." "Well, how did you get even? Didn't go down in your own pocket to pay for the game, did you?" "Not much; charged it up to bus and baggage. But I don't like to do that sort of thing."

The traveler will probably be frequently advised by a fellow traveler how he should approach particular dealers. He will make a mistake, however, should he attempt to follow this advice. A special method which may be successfully worked by one man may prove a dismal failure when attempted by another. The traveler must have his own individuality, and the attempt to be somebody else will never succeed. And right here, I may say, it is not wise for travelers to discuss in public or on the train the peculiarities of their customers. Aside from the questionable taste of the practice, one never knows who may be listening.

The Value of Courtesy---Friendship in Business.

There is nothing more conducive to securing trade and more necessary to holding it than courtesy to customers. The merchant who is swollen with self-importance, who is unfortunately destitute of a gracious manner, who is powerless to extend a welcome greeting, or who is indifferent to such, should change his location. Those elements are essential to successful selling. They are requisites as imperative as select stocks and fair prices. When the customer is held at a distance by the salesman, there is likelihood that the next purchase will be made at a distance. The purchaser who wishes to buy is usually in a pleasant mood, and a jar or repulse changes the mood and the wish.

There are many dealers who do not understand, or, if they understand, do not appreciate the real value of friendship in business. They will see a stranger enter and modestly ask for some member of the firm or some salesman. If the desired person is absent, there is a disappointed look and usually a departure. These visits and inquiries are not always through curiosity. The visitor in all probability is a stranger in the city and heart hungry for home. He wants a familiar face, a hearty handshake, a friendly greeting, and they are much to him at that moment. The man who can supply, wins a customer, wins future sales, wins an advocate among other buyers, wins a supporter in trade. The man who lives in a small town and has left home and family behind is lost

in a city, is out of his element, is lonesome, and like a fish thrown on the bank is gasping to return to his tribe. A little friendship will dispel his lonesomeness.

Why Is It That--

Bees never store up honey where it is light?
The moth has a fur jacket and the butterfly none?
Leaves will attract dew when boards, sticks and stones will not?
A horse always gets up foreparts first and a cow directly the opposite?
Corn on the ear is never found with an uneven number of rows?
Fish, flies and caterpillars may be frozen solid and still retain life?
A squirrel comes down a tree head first and a cat tail first?
Electricity is never visible except when it comes in the form of zig-zag lightning?
A horsefly will live for hours after the head has been pinched off?
The dragon-fly can devour its own body and the head still live?
Some flies thrust their eggs into the bodies of caterpillars, but always in such parts of the body that when the larvae are feeding on the flesh of the foster parent they will not eat into any vital part? Can this be explained? Does the fly reason?

Lakeview Items.

LAKEVIEW, April 2.—West Lovely, of Howard City, has bought the hardware stock here of Jay C. Crittenden. This is the stock Crittenden bought a few months ago of Jas. M. Beech.

A. S. Frey has consolidated his three stores into one and now occupies a store in the Macomber block.

At Black Lake, ten or twelve miles northeast of here, Mr. Frey is building a saw and shingle mill.

A large amount of drain tile will be laid around here by our farmers this season.

Two Daily Trains to Montana and Pacific Coast.

The Northern Pacific Railroad now runs two daily trains to Helena, Butte, Spokane, Tacoma, Seattle and Portland, leaving St. Paul at 9 a. m. and 4.15 p. m., respectively, with complete equipment of Pullman first-class sleepers, tourist sleeping cars, free colonist sleepers, day coaches and dining cars.

Through Pullman and tourist sleeping cars will leave Chicago at 10.45 p. m. daily, via Wisconsin central line, for Montana and the Pacific Northwest. First-class vestibule sleeper will leave Chicago at 6 p. m. daily via C. M. & St. P. Ry. for Butte, Spokane, Tacoma and Portland.

Montana, Eastern and Western Washington folders, "Wonderland" Book, Sportsman's Guide, Yellowstone Park, Broadwater Hot Springs and Alaska folders for the season of 1892 are now out of press. Any of these publications will be mailed free on application to General or District Passenger Agents, Northern Pacific Railroad, or to Chas. S. Fee, G. P. & T. A., N. P. R. R., St. Paul, Minn.

WANTED BUTTER AND EGGS.

We will pay as follows this week for all consignments of fresh butter and eggs here:
Choice Dairy Butter, 20
Fresh Eggs, 11
If you have any of above goods at these prices, please drop us a card, stating the amount, and we will inform you how to pack and where to ship.

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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.

Wash Goods!

BATES, TOILE DU NORD, A. F. C. WARWICK, AMOSKEAG, GINGHAMS, SIMPSON, HAMILTON, MERRIMACK, HARMONY PACIFIC, GARNER AMERICAN LIGHT AND BLUE PRINTS IN FANCY AND STAPLE STYLES.

Cottons, Ticks and Demins

Peerless Warps.

P. STEKETEE & SONS.

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.

GRAND RAPIDS GOSSIP.

J. H. Harris has sold his grocery stock on Stocking street to his brother, J. C. Harris.

John G. Eble, Sr., has opened a meat market in the new Van Voorhis block at 699 South Division street.

Z. B. & W. I. Knapp have opened a grocery store at Sherman City. The Olney & Judson Grocer Co. furnished the stock.

L. Vanderveen has opened a grocery store at South Grand Rapids. The Olney & Judson Grocer Co. furnished the stock.

B. Van Anroy, formerly engaged in the grocery business at the corner of Wealthy avenue and Henry street, has purchased the grocery stock of Wm. D. Hembling, at 343 West Bridge street.

A. Vonk & Sons, whose grocery stock and store building at 840 Wealthy avenue were recently destroyed by fire, are moving another building to that location and will soon re-engage in the grocery business.

Ira C. Hatch, who has been a disturbing element in the retail grocery trade of this city for several years, has uttered chattel mortgages to the amount of about \$13,000, securing home creditors. No outside creditor is named in the mortgages, and the indications are that no attachments will be placed on the stock, as it is thought the mortgages aggregate fully as much as the stock is worth. Should the mortgages be foreclosed, and the event culminate in Mr. Hatch's retirement from trade, there would be little regret on the part of the grocery trade as a whole, as his methods have been so reprehensible that he has few friends among the trade who would deplore his complete collapse.

Gripsack Brigade.

Cornelius J. Van Halteren has engaged to travel for the Monroe Distilling Co., of Louisville, Ky. His territory includes the entire State.

Windy Williams, who covers the Saginaw Valley for P. Lorillard & Co., is rejoicing over the advent of a 14 pound boy.

John C. Utman, who has represented Musselman & Widdicomb on the road for several years, is succeeded by Peter Fox, who has been with the house for eight years, five years as shipping clerk.

A couple of traveling salesmen noticed one of Blissfield's urchins during a cold day, clad in light and torn garments, and, finding him deserving of charity, took him to Ellis' store and purchased an outfit of woolen garments and underwear and a pair of solid shoes. The Blissfield *Advance* thinks the people who send away their spare nickles to the heathen in foreign countries can learn a lesson from this episode.

Florida *Times-Union*: "The drummers are no better than any other class of travelers, but they are entitled to all the concessions which they can get from the railroad companies. If laws cannot be made in their favor, they can surely influence the passage of laws which will extend to them all the advantages which other men enjoy. The drummers don't want the earth. They simply ask for their rights."

Texas *Commercial Traveler*: "Some people regard the commercial traveler as a fun-loving individual who puts in a little work now and then as a matter of

recreation. There are some who will answer to this description, but it does not apply to the great majority of them. Of course, they are men of bright, sunny dispositions, the most of them, because these are some of the elements which go to make a successful traveling man, but the successful men on the road are as serious and earnest in matters of business as men of any other class or profession."

From the *Traveling Salesman*: "'Honesty is the best policy.' This proverb has come down to us with the indorsement of the ages. It has also varied applications. At this place I would impress its applicability in the matter of the statements of the traveler to his prospective customer. The benefit resulting from the boasting of large sales is very problematical, to say the least. The customer is not likely to be induced to buy any more than he wants by any such devices, and their only effect on the sensible man is to make the boaster ridiculous in his eyes. It does not take much power of discernment to see that his purpose in resorting to them is to add to his own importance. A good memory is said to be essential to the successful liar, and this sort of boasting is not so much unlike lying as to make the good memory unnecessary. A ludicrous illustration of this point was recently related by an exchange. A traveler who was given to boasting of his large sales, and who was suspected of drawing somewhat on his imagination for his facts, was indulging his propensity in the presence of a company of fellow travelers, one of whom quietly took notes of the figures as he gave them. When these figures were footed up, the sum startled even the one who gave them. The result was that he not only lost the respect of his companions, but the circumstances having been reported outside, he became the butt of ridicule among his customers. Occasionally, a traveler gets too big for his position, and attempts to bolster himself up by claiming to have a proprietary interest in the house, that he is none of your common, every-day 'drummers,' but that he is a sort of a 'special,' and is just out taking a look over the trade, as it were, and, as a rule, makes only the larger towns. He, perhaps, imagines that this sort of talk raises him in the estimation of the customer; it does not, however. The chances are, moreover, that some rival will give him away, and, thus stripped of his borrowed plumage, his influence is very much impaired. A traveler must never feel above his business. When he is attacked with species of big head, it is high time his services were dispensed with."

The Grocery Market.

The sugar market is firm, at an advance over a year ago, with the prospect of lower prices.

Corn syrups are 1c lower and the market is weak, as the demand will be light from now on.

DeLand & Co. have authorized the jobbing trade for a limited time, to sell their goods at 5½ cents a pound, shipping 60 pounds but billing at 50 pounds. Those houses which have unfilled orders on hand at the old price will probably change them to conform to the new arrangement.

Traverse City—F. Furtch has sold his grocery stock to Wm. and Stanley Martineau, who will continue the business under the style of Martineau Bros.

BUILT FOR BUSINESS!

Do you want to do your customers justice?

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

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

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

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

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

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

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

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

Tradesman or Superior Coupons.

COUPON BOOK vs. PASS BOOK.

We beg leave to call your attention to our coupon book and ask you to carefully consider its merits. It takes the place of the pass book which you now hand your customer and ask him to bring each time he buys anything, that you may enter the article and price in it. You know from experience that many times the customer does not bring the book, and, as a result, you have to charge many items on your book that do not appear on the customer's pass book. This is sometimes the cause of much ill feeling when bills are presented. Many times the pass book is lost, thus causing considerable trouble when settlement day comes. But probably the most serious objection to the pass book system is that many times while busy waiting on customers you neglect to make some charges, thus losing many a dollar; or, if you stop to make those entries, it is done when you can ill afford the time, as you keep customers waiting when it might be avoided. The aggregate amount of time consumed in a month in making these small entries is no inconsiderable thing, but, by the use of the coupon system, it is avoided.

Now as to the use of the coupon book: Instead of giving your customer the pass book, you hand him a coupon book, say of the denomination of \$10, taking his note for the amount. When he buys anything, he hands you or your clerk the book, from which you tear out coupons for the amount purchased, be it 1 cent, 12 cents, 75 cents or any other sum. As the book never passes out of your customer's hands, except when you tear off the coupons, it is just like so much money to him, and when the coupons are all gone, and he has had their worth in goods, there is no grumbling or suspicion of wrong dealing. In fact, by the use of the coupon book, you have all the advantages of both the cash and credit systems and none of the disadvantages of either. The coupons taken in, being put into the cash drawer, the aggregate amount of them, together with the cash, shows at once the day's business. The notes, which are perforated at one end so that they can be readily detached from the book, can be kept in the safe or money drawer until the time has arrived

for the makers to pay them. This renders unnecessary the keeping of accounts with each customer and enables a merchant to avoid the friction and ill feeling incident to the use of the pass book. As the notes bear interest after a certain date, they are much easier to collect than book accounts, being *prima facie* evidence of indebtedness in any court of law or equity.

One of the strong points of the coupon system is the ease with which a merchant is enabled to hold his customers down to a certain limit of credit. Give some men a pass book and a line of \$10, and they will overrun the limit before you discover it. Give them a ten dollar coupon book, however, and they must necessarily stop when they have obtained goods to that amount. It then rests with the merchant to determine whether he will issue another book before the one already used is paid for.

In many localities merchants are selling coupon books for cash in advance, giving a discount of from 2 to 5 per cent. for advance payment. This is especially pleasing to the cash customer, because it gives him an advantage over the patron who runs a book account or buys on credit. The cash man ought to have an advantage over the credit customer, and this is easily accomplished in this way without making any actual difference in the prices of goods—a thing which will always create dissatisfaction and loss.

Briefly stated, the coupon system is preferable to the pass book method because it (1) saves the time consumed in recording the sales on the pass book and copying same in blotter, day book and ledger; (2) prevents the disputing of accounts; (3) puts the obligation in the form of a note, which is *prima facie* evidence of indebtedness; (4) enables the merchant to collect interest on overdue notes, which he is unable to do with ledger accounts; (5) holds the customer down to the limit of credit established by the merchant, as it is almost impossible to do with the pass book.

Are not the advantages above enumerated sufficient to warrant a trial of the coupon system? If so, order from the largest manufacturers of coupons in the country and address your letters to

THE TRADESMAN COMPANY,
GRAND RAPIDS.

Noyal Scheme to Secure a Suit of Clothes.

From the Baltimore News. A local clothier tells the story of how a smart young man once swindled him out of a fine suit of clothes.

"He was a brisk young fellow," said the clothier, "and when he came into my store, he told me he was a Yankee drummer. It was a sweltering day. The thermometer was up in the nineties and everybody was asking 'is it hot enough for you?'"

"Well, the drummer came in and said he wished to get a light suit of clothes of the best quality in the establishment. I showed him a fine suit. He went into the dressing box and tried it on. He examined himself critically in the glass, seemed very particular about the fit, and finally said it would do.

"Suddenly a thought seemed to strike him. 'Have you any very heavy ulsters?' he enquired, remarking that he expected to make a long trip and wanted to get up into the northern part of Canada before he returned home. I was glad of a chance to get rid of a last winter's coat and soon had a heavy garment on the counter. 'Just the thing,' he said. Then he asked me to put it on so that he could get an idea of how it would look when worn. Of course I put it on and he buttoned it up tightly upon me, apologizing meanwhile for troubling me and explaining that he would have tried it on 'himself but for the fact that he did not want to crush his new summer suit.

"Now, will you walk down the store?" he requested, 'so that I can get a good look at it.' I walked. When I reached the end of the store I turned. My customer was gone and the new suit with him. Realizing then, that I had been worked by a smart thief, I forgot all about the ulster, which, by the way, was intended for a man several inches taller than myself, and I made a wild dash for the street. Reaching the sidewalk, my feet became entangled in the ends of the garment and I rolled on the sidewalk.

"A crowd collected and a policeman appeared. Covered with dust, and with perspiration pouring down my face, I rose to my feet. The officer gazed at me with mingled curiosity and astonishment. I had a great deal of difficulty in convincing him that I was not insane. I don't wonder that he thought me crazy, with a heavy ulster closely buttoned about my form on that hot day and my face smeared with dirt. Meanwhile, the thief got away and never was heard from afterwards. After I had recovered my temper, I did not begrudge him the suit. His method was so ingenious that I felt as if he had earned all he got."

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.

A young lady clerk of Fall River, Mass., was some time ago hit on the left side of her head by a falling sign as she was walking home from the store where she was employed. The accident was followed by brain fever. After some weeks she was well in mind and body as ever, but from a right-handed person she had become so left-handed that she could neither cut, sew nor write with her right hand, but found it easy to do all of these things with her left. Her right hand was just about as useful as her left had been before she had been hurt. One strange fact is that, with so recent a change in the use of her hands, she is as graceful in the use of her left hand as if she had been born left-handed.

Duty of the Jobber Toward the Cutter.

From the American Grocer. We question the right of any jobber to sell the cutter, even for cash. By so doing he aids a demoralizer whose course weakens the entire trade within the range of his influence, and, therefore, weakens the standing of a large number of hard-working, honest, efficient, steady-going men. As the cutter saps the strength of the entire trade of small towns, villages and sections of cities, he is a trade evil that should be suppressed and not encouraged. To compromise with a cutter who has failed is compounding an evil.

Don't pay freight

From Boston and New York on Shoe Dressing when you can buy it of HIRTH & KRAUSE at

Manufacturers' Prices.

GILT EDGE, GLYCEROLE, RAVEN GLOSS, ALMA, [Large size].

A Rug with each gross, \$22.80. Shoe Stool with two gross. An assorted gross of the above dressing, \$22.80.

HIRTH & KRAUSE, GRAND RAPIDS.

Do You Desire to Sell

Carpets and Lace Curtains

By Sample?

Send for our Spring catalogue

SMITH & SANFORD, Grand Rapids, Mich.

USE



Best Six Cord

- FOR -

Machine or Hand Use.

FOR SALE BY ALL

Dealers in Dry Goods & Notions.

Dry Goods Price Current.

Table of Dry Goods Price Current with columns for UNBLEACHED COTTONS, BLEACHED COTTONS, HALF BLEACHED COTTONS, UNBLEACHED CANTON FLANNEL, BLEACHED CANTON FLANNEL, CARPET WARP, DRESS GOODS, CORSETS, CORSET JEANS, PRINTS, COCHECO, TICKINGS, COTTON DRILL, SATINES, and COTTON TWINES.

Table of DEMINS, GINGHAMS, GRAIN BAGS, THREADS, KNITTING COTTON, CAMBRICS, RED FLANNEL, MIXED FLANNEL, DOMET FLANNEL, CANVASS AND PADDING, DUCKS, WADDINGS, SILESIA, SEWING SILK, HOOKS AND EYES-PER GROSS, COTTON TAPE, SAFETY PINS, NEEDLES-PER M., TABLE OIL CLOTH, COTTON TWINES, and PLAID OSYBURGS.

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, APRIL 6, 1892.

INTEREST IN THE WORLD'S FAIR.

As the time gradually approaches when the preparations for the World's Fair must begin to give some indication of what the enterprise will amount to when the doors are ready to be opened, interest in the matter increases. The work on the buildings and grounds is said to be progressing satisfactorily, and as far as the sight of the great fair is concerned there is good reason to expect that every preparation will be in as complete a state as is usually the case with such exhibitions when the opening day comes round.

The important work of interesting exhibitors in the fair has also been pushed with great energy of late, and there is now no doubt but that a greater and more varied collection of exhibits and curiosities will be gathered together at Chicago than has ever been the case at any previous exposition, not even excluding the one held at Paris some years ago. The foreign exhibits promise especially to be fine. At first very serious difficulty was encountered in inducing foreign countries, particularly those of Europe, to display any interest in the fair, but hard and persistent work has gradually overcome this trouble, and now there is no reason to complain of the support the fair is receiving at the hands of the foreign powers.

There never has for a moment been the slightest doubt of the active participation in the fair of the Central and South American countries. All of them, from Mexico to Chili, have made arrangements for space at the fair, and nearly all have appropriated money to make suitable exhibits. Some have even set aside funds to erect buildings and embellish their surroundings. The only country in which difficulty was encountered was Chili, but since amicable relations have been restored between that country and the United States the liveliest interest has sprung up there in the Chicago fair.

As far as Europe is concerned, it is now practically certain that all the countries will be represented at the fair. Great Britain has appointed a commission and has made an appropriation or grant to assist it in its labors. France is taking a lively interest in the matter,

and the Chamber of Deputies is shortly expected to vote a grant for an exhibit. It is stated that the committee of the Chamber having the matter in charge are unanimous in favor of a grant, and the delay is caused solely by the discussion of details.

Germany has for some time had an Imperial Fair Commission at work and Austria is also making appropriations. Denmark has appropriated a sum of money for an exhibit, during the past few days, and all the other countries of Europe have already made preparations, more or less, to be represented at the fair. All the Oriental countries, also, will probably be represented at Chicago, and Japan has made large appropriations and will have a most extensive display.

With respect to this country, interest has been lively enough in the enterprise, considering the time yet to elapse before the date for holding the exposition arrives. Many states have already made appropriations, while all of them have chosen commissions and have begun preliminary work towards gathering together exhibits of their products and resources.

There is, therefore, every reason to believe that the Chicago fair will not only equal the finest of past international expositions, but will actually surpass them all.

THE TRUSTS AND THE LAW.

The recent action of the certificate holders of the Standard Oil Trust, dissolving that organization, was brought about by the recent decision of the Ohio Supreme Court, to the effect that the transferring of the shares of the Standard Oil Company to the keeping of the Trust was illegal. This decision makes it clear that the different companies which comprise the Trust had not the power to transfer their shares of stock to trustees, and virtually surrender their corporate existence.

The New York courts, as well as other State courts, have held the same doctrine with respect to suits brought against different trusts. In New York the status of the Sugar Trust was brought into question by a suit to annul the charter of the Brooklyn Sugar Refinery because it had surrendered the control of its affairs to the Trust. The result of that suit compelled the Sugar Trust to liquidate and reorganize under the name of the American Sugar Refining Company as a regularly chartered institution, with all the responsibilities to the law exacted of other corporations.

It is probable that the Standard Oil Trust, which is the parent of all the trusts, and which has probably been the most hated of them all, will reorganize as a regularly incorporated company, and, to all intents and purposes, will exercise the same control over an important industry as before, with the important difference that the new form of doing business will render the organization liable to legal supervision in common with other chartered institutions, the secrecy and irresponsibility of the trust system being entirely eliminated by the law.

The laws of the States have thus shown their ability to compel the trusts to become amenable to the same regulations which govern all other business enterprises, whether conducted by private capital or by corporations. The laws have not yet been able to prevent the

existence of monopolies, however. The problem is, nevertheless, attracting the attention of legislators, and it is said that even Congress is considering a measure which is aimed at preventing any sort of combination having for its object the controlling of the price of any article entering into general consumption.

The problem is a most serious one, and is not to be hastily passed upon. The great combinations which are gradually acquiring control of the leading industries of the country are slowly but surely creating a state of things which the law-making powers of both State and Federal Governments will eventually be compelled to regulate. Whether or not the law can be made to correct the effects of the existence of monopolies is a problem, the solution of which we do not venture to even predict.

THE COLORED PEOPLE'S PROGRESS.

In a recent sermon on missions Rev. Dr. Beard, of New York, gave some interesting facts concerning the progress of the colored people in the South. On the abolition of slavery the negroes were at the bottom of the moral, intellectual and social scale, and their total taxable property amounted only to \$12,000. At the end of a little more than one-quarter of a century we find them with \$264,000,000 of property subject to taxation. There are 18,000 colored teachers and 1,240,000 pupils in the schools. There are also sixty-six academies and high schools and seven colleges with colored presidents. Their editorial talent is represented by 154 newspapers and two magazines.

To rise from darkest ignorance to such a stage of enlightenment in less than one generation is an achievement worthy of any race. The fact that many negroes have made no progress argues nothing against this record of development. After more than a century of favorable government and favoring conditions of all kinds, there are still in the United States thousands of white people ignorant and vicious. To lift all of a race to the same plane is impossible. The progress of a people is to be judged by the advancing many, and not by the lagging few.

Inspired by a resolute desire for advancement and aided by a wise philanthropy, the negroes in the South are working out their own moral, intellectual and financial salvation. The fact that in twenty-five years they have accomplished so much in spite of the great obstacles presented by their environment and previous training is good guarantee for their future progress. "The negro problem," both political and sociological, will solve itself through the agencies now at work. The longed-for time is bound to come, and it will come all the more quickly if the missionary spirit which is so strong in Americans shall labor as assiduously for the education of the "poor white trash" in the South as it does for the uplifting of the blacks.

In the death of Sterne F. Aspinwall, Grand Rapids loses a citizen who was in every way a model man, socially, morally and in a business sense; the Grand Rapids Fire Insurance Co. loses a tower of strength and the Fourth National Bank is deprived of the counsel of a man whose opinions were more than ordinarily reliable. Grand Rapids can ill afford to lose a man so valuable to the com-

munity, in more ways than one, and the positions left vacant by his demise will be hard to fill.

Artemas Ward, who has managed the advertising department of "Sapolio" for several years, and acquired the reputation of being one of the most successful advertising experts in the country, has started a monthly publication, entitled *Fame*, which no advertiser of any pretensions can afford to be without. The new publication is not to be scattered broadcast as a chromo to secure business in other lines—after the manner of *Printers' Ink*—the hard-hearted publisher announcing that nothing short of a dollar bill can secure its visits for a year.

They have a brand of whisky in Kentucky known as the "Horn of Plenty," because it will corn you copiously.

If every man was as big as he feels, there wouldn't be standing room in this country.

Firm Merged into a Corporation.

N. B. Clark & Co., who have conducted the hemlock bark and lumber business here for the past three years, have merged their business into a stock company under the style of the Michigan Bark and Lumber Co. The capital stock of the corporation is \$40,000, one-half of which is subscribed and paid in. The directors of the corporation are N. B. Clark, W. A. Phelps and C. F. Young, the officers being as follows:

President—N. B. Clark.

Vice-President—W. A. Phelps.

Secretary and Treasurer—C. A. Phelps.

Messrs. Clark and Phelps are both men of wide experience in the bark business, the former having operated at Fremont and Cadillac six or seven years, before removing to Grand Rapids, a half dozen years ago, while the latter was a heavy handler of the staple for twelve years at Whitehall.

Compressed Yeast Fight at Chicago.

CHICAGO, April 4.—The fight between the rival compressed yeast companies waxes hot in all parts of the city, and the present price—5 cents per pound for bulk and 5 cents per dozen for tin foil—is likely to rule for some time to come. As this price is below the cost of production and distribution, its continuance for a considerable length of time is likely to drive some of the smaller companies to the wall.

The dissolution of the Northwestern Manufacturers' Association, referred to in THE TRADESMAN of last week, was caused by the withdrawal of the "Fermentum" people, who became weary over the underhanded competition of smaller rivals who failed to live up to the agreement.

Potts Changed to McKinley.

McKINLEY, April 2.—I write to inform you that the bad, busy and booming town of Potts is no more, having been changed in name to Mc Kinley, and entered upon a new career of prosperity.

The H. M. Loud & Sons Lumber Co. will soon start their railroad in full blast, operating twenty-five mogul engines. Things will hum when they get to running.

B. W. McCreedy has put in a line of millinery goods. A. KIMBALL.

The Hardware Market.

The iron and nail markets appear to be rather weak. Jobbers are now taking orders for axes for next season, at the same prices ruling a year ago—\$6.50 to \$7, according to quality. There is no change in barbed wire. Rope remains stationary.

BUSINESS LAW.

Summarized Decisions from Courts of Last Resort.

EVIDENCE—LIMITED PARTNERSHIP.

According to the decision of the New York Court of Appeals, entries made in partnership books before the formation of a limited partnership by the former partners and another entering as a special partner, of which the latter is not shown to have knowledge, are inadmissible in evidence against him to show that the special partner has not paid his contribution in cash.

PARTNER—LOAN—NOTE.

If a partner borrow money on his own credit and gives his own note for it, the partnership is not liable therefor, although the money may be used by the partnership; but where the money was borrowed for the use and benefit of the original firm, and the payment of the note assumed by it and succeeding members of the firm, the succeeding partnership is liable. So held by the Appellate Court of Indiana in the case of Case et al. vs. Ellis.

CHATTEL MORTGAGES—FRAUD—POSSESSION.

The Supreme Court of Illinois held, in the recent case of Deering et al. vs. Washburn, that a chattel mortgage, where the mortgagor retained possession of the property with an agreement that he might sell the same in the usual course of business, he paying the proceeds of such sale over to the mortgagee, was fraudulent and void as to creditors of the mortgagor, and that the statute granting the mortgagor permission to retain possession of property mortgaged contemplated that such possession should remain with the grantor and not that he should have such possession for the purpose of sale.

MANUFACTURERS' AGENT — STATE LICENSE.

The Supreme Court of Louisiana held, in the case of McClellan vs. Pettigrew, that the agent of the manufacturer of clocks in another state who solicits orders for them in Louisiana is not subject to the payment of a license tax. The court said that the agent would be liable to the tax imposed by section 23, act No. 150, of 1890, if the clocks had been shipped to Louisiana, and after they had been located in Louisiana the agent, by peddling them, disposed of them, and added: "Whether the tax can be imposed, either directly on the goods introduced into this state or by license on the party who is intrusted with their sale, depends upon the fact whether the goods have been incorporated into the general mass of property subject to taxation. If the manufacturer in another state sends an agent to Louisiana to find patronage for his manufactured goods still at the factory, and he takes orders, and these goods are shipped directly to the agent, to be delivered to the purchaser, he is not liable to said license tax imposed by said act. It is immaterial whether the sale is perfected by delivery. The clause of the constitution of the United States which declares that Congress shall have power to regulate commerce among the several states extends to negotiations for the sale of manufactured articles situated in another state. Therefore, any license tax imposed upon an agent or solicitor for soliciting orders for said goods by sample is in violation of said clause of the constitution of the United States."

STENOGRAPHERS' CHARGES — COMBINATION.

In the case of More vs. Bennett the Supreme Court of Illinois held that an association of stenographers formed to establish and maintain uniform rates of charges, and to prevent competition among its members under certain penalties, was illegal, as being in restraint of trade and against public policy, and that one member could not maintain an action against another for damages occasioned by the latter underbidding the former in violation of the rules of the association. The Court said: "Contracts in partial restraint of trade which the law sustains

are those which are entered into by a vendor of a business and its good-will with his vendee, by which the vendor agrees not to engage in the same business within a limited territory, and the restraint, to be valid, must be no more extensive than is reasonably necessary for the protection of the vendee in the enjoyment of the business purchased. But in the present case there is no purchase or sale of any business, nor any other analogous circumstance giving to one party a just right to be protected against competition from the other. All of the members of the association are engaged in the same business within the same territory, and the object of the association is purely and simply to silence and stifle all competition as between its members. No equitable reason for such restraint exists, the only reason put forward being that, under the influence of competition as it existed prior to the organization of the association, prices for stenographic work had been reduced too far, and the association was organized for the purpose of putting an end to all competition, at least as between those who could be induced to become members."

RAILROAD LIABILITY—AGENT—DISEASE.

A question of some novelty was decided by the Supreme Court of Kansas in the recent case of Long vs. Railroad Company, in which it was held that where a railroad's ticket agent at a station was afflicted with a contagious disease, and another person came in contact with him in purchasing a railroad ticket at the station and thereby contracted the disease, the railroad company was not liable in damages therefor, if neither the company nor any of its superior officers had any knowledge that the ticket agent had the disease. The court said: "It is the rule that where the owner of a house, office or other tenement, knowing that it is so infected by the smallpox or any other contagious disease as to be unfit for occupation and to endanger the health and lives of the occupants, and, concealing this knowledge from the person invited, induces him to hire, occupy or visit it, and the person so hiring or invited takes a disease by reason of the infection, the owner is guilty of actionable negligence. In such a case, however, it must be shown that the owner knew that the house, office or tenement was so infected as to endanger the health or life of any person who might visit or occupy it. Knowledge is an element in the intent essential to liability. * * * The negligent or accidental act, if any, of the agent in imparting a contagious disease to Long, the purchaser of the railroad ticket, was not within the scope of his authority so as to charge the company, his master. The sickness of an agent with a contagious disease cannot be presumed to be authorized or directed by the master, and is not an incident in any way to the employment of selling tickets or acting as agent at a station."

Lost the Bet.

He was smart of course. He knew it. It was an old joke, but he had only just heard of it, so he thought it wore short pants and was twenty years this side of a hirsute appendage. They called him Sampson—probably because he had so much on his shoulders.

"There ain't a nail in that shoe," said old Andy Briggs, who only knew Sampson by sight.

"How so?" queried Sampson. "Cause it's a sewed shoe, that's why. I never wear one put together with nails an' pegs."

"I'll bet you 50 cents I can find nails in that shoe."

"I'll take that bet, my boy," said old Andy. Taking off his shoe he handed it to Sampson. Now, then, find your nails."

Sampson pointed to old Andy's foot. "If you didn't have five good nails in that shoe when we bet my name ain't what it is."

He reached out for the stakes.

"Hol' up, old Sassafras," cried Andy, pulling off his sock. "It's cork an' plaster; the original's at Antietam. This makes \$82.50 I've won off that chestnut."

OF COURSE YOU WANT



A POINTER
LIVEN UP TRADE!

SOMETHING TO

Then Harken Not to

The Calamity **ORDER** Wailer but
at once a case of

LION COFFEE

Lion Coffee, O. D. Java and Standard Maracaibo are our leading brands, and all we ask of merchants is to give them a trial. Lion Coffee is sold in 1-lb. packages, never in bulk; the other two are sold in bulk only. The combination of all three is just what merchants need in the store, to suit all classes of trade.

Write Your Jobber for Quotations or Address

WOOLSON SPICE CO.,

ROASTERS OF

High Grade Coffees,

TOLEDO, - - OHIO.

L. WINTERNITZ,

RESIDENT AGENT,

106 KENT ST.,

GRAND RAPIDS, MICH.

Facts Talk Louder Than Words!

3,487,275 SOLD IN 1886.

3,509,575 SOLD IN 1887.

5,092,350 SOLD IN 1888.

5,690,025 SOLD IN 1889.

6,595,850 SOLD IN 1890.

6,983,207 Sold in 1891.

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

BEN-HUR

(10c or 3 for 25c)

RECORD BREAKERS

(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.

HOSPITALITY AN HEROIC VIRTUE.

Hospitality has, in every age, been lauded as one of the most important of the virtues. It is enjoined and commended in the doctrines and precepts of the world's chief religions and by the wisest rulers and teachers of every country.

The stranger in a strange land is held to be a proper object of compassion and kind treatment, if not of charity itself, because he is, in a measure, helpless and at the mercy of the people among whom accident, the will of others or his own choice may have brought him, and, therefore, to take any mean advantage of his dependent condition would be cruel, cowardly and wicked.

How beautiful soever such a doctrine of hospitality may be, we discover that it obtains with most constancy and power among peoples and in states of society that are comparatively rude and in countries that are sparsely settled. It is peculiarly the virtue of savages and barbarians, and of the poor. It is the custom in the camp, the cabin and on the frontier, instead of in the crowded city and the palace. Everybody remembers the brave and hearty hospitality tendered by Rhoderic Dhu to his foeman when the two doughty warriors share the same rude meal and address themselves to sleep by the same camp fire, to rise next morning to a duel to the death. "Stranger is a holy name, and shelter and rest and food and fire, in vain he never must require," was the declaration of the Highland chief, and it expresses a sentiment which many a veteran of the great American war, indeed of every war, has felt in giving or receiving the shelter and cheer of the watchfire camp.

No people have been more distinguished for the practice of hospitality than have the American Indians. No stranger ever asked hospitality of them in vain, although while the inmates of one lodge were entertaining him with the best they had, the people in the next lodge would most likely be stealing his horse or other effects. But such a fact would not interfere with the perfection of the hospitality of those upon whom the duty of dispensing it had fallen.

This will be found the experience of all who have been familiar with the wild tribes of the American aborigines, and like accounts have been given of the natives of most other uncivilized races, with exceptions against some few of the tribes of Africa and Asia and some of the South Sea Islanders, who appear to be born murderers and cannibals. A pleasing story is told of the people of Yoruba, in Western Africa, to the effect that water is stored in large jars near every hut or roadside shed and may be had for the asking or taken freely by the passing traveler. It is one of the unwritten laws of the country that the traveler may stop at any farm or field and cook sufficient food from the standing crops for one meal, but it would be considered a heinous offense to carry any away with him. The hospitality of the frontier and of the mining camp is quite as characteristic.

The idea which strikes us in all this is that hospitality is a quality inherent in all brave, self-reliant and hardy peoples. It is the virtue of the soldier, the hunter, the frontiersman, the pioneer of the races that conquer, colonize and explore. But it is cherished only under conditions

comparatively rude. It is a virtue of the country not of the city; it fades away before a high degree of civilization. Civilization in its simplest form is friendly to the stalwart virtues. So long as it confines itself to improving the minds and morals and ameliorating the greater hardships and discomforts of human life it does not seriously change habits of living and thinking.

But the higher civilization is the employment of all science, art and knowledge to multiply physical comforts and to minister to bodily ease. This higher civilization is luxury, and its effect, if not its mission, is to debauch and enervate. A luxurious people cannot preserve the qualities and the characteristics of the hunter and soldier tribes. Luxury is for him who can command it, while he who cannot must go without. The poverty of him who lacks is of small concern to him who enjoys, and so the very root of true hospitality is destroyed. True, charity survives in such a state, but charity is not hospitality. There is something contemptuous in the giving of alms, but hospitality is heroic. Heroic virtues have little scope in the midst of luxury.

How to Indorse a Check.

J. H. Blacklock in Baltimore Journal of Commerce.

There are several ways of indorsing a check for deposit. Some simply write their name across the back without specifying that the proceeds are to be paid to anybody in particular. This is the least desirable of any way, for a check so indorsed passes from hand to hand like a bank note, and if it be lost in the mail, or stolen, it may be cashed by the bank upon which it was drawn as if the check had been originally drawn to bearer. Moreover, when a check is once indorsed in blank, that is by the payee simply writing his name across the back, the payment cannot be restricted by any subsequent indorsement. For example: It would be useless for the bank where the check is deposited to indorse, "Pay to the order of such and such a bank," naming its out-of-town correspondent. Such an attempt to restrict the payment of the check would not amount to anything after the first payee had indorsed in blank.

A favorite way to indorse a check is, "For deposit only to the credit of." This is good enough as far as it goes. The trouble is that such an indorsement transfers the title to the check to the bank where it is deposited, and if it be followed up by similar indorsements as it passes from bank to bank on the way to its final destination, the title is transferred at every stage. Now, the check having reached the bank on which it is drawn, it is paid and the money starts on the return trip. If at any point on the way back a bank should fail with the money in its possession, that money would go into the general fund to be distributed *pro rata* among the creditors. But if the original holder of the check were to indorse in this way, "Collect for account of" or "Collect for my account," then these words would operate as a notice to all concerned that the original holder had not parted with his title to the check, and that all subsequent holders were agents for the purpose of collecting only. If, after the check has been cashed and the proceeds are on the way back, any bank should fail with the proceeds in its possession, the original holder can follow the proceeds of his check and compel the receiver to pay over the amount to him in full.

It is worth while noting that checks should be cashed promptly. This is a case in which it may truly be said that delays are dangerous and sometimes fatal. The bank may fail, or the drawer may fail, or his funds may be attached in some legal proceeding, or the drawer may die. Massachusetts is probably the only State in the Union which provides, by Act of Legislature, that a bank may pay checks for a certain time after the death of the drawer.

5000 Sold.

Patented 1887.

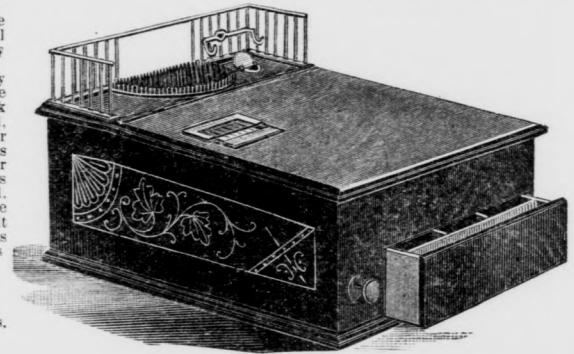
**STOP**

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.

TALKS WITH A LAWYER.

MERCANTILE AGENCIES.—(Continued.)
Written for THE TRADESMAN.

In accordance with the promise in my last article, I shall undertake to say a few words in reference to the liability of mercantile agencies doing a collection business.

In the first place, almost all agencies who do a reporting business also handle collections, it seeming to be almost a necessary part of their business, and as almost every one, at some time in his business career, is tempted to employ an agency in the collection of his claims, a statement with reference to the liability of an agency handling such business, will be of general interest.

In the first place, it may be stated as a general rule, that the liability of an agency is governed by the contract made between the agency and the owner of the claim. In most cases, however, the contract is merely an implied contract, no express terms being agreed upon, unless it be as to the rate per cent. to be charged by the agency for the work it does. Usually a bare receipt is given for the collection and the liability of the agency in some cases, and in all cases where the terms are not defined, is to be determined from the general law of contracts.

By undertaking to collect an agency does not insure a collection; and early in the history of agencies, it was thought that the taking of a claim for collection was an implied agreement upon the part of the agency to forward it to its local correspondent, and to act merely as a forwarder of the claim and as the agent for the receipt of the money and the turning of it over to the client. That its liability did not extend to the loss of the money by failure of the correspondent to pay it over, and that it was only bound to use ordinary and reasonable diligence in the selection of capable and honest correspondents and reasonable diligence in following up the claim. There can be no doubt that if the terms of the contract expressly state that such is the position of the agency, that is that it shall be the agent merely for the purpose of forwarding a claim, the agency cannot be held responsible after using ordinary and reasonable diligence in performing its duties.

The law in latter times, however, is much more severe upon the agencies, where there is no stated contract absolving it from liability. The position of the agency is now said to be the same as that of the attorney doing like work, and the law with reference to it is the same.

In the leading case, Bradstreet vs. Everson, 72 Pa. St., 124, a mercantile agency undertook to collect certain claims belonging to their customer, giving the following receipt:

J. M. BRADSTREET & SON,
Improved Mercantile Agency.

PITTSBURGH, June 2, 1865.

Received of MESSRS. EVERSON, PRESTON & CO., 4 duplicate acceptances for collection, vs. Watt C. Bradford, Memphis, Tenn., amounting to \$1,726.37.

J. M. BRADSTREET & SON.

In delivering the opinion of the court, the judge observed: "It is argued, notwithstanding the express receipt for collection, that the defendants did not undertake for themselves to collect, but only to submit to a proper and responsible attorney, and made themselves liable only for diligence in correspondence and giving the necessary information to the plaintiffs; or, in briefer

terms, that the attorney in Memphis was not their agent for the collection, but that of the plaintiff's only. The current of decision, however, is otherwise as to attorneys at law sending claims to correspondents for collection, and the reasons for applying the same rules to collection agencies are even stronger. They have their selected agents in every part of the country. From the nature of such ramified institutions, we must conclude that the public impression will be that the agency invites customers on the very ground of its facilities for making distant collections. It must be presumed from its business connection at remote points and its knowledge of the agents chosen, that the agency intends to undertake the performance of the service which the individual customer is unable to perform for himself. There is good reason, therefore, to hold that such an agency is liable for collections made by its own agents, when it undertakes the collection by the express terms of the receipt."

There was another case arising and decided at Philadelphia in 1870, where the receipt given by the agency read as follows:

For collection according to direction, and proceeds when received by us to be paid over to King & Baird.

Across the face of this was written:

N. B.—The owner of the within mentioned taking all the risks of the mail, the losses by failure of agents to remit and also the losses by reason of insurrection or war.

By thus limiting their liability, the agency was decided to have been relieved of responsibility sought to be charged against it.

Other cases deciding that the attorney undertaking the collection of claims, who fails to limit his liability in the receipt or agreement to make the collection, is liable for losses occurring through the negligence, etc., of his agents, may be found in Pennsylvania, Alabama, Indiana, Arkansas, Mississippi, and elsewhere. WM. C. SPRAGUE.

Abolish the Absurd Postal Note.

We do not know to what befogged mind we are indebted for that colossal absurdity, the postal note. We do not know why fractional currency, which could be had at par, was retired and the postal note, at a premium of three cents apiece, substituted. The postal note, being payable to bearer at any postoffice, is no safer than fractional currency, and it is attended with the inconvenience of going to the postoffice and getting one of these little documents filled out and punched. After all this is done the buyer has only given one kind of currency at par to secure another kind at a premium. The retaining of this absurd system in our otherwise excellent postal service shows a lack of business education somewhere. If anyone can show any good reason why fractional currency was traded of for the postal note he will throw a flood of light upon a very dark place. If anyone can see any objection to a paper dime that would not apply to a paper dollar he has higher powers of discernment than most mortals possess. By the light in which we view it the cry of the business public should be until further notice: Abolish the postal note! Give us fractional currency.

MERCHANT.

People hate the man who is a constant drain on their sympathy.

Clothing and General Store Merchants will do well to
Inspect the Line of

Michael Kolb & Son, Wholesale Clothing Manufacturers

ROCHESTER, N. Y.

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.

Mr. Connor's Next Date.

Wm. Connor, clothing salesman for Michael Kolb & Son, will be at Sweet's Hotel on Friday, April 8.

ANNOUNCEMENT

We have removed our Manufacturing Department to the new building which we have erected solely for our own use at 330 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 VALUE OF VACATIONS.

Twenty-five centuries ago Isaiah cried to the Jewish people who were slow to walk in the way of rest and peace: "Precept upon precept, line upon line, here a little and there a little;" and the admonition is just as applicable to-day as then for the over-worked and over-burdened merchants who refuse to see that they need rest from toil to accomplish the best purposes of life. If this essay will help some brother storekeeper to make his work easier, the writer will be well paid.

Possibly I have not had as much experience behind the counter as older merchants, but few of them have spent more hours in their stores for the last ten years, and none enjoy a vacation more than myself. The question is asked:

"Are merchants benefited financially, physically and mentally by vacations and trips away from home, and why would a trip from Chicago to New York City, via Chautauqua Lake, be especially attractive?"

Naturally, the physical point in this discussion comes first in order, because it has the most important bearing upon the subject. Mental strength largely depends upon physical conditions, and business success certainly leans upon both, so that without the physique there can be little satisfactory progress in a vocation drawing upon every individual resource, as modern storekeeping most certainly does. Judging from the experience of every merchant in the land, vacations are physically beneficial. It is as true to-day as when Solomon penned the statement that "Much study is a weariness of the flesh." Who spends more hours in diligent study than the enterprising merchant, and to whom is a change and rest more essential? To say nothing of the brain labor required to plan his business, to instruct his clerks, to watch his accounts, and to keep things level, he is often the victim of an atmosphere tainted by the odors arising from highly colored goods, poisonous paints, inks and other articles confined in close rooms, and of that more treacherous poison arising from the impure breath of the many constantly passing in and out of the store.

The only certain remedy is pure air and plenty of it. To get that, and freedom from care with it, is the thing to be sought. The change which comes by making the hammock, oar, bicycle, gun and fishing rod play a part in his reconstruction may tire one member, but they rest another, and the whole system is again brought into the normal condition, so that he feels like another man. Work seems like play, former disagreeable tasks are now light labors, and all things become new. The fact is, he must have vacations if he expects to have strength for a prolonged business life.

As to mental benefit, can there be a question as to its positive necessity? The man who asks twenty times a day: "How can I extend my business?" "How can I meet competition?" "How can I get the best returns for capital invested, risks taken, work performed?" "What shall I buy and what refuse?" "Who shall I trust and how shall I handle the sly dead-beat?" sleeps on no flowery beds of ease, and grappling these problems will wreck the mind of the strongest man if allowed to continue without intermission. Here, too, rest and change is the remedy: but they cannot be obtained

unless work is dropped and a vacation taken. He must leave home, else he will see a thousand things which need doing and then no vacation. Sleep is of little value when constantly disturbed, so rest is valueless without change of work and surroundings. Let his mind be drawn into other channels of thought, and in contact with other minds, perhaps better informed than his own and which have advanced ideas of business, and his own mental faculties will be sharpened and broadened, will cover new territory and will be raised to a higher plane of business possibilities. A blacksmith might as well try to rest hammering on his anvil as a merchant to undertake to find mental recreation at his office desk.

Turning to the financial phase of the question, we think it can be proven that the merchant is benefited. Health—which is more than wealth—has been renewed; thought has been quickened, the reasoning powers enlarged, so that on his return he carries into his work an increased activity of both mind and body. The vacation has brought to his notice improved store decorations, new forms of advertising, and fresh experiences of successful business men. He is now more alive to the needs of his work, better prepared to use his strength to the best advantage, and all this knowledge he coins into cash. Work well planned saves time, and "Time is money." System economizes and "Economy is wealth."

There are many reasons why the trip proposed would be beneficial, and to me especially so. Anyone whose boyhood like my own has been spent on a farm and followed by years in a country store, could not fail to gather new inspiration and fresh impulses from a visit to the leading cities of this continent—New York and Chicago—with possibly a side run to Philadelphia, Boston and Washington. The enterprise of Chicago of itself is enough to make a merchant's heart beat quicker. While there we should get the best business information, and in every place which fortune should afford the opportunity of visiting we should try to quickly catch the best possible on handling, arranging, displaying and buying goods to advantage, all important information to the merchant.

Not too much of this, however, lest we fail in the main object, that is, rest. Here comes to the mind's eye of the weary storekeeper a steamer out of New York, a day on old ocean's wave, and, if opportunity permits, a bath in the briny deep whose waters lave the shores of the "my ain countrie." To the Western country merchant whose eyes have never rested upon the sight of the statue of Liberty which guards the entrance into New York harbor, the shipping in the bay, the Brooklyn bridge swinging in mid-air, and the thousand other scenes which will attract him, will be like a leaf from the book of life's education.

We come to Chautauqua, one of the intellectual centers of this great land, affording to the weary rest and to the overburdened quiet and pleasure. Here the soul can feast on the highest and purest expressions of human thought, the ear can be delighted with music, and amid the beautiful scenery of lake and hillside, cottage and lawn, there can be but one regret, and that the farewell to these grand associations.

The Erie speeds us homeward through some of the most enchanting scenery of the land, past mountain and lake, span-

ning gorge and river, and, reclining in our easy chair, brings a bird's-eye view of some of the most delightful scenes which the human eye can rest upon.

If all this will not bring rest and refreshment; if it will not quicken the blood in one's veins, the mental current of life to flow more swiftly through the brain; if it will not benefit mind, body and pocket; if it will not cause the thoughts to fly upward to Him who is the Giver of all things good and beautiful—what will?

In conclusion, but a faint picture has been drawn of the physical, mental and financial benefits to be derived by the worn-out merchant from a trip from Chicago to New York via Chautauqua Lake, but let us hope that every one of them is in store for some weary brother who may take this very vacation this very summer, and be benefited thereby. Then may he quote with Dryden:

"Better to hunt in fields for health unbought
Than for the doctor for a nauseous draught;
The wise for cure on exercise depend;
God never made his work for man to mend."

D. W. SHEPHERD.

Use Tradesman or Superior Coupons

GOLD MEDAL, PARIS, 1878.



W. BAKER & Co.'s
Breakfast
Cocoa

Is Absolutely Pure
and it is Soluble.

Unlike the
Dutch Process

No alkalies or
other chemicals
or dyes are used
in its manufac-
ture.

A description of the chocolate plant, and of the various cocoa and chocolate preparations manufactured by Walter Baker & Co., will be sent free to any dealer or application.

W. BAKER & CO., Dorchester, Mass

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.

Purely Personal.

Edward L. Merritt, general dealer at Mulliken, was in town one day last week.

Herbert Montague, General Manager of the Hannah & Lay Mercantile Co., was in town over Sunday, the guest of S. A. Sears.

Wm. H. Van Leeuwen, the Cherry street druggist, is lying near the point of death at his residence on Fountain street.

Chas. P. Irish, of Rochester, N. Y., has been spending a week with his brother-in-law, W. F. Blake. He was accompanied by his wife.

Chas. S. Brooks, who has been very ill with typho-malarial fever, was reported dead Monday morning, but the rumor was afterward contradicted.

A. B. Schumaker, the Grand Ledge druggist and grocer, has been confined to his house for a fortnight with a severe attack of inflammatory rheumatism.

Heman G. Barlow is expected home from Mt. Clemens to-day, having sufficiently recovered from the rheumatism to enable him to resume his duties with the Olney & Judson Grocer Co.

Byron Beerman, of the firm of Lamoreaux & Beerman, general dealers at Fruitport, has engaged as first engineer on the *Atlanta*, one of the Goodrich Transportation Co.'s best boats.

Geo. Vernier, who has conducted the hardware business at Crystal for the past fifteen years, is looking for a new location. He was in Grand Rapids a couple of days last week in furtherance of that aim.

Fred L. Fallas, of the former firm of E. Fallas & Son, has removed to Lowell and embarked in the butter and egg business. He has also leased ten acres of land and will put up pickles and sauerkraut in the fall.

C. J. Brook, formerly engaged in trade at Wolverine, has taken the management of the Delta Lumber Co.'s store at Thompson. The *Cheboygan Tribune* asserts that both parties to the transaction are to be congratulated.

E. C. Wright, formerly on the road for the Cereal Milling Co., has decided to embark in the tea, coffee and spice business at Kalamazoo, having rented the store at 114 North Burdick street. He expects to open for business about April 10.

Frank M. Daniels, the Traverse City grocer, has invented a computing attachment which can be applied to any grocers' scale. The device is now in the hands of patent attorneys, who assure him that the invention is a valuable one and that they will, undoubtedly, be able to secure a generic patent.

D. W. Shepherd, of the firm of T. H. Shepherd & Bro., general dealers at Martin, was in town last Wednesday. Mr. Shepherd acquired a national reputation last year as the writer of the best essay on "Summer Vacations" for *Mixed Stocks*, the prize being a three weeks' trip through the Eastern cities as far as Boston, which Mr. Shepherd thoroughly enjoyed. THE TRADESMAN takes pleasure in reproducing the article on another page of this week's issue.

ENGRAVING

It pays to illustrate your business. Portraits, Cuts of Business Blocks, Hotels, Factories, Machinery, etc., made to order from photographs.

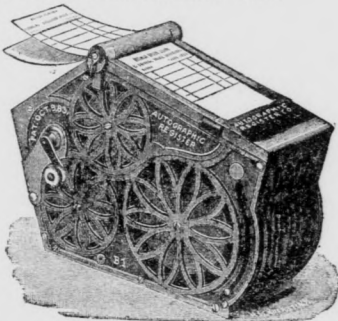
THE TRADESMAN COMPANY, Grand Rapids, Mich.

17 Years of Development

HAVE RESULTED IN THE

AUTOGRAPHIC REGISTER.

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



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

SUITABLE FOR ANY BUSINESS.

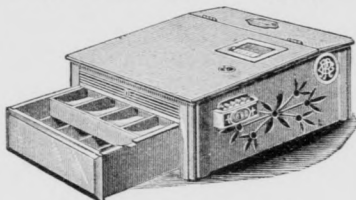
Send for a Full Descriptive Pamphlet Showing Different Styles.

CHICAGO

Autographic Register Co., 154 Monroe St., Chicago.

W. VERNON BOOTH, Pres't. CHAS. P. STEVENS, Sec'y and Gen. Mgr

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.

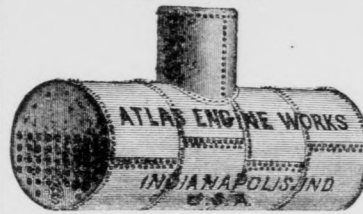
Yours Truly, JOHN TEN HOPE.

A. R. PECK, Syracuse, N. Y. LOBDELL & GEIGER, Gen. Agents, 39 Pearl St., Grand Rapids.

Write for illustrated and descriptive catalogue.

HESTER & FOX,

AGENT FOR THE



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.

RETAIL DEALERS'

Commercial Agency

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

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

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

STEVENSON & CUMINGS

PROPRIETORS OF

Cooper's Commercial Agency,

65 Monroe St., Grand Rapids. Telephone 166.

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.

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.

FOR SALE—GROCERY, CROCKERY AND notion stock. First respectable cash offer takes it. H. M. Merrill, Marshall, Mich. 467

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. 448

FOR SALE—ESTABLISHED JEWELRY BUSINESS, stock and fixtures, at Evart, Mich. No opposition. Reasons for selling, owner deceased. Splendid opportunity. F. P. Atherton, Reed City, Mich. 420

SPLENDID BUSINESS CHANCE FOR A PERSON with \$100 cash. Can step into an old established cash retail and paying business. Don't fail to investigate this. For particulars address No. 471, care Michigan Tradesman. 471

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 CHEAP—AT LISBON, MICH., A drug stock all complete and favorable lease of store—an old established business. Enquire of Eaton, Lyon & Co., or Stuart & Knapp, rooms 15, 16 and 17, New Houseman Block, Grand Rapids, Mich. 463

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, two excellent, long-established and good paying businesses—both clothing and gents' furnishing goods. 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. 447

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

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, quinces, 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.

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.

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

SITUATIONS WANTED.

WANTED—A POSITION MAY I, BY A registered pharmacist of twelve years practical experience in the business. Am a married man and a permanent situation is desired at moderate wages. Best of references. Address Lock Box 11, Akron, Mich. 466

WANTED—POSITION AS AN ASSISTANT pharmacist. Good references. Address No. 462, care Michigan Tradesman. 462

MISCELLANEOUS.

FOR SALE CHEAP—A FIRST-CLASS (Tufts) soda water fountain and complete outfit. Only used about seven months. For terms address F. D. Hopkins, Alba, Mich. 464

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

FOR SALE—OR WILL TRADE FOR STOCK of merchandise, part or whole of 2,800 acres good farming land in Alcona county, Mich. Address Westgate & Paterson, Alpena, Mich. 465

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

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

FOR SALE—BEST RESIDENCE LOT IN Grand Rapids, 70x175 feet, beautifully shaded with native oaks, situated in good residence locality, only 300 feet from electric street car line. Will sell for \$2,500 cash, or part cash, payments to suit. E. A. Stowe, 100 Louis St. 354

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. 340

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.

WANTED—REGISTERED PHARMACIST who has \$500 in ready cash to purchase a half interest in well-established drug store in good town, surrounded by excellent farming country. Present proprietor is not registered. Address No. 461, care Michigan Tradesman. 461

FOR SALE—\$1,000 BUYS 5-ROOM HOUSE and corner lot within ten minutes walk of post office. W. A. Stowe, 100 Louis St. 469

WANTED—REGISTERED DRUG CLERK. Write particulars as to experience and salary expected. L. A. Scoville, Clarksville, Mich. 472

FOR SALE—11-ROOM HOUSE IN GOOD location, within ten minutes walk of Monroe St. Price, \$3,200. W. A. Stowe, 100 Louis St. 470

WANTED—TO INVEST ABOUT \$3,000 IN some manufacturing or jobbing business whereby I can have employment in office or see city trade. References exchanged. Correspondence confidential. Address No. 473, care Michigan Tradesman. 473

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. Engbee, 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. Wurzburg, Grand Rapids; Frank Inglis and G. W. Stringer, Detroit; C. E. Webb, Jackson.
Next place of meeting—Grand Rapids, Aug. 2, 3 and 4.
Local Secretary—John D. Muir.

Grand Rapids Pharmaceutical Society.

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

Grand Rapids Drug Clerks' Association.

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

Detroit Pharmaceutical Society.

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

Muskegon Drug Clerks' Association.

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

Poisons in Patent Medicines.

The advertising of patent medicines began as early as 1662, which will be found by referring to the *London Gazette* of that year, and some well-known elixirs and cordials date back to the days of the Stuarts or the early Georgian Era. It would seem a hardship if these recipes were made public and classed among the less scrupulous purveyors both of England and America, after fortunes have been made and the recipe handed down from generation to generation. Still, those who sell deadly poisons with some factitious attraction of a fancy name cannot be too severely dealt with. It is impossible to be indifferent to the cogency of the charges touching morphia. That it should be sold as a patent medicine endangers the public and is a grave scandal to our scheme of social polity. Yet there are a host of equally destructive poisons, and the difficulty is to find out how many of the heterodox medicines contain them and to what extent. It is hard to determine where poison in some shape or other is not either prominent or latent. Years ago there was a great scare about red-dyed socks, and many diseases that flesh is heir to were attributed to their use; then followed an equal alarm about wall paper containing arsenic, then confectionery and ices fell under the same ban; and even now the English are warned against American apples, because the farmers sprinkle the trees with dilute arsenic to check the inroads of insects. The morphia scare, however, is a more tangible one than those above cited, and if the British Medical Association really assumes a practical form, its promoters may remember there is one remedy—heroic though it may be—the application of which would at once prevent the sale of poisonous medicines. The French government sternly refuses to grant a "patente" or license to the compounder of any medicament unless every ingredient contained therein is distinctly specified.

The Production of Bay Rum.

Bay rum is manufactured in Dominica from the dried leaves of pimenta acris. It is procured by distillation in a very simple manner. The leaves are picked from the trees and then dried; in this state they are placed in the retort, which is then filled with water and the process of distillation is carried on. The vapor is then condensed in the usual way and forms what is known as "bay oil," a very small quantity of which is required for each puncheon of rum. The manufacture of bay rum is carried on at the northern end of Dominica, and proves a very lucrative business to those engaged in it, as the plants are plentiful in that district.

Ammonia in Case of Fire.

The great usefulness of carbonic acid water in extinguishing fire is well known. According to a report in a French journal, the vapor of ammonia has been used with a similar result. A vessel of gasoline had become ignited, and the flames resisted all efforts to subdue it until a bottle of ammonia water was thrown into the

apartment and, broken by the act, liberated the vapor of ammonia. The flames, it is said, were immediately extinguished. This application of ammonia should be fully investigated. It is almost always at hand in the store, is much easier to bring into use than carbonated water, and if as effective as reported, might prevent many a disastrous conflagration.

Another Postal Telegraph Bill.

There was some talk some time ago to the effect that the illfeeling supposed to have existed between Jay Gould and Postmaster-General Wanamaker had given place to more friendly relations, and that the result of a better understanding between them would appear during the present session of Congress in a new sort of Postal Telegraph bill. Heretofore the Postal Telegraph bills have contemplated either the leasing of existing lines or the building of new lines to be operated in competition with existing systems.

There was introduced in Congress last week a bill, understood to have the approval of the Postmaster-General, which possibly represents an agreement between the Postoffice Department and Western Union, and at the same time looks as though it might yield practical results. It proposes that the Postoffice Department shall contract with existing telegraph companies for the transmission of messages which are to be collected and delivered by letter carriers. The adoption of this plan would bring 500 cities having free delivery into direct electrical communication. The telegraph companies, it is claimed, can afford to transmit these messages at a low rate because they have none of the expenses of collection or delivery. Practically, a person dropping a letter in a postal telegraph envelope in a box in Chicago would have it taken up at the next collection, telegraphed to its destination and there delivered in the next carrier's delivery.

A Clever Swindle.

Retail merchants of all classes in certain sections of the country have recently been cleverly buncoed out of small sums of money by two young men working as confederates. One starts out ostensibly on the hunt among the stores for rare coins. He interests the merchants in his search and leaves with each a catalogue giving prices of the coins he wishes to secure. In a day or two his companion puts in an appearance, purchases some trifling article and lays down in payment a coin of old date. Almost immediately he snatches it up again, explaining that it is a pocket piece and one that he does not care to part with. The storekeeper, remembering his first caller, asks to see the coin, and a consultation of the catalogue shows that it is valued at \$25. After some haggling the owner consents to part with the coin for \$15. The merchant waits several days for the first caller to come again, becomes suspicious, makes inquiry of a numismatist, and finds that his coin is worth exactly its face value—no more. The men are said to have been making about \$100 a day by this scheme.

The Drug Market.

Citric acid is advancing. Cocaine has declined. Cloves are lower. Cinchonidia has advanced. Gum gamboge is lower. Ipecac root has declined. Salacine is lower. Canary seed is advancing. Hemp seed is lower. California yellow mustard seed is advancing. Opium is steady. Morphia is unchanged. Quinine is dull. Linseed oil has advanced. Turpentine is lower.

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



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.

SCHLOSS, ADLER & CO.,

MANUFACTURERS AND JOBBERS OF

Pants, Shirts, Overalls

—AND—

Gents' Furnishing Goods.

184, 186 & 188 JEFFERSON AVE.,

DETROIT, MICH.

Playing Cards

WE ARE HEADQUARTERS

SEND FOR PRICE LIST.

Daniel Lynch,

19 S. Ionia St., Grand Rapids.

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,

Wholesale Price Current.

Advanced—Tonka beans, linseed oil, balm gilead buds. Declined—Po. gum gamboge, po. ipecac, cloves, powder, hemp seed, salacine.

Table with multiple columns listing various commodities such as ACIDUM, ANILINE, BACCÆ, BALSAMUM, CORTEX, EXTRACTUM, FERRUM, FLORA, FOLIA, GUMMI, HERBA, MAGNESIA, OLEUM, POTASSIUM, RADIX, SEMEN, SPIRITUS, SPONGES, SYRUPS, TINCTURES, MISCELLANEOUS, and OILS. Each entry includes a name and its corresponding price.

HAZELTINE & PERKINS DRUG CO.

Importers and Jobbers of DRUGS

CHEMICALS AND PATENT MEDICINES.

DEALERS IN Paints, Oils and Varnishes.

Sole Agents for the Colonies SWISS VILLA PREPARED PAINTS.

Full Line of Staple Druggists' Sundries.

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

We Have in Stock and Offer a Full Line of WHISKIES, BRANDIES, GINS, WINES, REMS.

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.

Table of grocery prices including categories like Apple Butter, Axle Grease, Baking Powder, Salmon, Apples, Apricots, Cherries, Peaches, Pears, Pineapples, Raspberries, Strawberries, Whortleberries, Corn, Peas, Hamburg marrofat, etc.



"Universal." \$1, per hundred. \$3 00. \$2, " " 3 50. \$3, " " 4 00. \$4, " " 4 50. \$5, " " 5 00. \$10, " " 6 00. \$20, " " 7 00.

Above prices on coupon books are subject to the following quantity discounts: 200 or over... 5 per cent. 1000 " " 10 " 5000 " " 20 "

COUPON PASS BOOKS. [Can be made to represent any denomination from \$10 down.] 20 books... \$1 00. 50 " " 2 00. 100 " " 3 00. 250 " " 6 25. 500 " " 10 00. 1000 " " 17 50.

CONDENSED MILK. 4 doz. in case. Eagle... 7 40. Crown... 6 25. Genuine Swiss... 8 60. American Swiss... 7 00.

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

Soda. Soda, XXX... 6. Soda, City... 7 1/2. Soda, Duchess... 8 1/2. Crystal Wafer... 10. Reception Flakes... 10. Oyster. S. Oyster XXX... 6. City Oyster, XXX... 6. Farina Oyster... 6. CREAM TARTAR. Strictly pure... 30. Telfer's Absolute... 35. Grocers'... 10 @ 15.

DRIED FRUITS. Domestic. Apples. Sundried, sliced in bbls. 5. quartered 5. Evaporated, 50 lb. boxes @ 7. California in bags 8. Evaporated in boxes 8 1/2. Blackberries. In boxes 4 1/2. Nectarines. 70 lb. bags 7 1/2. 25 lb. boxes @ 9 1/2. Peaches. Peeled, in boxes 12. Cal. evap. 8. in bags @ 7 1/2. California in bags @ 7. Pitted cherries. Barrels 11. 50 lb. boxes 11 1/2. 25 " " 12. Prunelles. 30 lb. boxes 12 1/2. Raspberries. In barrels 17. 50 lb. boxes 17 1/2. 25 lb. " 18. Foreign. Currants. Patras, in barrels @ 4. in 1/2 bbls. @ 4 1/2. in less quantity @ 4 1/2. Peel. Citron, Leghorn, 25 lb. boxes 21. Lemon " 25 " 20. Orange " 25 " 11. Raisins. Domestic. London layers, 2 crown 1 40. No. 2 1 60. fancy 1 85. Loose Muscatels, boxes 1 25. 70 lb bags @ 5 1/2. Foreign. Ondura, 29 lb. boxes 7 1/2 @ 7 1/2. Sultana, 20 " 11 @ 12. Valencia, 20 " 6 1/2 @ 6 1/2. Prunes. Bosnia 1 60. California, 90x100 25 lb. bxs. 8. 80x90 " 8 1/2. 70x80 " 9. 60x70 " 9 1/2. Turkey 6 @ 6 1/2. Silver 11.

EXTRACT. Valley City 75. Felix 1 15. Hummel's, foil 1 50. tin 2 50. CHICORY. Bulk 4 1/2. Red 7. CLOTHES LINES. Cotton, 40 ft. per doz. 1 25. 50 ft. " 1 40. 60 ft. " 1 60. 70 ft. " 1 75. 80 ft. " 1 90. Jute 60 ft. " 90. 72 ft. " 1 00.

COUPON BOOKS. "Tradesman." \$1, per hundred 2 00. \$2, " " 2 50. \$3, " " 3 00. \$4, " " 3 50. \$5, " " 4 00. \$10, " " 5 00. "Superior." \$1, per hundred 2 50. \$2, " " 3 00. \$3, " " 3 50. \$4, " " 4 00. \$5, " " 4 50. \$10, " " 5 00. \$20, " " 6 00.

FARINACEOUS GOODS. Farina. 100 lb. kegs. 4. Hominy. Barrels 3 75. Grits 4 25. Lima Beans. Dried 4. Maccaroni and Vermicelli. Domestic, 12 lb. box. 55. Imported. 10 1/2 @ 11 1/2. Pearl Barley. Kegs. 3 @ 4. Peas. Green, bu 1 40. Split, bbl 5 00. Sagos. German 4 1/2. East India 5 1/2. Wheat. Cracked 5.

FISH--Salt. Bloaters. Yarmouth 1 10. Cod. Pollock 4. Whole, Grand Bank 6 @ 6 1/2. Boneless, bricks 7 1/2 @ 8. Boneless, strips 7 1/2 @ 8. Halibut. Smoked 12. Herring. Scaled 18 @ 20. Holland, bbls 11 00. kegs 85. Round shore, 1/2 bbl. 3 25. 1/4 bbl. 1 35. Mackerel. No. 1, 1/2 bbls, 90 lbs. 11 00. No. 1, kits, 10 lbs. 1 25. Family, 1/2 bbls, 100 lbs. 5 50. kits, 10 lbs. 75. Sardines. Russian, kegs. 45. Trout. No. 1, 1/2 bbls, 100 lbs. 6 50. No. 1, kits, 10 lbs. 90. Whitefish. No. 1, 1/2 bbls, 100 lbs. 8 00. No. 1, kits, 10 lbs. 1 10. Family, 1/2 bbls, 100 lbs 3 50. kits 10 lbs. 50.

FLAVORING EXTRACTS. Jennings' D C. Lemon, Vanilla 2 oz folding box 75. 1 25. 3 oz " 1 00. 1 50. 4 oz " 1 50. 2 00. 8 oz " 2 00. 3 00. 8 oz " 3 00. 4 00. GUN POWDER. Kegs 5 50. Half kegs 3 00. HERBS. Sage 15. Hops 25. Madras, 5 lb. boxes 55. S. F., 2, 3 and 5 lb. boxes 50. JELLY. Chicago goods @ 3. Mason's, 10, 20 and 30 lbs. 6. 5 lb. 7. LICORICE. Pure 30. Calabria 25. Sicily 18. LYE. Condensed, 2 doz. 1 25. 4 doz. 2 25. MATCHES. No. 9 sulphur 1 25. Anchor parlor 1 70. No. 2 home 1 10. Export parlor 4 00. MINCE MEAT. 3 or 6 doz. in case per doz. 1 00. MEASURES. Tin, per dozen. 1 gallon 81 75. Half gallon 40. Quart 45. Pint 40. Half pint 40. Wooden, for vinegar, per doz. 1 gallon 7 00. Half gallon 4 75. Quart 3 75. Pint 2 25. MOLASSES. Blackstrap. Sugar house 13 1/2. Cuba Baking. Ordinary 16. Porto Rico. Prime 16. Fancy 20. New Orleans. Fair 14. Good 17. Extra good 22. Choice 27. Fancy 35. One-half barrels, 3c extra. OATMEAL. Barrels 200 @ 4 40. Half barrels 100 @ 2 30.

PICKLES. Medium. Barrels, 1,300 count. \$4 00. Half barrels, 600 count. 2 50. Small. Barrels, 2,400 count. 4 50 @ 5 00. Half bbls, 1,300 count 2 75 @ 3 00. PEPPERS. Clay, No. 216 1 75. T. D. full count 75. Cob, No. 3 1 25. POTASH. 48 cans in case. Babbitt's 4 00. Penna Salt Co's. 3 25. ROOT BEER. Williams, per doz. 1 75. 3 doz. case 5 00. RICE. Domestic. Carolina head 7. No. 1 6. No. 2 5. Broken 5. Imported. Japan, No. 1 5. No. 2 5 1/2. Java 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. Saigon in rolls 35. Cloves, Amboy 22. Zanzibar 13. Mace Batavia 80. Nutmegs, fancy 75. No. 1 80. No. 2 75. Pepper, Singapore, black 65. white 25. shot 19. Pure Ground in Bulk. Allspice 15. Cassia, Batavia 20. and Saigon 25. Saigon 35. Cloves, Amboy 30. Zanzibar 30. Ginger, African 15. Cochin 18. Jamaica 20. Mace Batavia 80. Mustard, Eng. and Trieste 27. Trieste 25. Nutmegs, No. 2 65. Pepper, Singapore, black 30. white 30. Cayenne 35. "Absolute" in Packages. Allspice 1/8 84 1/2 1 55. Cinnamon 84 1 55. Cloves 84 1 55. Ginger, Jam 84 1 55. Mustard 84 1 55. Pepper 84 1 55. Sage 84 SEEDS. Anise @ 12 1/2. Canary, Smyrna 3 1/2. Caraway 8. Cardamon, Malabar 90. Hemp, Russian 4 1/2. Mixed Bird 4 1/2 @ 5 1/2. Mustard, white 5. Poppy 9. Rapp 6. Cattle bone 30. STARCH. Corn. 20-lb boxes 6 1/2. 40-lb 6 1/2. Gloss. 1-lb packages 6. 3-lb 6. 6-lb 6 1/2. 40 and 50 lb. boxes 4 1/2. Barrels 4 1/2. SNUFF. Scotch, in bladders 37. Maccaboy, in jars 35. French Rappee, in Jars 43. SODA. Boxes 5 1/2. Kegs, English 4 1/2. SAL SODA. Kegs 1 1/2. Granulated, boxes 1 1/2. SALT. 100 3-lb. sacks 82 25. 60 5-lb. " 2 00. 25 10-lb. sacks 1 85. 20 14-lb. " 2 25. 24 3-lb. cases 1 50. 56-lb. dairy in linen bags 50. 28-lb. " drill " 18. Warsaw. 56-lb. dairy in drill bags 35. 28-lb. " " 18. Ashton. 56-lb. dairy in linen sacks 75. Higgins. 56-lb. dairy in linen sacks 75.



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 HURON, MICH.

<p>Solar Rock. 56 lb. sacks..... 25 Saginaw and Manistee. Common Fine per bbl. 90 SALEBATUS. 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 10 oz. 5 00 Mono, 100 12 oz. 3 35 German Family, 60 1 lb. 2 55 " 75 1 lb. 3 10 Laundry Castile, 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 Economical, 30 2 lb. 2 25 Standard, 30 2 lb. 2 35 Allen B. Wrisley'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 TOILET. Snow, 100 6-oz. 3 75 Cocoa Castile, 24 lb. 3 00 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 @ 5/4 Cubes @ 5 Powdered @ 5 Granulated @4 59 Confectioners' A @4 59 Soft A @4 48 White Extra C @4 18 Extra C @ 4 18 C @ 4 Yellow 3% @ 3 3/4 Less than bbls. 1/4c advance</p> <p>SYRUPS. Corn. Barrels 23 Half bbls. 25 F Pure Cane. 19 air 35 Good 35 Choice 20</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 @32 Dust @10</p> <p>SUN CURED. Fair @17 Good @20 Choice @24 Choicest @32 Dust @10</p> <p>BASKET FIRED. Fair @20 Choice @25 Choicest @35 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 30 Sweet Cuba 24 McGinty 22 " 1/4 bbls. 22 Little Darling 22 " 1/2 bbl. 20 1791 19 1891, 1/2 bbls. 19 Valley City 33 Dandy Jim 27 Tornado 20 Plug. Sorg's Brands. 37 Spearhead 20 Joker 20 Nobby Twist 38 Oh My 29</p>	<p>Scouten's Brands. Zeno 22 Hiawatha 37 Valley City 34 Jas. G. Fitzer's Brands. Jolly Tar 40 Old Homesty 32 Middleton's Brands. Here It Is 28 Old Style 31 Jas. G. Butler & Co.'s Brands. Something Good 36 Toss Up 36 Out of Sight 25 Private Brands. Sweet Maple 30 L. & W. 26 Smoking. Boss 12 1/2 Colonel's Choice 13 Warpath 14 Banner 15 King Bee 20 Kiln Dried 17 Nigger Head 24 Honey Dew 28 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>GRAINS and FEEDSTUFFS WHEAT. No. 1 White (58 lb. test) 80 No. 1 Red (60 lb. test) 80 MEAL. Bolted 1 30 Granulated 1 30 FLOUR. Straight, in sacks 4 30 " barrels 4 40 Patent " sacks 5 30 " barrels 5 40 Graham " sacks 2 10 Rye " 2 50 MILLSUFFS. Bran 16 00 Screenings 15 00 Middlings 17 00 Mixed Feed 17 00 Coarse meal 16 50 CORN. Car lots 23 Less than car lots 35 OATS. Car lots 34 Less than car lots 36 HAY. No. 1 Timothy, car lots 13 00 No. 1 " ton lots 14 00</p>	<p>WASHBOARD. Crescent Single. Wilson \$2 00 Saginaw 1 75 Rival 1 75 Daisy 1 40 Rival 1 00 Langtry 1 10 Defiance 1 75 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 VINEGAR. 40 gr. 7 1/2 50 gr. 8 1/2 \$1 for barrel. WET MUSTARD. Bulk, per gal. 30 Beer mug, 3 doz in case 1 75 YEAST—Compressed. Fermentum pe doz. cakes. 15 " per lb. 25 Fleischman, per doz cakes. 15 " per lb. 25</p> <p>FISH and OYSTERS. F. J. Deitenthaler quotes as follows: FRESH FISH Whitefish 8 @10 Trout 8 @ 9 Halibut @ 15 Clisoes 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> <p>OYSTERS—Bulk. Mediums, per gal. \$1 00 Selects 1 60 Clams 1 25 Shrimps 1 25 Scallops 1 75 OYSTERS—Cans. Fairhaven Counts @35 F. J. D. Selects @20 Selects @25 F. J. D. @20 Standards @18 Favorites @16 SHELL GOODS. Oysters, per 100 1 25 @1 50 Clams. 75 @1 00</p> <p>HIDES, PELTS and FURS Perkins & Hess pay as follows, prices nominal: HIDES. Green 3 @4 Part Cured @ 4 Full @ 4 1/2 Dry 5 @ 6 Klps, green 3 @ 4 " cured @ 4 1/2 Calfskins, green 4 @ 5 " cured 5 @ 6 Deacon skins 10 @30 No. 2 hides 1/2 off. PELTS. Shearlings 10 @25 Lamb's 50 @1 50 Washed wool 20 @25 Unwashed 10 @20 MISCELLANEOUS. Tallow 3 1/2 @ 4 Grease butter 1 @ 2 Switches 1 1/2 @ 2 Ginseng 2 00 @2 50 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 @5 00 Fox, red 1 00 @1 50 " grey 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 @ 15 Opposum 1 50 @ 30 Oter, dark 5 00 @8 00 Raccoon 2 50 @ 75 Skunk 1 00 @1 20 Wolf 1 00 @3 00 Beaver castors, lb. 2 00 @25 00</p> <p>DEERSKINS—Per pound Thin and green 10 Long gray 20 Gray 25 Red and blue 35 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 1/4 Cyltinder @ 27 Engine @ 13 Black, 25 to 30 deg @ 7 1/4 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 30 @25 PAPER & WOODENWARE PAPEL. Straw 1 1/4 Rockfalls 2 Rag sugar 2 Hardware 2 1/2 Bakers 2 1/2 Dry Goods 5 1/2 @ 2 1/2 Jute Manila 2 @ 4 Red Express No. 1 5 1/4 " No. 2 4 1/2 TWINES. 48 Cotton 32 Cotton, No. 1 18 " No. 2 16 Sea Island, assorted 35 No. 5 Hemp 15 No. 6 " 15 WOODENWARE. Tubs, No. 1 7 00 " No. 2 6 00 " No. 3 5 00 Pails, No. 1, two-hoop 1 35 " No. 1, three-hoop 1 60 Clothespins, 5 gr. boxes 50 Bowls, 11 inch 1 00 " 13 " 1 25 " 15 " 2 00 " 17 " 2 75 " assorted, 17s and 19s 2 50 " 15s, 17s and 19s 2 75 Baskets, market 35 " shipping bushel 1 20 " full hoop 1 30 " bushel 1 50 " willow el' ths, No. 1 1 50 " " " No. 2 6 25 " " " No. 3 7 25 " splint " No. 1 3 50 " " No. 2 4 25 " " No. 3 5 00</p>
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GERMAN AND VICTOR
COFFEE. BAKING POWDER.
ABSOLUTELY THE BEST!

German Coffee is Superior to all Package Coffees.
A True Mixture of Old Dutch Java and Mocha.

Carefully Selected By Experts of Vast Experience.
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Paramaribo, Dutch Guiana.

Victor Baking Powder.
Strictly Pure.

6 oz., 9 oz., and 16 oz. Cans.

With the rich resources of seventeen years experience in the manufacture of Baking Powder; with as fine, scientific and ample equipment as exist, and by the use of only THE BEST ingredients known to scientists or the world at large, VICTOR is not only as good as other Baking Powder, but is

Superior to All.

Every Can Guaranteed to give Satisfaction or Money Refunded

THE TOLEDO SPICE CO., Toledo, Ohio,
Roasters of HIGH GRADE COFFEES.

FIRE INSURANCE.

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

FOURTH PAPER.

There is such a thing as a moral obligation, even in the business world, which is duly recognized by business men everywhere in their dealings with each other. The motives which prompt this recognition, however, are generally of a selfish nature. They do not spring from a philanthropic source, but, rather from a craving desire to further and advance our own pecuniary interests. For instance the insurance company that waives the violation of some trivial, technical condition in the policy, and promptly pays over the insurance money, does not do so solely on account of the love entertained for the assured, or a desire to improve his condition in life; but it is paid for the express purpose of advancing the business interests of the company. It is paid, in such case, not because the company is legally liable, but because it is obligated to do so morally; and its patrons demand, and have a right to expect, a compliance. To discard the moral obligation and take advantage of legal defences, means offence to its patrons and a withdrawal of their patronage, and, consequently, a pecuniary loss to the company. It is very unbusinesslike and extremely unwise, however, for any business man to rely upon the moral obligations of an insurance company. Remember that validity of a policy of insurance, like any other contract, depends upon a strict observance, and a complete performance, of all its conditions and stipulations.

In continuation of my review of the conditions of the policy lying before me, I take up my next topic.

"Or if the assured shall have or shall hereafter make any other insurance on the property hereby insured, or any part thereof, without the consent of the company written hereon," this policy shall be void.

When business in any particular line of manufacture or of traffic is depressed, and stocks are receding in price, it is well known that all kinds of property in that line are much more likely to burn, and, therefore, the object of the foregoing provision is to prevent the accumulation of insurance to such an amount as would not only take away all motive to preserve the property from loss, but also to furnish a strong motive for its destruction.

Under the condition cited above, three questions naturally arise:

First, What is the meaning of "any other insurance upon the same property, or any part thereof?"

Second, What kind of notice is a compliance with the condition?

Third, Whether there may be a waiver of this condition, and if so, what amounts thereto?

First. In a former paper it was stated that any person owning a property interest may insure the same, and as different persons may own separate interests in the same property, it is perfectly clear that each may insure his own interest, without giving notice that another and distinct interest has been insured by the owner thereof.

It has been held in a number of cases, that a policy containing a condition like the one quoted, is not avoided because a second policy without notice has been taken in the name of the mortgagee of

the insured; for, if the second policy was effected by the mortgagee for his own exclusive benefit, it was not within the condition; and if it was taken for the benefit of the mortgagor, and this should be deemed within the condition, then the second policy itself was void, under a condition in it requiring notice of a prior policy.

It was held in a New York case that such a clause as the one quoted, refers to insurances effected by the assured himself, or his associates or agents for his own interest. And where a warehouseman held a policy on goods "his own, in trust, or on commission," with condition substantially as above, and it appeared that some of the goods deposited were covered by a floating policy to the depositor, which was not endorsed on the policy of the warehouseman, and which expired before the fire, it was held that such floating policy was not within the condition, and that the warehouseman and depositor might jointly or cumulatively recover the single and full value of the goods.

Where a third person, to whom the insured property had been transferred, and to whom the policy had been assigned with the assent of the insurers, fails to notify the latter, at the time of the transfer, of another policy previously taken out by him on the same property, the insurers will be discharged. A declaration of the first insurance, made after the loss, in compliance with the stipulation that the assured shall declare on oath whether any and what other insurance has been made on the same property, will be too late. Levitt vs. Western Marine & Fire Insurance Co., 7 Rob., La. 351.

A second policy taken out by the assured, which is void on account of misrepresentation, has been held not to avoid a policy, nor to be within the above prohibition.

The precedent laid down in the above last mentioned case has not been uniformly followed by the courts. The weight of judicial authority on this question, is clearly, that where a policy is effected in one office, containing the usual clause to protect against double insurance, and afterwards one is effected in another office, containing the same clause, and no notice is given to either company, the second policy is void, and the first is unaffected thereby.

But it is valid "upon its face," and the assured most certainly supposes it to be good or he would never pay the premium. The spirit of the condition is, therefore, violated whether the second policy is void or valid. On the other hand it is quite difficult to sustain the position, that the procurement of the mere issue of a void policy is the procurement of "other insurance."

This difficulty might be obviated if insurers would add to the foregoing condition these words, "whether such additional insurance be valid or otherwise."

In Woodbury Savings Bank vs. Charter Oak Ins. Co., 31 Conn. 518, it was held that where a mortgage interest intended to be insured, but the policy was issued to the mortgagor, loss, if any, payable to the mortgagee; and the policy contained, substantially, the foregoing condition, and the mortgagor procured a later insurance of the property, of which no notice was given to the company, and of which the mortgagee had no knowledge; that as the original insurance was in-

PRODUCE MARKET.

Apples—In good demand and firm at present quotations. Russets, Baldwins and Greenings easily bring \$2.50 per bbl, while Spys are firmly held at \$2.75. 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 \$1.00 per bu. Butter—No particular change from a week ago. Jobbers pay 18c@20c for good to choice dairy and hold same at 21c@23c. Factory creamery is in fair demand at 28c. Celery—25c per doz. Cabbages—50c@60c per doz. Cranberries—Repacked Cape Cod are in fair demand at \$6 50 per bbl. Dried Apples—Sundried is held at 4 1/2c@5c and evaporated at 5 1/2c@7c. Eggs—Jobbers pay 10c@11c and hold at 12c@13c. From present indications, the dealer who pays the producer over 9c a dozen during the next week gets left. Honey—14c per lb. Lettuce—Grand Rapids Forcing is in fair demand at 15c per lb. Maple Sugar—Dealers pay 7c@8c per lb. and hold at 8c@9c. Onions—Green are in fair demand at 20c per dozen bunches. Dry stock is in small demand and supply commanding 60c@80c per bu. Pieplant—10c 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—35c per doz. bunches. 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:

Table with 2 columns: Item and Price. Includes Mess, new, Short cut, Extra clear pig, short cut, Clear, fat back, Boston clear, short cut, Clear back, short cut, Standard clear, short cut, best.

Table with 2 columns: Item and Price. Includes Pork Sausage, Ham Sausage, Tongue Sausage, Frankfort Sausage, Blood Sausage, Bologna, straight, Bologna, thick, Head Cheese.

Table with 2 columns: Item and Price. Includes Tierces, Tubs, 50 lb. Tins.

Table with 2 columns: Item and Price. Includes Tierces, 50 lb cases, 20, 10, 5, 3.

Table with 2 columns: Item and Price. Includes Tierces, Family, Com. pound, 30 and 50 lb. Tubs, 3 lb. Pails, 20 in a case, 5 lb. Pails, 12 in a case, 10 lb. Pails, 6 in a case, 20 lb. Pails, 4 in a case, 50 lb. Cans.

Table with 2 columns: Item and Price. Includes Extra Mess, warranted 200 lbs., Extra Mess, Chicago packing, Boneless, rump butts.

Table with 2 columns: Item and Price. Includes Hams, average 20 lbs., 16 lbs., picnic, best boneless, Shoulders, Breakfast Bacon, boneless, Dried beef, ham prices, Long Cleats, heavy, Briskets, medium, light.

FRESH MEATS.

Table with 2 columns: Item and Price. Includes Swift & Company quote as follows: Beef, carcass, hind quarters, fore, loins, No. 3, ribs, rounds, tongues, Bologna, Pork loins, shoulders, Sausage, blood or head, liver, Frankfort, Mutton, Veal.

CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

Table with 2 columns: Item and Price. Includes Standard, per lb., H. H., Twist, Boston Cream, 20 lb. cases, Cut Loaf, Extra H. H.

MIXED CANDY. Full Weight.

Table with 2 columns: Item and Price. Includes Standard, Leader, Royal, Nobby, English Rock, Conserves, Broken Taffy, Peanut Squares, French Creams, Valley Creams, Midget, 30 lb. baskets, Modern, 20 lb.

FANCY—in bulk. Full Weight.

Table with 2 columns: Item and Price. Includes Lozenges, plain, printed, Chocolate Drops, Chocolate Monumentals, Gum Drops, Moss Drops, Sour Drops, Imperials.

FANCY—in 5 lb. boxes. Per Box.

Table with 2 columns: Item and Price. Includes Lemon Drops, Sour Drops, Peppermint Drops, Chocolate Drops, H. M. Chocolate Drops, Gum Drops, Licorice Drops, A. B. Licorice Drops, Lozenges, plain, printed, Imperials, Mottos, Cream Bar, Molasses Bar, Hand Made Creams, Plain Creams, Decorated Creams, String Rock, Burnt Almonds, Wintergreen Berries.

CARAMELS.

Table with 2 columns: Item and Price. Includes No. 1, wrapped, 2 lb. boxes, No. 1, 3, No. 2, 2, No. 3, 3, Stand up, 5 lb. boxes.

ORANGES.

Table with 2 columns: Item and Price. Includes Floridas, fancy-150-176-300, choice-125, russets-150-172-216, Tangerines, Californias, Riverside, Navals, Messina, choice 200, 100.

LEMONS.

Table with 2 columns: Item and Price. Includes Messina, choice, 300, fancy, 300, choice 300, fancy 300.

OTHER FOREIGN FRUITS.

Table with 2 columns: Item and Price. Includes Figs, fancy layers, 6 lb., extra, 10 lb., extra, 14 lb., 20 lb., Dates, Fard, 10-lb. box, 50-lb., Persian, 50-lb. box.

NUTS.

Table with 2 columns: Item and Price. Includes Almonds, Tarragona, Ivaca, California, Brazils, new, Filberts, Walnuts, Grenoble, Marbot, Chilli, Table Nuts, fancy, choice, Pecana, Texas, H. P., Cocoanuts, full sacks.

PEANUTS.

Table with 2 columns: Item and Price. Includes Fancy, H. P., Suns, Roasted, Fancy, H. P., Flags, Roasted, Choice, H. P., Extras, Roasted.

CUTS for BOOM EDITIONS

—OR—

PAMPHLETS

For the best work, at reasonable prices, address

THE TRADESMAN COMPANY.

THE ONLY

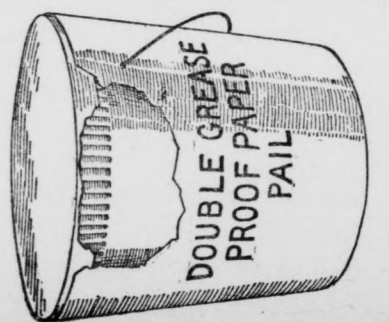
Right Package for Butter.

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.



tended as an insurance of the mortgage interest of the insured, and was to be regarded equitably as such, the later insurance was not such further insurance of the same property as would be a breach of the condition.

The Supreme Court of Missouri held that the condition was one which must be strictly observed, and that, if violated by the insured, he cannot recover on the policy in case of loss.

Second. In case of a policy issued by a company through its agent, which contained the condition in question, the assured handed the policy to an agent of the company, who was authorized to receive applications, issue policies and receive premiums, and applied to him for additional insurance on the property in other companies, for which he was also agent; and the agent before receiving the premium for the additional insurance or delivering the policy therefor, inserted in the policy first issued the permission "other insurance permitted without notice until required. J. C. M.," it was held, that the insertion of such a clause was within the authority of the agent, and that the procuring of further insurance without other notice to the company did not make void the policy.

But in the policy before me it is stipulated and made a part of the contract "that the agent of this company has no authority to waive, modify or strike out from this policy any of its printed conditions, etc.," and, therefore, an endorsement on this policy similar to the above mentioned, would not be construed as sufficient notice to the company, and would, no doubt, void the policy.

Information by the insured to the company, that there was a prior insurance at another office, but adding that it was on other property, is not sufficient compliance with the condition of a policy, requiring "notice of other insurance."

It was held by the Supreme Court of the U. S., in Carpenter vs. Providence Washington Ins. Co., 16 Pet., 495, that whatever might be the rule in equity, parol notice would not, at law, be a compliance with a condition requiring other insurance to be endorsed in writing on the policy. It has been held, that the recital of prior insurance in the application would be notice to the company of such insurance, but that a recital of a wish to obtain subsequent insurance was not notice to the company of such insurance when obtained. The consent of the company, endorsed upon the policy, must be obtained.

In a case in Massachusetts it was held, that where the policy provided that, "if the assured shall have already any other insurance against loss by fire on the property hereby insured, not notified to this company and mentioned in or endorsed upon this policy, then this policy shall be void and of no effect," and, at the time of the application for this policy, the insured mentioned to the agent that there was another insurance in a New Hampshire company, and the agent made a note of it in a memorandum book, which contained other entries, relative to insurance and to private matters, but the policy was issued and accepted without any consent therein expressed as to the prior insurance; that the policy was void, and that parol evidence of the notice to the agent was inadmissible, as tending to vary the terms of a written contract.

The standard policy in use in our State

is a great improvement on the clumsy phraseology of the old policies. Many an old fruitful source of litigation has been warded off, and in the modern policy we have as perfect a contract of indemnity as it is possible to make. Before subsequent insurance can be effected, the company's consent must be obtained in writing, first, and endorsed on the policy; and no agent of the company can waive, modify, or strike from the policy this, or any other printed condition.

Third. The assessment and collection of a premium note by a mutual insurance company, after it has been advised of violations of the conditions of the policy, operates as waiver of any forfeiture occasioned by such violations. Keenan vs. Dubuque Mutual Fire Insurance Co., 13 Iowa, 375.

In a Connecticut case where a policy provided, that insurance should be void if articles denominated "hazardous" should be stored in the building without the consent of the company endorsed on the policy, and the agent of the company consented to the removal of the property to another building in which such hazardous articles were stored, and agreed to make whatever entry was necessary on the policy, to continue it in force, notwithstanding such storage, and took and retained the policy for that purpose. It was held that the agreement by the agent was a waiver by the company of the condition, which required such written endorsement of consent, until such endorsement should be made.

I will close this paper by advising every holder of a Michigan policy to exercise a great deal of caution before venturing to act upon the authority of the agent in any matter at variance with the exact letter of the printed condition we have been discussing.

E. A. OWEN.

Importance of the General Dealer in Small Towns.

"Inexperienced traveling men are apt to underestimate a country merchant simply because he is located at some insignificant point a dozen or so miles from the nearest railroad," says F. L. Shaw in the *Shoe and Leather Gazette*. "The older men on the road, however, well understand that there are merchants so far off from larger towns that they are seldom heard of except by the concerns they deal with, but whom we know do an enormous business, despite their apparently unfavorable surroundings. As a matter of course such merchants run general stores. They handle everything almost that is needed in the house from the kitchen to the parlor, and everything needed on the farm from a pair of boots to a harvesting machine. They are nearly always desirable customers; they control almost absolutely a good trade; have known their customers for many years, and know just how far it is safe to credit a man. It is true they often grant credit on what would seem long time, but they are so sure of their money that they are safe in doing so. Many a time have I made a trip of twenty-five or thirty miles over an almost impassable road, paid a big price for a rig and driver, only to visit one such merchant, and many a time have I taken an order from him that was worth as much to me as a half-a-dozen or more orders secured in the larger towns. The country merchant is a fixture. He caters to a peculiar trade, and while it may seem to us that he is far removed from civilization, nothing could be further from the truth. Many of his customers are well-to-do and fairly well educated farmers, who enjoy life just as well as the millionaire in the city. They have their own ways of enjoying themselves, and are not afraid to spend a little money for luxuries as well as for necessities."

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.

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, - - - - - \$6 75
No. 2 " - - - - - 5 75
Timothy, - - - - - 1 50
Bags extra at market price.

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

BUY THE PENINSULAR Pants, Shirts, and Overalls

Once and You are our Customer for life.
STANTON, MOREY & CO., Mfrs.
DETROIT, MICH.

GEO. F. OWEN, Salesman for Western Michigan,
Residence, 59 N. Union St., Grand Rapids.

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 1063, or address

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

SUCCESSFUL STORES.

Pertinent Points for Village Dry Goods Dealers.

W. H. Gates in Dry Goods Economist.

In these days of centralization, syndicates, rapid growth of cities, and the proportionate growth of their large bazaars...

In these days any successful firm in a small town will have to be made up of wide-awake, diligent, broad-minded, liberal, honest, shrewd "hustlers."

How can a concern build up, maintain and increase a dry goods business in such a town?

There are many things to consider as helpful and important. Have plenty of capital, so that all bills can be discounted, and your credit so good that the best concerns will be glad to get your business and give you all the favors possible.

Buy your goods right; that is, buy them after personal, thorough inspection of the market. Make these visits to the market as often as possible.

Sell your goods in the modern way. Do not charge five cents for a two cent card of hooks and eyes, or expect much profit from the staple cotton fabrics sold by all large concerns at very near quotations.

Keep digging during the dull periods. Have your semi-annual remnant sales, your linen sales, your white goods and embroidery sales, your muslin underwear and corset sales, your blanket and quilt sales, your early opening of the coming season novelties, and endeavor to keep the public interested in your schemes every week in the year, by your original, progressive movements.

Have salesmen who know the people and can influence trade, be very much more in touch with your customers than any city store can be, and make them realize what an advantage they have at your store when an article is not satisfactory. You can afford to protect your trade against fraud and mistakes and cheerfully exchange goods where size, style, color, quality or price is not as desired, if such goods are returned in good condition.

with two or three other firms, somewhere near your size, in other towns, for the purpose of getting the extra discounts on lots. You could thus get case prices and only have to carry the quantity your business warrants.

Advertise sensible in your newspapers. Do not think you must try to copy the city effusions of the "expert advertiser," who gives so much literary matter that he almost forgets dry goods.

It is hardly necessary to suggest cleanliness, light, attractive surroundings, good stock-keeping, window displays, catchy signs, etc. It is impossible to get along without careful attention to all these details, and is so understood by all who can ever hope to win success.

If you want your home patronage, model your business after the most successful city concerns as far as possible, and, in addition, strive to originate new methods of interesting the public in your goods.

Country Callers.

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

- T. H. Shepherd & Bro., Martin. P. M. Roedel, White Cloud. W. G. Tefft, Rockford. S. A. Watt, Saranac. Geo. Vernier & Son, Crystal. Frank M. Daniels, Traverse City. John Gunstra, Lamont. C. Van Amberg, Whitneyville. L. A. Scoville, Clarksville. Goodrich & Andrews, Fennville. E. L. Merritt, Mulliken.

STATE OF OHIO, CITY OF TOLEDO, ss. LUCAS COUNTY

FRANK J. CHENEY makes oath that he is the senior partner of the firm of F. J. CHENEY & Co., doing business in the city of Toledo, county and state aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of catarrh that cannot be cured by the use of HALL'S CATARRH CURE.

Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1886.

A W GLEASON, Notary Public.

Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free. F. J. CHENEY & CO, Toledo, O Sold by druggists, 75c

MICHIGAN Fire & Marine Insurance Co.

Organized 1881.

Fair Contracts, Equitable Rates, Prompt Settlements.

The Directors of the "Michigan" are representative business men of our own State.

D. WHITNEY, JR., Pres.

EUGENE HARBECK, Sec'y.

ESTABLISHED 1868.

H. M. REYNOLDS & SON,

Wholesale Dealers in

BUILDING & SHEATHING PAPERS, PLAIN AND CORRUGATED CARPET LININGS, ASPHALT AND COAL TAR PREPARED ROOFING, BEST GRADES ASPHALTUM & FIRE PROOF ROOF PAINTS, COAL TAR AND COAL TAR PITCH, ELASTIC ROOFING CEMENT, ROSIN & MINERAL WOOL, ASBESTOS FIRE-PROOF SHEATHING, ETC.

PRACTICAL ROOFERS

In Felt, Composition and Gravel. Cor. LOUIS & CAMPAU STS.,

Grand Rapids, Mich

CHAS. A. COYE,

MANUFACTURER OF

Awnings & Tents

Horse and Wagon Covers,

JOBBER OF

Hammocks and Cotton Ducks

SEND FOR PRICE LIST.

11 Pearl St., Grand Rapids, Mich.

Grand Rapids & Indiana.

Schedule in effect January 10, 1892.

TRAINS GOING NORTH. Arrive from Leave going North. For Saginaw and Cadillac... 5:15 a.m. 7:05 a.m. For Traverse City & Mackinaw... 9:20 a.m. 11:30 a.m.

TRAINS GOING SOUTH. Arrive from Leave going South. For Cincinnati... 6:20 a.m. 7:00 a.m. For Kalamazoo and Chicago... 7:00 a.m. 10:30 a.m.

Muskegon, Grand Rapids & Indiana. For Muskegon-Leave. From Muskegon-Arrive. 7:05 a.m. 10:10 a.m. 11:25 a.m. 4:40 p.m. 5:40 p.m. 9:05 p.m.

SLEEPING & PARLOR CAR SERVICE.

NORTH 11:30 a.m. train.-Parlor chair car G'd Rapids to Potoskey & Mackinaw. 10:30 p.m. train.-Sleeping car Grand Rapids to Potoskey & Mackinaw. SOUTH-7:00 a.m. train.-Parlor chair car Grand Rapids to Cincinnati. 10:30 a.m. train.-Wagner Parlor Car Grand Rapids to Chicago. 6:00 p.m. train.-Wagner Sleeping Car Grand Rapids to Cincinnati. 11:05 p.m. train.-Wagner Sleeping Car Grand Rapids to Chicago.

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

Lv Grand Rapids 10:30 a.m. 2:00 p.m. 11:05 p.m. Arr Chicago 3:55 p.m. 9:00 p.m. 6:50 a.m. 10:30 a.m. train through Wagner Parlor Car. 11:05 p.m. train daily, through Wagner Sleeping Car. Lv Chicago 7:05 a.m. 3:10 p.m. 10:10 p.m. Arr Grand Rapids 2:00 p.m. 8:35 p.m. 5:15 a.m. 3:10 p.m. through Wagner Parlor Car. 10:10 p.m. train daily, through Wagner Sleeping Car.

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

C. L. LOCKWOOD, General Passenger and Ticket Agent. Toledo, Ann Arbor & North Michigan Railway.

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

VIA D., L. & N. Lv. Grand Rapids at 7:25 a.m. and 6:25 p.m. Ar. Toledo at 1:10 p.m. and 11:00 p.m.

VIA D., G. H. & M. Lv. Grand Rapids at 6:50 a.m. and 3:45 p.m. Ar. Toledo at 1:10 p.m. and 11:00 p.m.

Return connections equally as good. W. H. BENNETT, General Pass. Agent, Toledo, Ohio.

MICHIGAN CENTRAL "The Niagara Falls Route."

Detroit Express... 7:00 a.m. 10:00 p.m. Mized... 7:05 a.m. 4:30 p.m. Day Express... 1:20 p.m. 10:00 a.m. Atlantic & Pacific Express... 10:30 p.m. 6:00 a.m. New York Express... 6:40 p.m. 12:40 p.m. *Daily. All other days except Sunday. Sleeping cars run on Atlantic and Pacific Express trains to and from Detroit.

TIME TABLE NOW IN EFFECT.

Table with columns: Trains Leave, No. 14, No. 16, No. 18, No. 82. Rows: G'd Rapids, Lv; Ionia, Ar; St. Johns, Ar; Oross, Ar; E. Saginaw, Ar; Bay City, Ar; Flint, Ar; Pt. Huron, Ar; Pontiac, Ar; Detroit, Ar.

Table with columns: Trains Leave, No. 81, No. 11, No. 13. Rows: G'd Rapids, Lv; G'd Haven, Ar; Milwaukee Str; Chicago Str.

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

CHICAGO AND WEST MICHIGAN RY. JAN 3, 1892.

GOING TO CHICAGO. Lv. G'R D RAPIDS... 9:00am 12:05pm *11:35pm Ar. CHICAGO... 3:55pm *5:25pm *7:05am

RETURNING FROM CHICAGO. Lv. CHICAGO... 9:00am 4:55pm *11:15pm Ar. G'R D RAPIDS... 3:55pm 10:10pm *6:10am

TO AND FROM BENTON HARBOR, ST. JOSEPH AND INDIANAPOLIS. Lv. Grand Rapids... 9:00am 12:05pm *11:35pm Ar. Grand Rapids... *6:10am 3:55pm 10:10pm

TO AND FROM MUSKEGON. Lv. G. R. ... 10:00am 12 05pm 5:30pm 8:30pm Ar. G. R. ... 10:55am 3 55pm 5:25pm

TO AND FROM MANISTEE, TRAVERSE CITY AND ELK RAPIDS. Lv. Grand Rapids... 7:25am 5:17pm Ar. Grand Rapids... 11:45am 9:40pm

THROUGH CAR SERVICE. Between Grand Rapids and Chicago-Wagner Sleepers-Leave Grand Rapids *11:35 p.m.; Leave Chicago 11:15 p.m. Parlor Buffet Cars-Leave Grand Rapids 12:05 p.m.; Leave Chicago 4:45 p.m. Free Chair Cars-Leave Grand Rapids 9:00 a.m.; Leave Chicago 9:00 a.m.

DETROIT, JAN 3, 1892. LANSING & NORTHERN R. R.

GOING TO DETROIT. Lv. G'R D RAPIDS... 7:15am *1:00pm 5:40pm Ar. DETROIT... 12:00 m *5:10pm 10:40pm

RETURNING FROM DETROIT. Lv. DETROIT... 7:00am *1:15pm 5:40pm Ar. G'R D RAPIDS... 11:50am *5:15pm 10:15pm

TO AND FROM SAGINAW, ALMA AND ST. LOUIS. Lv. Grand Rapids... 7:05am 4:15pm Ar. Grand Rapids... 11:50am 10:40pm

TO LOWELL VIA LOWELL & HASTINGS R. R. Lv. Grand Rapids... 7:15am 1:00pm 5:40pm Ar. from Lowell... 11:50am 5:15pm

THROUGH CAR SERVICE. Between Grand Rapids and Detroit-Parlor cars on all trains. Seats 25 cents.

Between Grand Rapids and Saginaw-Parlor car leaves Grand Rapids 7:05 a.m.; arrives in Grand Rapids 7:40 p.m. Seats 25 cents. *Every day. Other trains week days only. GEO. DeHAVEN, Gen. Pass'r Ag't.



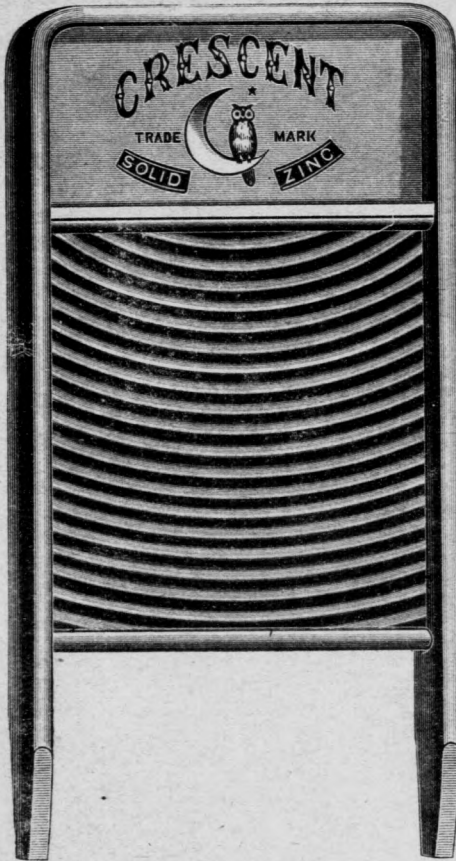
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Take a course in the Sprague Correspondence School of Law [Incorporated]. Send ten cents [stamps] for particulars to J. COTNER, Jr., Sec'y, No. 875 Whitney Block, DETROIT, - MICH.

SAGINAW MANUFACTURING CO.,

SAGINAW, MICH.;

Manufacturers of the Following List of Washboards.



Crescent
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DOUBLE
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Solid Zinc.

Wilson
Saginaw
Defiance
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Double Zinc
Surface.

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Saginaw
Defiance
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Surface.

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.

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CADILLAC,
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EMPTY CARBON & GASOLINE BARRELS.

Grand Rapids Storage & Transfer Co., Limited.

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

GRAND RAPIDS, MICH.

General Warehousemen and Transfer Agents.

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

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

Telephone No. 945.

J. Y. F. BLAKE, Sup't.

Spring & Company,

IMPORTERS AND WHOLESALE DEALERS IN

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

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

Spring & Company.

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.

Voigt, Herpolsheimer & Co., 48, 50, 52 Ottawa St., Grand Rapids.

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12, 14, 16 PEARL ST.



If you use River Shoes, see our line before placing orders. We make the correct styles. Also want to sell you your Boston Rubbers for next season. Terms and discount as good as offered by any agents for the Boston Rubber Shoe Co.

