

# Michigan Tradesman.

Published Weekly.

THE TRADESMAN COMPANY, PUBLISHERS.

\$1 Per Year.

VOL. 9.

GRAND RAPIDS, APRIL 20, 1892.

NO. 448

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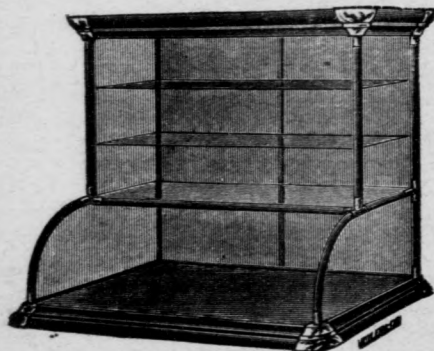
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Country and Save Money.  
The Tradesman Company, Grand Rapids



# MICHIGAN TRADESMAN.

VOL. 9.

GRAND RAPIDS, WEDNESDAY, APRIL 20, 1892.

NO. 448

**THE**  
**Grand Rapids**  
**FIRE INS. CO.**  
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S. D. ELWOOD, Treasury.

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All Sizes and Prices.  
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Size, 24x36.

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**Mrs. J. PATTERSON,**  
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\$2000,000 IN GOLD.

**Who Took Old John Swanton's Money From the Cavern?**

In the year 1860—and some of you will no doubt remember it—the newspapers had many paragraphs concerning old John Swanton of Creston, Ia. He was an old bachelor 60 years old, living on a small farm seven miles from the town of Creston, and he had neither kith nor kin in America. In January of the year named he received a legacy from England. I have heard the sum named as low as \$50,000 and as high as \$500,000, but I have the best of reasons for believing that the exact figures were \$200,000. He got his drafts cashed in Chicago, and he would take nothing but gold. This money he shipped home in cast iron boxes and buried in his cellar. He was a loquacious old man, and he made no secret of his wealth. On two occasions he invited friends in and let them inspect the contents of the boxes. It got into the papers, and no doubt more than one gang of robbers laid plans to get hold of the money.

To prevent being despoiled and perhaps murdered, the old man surrounded himself with ten large and savage dogs, and he armed the house with half a dozen guns. After he got the dogs no one dare enter upon his premises, and on several occasions travelers on the highway were attacked. Litigation resulted, and the old man became disgusted and indignant and left the State. One would naturally have expected him to go East, and perhaps to England, where he could have fully enjoyed his handsome fortune, but what did he do but head for the West! He bought a span of horses and a covered wagon, loaded up his few household goods, and, taking seven of his ten dogs along, he made his way to Council Bluffs to join an emigrant party. He had his boxes of gold in the wagon, and people along his route turned out to gaze at his outfit as it passed. Here and there he even permitted strangers to look at the gold. It has always been a wonder that he was not robbed, but perhaps those who would have entered into such a scheme did not credit the stories afloat, and regarded him as a boaster or a lunatic.

Swanton joined a caravan bound to California. I had relatives in the band, and therefore can state that the party had not been out two days before every one in it knew of the gold. Many efforts were made to persuade the old man to return to civilization, but he was as obstinate as a mule. He didn't intend to go to California, but to stop whenever the country suited him. There was hardly a tribe of Indians not on the war path against the whites, and there was no spot where Swanton would be safe for a day. Arguments proved useless, however, and he accompanied the party for many weeks. When it had reached a point about fifty miles from the South Pass, in the Wind River mountains of Wyoming, the old man found a spot to suit him and announced that he would go no further. The party numbered 126

people, of whom 48 were men. They had been attacked by Indians no less than eight times en route, and had had three men killed and four wounded. They were now in a country occupied and overrun with hostile red men, and halt was made for one day in hopes to persuade Swanton to keep on. He was as thickheaded and mulish as ever, and next day was left to his fate. Perhaps he should have been forced to go on, but there was trouble enough from the Indians without creating more in the party. He would not have gone except as a prisoner.

The last white man who saw old John Swanton alive was the guide of the party, whose name was McCall. He rode back a distance of two miles to recover some article left behind, and he found the old man turning his horses out to graze and looking for a site for a cabin. To a last invitation to accompany the party he waved his hand and shouted a good-by.

It was in the spring of 1861 when the story got back to Council Bluffs. The war had then fairly begun and was exciting the country, and two or three expeditions which were planned to learn the old man's fate were abandoned. At no time, from 1861 to 1866, could a party have reached the spot where he halted, as the emboldened Indians had regained over 200 miles of lost frontier and were unusually vigilant. Meanwhile the story had gone to England, where Swanton had relatives, and in March, 1866, Jackson Thomas, acting for the next of kin, arrived in St. Joseph to organize a party to fight its way to the spot and settle the question whether the old man was dead or alive. As I was one of the members of it I can give you the particulars first hand.

There were thirty-six men in the party as it finally got away, and all except Thomas were veteran cavalymen of the war. The leader was an ex-Confederate Captain named Wakefield, and we were under strict military discipline from the first. Each man furnished his horse, arms and ammunition, while Thomas furnished two wagons loaded with provisions. The agreement was to pay each man \$2 a day on our return, whether successful or not. If the money was re-

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have used them from one to six years and they agree that as an all-around Grocer's Counter Scale the "PERFECTION" has no equal.

For sale by

**HAWKINS & CO.,**  
GRAND RAPIDS, MICH.

And by Wholesale Grocers generally.

covered, then each one was to have \$1,000 as a present. It was an adventure promising both excitement and profit, but none of us had the least hope of securing the slightest trace of the old man. If we got his gold, it would be because he had buried it before the Indians had discovered him, and some lucky circumstance would direct us to the cache.

On the trip to and fro we encountered at different points an aggregate of 5,000 Indian warriors. We had fifteen fights with them, suffering a loss of four men. We spent three days searching the valley where old John Swanton was last seen, but not a sign that he had ever been there could we turn up. We should have felt the hopelessness of further search even had the Indians left us to peacefully pursue it. It was the general opinion, and it was shared by Thomas, that the Indians had captured the outfit and removed it miles away before destroying the useless wagon and killing their prisoner. If not that, then the man had removed of his own accord, and might be hundreds of miles away. We returned empty-handed, were paid off and disbanded, and it was generally considered that the search was ended.

In the spring of the following year, while I was at Fort Laramie, I met an old hunter and trapper named Dunn. We got to yarning, and he told me of finding some of the iron work of a wagon in a valley to the east of South Pass. Not only that, but there was a rude shanty which he believed some white man had constructed and occupied. It was so far into the Indian country, that he was puzzled over his find, and could only conclude that some emigrant family had left the caravan and fallen victims to the savage red men. He had not heard the story of old John Swanton. When I told it to him we were agreed that these were traces of him, and that the pair of us should set out on another expedition. The Indians were still hostile, but we believed that a party of two, taking all due precautions, could accomplish more than a larger one. We outfitted for a hunting expedition, having a third animal to bear our packs, and we were sixty-two days making the trip from the fort to the valley. Some days we had to lie quiet to avoid the Indians, and on others the weather prevented travel.

It was not a valley I had ever seen before, and not the one in which the old man had first stopped. It was a spot three miles to the south of it, reached by a pass through a separating spur. For reasons which no one will ever know the old man had decided to make a change. This valley was smaller, and was completely walled in, like a lake among the hills. The area was about 300 acres, with a creek running through the center, and it was a little paradise. He had built a very comfortable cabin of rocks and poles, and might have lived there for months before the Indians discovered him. We found the tires of the four wheels hidden in the thick green grass, with other portions of the wagon scattered about, and there was no question but that the vehicle had been burned. This may have been the result of accident, but no one has ever reasoned that way. We found about the shanty many bones, which were undoubtedly those of the dogs. The wolves must have carried many away, but there were enough lying about to force us to the conclusion

that all the dogs had perished. Who but Indians would have killed them?

There was the cabin, but not a trace of the old man, and we were sure that none of the bones were his. Accepting the theory that he had occupied the valley for some weeks or months before discovery, what would he have done with his gold? Hidden it away, to be sure. He had a rude fireplace in the cabin, and we were not ten minutes discovering that his money had once been buried under it. The Indians would never have suspected his wealth or searched for it, and this would have been a safe place, but for reasons of his own Swanton had removed it. Where to? After half a day's search we discovered the spot, but it was also empty. He had dug a hole in the base of the mountain near the pass, but some strange idea had caused him to look for a spot he thought more secure.

It was our fourth day in the valley when I accidentally discovered what we hoped was the clue to the treasure. Many bushes had sprung up in the five or six years. In pulling one away which hid the face of a rock near the entrance to the pass I saw that some letters had been cut into the stone. We could not make them out until we had brought water and washed the rock. Then we deciphered the following:

J S  
2nd 100  
---  
100

The letters "J. S." doubtless stood for John Swanton, but it was some time before we could decide on the meaning of "2nd—100." There were three small and narrow ravines running off the main pass, and so we concluded that he meant second ravine and 100 feet or paces. The hand certainly pointed down the pass, and the dollar marks stood for money. There was nothing else—rocks, trees, hills or stumps—which we could make "2d" out of, and so we went down the pass and turned into the second ravine. We had the clue! On the face of the cliff, as high as an ordinary man could reach, were three \$\$\$, which had been cut by the same hand as the other.

The ravine was dark and lonely, and not over four feet wide. In the rainy season it was a water course; in the dry, a capital retreat for reptiles and animals. We had to light torches to make our way, and as we slowly advanced we measured off as near as could be 100 feet. The old man had meant feet. Right there was a natural cavern in the right hand wall, and we no sooner thrust a torch into the mouth than I caught sight of gold pieces. On the rocky floor lay three twenty and two five-dollar pieces, and as we picked them up we realized that we had the treasure at last. But had we? Alas! no. Old Swanton carried his gold in six sheet iron boxes, each one of which was a smart lift for an ordinary man. There they lay in the cavern, each one open and empty! The lock on each had been broken.

How had it been with the old man? I have always believed that after a few weeks of his isolated life he could stand it no longer, and so made ready to set out on his return to civilization. He had cached his money, expecting to return for it, and he had wisely left marks by which it could be found in case he sent others. Before he could get away he had been attacked. He was killed, but where or how has never been ascertained. Who got his money? Not the Indians, as

no gold was in circulation among them when peace came, and their finding it without a clue could hardly be considered White men, then; but who? No expeditions had been organized anywhere along the border, nor was hunter or trapper ever subsequently discovered to be flush with money. It would have required at least three pack animals to carry the coin; but at what point had they struck civilization on their return? Also how could they have kept the find so quiet?

I ask you these questions. I have asked them of myself until weary. Some one got that golden treasure, but no further facts will ever be known. Hundreds of Indians have been consulted as to the fate of old man Swanton, but no one has ever furnished any information.

Use Tradesman or Superior Coupons

**Morning  
Noon  
Night**

Good all the time. It removes the languor of morning, sustains the energies of noon, lulls the weariness of night.

**Hires' Root Beer**

delicious, sparkling, appetizing.

Don't be deceived if a dealer, for the sake of larger profit, tells you some other kind is "just as good"—'tis false. No imitation is as good as the genuine Hires'.

**SCHLOSS, ADLER & CO.,**

MANUFACTURERS AND JOBBERS OF

**Pants, Shirts, Overalls**

—AND—

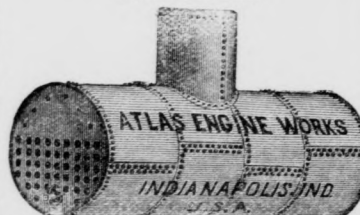
**Gents' Furnishing Goods.**

184, 186 & 188 JEFFERSON AVE.,

**DETROIT, MICH.**

**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.

**Don't Buy**

YOUR SPRING LINES OF

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

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

**EATON, LYON & CO.,**

GRAND RAPIDS.

**Commercial Credit Co.**

65 Monroe St.

GRAND RAPIDS, April 1, 1892.

We take pleasure in announcing that we have this day consolidated the two agencies, formerly known as Cooper's Commercial Agency and the Union Credit Co. under the style of the

**Commercial Credit Co.**

retaining the best features of each, thereby giving our members the benefits of both. We shall place competent and experienced help in charge of each department and combine our efforts to please and benefit the business men.

**STEVENSON & CUMINGS,  
UNION CREDIT CO.**

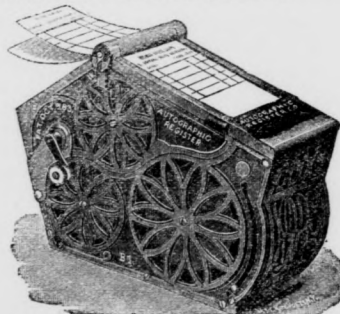
The office of the Commercial Credit Co. will be at the former location of the Cooper Agency, 65 Monroe street, where experienced and competent men will be on hand at all times to attend to the wants of our patrons.  
Telephone 16 for Commercial Reports.  
1030 for Collection Department.

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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.

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

W. VERNON BOOTH,  
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CHAS. P. STEVENS,  
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## IN JAIL FOR FRAUD.

## False Reports to Commercial Agencies Are Dangerous and Criminal.

From the Denver Tribune, April 10.

Judge Burns delivered an opinion in the West Side Criminal Court yesterday which is of particular interest to all business men. It was his decision on the motion for an arrest of judgment in the case of People vs. Ismar Schayer, who was convicted by a jury for obtaining credit on the strength of a false report which he had made to R. G. Dun & Co.'s mercantile agency.

In September last Schayer set himself up in business as a druggist with a capital of \$500. By falsely representing the value of his assets he was able to get a rating of \$1,500 with Dun & Co. On the strength of this rating, he was able to get credit from Bockfinger & Co. and many other merchants, and five weeks later he failed, with liabilities exceeding \$5,000.

A motion for a new trial had previously been overruled and yesterday Judge Burns denied the motion for an arrest of judgment. Schayer was then sentenced to ten days' imprisonment in the county jail and to pay a fine of \$300 and costs.

In delivering his decision Judge Burns said: "Section 1378, Mills' Statutes, provides that 'if any person shall cause or procure others to report falsely of his honesty, wealth or mercantile character, and by thus imposing on any person or persons obtain credit and thereby fraudulently get into possession of goods, wares, merchandise or other valuable thing, every such offender shall be deemed a swindler.'

"The defendant was indicted upon a charge of having violated this statute, and has been tried and convicted. A motion for a new trial having been denied, the sufficiency of the indictment is now challenged by a motion in arrest of judgment.

"The objections urged against the sufficiency of the indictment are that there is no averment that the defendant had any knowledge at the time he applied for credit that Bockfinger & Co. had made application to the mercantile agency for a report concerning his wealth or mercantile standing; that there is no averment that the defendant knew the purpose for which the statement made by him to the mercantile agency was to be used; that it is not shown that Bockfinger & Co. sold and delivered to defendant any goods upon the strength of the report of Dun & Co.; that there is no sufficient colloquium set forth, and that the report was not such as is calculated to deceive anyone of ordinary prudence."

After reviewing the evidence in the case Judge Burns went on to say: "If it is necessary for the people to aver or prove actual knowledge on the part of the defendant as to the character of the business carried on by the mercantile agency to which he made his statement, or that he knew that Bockfinger & Co. were relying on such statement at the time they extended to him the credit and delivered to him the goods described in the indictment, then the verdict cannot be sustained nor is the indictment sufficient.

"The crime charged is a statutory one, the gist of which is to cause or procure another to report falsely concerning one's wealth or mercantile character, by reason of which a third party is imposed on by being induced to extend a credit and part with the possession of his goods, merchandise or other valuable thing. These elements are all plainly charged in the indictment, and being so charged, the indictment is, in my opinion, sufficient.

"In regard to the defendant not knowing the nature of R. G. Dun & Co.'s business, the office of commercial agencies and their manner of doing business is so well known and understood among merchants that it would be as detrimental to public policy to permit one to say that he was ignorant of the law itself as to permit a merchant to say that he is ignorant of the reliance placed by merchants upon the reports made by such agencies. When the defendant made his statement to R. G. Dun & Co. he intended to make a false statement. That he

thereby caused them to report falsely of his wealth cannot be doubted, for he must be held to have known that they were not obtaining the statement for their own private use, but to be used in accordance with the well-known usage of merchants.

"The fact that defendant did not know that Bockfinger & Co. were relying upon this statement at the time he obtained credit and possession of their goods, is immaterial. The defendant did cause R. G. Dun & Co. to report falsely concerning his wealth, and Bockfinger & Co. did rely upon the report as being a true statement, and gave the defendant credit.

"To prevent such an imposition as this is the sole mischief against which the statute is aimed, and it would be no more contrary to sound policy to permit the defendant to say that he did not know of the existence of the statute, than to permit him to say he did not realize the consequences which would follow his own act, when he lodged with Dun & Co. the statement on which they predicated the false report which deceived Bockfinger & Co."

The attention of merchants desiring to move to Grand Rapids is called to the store advertised by Mrs. J. Patterson on another page.

## 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.

## Playing Cards

WE ARE HEADQUARTERS

SEND FOR PRICE LIST.

Daniel Lynch,

19 S. Ionia St., Grand Rapids.

GOLD MEDAL, PARIS, 1878.

W. BAKER & Co.'s  
Breakfast  
CocoaIs Absolutely Pure  
and it is Soluble.Unlike the  
Dutch ProcessNo alkalis or  
other chemicals  
or dyes are used  
in its manufacture.

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 on application.

W. BAKER &amp; CO., Dorchester, Mass.



"Not How Cheap, but How Good."

## "Blue Label" Ketchup

SOLD ONLY IN BOTTLES,

Will be found to maintain the high character of our other food products.

We use only well-ripened, high-colored Tomatoes, seasoned with pure spices, thus retaining the natural flavor and color.

PREPARED AND GUARANTEED BY

CURTICE BROTHERS CO.,

Rochester, N. Y., U. S. A.



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

Michael Kolb &amp; 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 Suitings, 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

Geo. H. Reeder & Co.,  
JOBBERS OF

BOOTS &amp; SHOES

Felt Boots and Alaska Socks.  
State Agents for



158 &amp; 160 Fulton St. 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 &amp; CO.

Commission Merchants,

174 S. WATER ST., CHICAGO, ILL.  
Reference: Metropolitan Natl. Bank, Chicago.  
Be sure and mention this Paper.

## AMONG THE TRADE.

## AROUND THE STATE.

Burr Oak—G. J. Robinson has sold his grocery stock to C. D. Dixon.

Interlochen—S. Jones succeeds Tom Courtney in the meat business.

Frederic—F. H. Osborne has sold his general stock to Chas. F. Kelly.

Athens—Geo. Allen succeeds Allen & Grill in the drug and notion business.

Britton—Floyd A. Brown is succeeded by J. W. Gifford in the meat business.

Ludington—W. Cartier succeeds Gul-embo & Cartier in the grocery business.

Belding—Angell Bros. are succeeded by W. F. Sandall in the meat business.

Decatur—A. McWilliams & Son have bought the implement stock of J. D. Bagley.

Battle Creek—N. H. Hammond has sold his bazaar stock to Glenn & Pritchard.

Marquette—Rasmus Olson succeeds Hughes & Olson in the furniture business.

Marlette—W. A. White & Co. are succeeded by J. W. Warner & Co. in general trade.

Leslie—Chas. D. Chapman is succeeded by B. M. Chapman in the grocery business.

Saginaw—Geo. M. Byerlein succeeds Weil & Byerlein in the grocery and meat business.

Bay City—Silas Forcia succeeds Briske & Forcia in the grocery and clothing business.

Cross Village—A. T. Burnett, a pioneer grocer of this place, has made an assignment.

Au Sable—Wm. McFarlane & Co. are succeeded by M. L. Penoyer & Co. in general trade.

Bear Lake—E. C. Keyes has removed his grocery and furniture stock to Thompsonville.

□Easy—Youmans & Yerdon, druggists, have dissolved, M. A. Youmans continuing the business.

Milan—J. L. Marble has sold his agricultural implement business to D. W. Hitchcock & Son.

Au Sable—Selig Solomon is succeeded by W. F. Potter & Co. in the dry goods and clothing business.

Ann Arbor—Hayley & David, grocers, have dissolved partnership, J. W. Hayley continuing the business.

Lansing—Wm. H. Magher, grocer, has taken his brother into partnership, and the firm name is now Magher Bros.

West Bay City—Walsh & Edinborough, wholesale grocers and provision dealers, have dissolved, Walsh & Co. succeeding.

Kalamazoo—Buechner & Bidelman, hardware dealers, have dissolved partnership, and are succeeded by Buechner & Co.

Constantine—A. A. Redfearn is the name of the gentleman who has purchased the grocery stock of R. F. Watkins.

Perrinton—Emma (Mrs. J. A.) Mericle, general dealer, is offering to compromise with her creditors on the basis of 25 per cent.

Grand Ledge—Babcock & Streeter, hardware dealers, have dissolved partnership, and are succeeded by Babcock & Whitman.

Battle Creek—Richard R. Brenner has sold his bakery and restaurant to N. McIntyre, who will hereafter conduct the business.

Elm Hall—J. A. Shaffer has purchased the Hawkins building and will remove

his drug stock into it as soon as the necessary repairs can be made.

Evart—W. W. Mitchell, whose grocery stock was recently destroyed by fire, has decided to remove to Belding, where he will engage in the meat business.

Trufant—The W. H. Walker drug stock has been purchased by Sid. V. Bullock, formerly engaged in the same business at Howard City, who will continue the business.

Wayland—F. H. Beach, who has conducted a hardware business here for the past four years, has closed up his place of business and will hereafter devote his attention to the manufacture of well screen and windmills.

Saranac—F. E. Sayles has removed to Chicago to open a branch of the wholesale fruit and commission house of R. Stafford & Co., of Milwaukee. He is a member of the firm and will manage the Chicago end of the business.

Detroit—The Branch Bank Co. has been incorporated with a capital stock of \$20,000, all paid in. The object is the manufacture and sale of small banks and safes. The incorporators are C. J. Whitney, James H. Cleveland and Charles H. Fisk.

Tustin—Lovene & Stevenson have resumed business, having saved about \$3,000 worth of stock from the flames the night their store burned, and added largely thereto. The goods saved were mostly boots and shoes and dry goods.

Detroit—T. R. Schlesinger & Co. have filed a chattel mortgage on their stock of cloaks, etc., at 161 and 207 Woodward avenue for \$3,000, in favor of Joseph Beifeld & Co., of Chicago, as security for the payment of promissory notes for the amount named.

## MANUFACTURING MATTERS.

Coldwater—The Pratt Manufacturing Co. succeeds Pratt & Chase in the manufacture of sleighs.

Hancock—Paul H. Exley succeeds Exley & Roberts in the wagon making and blacksmith business.

Evart—C. A. Waffle & Co. have added to their planing mill machinery for the manufacture of butter bowls.

Pomona—L. P. Saxton & Son are erecting a new hardwood mill here which will have a capacity of 20,000 daily.

Fitzpatrick's Siding—N. Watson has started up his hardwood mill for the season and expects to have about four months' run.

Bay City—Green & Braman have tested their new 16-gage gang saw and are well pleased with the result, the lumber coming from the saw almost as smooth as from a planer. These saws are two gages thinner than the band saws in use on this river.

Bay City—S. O. Fisher is not decided as to bringing logs recently purchased on Lake Superior to this city, as he is considering propositions from Alpena and Cheboygan and the logs may go there to be cut. He thinks the cost and risk would be less. He regards the outlook for the season as excellent.

Negaunee—The Johnson Lumber Co.'s sawmill resumed operations last Monday and will hereafter run winter and summer. As this company is prohibited the use of Teal Lake, which is used by the city of Negaunee for drinking purposes, to float logs, arrangements have been made with the Chicago & Northwestern,

which will run a side track into the mill, so that the logs can be taken in on cars. Before resuming operations this spring the mill was completely overhauled and everything put in fine condition.

Saginaw—It is announced that Merrill, Ring, Fordney & Co. have just closed a deal for the purchase from the Dodge estate of the standing pine in eleven townships on the Meganatawan river, Georgian Bay district, estimated to cut between 450,000,000 and 500,000,000 feet. The deal also includes 19,000,000 feet of logs afloat and a sawmill having a capacity of 12,000,000 feet. It is not decided yet if the mill will be operated this season. It is said that the logs cut will be rafted here and manufactured at the mill of Green, Ring & Co. and that the bulk of the timber will come to this river to be converted into lumber. The consideration involved in the trade is reported at \$750,000.

## Weighing the Paper.

From the St. Joseph Journal of Commerce.

It strikes us that the discussion in the trade papers about weighing paper with the sugar is rather frivolous. This custom is of so long standing and so generally acceptable, that it will continue to prevail, whatever objections may be made against it. There is no law obliging grocers or dry goods merchants to furnish wrapping material for their goods. The sugar is so much per pound, and the calico so much per yard, and when the one is weighed and the other measured and cut off, that is all that can be rightfully claimed of the merchant. Custom, however, which often makes unwritten law, has been from time immemorial for the merchant to wrap up such of the goods sold as can be wrapped conveniently; and, in the case of the grocer, to weigh the paper with the goods. There is as much justice in demanding a bucket to carry the molasses purchased as in demanding a paper wrapper for the sugar.

Custom has settled this matter, and the persistent discussion of it will only tend to disturb existing amicable relations between buyer and seller. If a stingy customer insists upon his sugar being weighed without the paper, the merchant should insist upon his taking it direct from the scales, or charge him extra for the wrapper. We believe that not one in a thousand would be guilty of such contemptible littleness.

## Errors in Ordering Goods.

The jobber is not always responsible for errors in filling orders; in fact, he is seldom responsible. Merchants are often very careless in submitting orders and the salesmen are left to make a decision on what was intended. The following suggestions from the *Dry Goods Bulletin* are worthy of being cut out and pasted on the desk of every retail store-keeper, where they can be carefully committed to memory:

1. Write plainly and legibly.
2. Give exact shipping directions in each and every order.
3. Write only one item on a line.
4. Devote a separate sheet to correspondence.
5. If ordering from a catalogue, give exact number, description and price, stating number or month of a catalogue from which your order is taken.
6. Put your samples in an envelope marked "samples."
7. Don't forget to sign your name. Many do.

## The Drug Market.

Opium is dull and lower. Morphia is unchanged. Quinine is steady. Cut soap bark is lower. Chlorite of potash has declined. The price has been fixed by the Paris Green Association for the opening of the season, as follows:

|                           |          |
|---------------------------|----------|
| Arsenic kegs              | .....16  |
| Kegs of 125 lbs           | .....16½ |
| 14, 28 and 56 lb packages | .....18  |
| 1 lb package              | .....18½ |
| ½ lb package              | .....20¼ |
| ¼ lb package              | .....22¼ |

## The Grocery Market.

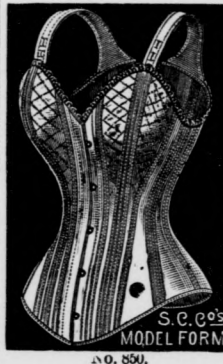
Sugar is without change. Green Rios have declined about ¼c. Cal. dried fruits are doing better. Apricots are scarce and in active demand at about ¼c advance. Raspberries are stiffening and the demand is active. As a result of the improvement in some articles, the whole line has taken on a slightly firmer tone.

The orange market is firm and a shade higher. There is no real good fruit in sight except Floridas and they are scarce and nearly at an end. Lemons are plenty, the cold weather having reduced prices. The quality of the stock is excellent.

## Schilling Corset Co.'s

## CORSETS

THE  
MODEL  
(Trade Mark.)  
FORM.



Greatest Seller on Earth!



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

SCHILLING CORSET CO.,

Detroit, Mich. and Chicago, Ill

Clover and  
Timothy Seed.

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

## FOR CASH

In five bag lots or over as follows:

|               |             |
|---------------|-------------|
| Prime Clover, | .....\$7 00 |
| No. 2 "       | .....6 00   |
| Timothy,      | .....1 50   |

Bags extra at market price.

W. T. LAMOREAUX & CO.,

Grand Rapids, Mich.



## GRAND RAPIDS GOSSIP.

J. M. Scott has opened a grocery store at Alto. The Ball-Barnhart-Putman Co. furnished the stock.

Lyman Townsend has resumed the grocery and restaurant business at Howard City. The Olney & Judson Grocer Co. furnished the stock.

The Ball-Barnhart-Putman Co. supplied Lovene & Stevenson, of Tustin, with a new grocery stock last week, to replace the goods destroyed in their recent fire.

R. Rhodes, formerly of the firm of Rhodes Bros., general dealers at Riverside, has opened a grocery store at Duffield. The Ball-Barnhart-Putman Co. furnished the stock.

## Purely Personal.

H. B. Gibson, general dealer at Elm Hall, spent Sunday with friends in the city.

Chas. S. Withey has gone to Philadelphia on business. He will visit New York before returning home, the latter part of the week.

Geo. F. Phelps, the Ionia grocer, spent Sunday in the city the guest of his brother, Wm. M. Phelps, of Spring & Company. He was accompanied by his wife.

Wm. H. White, of the Traverse City Lumber Co. and Wm. H. White & Co., the latter operating three mills in the vicinity of Boyne City, was in town one day last week. He says the Traverse City mill has 1,000,000 pine, 3,500,000 hemlock and 5,500,000 feet of hardwood logs on hand, which it is converting into lumber at the rate of 40,000 feet per day. The gang saw will be started next month, which will increase the capacity 75,000 feet per day. The Boyne City mills have 3,000,000 hemlock and 8,500,000 feet of hardwood logs on hand, which they will cut at the rate of 30,000 per day. The products of these mills are sold almost entirely in the Chicago, Sheboygan and Towawanda markets.

## Gripsack Brigade.

Chas. S. Brooks is recovering both health and strength and expects to be able to resume his visits to the trade in about three weeks.

*Sample Case:* The order book of the commercial traveler is a sure index of the state of trade, and a barometer of its prosperity. Full pages denote full crops, empty ones, "nothing but nubbins."

Bert Remington, formerly on the road for Musselman & Widdicomb, is now head book-keeper for E. B. Preston & Co., the rubber shoe house of Chicago. He invites his Michigan friends to call and see him at 411 Fifth avenue whenever they are in the Windy City.

W. A. Grover, who has recently been traveling for Williams, Davis, Brooks & Co., Detroit, representing their sundries department, having been connected with the old firm of Williams, Sheley & Brooks for a number of years, has accepted a position with the Grand Rapids Brush Co. and will cover all the leading points in the United States.

## Display Seasonable Goods.

From the American Grocer.

Do not be afraid to throw your banner to the breeze. Do not be afraid that a few packages of goods are going to get soiled or faded. Let your people

know what you have to sell in its season and tell them about it in unmistakable terms. Make a display of seasonable goods. It is true that, comparatively, it may be a very modest one, but it will tell your friends that you have such goods for sale and now is the time to buy them.

At this season of the year every grocer should bring to the front articles used in house cleaning, such as soaps, soap powders, polishing powders, bath brick, scrubbing brushes, pails, brooms, dusters, chamois skins, furniture polish, potash, lye, soda, etc. A very good display can be made at small expense, with a large heap of sal soda in the center of the window and other cleaning materials arranged about it. Brooms, scrubbing brushes and pails should be placed in a prominent position near the doors. There are a hundred ways in which a thoughtful grocer can stimulate sales at any particular season of the year.

With the advent of the spring weather salads are largely used, and a nice display of olive oil is sure to tempt and catch some trade. If a grocer keeps a vegetable stand, a nice display of fresh lettuce, with a bottle of olive oil standing here and there in it, would be very attractive. Any way, make a display. It will show that you are awake, that you are looking for business and that you are ready to help your customers to think of the things they probably need. Often we have heard a customer say, "I am very glad you mentioned that. I would have forgotten all about it if you had not," and these little things are more appreciated than the average grocer is apt to think. It will pay you to make your display.

## Five Essential Legal Elements in Negotiable Paper.

There are five essential elements to the legal validity of a negotiable draft, note or check:

1. It must be payable in money; that is, gold, silver or greenbacks, possibly, also, in United States currency, not in any kind of merchandise. Thus a note "payable in 100 calves" has been decided to be invalid.

2. It must be payable without any contingency or uncertainty. A note promising to pay "\$1,000 out of the proceeds of ore to be raised and sold from any mine" is invalid. But a particular fund may be designated, as: "I promise to pay out of the estate of B. deceased."

3. It must be payable at a certain specified time—a time certain to arrive. A note payable to A. B. "when he is 21 years of age" is not good, for he may not live to be 21, and so the time is not certain to arrive.

But a note payable "on demand" is held to be good, for demand is in the nature of things certain to be made at some time. The owner of such a note would not possess common sense if he never demanded payment.

4. It must be payable to the order of a certain party therein named, or else payable to the bearer. Otherwise it is not negotiable, although as a simple written contract it is good as between the maker and the person to whom it is payable. But it is not capable of endorsement unless the words "order" or "bearer" appear.

5. The amount payable must be specified and certain. A note for \$100 "with interest" is good, because the interest can be calculated and thus certainly ascertained, but a note reading: "Pay \$100 or \$200" is not good.

## The Drummer's Mistake.

From the Pharmaceutical Era.

Not long since in one of the large hotels in New York state, one of the "boys" was complaining about the dullness of trade, and from the conversation overheard, it seems he had had nothing in the way of orders to send into his firm for a number of days, and so one day he telegraphed them as follows:

Messrs. So and So.

I merely telegraph you to let you know I am still with you.

In a reasonable length of time came the following reply:

Mr. —

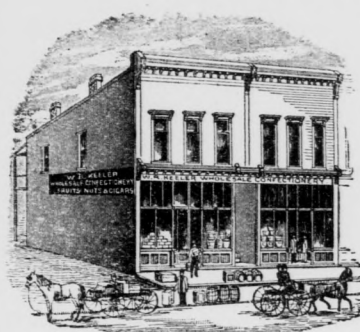
You are mistaken. You are not.

# 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.

## Your Orders for Oranges, Bananas, Lemons, Dates, Nuts, Figs

And Everything Handled by us are Respectfully Solicited.

**THE PUTNAM CANDY CO.**

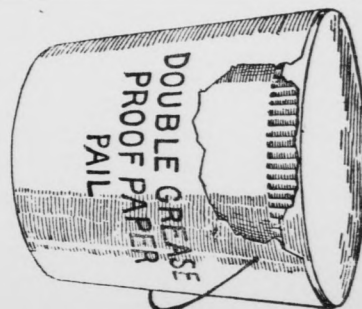
**THE ONLY  
Right Package for Butter.**

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.**



## TALKS WITH A LAWYER.

CONTRACT BY CORRESPONDANCE.

As a first requisite to the forming of a valid contract, there must be a meeting of minds of the parties thereto. An offer can be revoked before its acceptance, but after the acceptance the offer becomes a promise. The time of acceptance of the offer is the moment of the meeting of minds. It is not a difficult thing to determine this moment in the case of contracts made in the presence of both parties, but the question becomes difficult and very important when the offer and acceptance are made by letter, telegram, messenger, or otherwise. At what moment is the contract consummated? Is it the moment of the posting of the answer, or the receipt of the same? Is it the moment the message is started on its way or the moment it reaches and is thus communicated to the offerer? In general a communication of an acceptance is necessary to a forming of the contract. Is this essential requisite complied with when the party to whom the offer is made does all he can to deliver his acceptance (whether it ever reaches its destination or not) or must the acceptance have reached its destination before it can have the effect of binding the parties?

It is now decided that the acceptance is made when the acceptor has done all that he can to communicate his intention. The moment then of dispatch of acceptance is the moment the contract has its beginning and once having dispatched the acceptance it is irrevocable. It is understood that one making an offer by letter is making that offer continuously during every instance of the time the letter is traveling, so that if the letter is delayed in transit, and on its receipt a letter is at once posted accepting the offer, the contract is complete, even tho' in the meantime the party offering may have sold the goods which were the basis of the offer. Suppose the letter of acceptance be lost and does not reach the party offering. Is there a contract? The logical result of the position that the contract is made when the acceptance is posted leads us to infer that the question demands an affirmative answer, and such is the law. The settled rule in our courts is that the time of mailing the acceptance is the time the contract is complete, and that the subsequent fate of the letter is immaterial. This is so on the theory that the postoffice is the agent of the person who makes an offer by post, and the delivery of the letter to the post is the delivery to the agent of the person making the offer.

Suppose that a letter revoking the proposal is mailed before the acceptance is mailed, this does not affect the result unless the revocation is received before the acceptance is mailed. One in making a proposal may state it as a condition to the making of the contract that the notice of the acceptance be received in order to be binding. Many other interesting and important conditions arise, a treatment of which we postpone until our next.

WM. C. SPRAGUE.

## The Cordage Trust's Rival.

It will not be the fault of the Belfast Cordage Co., a concern that introduced itself into this country less than two months ago, if the back of the cordage trust is not broken before many months. It is currently reported in circles that are supposed to know, that the Irish concern, which is one of the largest cordage houses in the world, is making arrangements to bring to this country several entire steamer loads of binding twine.

## 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.

USE



Best Six Cord

— FOR —

Machine or Hand Use.

FOR SALE BY ALL

Dealers in Dry Goods &amp; Notions.

## 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.

Do You Desire to Sell

Carpets and  
Lace Curtains

By Sample?

Send for our Spring catalogue

SMITH &amp; SANFORD,

Grand Rapids, Mich.

## Dry Goods Price Current.

| UNBLEACHED COTTONS.        |        | DEMINS.                    |           |
|----------------------------|--------|----------------------------|-----------|
| Adriatic                   | 7      | Arrow Brand                | 5 1/2     |
| Argyle                     | 6      | World Wide                 | 6 1/2     |
| Atlanta AA                 | 6      | LL                         | 4 1/2     |
| Atlantic A                 | 6 1/2  | Full Yard Wide             | 6 1/2     |
| " H                        | 6 1/2  | Georgia A                  | 6 1/2     |
| " P                        | 5 1/2  | Honest Width               | 6 1/2     |
| " D                        | 5      | Harford A                  | 5         |
| " LL                       | 5      | Indian Head                | 7         |
| Amory                      | 6 1/2  | King A                     | 6 1/2     |
| Archery Bunting            | 4      | King E C                   | 5         |
| Beaver Dam A A             | 5 1/2  | Lawrence L L               | 5 1/2     |
| Blackstone O, 32           | 5      | Madras cheese cloth        | 6 1/2     |
| Black Crow                 | 6      | Newmarket G                | 5 1/2     |
| Black Rock                 | 6      | " B                        | 5         |
| Boot, AL                   | 7      | " N                        | 6 1/2     |
| Capital A                  | 5 1/2  | " DD                       | 5 1/2     |
| Cavanat V                  | 5 1/2  | " X                        | 6 1/2     |
| Chapman cheese cl.         | 3 1/2  | Nohe R                     | 5         |
| Clifton C R                | 5 1/2  | Our Level Best             | 6 1/2     |
| Comet                      | 6 1/2  | Oxford R                   | 6         |
| Dwight Star                | 6 1/2  | Pequot                     | 7         |
| Clifton C C C              | 6 1/2  | Solar                      | 6 1/2     |
| BLEACHED COTTONS.          |        | TOP OF THE HEAP            |           |
| A B C                      | 8 1/2  | Geo. Washington            | 8         |
| Amazon                     | 8      | Glen Mills                 | 7         |
| Amsburg                    | 7      | Gold Medal                 | 7 1/2     |
| Art Cambric                | 10     | Green Ticket               | 8 1/2     |
| Blackstone A A             | 7 1/2  | Green Falls                | 6 1/2     |
| Beats All                  | 4 1/2  | Hops                       | 7 1/2     |
| Boston                     | 12     | Just Out                   | 4 1/2 @ 5 |
| Cabot                      | 7      | King Phillip               | 7 1/2     |
| Cabot, %                   | 6 1/2  | " OP                       | 7 1/2     |
| Charter Oak                | 5 1/2  | Lonsdale Cambric           | 10        |
| Conway W                   | 7 1/2  | Lonsdale                   | @ 8 1/2   |
| Cleveland                  | 7      | Middlesex                  | @ 5       |
| Dwight Anchor              | 8 1/2  | No Name                    | 7 1/2     |
| " shorts                   | 8      | Oak View                   | 6         |
| Edwards                    | 6      | Our Own                    | 5 1/2     |
| Empire                     | 7      | Pride of the West          | 12        |
| Farwell                    | 7 1/2  | Rosalind                   | 7 1/2     |
| Fruit of the Loom          | 8 1/2  | Sunlight                   | 4 1/2     |
| Fitchville                 | 7      | Utica Mills                | 8 1/2     |
| First Prize                | 7      | Nonpareil                  | 10        |
| Fruit of the Loom %        | 7      | Vinyard                    | 8 1/2     |
| Fairmount                  | 4 1/2  | White Horse                | 6         |
| Full Value                 | 6 1/2  | " Rock                     | 8 1/2     |
| HALF BLEACHED COTTONS.     |        | Dwight Anchor              |           |
| Cabot                      | 7      | Dwight Anchor              | 8 1/2     |
| Farwell                    | 8      |                            |           |
| UNBLEACHED CANTON FLANNEL. |        | Middlesex No. 1            |           |
| Tremont N                  | 6 1/2  | " 2                        | 11        |
| Hamilton N                 | 6 1/2  | " 3                        | 12        |
| " L                        | 7      | " 4                        | 13        |
| Middlesex AT               | 8      | " 5                        | 14        |
| " X                        | 9      | " 6                        | 15        |
| " No. 25                   | 9      | " 7                        | 16        |
| BLEACHED CANTON FLANNEL.   |        | Middlesex A                |           |
| Hamilton N                 | 7 1/2  | Middlesex A                | 11        |
| Middlesex P T              | 7 1/2  | " 2                        | 12        |
| " A T                      | 8      | " A O                      | 13 1/2    |
| " X A                      | 9      | " 4                        | 17 1/2    |
| " X F                      | 10 1/2 | " 5                        | 16        |
| CARPET WARP.               |        | Integrity colored          |           |
| Peerless, white            | 17 1/2 | White Star                 | 18        |
| " colored                  | 19 1/2 | " colored                  | 20        |
| Integrity                  | 18 1/2 | " colored                  | 20        |
| DRESS GOODS.               |        | Nameless                   |           |
| Hamilton                   | 8      | "                          | 20        |
| "                          | 10 1/2 | "                          | 25        |
| "                          | 10 1/2 | "                          | 25        |
| G G Cashmere               | 21     | "                          | 30        |
| Nameless                   | 16     | "                          | 32 1/2    |
| "                          | 18     | "                          | 35        |
| CORSETS.                   |        | Wonderful                  |           |
| Coraline                   | 80     | Brighton                   | 4 75      |
| Schilling's                | 9 00   | Bortree's                  | 9 00      |
| Davis Waists               | 9 00   | Abdominal                  | 15 00     |
| Grand Rapids               | 4 50   |                            |           |
| CORSET JEANS.              |        | Naumkeag satteen           |           |
| Armory                     | 6 1/2  | Rockport                   | 6 1/2     |
| Androsoggin                | 7 1/2  | Conestoga                  | 6 1/2     |
| Biddeford                  | 6      | Walworth                   | 6 1/2     |
| Brunswick                  | 6 1/2  |                            |           |
| PRINTS.                    |        | Berwick fancies            |           |
| Allen turkey reds          | 5 1/2  | Clyde Robes                | 5 1/2     |
| " robes                    | 5 1/2  | Charter Oak fancies        | 4 1/2     |
| " pink & purple            | 6 1/2  | DelMarine cashm's          | 6         |
| " buffs                    | 6 1/2  | Eddystone fancy            | 5 1/2     |
| " pink checks              | 5 1/2  | " chocolat                 | 5 1/2     |
| " staples                  | 4 1/2  | " robes                    | 5 1/2     |
| " shirtings                | 4 1/2  | " satteens                 | 5 1/2     |
| American fancy             | 5 1/2  | Hamilton fancy             | 5 1/2     |
| American indigo            | 5 1/2  | " staple                   | 5 1/2     |
| American shirtings         | 4      | Manchester fancy           | 5 1/2     |
| Argentine Grays            | 6      | " new era                  | 5 1/2     |
| Anchor Shirtings           | 4      | Merrimack D fancy          | 5 1/2     |
| Arnold                     | 6 1/2  | Merrim'ck shirtings        | 4 1/2     |
| Arnold Merino              | 6      | Pacific fancy              | 5 1/2     |
| " long cloth B             | 10 1/2 | " robes                    | 5 1/2     |
| " C                        | 9 1/2  | Portsmouth robes           | 5 1/2     |
| " century cloth            | 6 1/2  | Simpson mourning           | 5 1/2     |
| " gold seal                | 10 1/2 | " greys                    | 5 1/2     |
| " green seal TR            | 10 1/2 | " solid black              | 5 1/2     |
| " yellow seal              | 10 1/2 | Washington indigo          | 5 1/2     |
| " serge                    | 11 1/2 | " Turkey robes             | 7 1/2     |
| " Turkey red               | 10 1/2 | " India robes              | 7 1/2     |
| Ballou solid black         | 5      | " plain Tky X              | 8 1/2     |
| " colors                   | 5 1/2  | " X                        | 10        |
| Bengal blue, green,        | 5 1/2  | " Ottoman Tur              | 6         |
| red and orange             | 5 1/2  | Martha Washington          | 7 1/2     |
| Berlin solids              | 5 1/2  | Turkey red                 | 7 1/2     |
| " oil blue                 | 6 1/2  | Martha Washington          | 9 1/2     |
| " green                    | 6 1/2  | Riverpoint robes           | 9 1/2     |
| " Foulards                 | 5 1/2  | Windsor fancy              | 6 1/2     |
| " red                      | 7      | " gold ticket              | 10 1/2    |
| " 4 1/2                    | 10     | Indigo blue                | 10 1/2    |
| " 3-4 XXXX                 | 12     | Harmony                    | 4 1/2     |
| Cocheco fancy              | 6      |                            |           |
| " madders                  | 6      |                            |           |
| " XX twills                | 6 1/2  |                            |           |
| " solids                   | 5 1/2  |                            |           |
| TICKINGS.                  |        | A C A                      |           |
| Amoskeag A C A             | 12 1/2 | Pemberton AAA              | 16        |
| Hamilton N                 | 7 1/2  | " D                        | 8 1/2     |
| " D                        | 8 1/2  | York                       | 10 1/2    |
| " Awning                   | 11     | Swift River                | 7 1/2     |
| Farmer                     | 8      | Pearl River                | 12        |
| First Prize                | 11 1/2 | Warren                     | 13        |
| Lenox Mills                | 18     |                            |           |
| COTTON DRILL.              |        | Stark A                    |           |
| Atlanta, D                 | 6 1/2  | No Name                    | 7 1/2     |
| Boot                       | 6 1/2  | Top of Heap                | 10        |
| Clifton, K                 | 6      |                            |           |
| SATINES.                   |        | Imperial                   |           |
| Simpson                    | 20     | "                          | 10 1/2    |
| "                          | 18     | " BC                       | @ 10      |
| "                          | 16     |                            |           |
| Cocheco                    | 10 1/2 |                            |           |
| COTTON TWINES.             |        | Nashua                     |           |
| Cotton Sall Twine          | 18     | Rising Star 4-ply          | 17        |
| Crown                      | 12     | " 3-ply                    | 17        |
| Domestic                   | 18 1/2 | North Star                 | 20        |
| Anchor                     | 16     | Wool Standard 4 ply 17 1/2 |           |
| Bristol                    | 13     | Powhattan                  | 18        |
| Cherry Valley              | 15     |                            |           |
| I X L                      | 18 1/2 |                            |           |
| PLAID OSNABURGS.           |        | Mount Pleasant             |           |
| Alabama                    | 6 1/2  | Ondea                      | 5         |
| Alamance                   | 6 1/2  | Prymont                    | 5 1/2     |
| Augusta                    | 7 1/2  | Randelman                  | 6         |
| Ar sapha                   | 6      | Riverside                  | 5 1/2     |
| Georgia                    | 6 1/2  | Sibley A                   | 6 1/2     |
| Granite                    | 5 1/2  | Toledo                     | 6         |
| Haw River                  | 5      |                            |           |
| Haw J.                     | 5      |                            |           |



**FOSTER STEVENS & CO.**

## Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

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E. A. STOWE, Editor.

WEDNESDAY, APRIL 20, 1892.

## THE SOUTH AMERICAN REVOLUTIONS.

The record of revolutionary movements in South America does not appear to grow less interesting as time passes, and if the meager accounts which reach us are to be believed, there are two revolutions of some magnitude in active progress at the present time, namely, one in Venezuela and the other in Brazil. In the former country a number of popular and ambitious leaders are in arms against the Government with a large following at their back, which has been goaded into rebellion by unconstitutional acts of the Executive of the State. In Brazil one of the most important States, that of Matto Grosso, has revolted and declared its independence.

□ The situation in Venezuela is alarming, as the revolution has assumed important proportions, and it is now questionable if the Government will be able to maintain itself against the movement. The trouble, like all similar South American affairs, is the outgrowth of rival political ambitions, assisted by the open disregard of the constitution by the people in power in order to retain their hold upon the offices.

The revolutionists have been able to gather together a considerable force and it is understood that they are amply supplied with funds. They also have the advantage of the leadership of capable generals, such as Crespo, Guzman Blanco and Rojas Paul. Although the Government has not yet met with a decided setback, all accounts agree in reporting the strength of the revolutionists as constantly growing.

In Brazil a very unsettled state of affairs exists. The successor of Da Fonseca, Vice President Peixoto, shows no disposition to call an election for a new President, although the Brazilian constitution demands that in the event of the removal or death of the President within the first two years of his term an election for a successor must be called within three months.

Considerably more than three months have elapsed since the overthrow of Fonseca, and the inaction of the acting President begins to look like a desire on his part to maintain himself in power by overriding the letter of the constitution.

The revolt in the State of Matto Grosso is caused by the refusal of the people to accept the Governor appointed by the General Government. Bloodshed has already occurred, and it is possible that the present trouble may prove more serious than any of the bloodless revolutions which have occurred since the overthrow of Dom Pedro.

The successor of Fonseca appears to have considered the change in the Presidency should bring a change in all the State Governments. It is this effort of the Federal or Central Government to control the States which has precipitated most of the trouble in Brazil during the past few months, and unless a different policy is soon adopted it cannot be long before the country is dismembered or something like the old dictatorship restored.

## MUNICIPAL AFFAIRS NOT PARTISAN.

The plan of making each city a vast industrial concern, to be conducted on scientific business principles, must commend itself to every thoughtful mind. There is nothing the matter with the plan. It is but frank, however, to add that there is apparently little hope of its early adoption in American centers of population and politics. Think of the bluster, wrangles and billingsgate of the average City Council at a meeting of the directors of a factory, a bank or railroad! Who would be so foolish as to expect such a factory, bank or railroad to succeed and prosper?

Men who set out to conduct successfully the vast business affairs of a city must mean business and not politics, and politics as used here does necessarily mean party politics. What is generally known as party politics is not always the most dangerous kind. There are also several kinds of business in connection with city affairs, and some of them essentially vicious. It is business, for example after a sort, for an alderman to use his strings in order to have more bonds issued and sold and more funds collected, and then to pull to have the lion's share of the cash expended in his ward or with his favorite firm with certain wares for sale. His constituents may like this and re-elect him. Such conduct on the part of a stockholder or director in any successful business concern would not be business at all. It would not be legitimate business to cripple or weaken an entire line of railroad in order to build a magnificent depot building at the favorite city of some one of its directors. So it is not legitimate business to burden a whole city in order to build up a single ward or a single friend.

## THE BEHRING SEA CONTROVERSY.

Although the interest in the controversy between the United States and Great Britain over the Behring Sea fisheries has greatly abated, the fact still remains that no definite settlement of the matter has been announced. It will be remembered that the correspondence between our State Department and the British Foreign Office resulted in Lord Salisbury's agreeing to the renewal of last year's *modus vivendi* on the condition that Canadian sealers should be reimbursed in the event that the proposed arbitration should decide against the claims of the United States to exclusive jurisdiction in the disputed waters.

It is presumed that as the matter has been apparently allowed to rest there,

the reply of Lord Salisbury was satisfactory to the Washington authorities and that within a short time an announcement will be made to the effect that the arrangement of last year has been renewed. In any event, the feeling of uneasiness that possibly some friction might result between the two Governments over the matter appears to have passed away entirely. This is true to such an extent that the Government has permitted a United States cruiser on the way to Behring Sea to put into the navy yard of the British Government at Victoria for repairs.

Everybody will hail with satisfaction an amicable settlement of the controversy, which has already lasted too long, as no one would care to see two such powerful nations go to war because of so small a matter as a seal fishery.

Clew's *Weekly Financial Review* warns investors against monopoly stocks and declares that public opinion is becoming more decidedly hostile to whatever form of organization conspires to defeat free competition. Congress and the state legislatures find it necessary to respect this determined attitude of the people, and at no distant time the laws will be so framed that nowhere in this country will any form of corporation which aims to exercise the powers of a monopoly be able to exist under the aegis of the law. The attempts of the trusts to evade the penalties of their illegality by organizing under the loosest form of legalization to be found under the state laws will become futile. The procurement of control of a system of competing railroads, under such expedients as have been adopted by the Philadelphia & Reading, will be declared illegal, because contrary to public policy. The law will be constructed with a simple purpose of preventing the defeat of competition by monopolies; and that form of prohibition will be made to apply to any and every form of organization. Of this there can be no reasonable doubt; for the present drift towards monopoly is so widespread, so utterly revolutionary in every sense in its character, and so threatening to vast interests that to suppose that it can be much further tolerated would be to assume that American citizens had lost their regard for freedom and their sense of self-respect.

One of the most absurd performances in the way of straining the construction of a law took place in Chicago the other day, when a sign painter and the manager of a loan association were arrested for counterfeiting and bound over for trial. The alleged infraction of the law was the sign of the association, which represented a gigantic hand holding a bunch of \$20 United States Treasury notes. The topmost note on the sign was four feet long and two and a half feet wide, and was a good representation of the subject, with numbers and signatures complete. But nobody of the slightest common sense could for a moment consider it a counterfeit, or imagine that the Congressmen who passed the counterfeiting law had any such representation of the currency in mind.

One of the great express companies of the country, fully impressed with the skill and daring of the express robber, has offered the magnificent sum of one hundred dollars to anyone connected with an express company in the United

States or Canada who shall devise the best car or car appliances for transporting—safe from the greed of robbers—money and valuables. The designs presented must be drawn to a prescribed scale, and as the men who are to compete are not, generally, mechanics or draftsmen, it is possible that they could get some one who is to work up their ideas and make the necessary drawings for, say, three or four hundred dollars. The inventor could, of course, take his pay in glory.

From several sources come suggestions that the business men formerly affiliated with the Michigan Business Men's Association hold another general convention in the near future, inviting the presence thereto of such other business men as are in sympathy with the aims and objects of the organization referred to. The suggestions appear to THE TRADESMAN to be pertinent and it will cordially co-operate in any movement in that direction. No more representative gatherings of business men were ever held than the conventions which met at Grand Rapids, Flint, Cheboygan and Muskegon, and the beneficial results of these gatherings is still apparent in the existence of certain reforms which would never have been secured but for the concerted action of business men. Who will be the first to move in the matter?

It is by no means uncommon for economists to rail at the American habit of taking frequent trips to Europe and to deplore the amount of money expended in that manner. In an admirable treatise on this subject, which appears on the opposite page of this issue, Matthew Marshall controverts several long-cherished ideas on this topic and succeeds in satisfying the unprejudiced reader that the evil so strenuously decried is not so great an evil, after all.

Many valuable suggestions to the insuring public are embodied in the series of articles on the subject of fire insurance, now being published in THE TRADESMAN. No merchant should fail to note the suggestions of the writer and the conclusions he draws from established facts.

## Risk Your Own Capital.

An old merchant says: "A man has the right to risk his own capital, but he has no right to risk the property of others without their consent, and he can only honestly extend his business at any time so that if his property should suddenly depreciate in value to the ordinary level of low prices, and he should meet with the average percentage of loss and other risks identical to the business, he would be well able to pay his debts.

"Without accurate information on these points, a man whose liabilities are three times the amount of his capital should be extremely cautious in extending his purchases, however inviting the speculation may appear; and if he takes to giving credit, he cannot calculate with any degree of certainty in being able to meet his payments promptly except by giving one third less credit than he takes."

## Country Callers.

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

J. D. Noah, Moline.  
Carrington & North, Trent.  
Lovene & Stevenson, Tustin.  
White & Fairchild, Boyne City.  
Jas. L. Felton, Burnip's Corners.  
H. B. Gibson, Elm Hall.



## TRANSATLANTIC TRAVEL.

The increasing value of the transatlantic passenger business between this country and Europe is shown by the announcement recently made that the Cunard Steamship Company has now in course of construction two new steamships which, in size and speed, will surpass the largest and swiftest of their present fleet, and that the White Star Company, not to be outdone by its great competitor, has also contracted for the building of two steamers which will be a little larger and, if possible, somewhat faster than the new Cunarders. Each of these companies has already two vessels which usually make their crossings in a week or less, and carry between three and five hundred cabin passengers each time. The Inman line has two of the same character, the Hamburg-American line two, and the French Transatlantic Company two. In addition, there are engaged in the business the smaller craft belonging to the lines just mentioned, those of the North German Lloyd, and a considerable number owned by Belgian, Dutch and Swedish companies. Altogether, these vessels carry to Europe about 100,000 cabin passengers every year, of whom at least nine-tenths are Americans. At an average of \$100 each, this makes \$9,000,000 paid by our citizens, annually, for transportation outward, their return passages costing as much more.

I am not one of those who lament that this \$18,000,000 a year, more or less, thus collected from Americans for transatlantic travel, besides the sums paid for steerage passages and for freight out and home, goes into the pockets of foreigners instead of those of our own citizens. Large as the aggregate amount is, it represents, when the necessary expenses and losses are deducted, a very small return upon the capital invested. The Cunard Company, for example, has paid but a 3 per cent. dividend from last year's earnings, and the White Star and Inman lines none at all. I am not positive about the other lines, but I am told that the shares of all of them are not much above par, if indeed they are not below it. Inasmuch as Americans could not get what little profits the vessels earn without owning them, and inasmuch as they could not own them without diverting the money they cost from more profitable employments, I am quite willing to let foreigners do the business.

Nor can I join with certain austere economists in deploring as entirely wasted the expenditures made by Americans in transatlantic and European travel. To repeat what I have already often incidentally remarked on other occasions, wealth is desirable solely as a means for procuring enjoyment, and while I concede that to some the only enjoyment it is capable of affording is the accumulation of more wealth, the majority have a wider and much more comprehensive view of its use. A man who toils for no other end than continually to add to his hoard is like a squirrel in a cage or a dog in a treadmill. He keeps the machine going, round and round, and to that extent he is useful, but he himself never advances a step. On the other hand, the man who, when he has earned enough to justify his taking a vacation, goes abroad to see new sights, enlarges his knowledge, expands his mind, and increases his store of happiness.

I do not know when my admiration

and esteem have been so much excited as they were by a Boston boy whose acquaintance I once made traveling abroad. We were in Italy, and both following about the same route, so that I was continually encountering him in cities, churches, picture galleries, and places of that kind, but I did not see him in the same hotels nor in the same railway carriages. His conversation was so entertaining and he showed so much knowledge of literature and art that I finally proposed that we should travel together, but he excused himself by saying that he had only a limited amount of money, and this required him to take cheaper conveyances and put up at cheaper inns than even my modest ideas demanded, nor could I persuade him to let me pay the small additional expense which companionship with me would entail. However, we saw a great deal of one another, and on my return to America I made enquiries about him, the result of which confirmed my estimate of his worth. I learned that he was the eldest of a number of brothers and sisters, who, together with their mother, had been, a few years before by the death of their father, a merchant with a small capital, left dependent upon him for support. He was then about to enter Harvard College and was well prepared for it, but he gave up that purpose and devoted himself to continuing his father's business. He managed it so well that he educated his brothers and sisters, got them well started in life, and after this was all done and his mother provided for, he set about saving up the little modicum needed for a trip to Europe which had been his ambition from boyhood. This was the money on which he was traveling when I met him. It was the first he had spent on himself since his father's death, and I could not but acknowledge that it was the best investment which, at his age, he could make of it. He purchased with it a store of information, experience and pleasant memories which brightened his life and sweetened the toil to which his necessities compelled him in the future to devote himself. Instead of postponing the enjoyment of his savings to his old age he took it in his youth and got, annually, interest and compound interest out of it.

My young friend, I am happy to believe, is only a specimen of a great and increasing number of our fellow citizens. It would be a mistake to infer that because the newspapers chronicle the departures and arrivals by the transatlantic steamers of only the rich and the distinguished, that these constitute the larger portion of those who go abroad. If they did, no such fleet of mammoth steamers as that which I have mentioned would ever have been built. The profits of the transatlantic passenger business, like those of all great industries, are derived not from a select few, but from a great multitude of modest and unknown customers. In my younger days a sailing packet of 1,000 tons burden was the finest means of conveyance afloat, and if she got across the Atlantic in less than three weeks it was something remarkable. The number of passengers was as restricted as the accommodations for them were, and, excepting those who went on business, they were persons in affluent circumstances, who expected to devote one, two, and even more years to seeing Europe thoroughly. Many of them on their return thought that a book describ-

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3,487,275 SOLD IN 1886.

3,509,575 SOLD IN 1887.

5,092,350 SOLD IN 1888.

5,690,025 SOLD IN 1889.

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6,983,207 Sold in 1891.

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ing their travels and their adventures was due to the public, and produced one accordingly. The same sort of people nowadays go, it is true, not once in a lifetime, but every year, sandwiching in their two or three months' excursion between the winter carnival and a summer at Newport or Bar Harbor, but, for all that, a very few steamships would suffice for them alone, and, were they not supplemented by a crowd of less conspicuous travelers, we should not hear of so much competition in the business.

In exchange for the millions which they spend abroad, this unpretending multitude bring back, as my young Boston friend did, not, indeed, goods which can be sold for money, but information, experiences, and a store of pleasant recollections, which to them personally is of priceless value. What they spend upon their travels is certainly no more squandered than if it had been devoted to the purchase of books and photographs, and it yields them a far more vivid pleasure. Besides, I am not so sure but that the increasing familiarity of our people with the ways of the Old World, brought about by this increasing tide of transatlantic travel, is profitable from a mere money-making point of view. By introducing new enjoyments it creates new wants, and in supplying these wants new sources of wealth are opened, and thus the aggregate riches of the country are increased.

Nobody disputes that acquaintance with the best productions of art obtained by travel in Europe, little as it may be in some cases, tends to elevate the average taste, and thus to compel an improvement in the objects of which beauty is an essential element of value. The effect of the competition of the best foreign painters, sculptors, and architects is not only to make those of our own country strive to produce better results, but the competition extends to furniture, decorations, jewelry, silverware and all sorts of ornaments. I can bear personal testimony to an immense improvement since my youth in the matter of household furniture. The days when black horsehair-covered chairs and sofas, staring Brussels carpets, and gaudy wall papers were fashionable has gone forever. In their place we have an immense variety of pretty articles which enables people of very moderate pecuniary means to furnish their homes in a style which was formerly unattainable by the most wealthy. Glass, china, silver-plated ware, gas fixtures, cutlery, and other objects of household use and adornment have undergone a similar change for the better. One has only to compare the old silverware piously preserved in families as heirlooms with that offered by our modern silversmiths to recognize the advance in taste. I do not know so much about jewelry, but I cannot imagine that anything could be prettier than the specimens I see on exhibition in the show windows of our great New York jewelers. With this increase of beautiful merchantable objects has come an increase of demand for them and a willingness to pay higher prices for them. This, in turn, has increased the quantity of them produced, and thus, as I have said, the aggregate wealth of the nation has been augmented.

Of course, it is too much to claim that this improvement in the beauty of our home surroundings is due exclusively to the foreign travel of our citizens, but

that it is so in a great measure is, to my mind, very clear. I only regret that the work has not gone further than it has gone, and does not go on faster. That Americans returning from their first trip to Europe usually find much here which provokes their dissatisfaction I do not regard as unpatriotic, but rather as the symptom of a healthy discontent which leads to amelioration. That much benefit is yet to be derived by us from the study of European civilization, not only in respect of the elegancies of life, but also of its essential comforts, I think I can demonstrate by facts, but what I have to say on this point I reserve for another time. MATTHEW MARSHALL.

#### "What Next?"

From the Youths' Companion.

"A new boy came into our office to-day," said a wholesale grocery merchant to his wife at the supper-table. "He was hired by the firm at the request of the senior member, who thought the boy gave promise of good things. But I feel sure that boy will be out of the office in less than a week."

"What makes you think so?"

"Because the first thing he wanted to know was just exactly how much he was expected to do."

"Perhaps you will change your mind about him."

"Perhaps I shall," replied the merchant, "but I don't think so."

Three days later the business man said to his wife, "About that boy you remember I mentioned two or three days ago. Well, he is the best boy that ever entered the store."

"How did you find that out?"

"In the easiest way in the world. The first morning after the boy began work, he performed very faithfully and systematically the exact duties assigned, which he had been so careful to have explained to him. When he had finished he came to me and said, 'Mr. M—, I have finished all that work. Now what can I do?'"

"I was a little surprised, but I gave him a little job of work, and forgot all about him until he came into my room with the question, 'What next?' That settled it for me. He was the first boy that ever entered our office who was willing and volunteered to do more than was assigned him. I predict a successful career for that boy as a business man."

Business men know capacity when they see it, and they make a note of it. Willingness to do more than the assigned task is one of the chief stepping-stones to commercial success.

#### Butter For Export.

Denmark produces 100,000,000 pounds of butter yearly for export, almost the whole of which goes to England. The Danish laws require government inspectors of all butter factories, who can, at any time, enter dairies, factories or warehouses and take away samples for analysis. Should oleomargarine or any other adulterant be found, the maker is fined \$27. The result is really first-class butter of uniform character, due to this government supervision and the careful treatment of the milk until it is made into butter. A retail dealer in any part of England who orders 50 tubs of Danish butter knows exactly what he will get. It must be the same with American butter if we are to have the trade.

#### A Wise Customer.

First floor-walker—"Talk about meanness. That woman in the black silk is a regular old miser, I'll bet."

Second floor-walker—"Did she haggle over prices?"

First floor-walker—"No; she selected her things and paid for 'em fast enough, but during the whole seventeen minutes we've kept her waiting for her change, she hasn't moved around once to look at other sorts of goods we've got on sale. 'Fraid she'll see something she wants, I s'pose."

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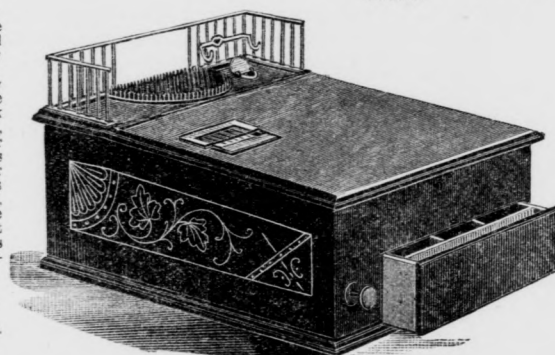


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Special attention is invited to our  
**YELLOW LABEL**

which is affixed to every cake of our Yeast, and which serves  
**TO DISTINGUISH**  
Our Goods from worthless imitations.

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.



## FIRE INSURANCE.

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

FIFTH PAPER.

Written for THE TRADESMAN.

"Or if the abovementioned premises shall be occupied or used so as to increase the risk, or if the risk be increased by the erection or occupation of neighboring buildings, or by any means whatever within the control of the insured, without the assent of the Company indorsed hereon," etc.

In the old, conservative European countries, where everything bears the musty stamp of immutability, and conditions remain fixed, the above condition in a policy of insurance would be of minor account. But in this country, where conditions are rapidly changing and the very air we breathe is impregnated with the spirit of progress and development, this condition is of paramount importance. The air which Americans breathe vibrates with the click of the axe and the hammer and the music of the saw. Forests rapidly disappear, prosperous villages spring up as if by magic; and the multifarious fruits of man's industry are springing up continuously all around us. Stores, mills, factories, hotels, dwellings and buildings of all kinds are being multiplied everywhere. Uses for which buildings are erected and to which they are subjected are subject to the same spirit of vacillation. New lines are constantly being added to stocks of merchandise and old lines closed out. Change, change, everywhere—nothing fixed. The conditions of to-day must give place to the conditions of to-morrow.

When it is considered that this multifarious, accumulating property must be insured and remain insured through all the manifold changes of rapid development, the great importance of the condition which stands at the head of this paper will be readily seen. Much litigation has been caused by violation of its requirements which, quite largely, might have been avoided, if the unfortunate policy holders had taken the pains to read it and acquaint themselves with its full import.

Sometimes a merchant unwittingly violates this condition in his policy by changing the insured stock for one more hazardous, or by adding a more hazardous line to the one insured. For instance:

Three houses were insured in one policy, for an amount specified on each. One of them, which, when insured, was occupied by a shoe store, was afterwards, without the knowledge or consent of the insurers, occupied as a grocery store, in which gunpowder was kept, from an explosion of which all three of the houses were injured. The conditions annexed to the policy required that a higher rate of premium should be paid for groceries and gun-powder than for a shoe store and it was held that the policy was void; that the contract was entire, and there could be no recovery for the injury to any one of the houses, although the insured did not know that gunpowder was kept by his tenant in the house.

There was a case in which the subject insured was "a two-story frame building used for winding and coloring yarn, and for the storage of spun yarn." It was held that such statement was only a warranty of present use, and that if the insurer desired to protect himself by a continuing warranty, as to future use,

he must secure it in language plainly importing such intent.

Insurance was made upon goods in a building which would cover goods in any part of it. It was held that if the insured allowed a hazardous business to be carried on in any part of it, though not occupied by him, it would defeat his claim under the policy.

Representation in an application that adjoining ground to the extent of a distance specified as materially qualifying the risk is vacant does not carry with it an implied warranty that it will continue so.

And so, one may secure a low rate of insurance on his dwelling or store by reason of the extent of vacant ground which surrounds it on all sides; and a third party, owning vacant ground adjoining, may erect thereon a building, thereby materially increasing the risk, yet the policy would not be affected and the company's assent thereto would not be required, as the changed conditions which caused the increased risk were not "within the control of the insured."

Anything done; any change, alteration or improvement made, after the policy is taken out, whereby the risk is increased on the insured property, whether known by the insured or not, if within his control, will invalidate the policy, if the company's assent thereto is not endorsed thereon.

Ignorance of the insured, of the facts constituting a breach of this or any other condition in a policy of insurance, will not always excuse or relieve.

The Supreme Court of Massachusetts has held that a policy of insurance, obtained upon a building by the owner and containing a proviso that it shall be void if the building shall be occupied or used for unlawful purposes, is avoided by the unlawful use of a building by a tenant, even if without the owner's knowledge.

It was held by the Supreme Court of Ohio that if the use of a cornmeal mill, in connection with a fire kiln for drying corn meal, was not a known or usual incident, or an appropriate part of the ordinary business of a "steam flouring mill," the introduction of such a business into a building insured as a flouring mill was a breach of the condition of the policy and rendered it void.

The same court held that the occupation of a portion of an insured flour mill, by the owner, for some three months in the business of coopering, as the demand served, in violation of a condition which provided that an appropriation to other purposes increasing the risk should avoid the policy, renders the policy void, although the coopering trade was not carried on for such a length of time as to become "permanent or habitual."

Where some rope manufacturers procured insurance on their stock, contained in a brick building with a tin roof, or occupied as a store house," it was proved that a part of the building was used for hackling hemp and spinning it into rope yarn, the court held that the words "occupied as a store house" constituted a warranty that the building was occupied as a storehouse only, and that the additional use was fatal to a recovery.

Where insured premises were described in an application which was made part of the policy, as "occupied for a grist mill," and it was proved to have been also used for carpenter work, this was held to be a warranty, breach of which avoided the policy.

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.

## 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.

Where the premises insured were described as the "five story brick building and the three story addition, occupied for stores below, the upper portion to remain unoccupied during the existence of the policy," there was an affirmative stipulation and warranty as to the lower part that it was occupied for stores at the time of procuring the insurance, and a promissory warranty, as to the upper part, that it should remain unoccupied; but that there was no warranty, as to the lower part, that it should continue to be occupied for stores.

A policy of insurance upon a trip hammer shop, with the machinery therein, contained a provision that the policy should be void if the building remained unoccupied over thirty days without notice. The jury were instructed, that it is not sufficient to constitute occupancy that the tools remain in the shop and that the plaintiff's son went through the shop almost daily to examine and see if all was right; but that some practical use must be made of it, and that if it thus remained without practical use for thirty days it was, within the meaning of the policy, an unoccupied building for that time and the policy would become void. The Supreme Court of Massachusetts held that the instructions were correct.

Certain parties were insured on "lumber, lime, nails and lead, in their two stores on their wharf at Weymouth" and it was provided that, whenever the circumstances disclosed by the assured in their application should become so changed as to increase the risk, the policy should be void, unless notice should be given to the company. A vessel was subsequently wrecked near the said stores and, the seamen being wet and cold, the assured gave them permission to sleep in the counting room of one of the stores for that night, but expressly prohibited the making of any fire in the stove, as the funnel in the loft was in an unsafe condition. The seamen made a fire in the stove, in spite of the prohibition, and in consequence of the fire the building was destroyed. The court held that the occupation of the building with the assent of the insured, for a resting place for a single night was not such a "change of risk," within the meaning of the condition, as to avoid the policy and that the building of the fire in the stove, being contrary to the express directions of the insured, would furnish no defense against an action for the loss, it being a wrongful act of third persons, for which the insurers were liable in the same manner, and for the same reasons, as they would have been if those persons had unlawfully broken into the counting room and burned the building by kindling a fire on the floor.

Readers of THE TRADESMAN, look up your insurance policies and carefully read over the finely printed conditions; and if you find the one which I have made the subject of this paper, remember that you may guard against embarrassing complications and ward off future trouble and possible losses by a strict compliance with its requirements. Do not run any chances, but secure the duly endorsed assent of your companies before you execute your contemplated changes, alterations, or improvements, and thereby avoid all entanglements.

E. A. OWEN.

Use Tradesman Coupon Books.

#### BUSINESS LAW.

##### Summarized Decisions from Courts of Last Resort.

###### NOTES—EXCHANGE—CONSIDERATION.

The New York Court of Appeals held, in the recent case of Rice vs. George, that the transfer and delivery of a promissory note by the payee to the maker of another note in exchange therefor was a valuable consideration for the latter, and that there was no failure of consideration, although the former note subsequently became worthless.

###### FEDERAL RIGHTS—PROTECTION—VIOLENCE.

The question was lately before the Supreme Court of the United States whether or not the right of a citizen of the United States in the custody of a United States marshal to answer an indictment against him to be protected against lawless violence is a right secured to him by the Constitution or laws of the United States. The question, which arose in the case of the United States vs. Logan et al., was decided by the Supreme Court in the affirmative.

###### WILL—CONSTRUCTION—LEGACY—STOCKS.

The question was recently raised in the case of Smith vs. Walker, decided by the Supreme Judicial Court of Massachusetts, whether under a clause in a will providing that \$10,000 should be given outright to the testator's wife, together with "all wearing apparel and all other chattel property except books of account and evidence of property," the title to certain stocks passed to the wife or to the trustees under the will, or whether title to the stocks passed to the trustees under a residuary clause. The court decided that the title to the stocks passed to the trustees.

###### INSURANCE—LOSS—PREMIUM—ESTOPPEL.

The Appellate Court of Indiana held, in the recent case of Continental Insurance Co. vs. Miller, that where a clause in a fire insurance policy provided that the company would not be liable for loss occurring while a premium note remained due and unpaid, and that such notes should be paid at their main office or through an authorized person having the note in his possession, the company was estopped from insisting on a forfeiture where the delinquency of the premium note was caused by the fault of their local agent, who had the note in his possession, and to whom payment of the premium notes had therefore been made.

###### NOTE—ALTERATION—FILLING BLANK.

The Kentucky Superior Court held, in the case of Newell vs. First National Bank of Somerset, that if a written instrument is, after its execution and delivery, altered in a material point without the consent of the maker it cannot be enforced; that the addition of a place of payment to a note, which raises the instrument to the dignity of a negotiable paper is a material alteration; that when a person signs a paper wholly in blank or blank in certain particulars he impliedly gives authority to the holder to fill the blanks in accordance with the general character of the instrument, and if the holder does so it is not such an alteration as will invalidate the paper as to one who takes it for value without notice of its infirmity; that where the maker of a note delivered it to the payees with the words "payable at" followed by a blank, and the payees having filled the blank with the name of a particular bank, negotiated it without notice to the bank of the alteration, the maker was liable, and that the title of a national bank to the note it had discounted was not affected by the fact that the rate of discount was usurious.

#### CUTS for BOOM EDITIONS —OR— PAMPHLETS

For the best work, at reasonable prices, address

THE TRADESMAN COMPANY.

## 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.

## SAPOLIO?

WHO URGES YOU TO KEEP

### The Public!

By splendid and expensive advertising the manufacturers create a demand, and only ask the trade to keep the goods in stock so as to supply the orders sent to them. Without effort on the grocer's part the goods sell themselves, bring purchasers to the store, and help sell less known goods.

Any Jobber will be Glad to Fill Your Orders.

## Agents Wanted!

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

COLUMBIA  
VICTOR  
RUDGE  
KITE  
TELEPHONE  
OVERLAND  
LOVELL DIAMOND



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

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

## STUDLEY & BARCLAY,

4 Monroe St. Grand Rapids, Mich.

## BICYCLES!

We Control Territory on the Finest and Largest Line of Cheap, Medium and High Grade Machines in the State

WRITE US FOR  
TERMS AND DIS-  
COUNTS TO  
AGENTS.



WE WANT  
AGENTS IN EVERY  
LIVE TOWN.

## PERKINS & RICHMOND,

13 Fountain St., Grand Rapids, Mich.



## Prescribing By Druggists.

From the Pharmaceutical Era.

It is very difficult to lay down rigid lines to govern this practice. No one, not even the most hide-bound of physicians, will deny to the druggist the privilege of a certain amount and kind of counter prescribing. Simple ailments, a cut, the tooth ache, a cold, perhaps, are all within his province for treatment. But how serious must be the case to render it imperative that the physician take charge of it? A case recently occurring in this city presents features calling for careful thought and weighing to determine the measure of responsibility and culpability attaching to a druggist's course. A woman asked for something for her child's cough; it was given her and the druggist even visited the child and prescribed for it. The child died of diphtheria, the druggist has been censured by the coroner's jury, and, we believe, assessed a five dollar fine for illegal practice of medicine. (It may be said that there are virtually no restrictions regulating the practice of medicine in Michigan, and the penalty of the fine mentioned is all that is provided by law.) Statements differ as to whether the druggist advised the mother to call a physician. He says he did, she says he did not, and further avers that when asked to prescribe he did so at once. She thought it was all right, and that the druggist was a physician, as he had long been called "Doctor" by all the neighborhood.

Just what measure of responsibility rests upon the druggist here concerned, we will not attempt to state, but a few words of protest and expostulation against indiscriminate counter prescribing may not be out of place. We are confident that this practice in its objectionable form is not general among druggists, but that there is too much of it cannot be denied. There are some, who, professing a knowledge of medicine and having it not, unhesitatingly prescribe for grave and trivial affections alike. There are some, mostly these same individuals, who make a specialty of, and have achieved a notoriety for, treating certain private diseases. They are the exceptions, however, and are but guerillas, preying upon both pharmacy and medicine. We desire to speak of that class, alone, who by their prescribing are taking upon them a responsibility they are not fitted to carry, and are stirring up discord between themselves, the public, and physicians. Druggists complain that physicians dispense. So they do, and we do not blame them, when it is a tit-for-tat against the druggist. The cause of counter prescribing can be attributed to physician, druggist and public. The public has a smattering of knowledge of remedies, and virtually forces the druggist to become a prescriber or lose custom; the doctor prescribes secret or proprietary preparations which the druggist knows to be frauds, or carries his compressed tablets, triturates and pills for all indications. The druggist is between the upper and nether millstone, and he must keep right on with a certain amount of prescribing. This is his privilege and duty, but it should not go too far. Refuse absolutely to treat any grave trouble, leave diagnosis alone. False treatment is worse than none, and the druggist who prescribes for headache, indigestion, rheumatism and other ailments, (often due to obscure causes), without being able to trace the effect back to the cause, is on a level with the veriest quack. A pharmaceutical training does not make a physician, nor does medical training fit one for the pharmacist's duties. Treatment of local, superficial troubles, when the cause is not obscure and to be sought for, and where disastrous or problematical after effects are not to be feared, are those the physician cannot claim as his own, nor does he want them; they are the druggist's, and are all he is entitled to.

We have no idea that this moralizing will do any good. Those whose sole thought is the capture of the dollars, and to whom these remarks are addressed, will not be influenced by moral and ethical argument; the better and greater proportion are not in need of advice,

they recognize the aims and purposes of their calling, its responsibilities, as well as its restrictions. We merely record our earnest protest against unjustifiable counter prescribing, as we have and do against general dispensing by physicians.

## Naming a Store.

A correspondent writes *Printers' Ink*, enquiring what would be a suitable name for a boot and shoe store. The reply is both pertinent and sensible:

Where is the necessity of having any "name" at all? The firm name ought to be distinction enough, unless there is some special reason for adopting another. The "Lilliputian Bazaar," which is the name given by Best & Co., of New York, to their store, was a happy hit and has no doubt been of great service to them in an advertising way. They cater to the needs of children, and the name is at once so appropriate and unique as to fasten it in the memory. But a commonplace name is more of a hindrance than a help. It is necessary to mention in every advertisement both the store name and the firm name; thus extra space is required and an unnecessary strain is imposed upon the memory of the public, which is capricious enough at best.

Giving a store a distinctive name is an old-fashioned custom. Such names as "The Black Raven," "At the Sign of the Red Lion," "At the Sign of the Book" occur frequently in the advertisements of a century or two ago. Nowadays names are confined largely to liquor saloons and restaurants. In the case of the former the reason may be that the real owner does not care to have his name appear, and it will be remembered that in Frank Stockton's story "The Hundredth Man," the proprietor of a fashionable restaurant exhibited a similar spirit of delicacy about coming before the public in such a connection.

Old New Yorkers recall the three signs on Chatham Square: "Jacob Cohen," "The Only Original Cohen," "The Only Original Cohen on the Block." A large dry goods store in Brooklyn is called "The Universal," but it is safe to say that a large proportion of its customers know it under the name of its proprietors. Hence confusion results. The "Palais Royal" is the name of a New York store, "Oak Hall" of one in Boston, and innumerable stores throughout the country have been christened "The Bee Hive." A famous Paris store is the "Bon Marche." "The Little Church Around the Corner" has become well known to many people who might never have heard of it but for its peculiar name. In that case, however, there was a story behind the name. One retail store is called the "White House," the whole outside being painted white, which was in itself not a bad advertisement. In general, the business man will do well to follow the advice to the shoemaker and "stick to his last" name, unless there is some special reason for doing otherwise.

Vassar—Wm. H. Stark has sold his boot and shoe and men's furnishing goods stock to Mrs. A. M. Allen.

## A Word to Jelly Makers.

From the American Grocer.

The manufacturers of jelly will pardon us for saying to them that in our opinion they are doing themselves great damage by the efforts they are making to sell goods cheap. In their attempts to make jelly very cheap they are compelled to make goods that are positively unsatisfactory to those who are led to purchase them and do not result in duplicate orders. They seem to be very shortsighted, for it is admitted by all that the reduction of price to 2½ or 3 cents per pound does not increase the consumption to any appreciable extent, and every one of them is complaining now about dull times and small profits. If they would put their prices at a point where they could make a decent margin of profit it would be better for all concerned and just as much jelly would be sold. Half of the stuff that is being offered as jelly to-day is hardly fit to eat, and ought to receive the attention of the authorities. In the effort to make something cheap they have made something nasty, and the retail grocers are finding this out. The best grocers do not want to offer to their trade these cheap and nasty goods, but are willing to pay a fair price for a good article.

Come up higher, improve the quality of your goods and do not be afraid to ask a fair price.

## The New Town of Beaverton.

BEAVERTON, April 15—In addition to the sawmill being built here by Brown & Ryan, of Saginaw, Tonkin, Harris & Co., of Mt. Pleasant, are building a shingle and lumber mill and erecting a flour, feed and general merchandise store here. Hood & Seely, of Gladwin, are to put in a hoop, stave and shingle mill. Brown & Ryan have built a permanent dam across the Tobacco River to afford booming facilities for the mills and also to drive the upper part of the stream. Ross Bros. are now erecting a second shingle mill and enlarging their paving block mill. Mr. Knowlton is building a large hotel to accommodate the mill hands and woodsmen. A postoffice was lately established with communication three times a week. The Flint & Pere Marquette has put in a side track from Coleman. Three or four weeks hence will see this a busy manufacturing village.

## The Hardware Market.

A new wire nail list has been adopted by the manufacturers, changing the advance on the various sizes. It comprises a reduction of the advance on small nails from 3d down and on casing and finishing nails, but makes an advance on larger nails from 6d to 50d. The glass market remains firm. The factories have all agreed to close the last of May, which will result in a shortage, with a consequent advance before the summer is over. There is no change in rope or barbed wire.

Use Tradesman Coupon Books.

## PECK'S CASH REGISTER.

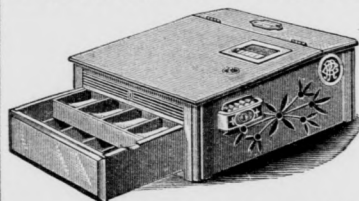
WE SELL MORE

Registers

— TO —

Business Men

Than all the Other Register Companies Combined.



Why is the Peck Autographic Cash Register the Best for Merchants?

- Because it records items instead of General Results.
- Because it is always ready to make and preserve a record of money paid in and out.
- Because there are no "charge slips," "received on account slips," "paid out slips" and "just out slips" to be lost and break the record.
- Because a merchant can file away his entire day's business on one sheet and refer in an instant to the record of any previous day.
- Because figures won't lie, but machinery, if out of repair, is bound to.
- Because it is not necessary to send it to the factory every six months for repairs.
- Because you are not obliged to strike three or four keys to register one amount.
- Because it is simple, practical, reasonable in price, and accomplishes the results that merchants desire.

After using a Peck Cash Register for one year we can conscientiously say that we are entirely satisfied. We are continually harassed with periodical communications from the National Register Co., but we don't want their register at any price. We voluntarily state our preference for the Peck Register.

WEST BAY CITY, Mich., Feb. 25, 1892.

GEO. L. WILTON &amp; CO., Books, Wall Paper, Etc.

## 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—OLD-ESTABLISHED GROCERY** business, stock, fixtures, etc., in bustling 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

**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. 430

**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—ONE OF THE BEST DRY GOODS** houses in southern Michigan; established 25 years; best of reasons for selling; excellent opportunity for obtaining a good business. Address Lock box 1237, Coldwater, Mich. 477

**FOR SALE—NEW, CLEAN STOCK OF DRY** goods. Established trade; good town. Lock box 963, Rockford, Mich. 483

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

**FOR SALE—A CLEAN GROCERY STOCK**, doing a good business. Reason for selling, poor health. W. L. Mead, Ionia, Mich. 305

**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

**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 1, 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

**WANTED—POSITION BY YOUNG LADY** as stenographer, typewriter, copyist or cashier. Can furnish best of references. No. 478, care Michigan Tradesman. 478

## MISCELLANEOUS.

**FOR SALE OR EXCHANGE—FIVE BRICK** stores in live country town for improved farm, or clean stock of goods. Stores all occupied. H. A. Durkee, Nashville, Mich. 484

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

**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 200 feet from electric street car line. Will sell for \$2,500 cash, or part cash, payments to suit. E. A. Stowe, 100 Louis St. 354

**WANTED—SOBER, INDUSTRIOUS TINNER** with some experience in plumbing and pipe fitting. Good wages; steady employment to right man. Address No. 475, care Michigan Tradesman. 475

**FOR SALE—\$1,100 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 LO-**cation, within ten minutes walk of Monroe St. Price, \$3,300. W. A. Stowe, 100 Louis St. 470

**WANTED—A GOOD SHOE SALESMAN** who can give good references. No other need apply. G. C. Yorker, Muskegon, Mich. 482

**FOR SALE—320 ACRES OF LAND IN HAYES** county, Neb. Will sell cheap or trade for a stock of merchandise. A. W. Prindle, Owosso, Mich. 480

**WANTED—GOOD LOCATION FOR MEAT** market. Address H. H., care Michigan Tradesman. 479

**WANTED—REGISTERED PHARMACIST—**lady preferred. Geo. C. Rounds, Vickeryville, Mich. 481







## Wholesale Price Current.

Advanced—Nothing. Declined—Gum opium, soap bark, chlorate potash.

| ACIDUM.                    |             | TINCTURES.               |             |
|----------------------------|-------------|--------------------------|-------------|
| Aceticum                   | 80 10       | Aconitum Napellis R.     | 60          |
| Benzoleum German.          | 60 65       | Aloes                    | 50          |
| Boricum                    | 20 30       | " and myrrh              | 60          |
| Carbolicum                 | 20 30       | Arnica                   | 50          |
| Citricum                   | 50 60       | Asafoetida               | 50          |
| Hydrochloric               | 30 5        | Atrope Belladonna        | 0           |
| Nitricum                   | 10 12       | Benzoin                  | 60          |
| Oxalicum                   | 10 12       | " Co.                    | 50          |
| Phosphoricum dil.          | 30          | Sanguinaria              | 50          |
| Salicylicum                | 1 30 1 70   | Barosma                  | 50          |
| Sulphuricum                | 1 1 1 5     | Cantharides              | 75          |
| Tannicum                   | 1 40 1 60   | Capelium                 | 50          |
| Tartaricum                 | 30 35       | Ca damon                 | 75          |
| AMMONIA.                   |             | RADIX.                   |             |
| Aqua, 16 deg.              | 3 1/2 5     | Aconitum                 | 30 25       |
| " 20 deg.                  | 5 1/2 7     | Althaea                  | 25 30       |
| Carbonas                   | 13 14       | Anchusa                  | 13 15       |
| Chloridum                  | 13 14       | Arum, po.                | 2 25        |
| ANILINE.                   |             | Calamus                  | 20 40       |
| Black                      | 2 00 2 25   | Gentiana, (po. 15)       | 10 12       |
| Brown                      | 80 100      | Glycyrrhiza, (pv. 15)    | 10 12       |
| Red                        | 45 50       | Hydrastis Canaden.       | 2 35        |
| Yellow                     | 2 50 2 30   | " (po. 10)               | 2 35        |
| BACCAR.                    |             | Hellebore, Ala. po.      | 15 20       |
| Cubaeae (po. 75)           | 75 80       | Inula, po.               | 15 20       |
| Juniperus                  | 80 10       | Ipecac, po.              | 2 50 2 60   |
| Xanthoxylum                | 25 30       | Iris plox (po. 35 38)    | 35 40       |
| BALSAMUM.                  |             | Jalap, pr.               | 42 45       |
| Copaiba                    | 47 50       | Maranta                  | 15 18       |
| Peru                       | 21 30       | Podophyllum, po.         | 15 18       |
| Terabin, Canada            | 35 40       | Rhel                     | 75 1 00     |
| Tolutan                    | 35 50       | " cut                    | 2 1 75      |
| CORTEX.                    |             | " pv.                    | 75 1 35     |
| Abies, Canadian            | 18          | Spigelia                 | 48 53       |
| Cassia                     | 11          | Sanguinaria, (po. 25)    | 2 20        |
| Cinchona Flava             | 18          | Serpentaria              | 35 40       |
| Euonymus atropurp.         | 30          | Senega                   | 45 50       |
| Myrica Cerifera, po.       | 30          | Similax, Officialis, H   | 2 40        |
| Prunus Virgin.             | 12          | " M                      | 2 30        |
| Quillaja, grd.             | 12          | Scilla, (po. 35)         | 10 12       |
| Sassafras                  | 14          | Symplocarpus, Fost.      | 2 35        |
| Ulmus Po (Ground 12)       | 10          | Valeriana, Eng. (po. 30) | 2 25        |
| EXTRACTUM.                 |             | " German.                | 15 20       |
| Glycyrrhiza Glabra         | 24 25       | Zingiber a               | 12 15       |
| " po.                      | 33 35       | Zingiber j.              | 15 22       |
| Haematox, 15 lb. box.      | 11 12       | SEMIN.                   |             |
| " 1s.                      | 13 14       | Anisum, (po. 20)         | 2 15        |
| " 1/2s.                    | 14 15       | Aptum (graveleons)       | 27 30       |
| " 1/4s.                    | 16 17       | Bfrd, 1s.                | 4 6         |
| FERRUM.                    |             | Carul, (po. 18)          | 4 6         |
| Carbonate Precip.          | 2 15        | Cardamum                 | 1 00 1 25   |
| Citrate and Quinia         | 2 30        | Cardamum                 | 1 00 1 25   |
| Citrate Soluble            | 2 80        | Cannabis Sativa          | 3 1/2 4     |
| Ferrocyanidum Sol.         | 2 50        | Cydonium                 | 75 1 00     |
| Solut Chloride             | 2 15        | Chenopodium              | 10 12       |
| Sulphate, com'l.           | 1 1/2 2     | Dipterix Odorata         | 2 25 2 35   |
| " pure.                    | 2 7         | Foeniculum               | 2 15        |
| FLOBA.                     |             | Foenugreek, po.          | 2 8         |
| Arnica                     | 23 25       | Lini                     | 4 4 1/2     |
| Anthemis                   | 25 30       | Lini, grd. (bbl. 3 1/2)  | 4 4 1/2     |
| Matricaria                 | 25 30       | Lobelia                  | 35 40       |
| FOLIA.                     |             | Pharlaris Canarian       | 3 1/2 4 1/2 |
| Barosma                    | 20 25       | Rapa                     | 2 9         |
| Cassia Acutifol, Tin-      | 25 28       | Sinapis, Albu            | 2 9         |
| nivelly                    | 25 28       | " Nigra                  | 11 12       |
| " Alix.                    | 35 50       | SPIRITUS.                |             |
| Salvia officinalis, 1/2s   | 12 15       | Frument, W. D. Co.       | 2 00 2 50   |
| and 1/4s.                  | 12 15       | " D. F. R.               | 1 75 2 00   |
| Ura Ursi.                  | 80 10       | " Juniperis Co. O. T.    | 1 75 2 00   |
| GUMMI.                     |             | Saacharum N. E.          | 1 75 2 00   |
| Acacia, 1st picked         | 2 80        | Syt. Vini Galli          | 1 75 2 00   |
| " 2d                       | 2 55        | Vini Oporto              | 1 25 2 00   |
| " 3d                       | 2 40        | Vini Alba                | 1 25 2 00   |
| " sifted sorts             | 2 25        | SPONGES.                 |             |
| " po.                      | 60 80       | Florida sheeps' wool     | 2 25 2 50   |
| Aloe, Barb. (po. 60)       | 50 60       | carriage                 | 2 25 2 50   |
| " Cape, (po. 30)           | 2 12        | Nassau sheeps' wool      | 2 00        |
| Socotri, (po. 60)          | 2 50        | carriage                 | 2 00        |
| Catechu, 1s. 1/2s. 1 1/4s. | 2 10        | Velvet extra sheeps'     | 1 10        |
| " 10)                      | 2 10        | wool carriage            | 1 10        |
| Ammoniac                   | 55 60       | Extra yellow sheeps'     | 85          |
| Assafoetida, (po. 35)      | 35 40       | carriage                 | 85          |
| Benzoinum                  | 50 55       | Grass sheeps' wool car-  | 65          |
| Camphore                   | 50 53       | riage                    | 75          |
| Euphorbium po              | 35 40       | Hard for slate use       | 75          |
| Galbanum                   | 23 50       | Yellow Reef, for slate   | 1 40        |
| Gamboge, po.               | 70 75       | SYRUPS.                  |             |
| Gualacum, (po. 30)         | 2 25        | Accacia                  | 50          |
| Kino, (po. 30)             | 2 25        | Zingiber                 | 50          |
| Mastic                     | 2 80        | Ipecac                   | 50          |
| Myrrh, (po. 45)            | 2 40        | Ferri Iod.               | 50          |
| Opil, (po. 2 70)           | 1 70 2 1 75 | Aurant Cortes            | 50          |
| Shellac                    | 25 35       | Rhel Arom.               | 50          |
| " bleached                 | 30 35       | Similax Officialis       | 50          |
| Tragacanth                 | 30 35       | " Co.                    | 50          |
| HERBA—In ounce packages.   |             | Senega                   | 50          |
| Absinthium                 | 25          | Scilla                   | 50          |
| Eupatorium                 | 20          | " Co.                    | 50          |
| Lobelia                    | 25          | Tolutan                  | 50          |
| Majorum                    | 25          | Prunus virg              | 50          |
| Mentha Piperita            | 25          | OLEUM.                   |             |
| " Vir.                     | 25          | Absinthium               | 3 50 4 00   |
| Rue                        | 30          | Amygdalae, Dulc.         | 45 50       |
| Tanacetum, V.              | 22          | Amygdalae, Amarae        | 8 00 8 25   |
| Thymus, V.                 | 25          | Anisi                    | 1 75 1 80   |
| MAGNESIA.                  |             | Aurant Cortes            | 3 00 3 25   |
| Calcined, Pat.             | 55 60       | Bergamit                 | 3 75 4 00   |
| Carbonate, Pat.            | 20 22       | Cajupit                  | 65 75       |
| Carbonate, K. & M.         | 20 25       | Caryophylli              | 75 80       |
| Carbonate, Jennings        | 35 36       | Cedar                    | 35 40       |
| OLEUM.                     |             | Chenopodii               | 20 21 25    |
| Absinthium                 | 3 50 4 00   | Cinnamonli               | 2 45        |
| Amygdalae, Dulc.           | 45 50       | Citronella               | 35 40       |
| Amygdalae, Amarae          | 8 00 8 25   | Conium Mac               | 35 40       |
| Anisi                      | 1 75 1 80   | Copaiba                  | 1 10 1 20   |
| Aurant Cortes              | 3 00 3 25   | TINCTURES.               |             |
| Bergamit                   | 3 75 4 00   | Aconitum Napellis R.     | 60          |
| Cajupit                    | 65 75       | Aloes                    | 50          |
| Caryophylli                | 75 80       | " and myrrh              | 60          |
| Cedar                      | 35 40       | Arnica                   | 50          |
| Chenopodii                 | 20 21 25    | Asafoetida               | 50          |
| Cinnamonli                 | 2 45        | Atrope Belladonna        | 0           |
| Citronella                 | 35 40       | Benzoin                  | 60          |
| Conium Mac                 | 35 40       | " Co.                    | 50          |
| Copaiba                    | 1 10 1 20   | Sanguinaria              | 50          |

| Morphia, S. P. & W.       | 1 80 2 05   | Seldlitz Mixture             | 24         | Lindseed, boiled        | 44          | 47       |
|---------------------------|-------------|------------------------------|------------|-------------------------|-------------|----------|
| " S. N. Y. Q. &           | 1 70 2 15   | Sinapis                      | 18         | Neat's Foot, winter     | 50          | 60       |
| C. Co.                    | 1 70 2 15   | " opt.                       | 30         | strained                | 50          | 60       |
| Moschus Canton            | 70 75       | Snuff, Maccaboy, De          | 35         | Spirits Turpentine      | 42          | 50       |
| Myristica, No. 1          | 70 75       | " Voos                       | 35         | PAINTS.                 |             | bbl. lb. |
| Nux Vomica, (po. 30)      | 10          | Snuff, Scotch, De. Voos      | 35         | Red Venetian            | 1 1/2       | 2 3/4    |
| Os. Sepia                 | 18 20       | Soda Boras, (po. 11)         | 10 11      | Ochre, yellow Mars      | 1 1/2       | 2 3/4    |
| Pepsin Saac, H. & P. D.   | 2 00        | Soda et Potass Tart.         | 27 30      | " Ber                   | 1 1/2       | 2 3/4    |
| " Co.                     | 2 00        | Soda Carb.                   | 1 1/2 2    | Putty, commercial       | 2 1/2       | 2 3/4    |
| Picls Liq. N. C., 1/4 gal | 2 00        | Soda, Bi-Carb.               | 5          | " strictly pure         | 2 1/2       | 2 3/4    |
| doz                       | 2 00        | Soda, Ash                    | 3 1/2 4    | Vermillion Prime Amer-  | 13 16       |          |
| Picls Liq., quarts        | 2 00        | Soda, Sulphas                | 2          | ican                    | 70 75       |          |
| " pints                   | 2 00        | Spts. Ether Co               | 50 55      | Vermillion, English     | 70 75       |          |
| Pil Hydrarg. (po. 30)     | 2 50        | " Myrcia Dom                 | 2 25       | Green, Peninsular       | 70 75       |          |
| Piper Nigra, (po. 23)     | 2 1         | " Myrcia Imp.                | 2 30       | Lead, red               | 7 7 1/4     |          |
| Piper Alba, (po. 65)      | 2 3         | " Vini Rect. bbl.            | 2 21 2 31  | " white                 | 7 7 1/4     |          |
| Pix Burgun                | 2 7         | Less 5c gal., cash ten days. | 2 21 2 31  | Whiting, white Span.    | 7 7 1/4     |          |
| Plumbi Acet               | 14 15       | Strychnia Crystal            | 2 1 30     | Whiting, Gilders        | 2 96        |          |
| Pulvis Ipecac et opil.    | 1 10 2 1 20 | Sulphur, Subl.               | 3 40       | White, Paris American   | 1 0         |          |
| Pyrethrum, boxes H        | 2 1         | " Roll                       | 2 3 1/2    | Whiting, Paris Eng.     | 1 40        |          |
| " P. D. Co., doz          | 2 1 25      | Tamarinds                    | 8 10       | Pioneer Prepared Paints | 20 1 4      |          |
| Pyrethrum, pv.            | 30 35       | Terebenth Venice             | 28 30      | Swiss Villa Prepared    | 1 00 2 1 20 |          |
| Quassia                   | 8 10        | Theobromae                   | 35 43      | VARNISHES.              |             |          |
| Quinia, S. P. & W.        | 29 34       | Vanilla                      | 9 00 16 00 | No. 1 Turp Coach        | 4 10 21 20  |          |
| " S. German               | 20 2 30     | Zinct Sulph.                 | 7 8        | Extra Turp              | 160 21 70   |          |
| Rubia Tincturum           | 12 14       | OILS.                        |            | Coach Body              | 2 75 3 00   |          |
| Saccharum Lactis pv.      | 2 28        | Whale, winter                | 70         | No. 1 Turp Furn.        | 1 00 2 1 10 |          |
| Salacin                   | 1 75 2 1 85 | Lard, extra                  | 55 60      | Eutra Turk Damar        | 1 55 2 1 60 |          |
| Sanguis Draconis          | 40 50       | Lard, No. 1                  | 45 50      | Japan Dryer, No. 1      | 70 77       |          |
| Sapo, W.                  | 12 14       | Linseed, pure raw            | 41 44      |                         |             |          |
| " M                       | 10 12       |                              |            |                         |             |          |
| " G                       | 2 15        |                              |            |                         |             |          |

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& PERKINS  
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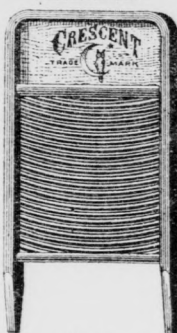
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| <b>Solar Rock.</b><br>56 lb. sacks..... 25<br>Common Fine..... 85<br>Saginaw..... 90<br>Manistee..... 90<br><b>SALERATUS.</b><br>Packed 60 lbs. in box.<br>Church's..... 33 30<br>DeLand's..... 3 15<br>Dwight's..... 3 30<br>Taylor's..... 3 00 |  | <b>SWEET GOODS.</b><br>Ginger Snaps..... 8<br>Sugar Creams..... 8<br>Frosted Creams..... 9<br>Graham Crackers..... 8 1/2<br>Oatmeal Crackers..... 8 1/2<br><b>TEAS.</b><br><b>JAPAN—Regular.</b><br>Fair..... @17<br>Good..... @20<br>Choice..... @24<br>Choicest..... @32<br>Dust..... @10<br><b>SUN CURED.</b><br>Fair..... @17<br>Good..... @20<br>Choice..... @24<br>Choicest..... @32<br>Dust..... @10<br><b>BASKET FIRED.</b><br>Fair..... @18<br>Choice..... @25<br>Choicest..... @35<br>Extra choice, wire leaf..... @40<br><b>GUNPOWDER.</b><br>Common to fair..... @25<br>Extra fine to finest..... @65<br>Choicest fancy..... @75<br><b>OOLONG.</b><br>Common to fair..... @23<br><b>IMPERIAL.</b><br>Common to fair..... @23<br>Superior to fine..... @35<br><b>YOUNG HYSON.</b><br>Common to fair..... @23<br>Superior to fine..... @40<br><b>ENGLISH BREAKFAST.</b><br>Fair..... @18<br>Choice..... @24<br>Best..... @40<br><b>TOBACCO.</b><br>Fine Cut.<br>Pails unless otherwise noted<br>Hawatha..... 60<br>Sweet Cuba..... 34<br>McGinty..... 24<br>Valley City..... 32<br>Dandy Jim..... 27<br>Torpedo..... 20<br>" in drums..... 19<br>Yum Yum..... 26<br>" Plug.<br>Sorg's Brands.<br>Spearhead..... 37<br>Joker..... 22<br>Nobby Twist..... 38<br>Oh My..... 29 |  | <b>Scotten's Brands.</b><br>Kyo..... 22<br>Hawatha..... 38<br>Valley City..... 34<br><b>Finner's Brands.</b><br>Old Honesty..... 40<br>Jolly Tar..... 32<br><b>Middleton's Brands.</b><br>Here It Is..... 28<br>Old Style..... 31<br>Jas. G. Butler & Co.'s Brands.<br>Something Good..... 38<br>Toss Up..... 26<br>Out of Sight..... 25<br><b>Private Brands.</b><br>Sweet Maple..... 30<br>L. & W..... 26<br><b>Smoking.</b><br>Boss..... 12 1/2<br>Colonel's Choice..... 13<br>Warpath..... 14<br>Banner..... 15<br>King Bee..... 20<br>Kiln Dried..... 17<br>Nigger Head..... 23<br>Honey Dew..... 24<br>Gold Block..... 28<br>Peerless..... 24<br>Rob Roy..... 24<br>Uncle Sam..... 28<br>Tom and Jerry..... 25<br>Brier Pipe..... 30<br>Yum Yum..... 32<br>Red Clover..... 32<br>Navy..... 32<br>Handmade..... 40<br>Frog..... 33<br><b>GRAINS and FEEDSTUFFS</b><br><b>WHEAT.</b><br>No. 1 White (58 lb. test)..... 85<br>No. 1 Red (60 lb. test)..... 85<br><b>MEAL.</b><br>Boiled..... 1 20<br>Granulated..... 1 40<br><b>FLOUR.</b><br>Straight, in sacks..... 4 50<br>Patent " barrels..... 4 60<br>" sacks..... 5 50<br>Graham " barrels..... 5 60<br>Rye " sacks..... 2 20<br><b>MILLSTUFFS.</b><br>Brail..... 16 00<br>Screenings..... 15 00<br>Middlings..... 17 00<br>Mixed Feed..... 17 00<br>Coarse meal..... 16 50<br><b>CORN.</b><br>Car lots..... 43<br>Less than car lots..... 45<br><b>OATS.</b><br>Car lots..... 33<br>Less than car lots..... 35<br><b>HAY.</b><br>No. 1 Timothy, car lots..... 13 00<br>No. 1 " ton lots..... 14 00 |  | <b>WASHBORDS.</b><br><br>Single.<br>Wilson..... \$2 00<br>Saginaw..... 1 75<br>Rival..... 1 40<br>Daisy..... 1 00<br>Langtry..... 1 10<br>Defiance..... 1 75<br>Double.<br>Wilson..... 2 50<br>Saginaw..... 2 25<br>Rival..... 1 80<br>Defiance..... 2 00<br>Crescent..... 2 60<br>Red Star..... 2 75<br>Shamrock..... 2 50<br>Ivy Leaf..... 2 25<br><b>VINEGAR.</b><br>40 gr..... 7 1/2<br>50 gr..... 8 1/2<br>\$1 for barrel.<br><b>WET MUSTARD.</b><br>Bulk, per gal..... 30<br>Beer mug, 2 doz in case..... 1 75<br><b>YEAST—Compressed.</b><br>Fermentum per doz. cakes..... 10 25<br>" per lb..... 4 00<br>Fleischman, per doz cakes..... 10 25<br>" per lb..... 4 00<br><b>FISH and OYSTERS</b><br>F. J. Dettenthaler quotes as follows<br><b>FRESH FISH</b><br>Whitefish..... \$ @10<br>Trout..... \$ @9<br>Halibut..... @15<br>Clasoes..... 5 @6<br>Flounders..... 8 @10<br>Bluefish..... 11 @12<br>Mackerel..... 15 @25<br>Cod..... 10 @12<br>California salmon..... 15 @15<br>No. 1 Pickerel..... @9<br>Pike..... @8<br>Smoked White..... @8<br>Bloater, per box..... 1 50 |  | <b>OYSTERS—CRAB.</b><br>Fairhaven Counts..... @35<br>F. J. D. Selects..... @20<br>Selects..... @25<br>F. J. D..... @22<br>Anchor..... @20<br>Standards..... @18<br><b>SHELL GOODS.</b><br>Oysters, per 100..... 2 @1 50<br>Clams..... 75 @1 00<br><b>HIDES, PELTS and FUR.</b><br>Perkins & Hess pay as follows, prices nominal:<br><b>HIDES</b><br>Green..... 3 @4<br>Part Cured..... @4 1/2<br>Full "..... @5<br>Dry..... 5 @6<br>Klips, green..... 3 @4<br>" cured..... @5<br>Calfskins, green..... 4 @5<br>" cured..... 5 @6 1/2<br>Deacon skins..... 10 @20<br>No. 2 hides 1/2 off<br><b>PELTS</b><br>Shearlings..... 10 @25<br>Lambs..... 50 @1 50<br><b>WOOL.</b><br>Washed..... 30 @25<br>Unwashed..... 10 @20<br><b>MISCELLANEOUS.</b><br>Tallow..... 3 1/2 @4<br>Grease butter..... 1 @2<br>Switches..... 1 1/2 @2<br>Ginseng..... 2 00 @2 50<br><b>FURS.</b><br>Outside prices for No. 1 only.<br>Badger..... 50 @1 00<br>Bear..... 15 00 @25 00<br>Beaver..... 3 00 @7 00<br>Cat, wild..... 40 @50<br>" house..... 10 @25<br>Fisher..... 4 00 @26 00<br>Fox, red..... 1 00 @1 50<br>" cross..... 3 00 @25 00<br>" grey..... 50 @1 00<br>Lynx..... 2 00 @3 00<br>Martin, dark..... 1 @23 00<br>" pale & yellow..... 50 @1 00<br>Mink, dark..... 40 @21 00<br>Muskrat..... 03 @16<br>Opposum..... 15 @50<br>Otter, dark..... 5 00 @8 00<br>Raccoon..... 25 @75<br>Skunk..... 1 00 @21 00<br>Wolf..... 1 00 @23 00<br>Beaver castors, lb..... 2 00 @5 00<br><b>DEERSKINS—Per pound</b><br>Thin and green..... 10<br>Long gray..... 20<br>Gray..... 25<br>Red and blue..... 35 |  | <b>OILS.</b><br>The Standard Oil Co. quotes as follows, in barrels, f. o. b. Grand Rapids:<br>W. W. Headlight, 150 fire test (old test)..... @8<br>Water White..... @7 1/2<br>Naptha..... @7<br>Gasoline..... @8 1/2<br>Cylinder..... 27 @36<br>Engine..... 13 @21<br>Black, 25 to 30 deg..... @7 1/2<br><b>POULTRY.</b><br>Local dealers pay as follows for dressed fowls:<br>Fowl..... 12 @13<br>Turkeys..... 14 @15<br>Ducks..... 13 @14<br><b>Live Poultry.</b><br>Spring chickens..... 15 @25<br>Fowls..... 9 @10<br>Turkeys..... 12 @13<br><b>PAPER &amp; WOODENWARE</b><br><b>PAPER.</b><br>Straw..... 1 1/2<br>Rockfalls..... 2<br>Rag sugar..... 2<br>Hardware..... 2 1/2<br>Bakers..... 2 1/2<br>Dry Goods..... 5 1/2 @6<br>Jute Manila..... @5 1/2<br>Red Express No. 1..... 5 1/2<br>No. 2..... 4 1/2<br><b>TWINES.</b><br>48 Cotton..... 50<br>Cotton, No. 1..... 17<br>" No. 2..... 16<br>Sea Island, assorted..... 30<br>No. 5 Hemp..... 15<br>No. 6 "..... 15<br><b>WOODENWARE.</b><br>Tubs, No. 1..... 7 00<br>" No. 2..... 6 00<br>" No. 3..... 5 00<br>Pails, No. 1, two-hoop..... 1 35<br>" No. 1, three-hoop..... 1 60<br>Clothespins, 5 gr. boxes..... 40<br>Bowls, 11 inch..... 90<br>" 13 "..... 90<br>" 15 "..... 1 60<br>" 17 "..... 2 35<br>" assorted, 17s and 19s..... 2 50<br>" 15s, 17s and 19s..... 2 75<br>Baskets, market..... 35<br>" shipping bushel..... 1 20<br>" full hoop "..... 1 30<br>" bushel..... 1 50<br>" willow cl'ths, No. 1..... 5 75<br>" " " No. 2..... 6 25<br>" " " No. 3..... 7 25<br>" splint " No. 1..... 3 50<br>" " " No. 2..... 4 25<br>" " " No. 3..... 5 00 |
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# GERMAN COFFEE

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**OLD DUTCH JAVA**  
—AND—  
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*The Very Best!*

## BAKING POWDER.

Packed 4 doz. each, 6 oz., at 80c per doz.  
" 4 " " 9 " \$1.20 "  
" 2 " " 16 " 2.00 "

**TO DEALERS:** We authorize you to guarantee every can of Victor Baking Powder to be absolutely pure; free from any article injurious to health and equal to any on the market or money refunded

Manufactured by **THE TOLEDO SPICE CO., Toledo, Ohio,**  
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## A THORN IN THE SIDE

Written for THE TRADESMAN.

Why it is that a thorn has been planted in the side of every human being is more than the writer can tell. Like many other things connected with the phenomena of human existence, we learn the fact from observation and personal experience; but why it is so, we are at a loss to know. As every man in this age is supposed to be imbued, more or less, with the spirit of speculation, and as I do not wish to be an exception to the general rule, I will venture the assertion that the first thorn was planted in the side of Adam to take the place of the rib which was removed for the purpose of furnishing the raw material with which to manufacture Eve. At any rate, the order was no sooner filled, and our first parents had no sooner settled down in their beautiful Edenic home to enjoy eternal and uninterrupted bliss, than the first "thorn in the side" recorded in history suddenly appears on the scene, in the form of the serpent, to mar their happiness and blast their success in life. Whether this be the correct theory or not, the fact remains that from the time when our first paternal parent came home in the cool of the evening and caught his blushing bride sitting in the hammock with the snake, down to the year of our Lord 1892 the proverbial "thorn in the side" has been a potent factor in the life experience of the human race. It may be that it is necessary to keep us from becoming too much attached to earth and its pleasures, and from forming too exalted opinions of our fellow men. It may be that were it not for this thorn in the side, we might become so surfeited with pleasure that all desire to fly away from earth in search of some other planet where life would be more satisfactory, would be swallowed up by the greater degree of earthly satisfaction which would prevail. Every joy has its sorrow and every thrill has its pang. The more pretentious the marble front of the mansion, the more hideous is the skeleton which lurks within. The affection and true devotedness of a man's friends may be measured by the hatred and intense bitterness of his enemies.

In the business world, we find that the force of opposition's buffeting waves is gauged by the degree of popularity and success attained. The chances for success depend altogether upon our powers of endurance in resisting competition. Each succeeding step in a successful career meets with greater resistance, and it is only he that can successfully cope with the bitterest and most powerful competition which the business world has ever known who can reasonably hope to succeed in mercantile business to-day.

The greatest thorn that ever rankled in the sides of a retail merchant in Grand Rapids, or any other town, is the disreputable, dishonest, selfish, deceiving, throat-cutting, trumpet-blowing, two-faced skalawag who cuts, carves and slashes, bellows, paws the ground and calls down the sun, moon and stars to witness that he is selling goods for less money than they can be manufactured for. This is the thorn that rankles and it is a lineal descendant of the first parent, the Devil. This disrupter of legitimate conditions is a liar on general principles, and every other man in his town, engaged in the same business, knows it. His honorable rivals despise him, for they cannot meet him on his

own ground, because it is unholy. They cannot compete with him, because they will not sink their manhood and jeopardize their soul's welfare by descending to his level, and bedaubing themselves with the methods he makes use of. But this thorn in the side is either a fool or a knave, and, in either case, his days are numbered. If he be a knave, watch the papers, and some fine morning you will read that the thorn has retired from business by executing a chattel mortgage on the cream of his stock in favor of relatives and immediately after, another one is executed on the skim milk in favor of some friendly creditor, while the balance of his creditors stand on the street corner and shiver. If the thorn be a fool, he will quickly snuff himself out and the only friend who will render him any assistance in his sudden retirement from business is the sheriff.

Whenever a retail merchant adopts these crooked, filibustering tactics, and tries to scoop it all up by blowing on a tin whistle and treading on other people's corns, you may safely conclude that he is digging a pitfall for either his creditors or himself. No reputable business man ever cut the margins of profit out of his wares for legitimate gain; he is either drifting among the rocks of adversity and expects daily to be dashed to pieces, or else he is coolly and premeditatedly consummating a steal. A spade should never, by any possible slip of the tongue, be called a toothpick; and the sooner we learn to call these fellows by their right names, the better it will be for all parties concerned.

It is highly important that our two great mercantile agencies should come to the rescue by throwing additional light upon their present ratings, so that jobbers and wholesalers could get a little insight into the tactics and methods made use of by retailers in the transaction of their business. This would have a corrective tendency and would be a step in the right direction.

Current events will certainly bear me out in this assertion that a man's rating in dollars and cents has nothing whatever to do with the likelihood of his paying 100 cents on the dollar of his indebtedness. The larger the rating, the bigger the steal—provided he has the inclination. His conduct, however, would be a much safer guide; for "by their fruits ye shall know them."

May the good lord speedily deliver us from this kind of "thorn in the side."

E. A. OWEN.

## BEANS

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

W. T. LAMOREAUX &amp; CO.,

128, 130, 132 W. Bridge St.,

GRAND RAPIDS, MICH.

## PRODUCE MARKET.

Apples—Firm at \$2.75@3 per bbl.  
Beans—Without material change, either in price or demand. Jobbers pay about \$1.20 for country stock and hold city picked pea or medium at \$1.60 per bu.  
Butter—Jobbers pay 17¢@18¢ for good to choice dairy and hold same at 19¢@20¢. Factory creamery is in fair demand at 27¢.  
Cabbages—Old stock is about played out. New stock is beginning to arrive, selling at \$4 per crate of 125 lbs.  
Cranberries—Repacked Cape Cod are in fair demand at \$5.50 per bbl.  
Dried Apples—Sundried is held at 4½¢@5¢ and evaporated at 6½¢@7¢.  
Eggs—Jobbers pay 10½¢@11¢ and hold at 11½¢@12¢.  
Honey—14¢ per lb.  
Lettuce—Grand Rapids Forcing is in fair demand at 15¢ per lb.  
Maple Sugar—Dealers pay 7¢@8¢ per lb. and hold at 8¢@9¢.  
Onions—Green are in fair demand at 20¢ per dozen bunches. Dry stock is in small demand and supply, commanding 60¢@80¢ per bu.  
Peaplant—4¢@5¢ 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—35¢ 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:

PORK IN BARRELS.  
Mess, new, 10 75  
Short cut, 11 50  
Extra clear pig, short cut, 14 00  
Extra clear, heavy, 13 25  
Clear, fat back, 13 50  
Boston clear, short cut, 13 50  
Clear back, short cut, 13 50  
Standard clear, short cut, best, 13 75  
SAUSAGE—Fresh and Smoked.  
Pork Sausage, 7 75  
Ham Sausage, 9  
Tongue Sausage, 9  
Frankfort Sausage, 7 75  
Blood Sausage, 5  
Bologna, straight, 5  
Bologna, thick, 5  
Head Cheese, 5

LARD—Kettle Rendered  
Tierces, 7 75  
Tubs, 8  
50 lb. Tins, 8

GRANGER.  
Tierces, 7  
50 lb. cases, 7 75  
20 " " " " 7 75  
10 " " " " 7 75  
5 " " " " 7 75  
3 " " " " 7 75

LARD, Family, Com.  
Tierces, 5 75  
40 and 50 lb. Tubs, 5 75  
3 lb. Pails, 20 in a case, 5 75  
5 lb. Pails, 12 in a case, 5 75  
10 lb. Pails, 6 in a case, 5 75  
30 lb. Pails, 4 in a case, 5 75  
50 lb. Cans, 5 75

Extra Mess, warranted 200 lbs., 6 50  
Extra Mess, Chicago packing, 6 50  
Boneless, rump butts, 9 00

SMOKED MEATS—Canned or Plain.  
Hams, average 20 lbs., 9 75  
" " 16 lbs., 9 75  
" " 12 to 14 lbs., 10  
" picnic, 6 75  
" best boneless, 8 75  
Shoulders, 6  
Breakfast Bacon, boneless, 8 75  
Dried beef, ham prices, 8 75  
Long Curls, heavy, 6 75  
Briskets, medium, 7  
" light, 7

## FRESH MEATS.

Swift & Company quote as follows:  
Beef, carcass, 4 75 @ 6 75  
" hind quarters, 6 @ 7  
" fore, 3 75 @ 4 75  
" loins, No. 3, 2 @ 9  
" ribs, 8 @ 8 75  
" rounds, 5 @ 6  
" tongues, 2 @ 4 75  
Bologna, 2 @ 4 75  
Pork loins, 2 @ 8  
" shoulders, 2 @ 6  
Sausage, blood or head, 2 @ 4 75  
" liver, 2 @ 4 75  
" Frankfort, 2 @ 7  
Mutton, 2 @ 9  
Veal, 2 @ 6

## CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

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

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

FANCY—In bulk, Full Weight, Pails.  
Lozenges, plain, 10  
" printed, 11  
Chocolate Drops, 11 75  
Chocolate Monumentals, 13  
Gum Drops, 5 75  
Moss Drops, 8  
Sour Drops, 8 75  
Imperial, 10

FANCY—In 5 lb. boxes, Per Box.  
Lemon Drops, 55  
Sour Drops, 55  
Peppermint Drops, 55  
Chocolate Drops, 65  
H. M. Chocolate Drops, 90  
Gum Drops, 40 @ 50  
Licorice Drops, 1 00  
A. B. Licorice Drops, 80  
Lozenges, plain, 60  
" printed, 65  
Imperial, 60  
Mottos, 70  
Cream Bar, 55  
Molasses Bar, 55  
Hand Made Creams, 85 @ 95  
Plain Creams, 80 @ 90  
Decorated Creams, 1 00  
String Rock, 65  
Burnt Almonds, 1 00  
Wintergreen Berries, 60

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

ORANGES.  
Floridas, fancy 150-175-200, @ 1 00  
" choice, 125, @ 3 50  
" russels—150-175-216, @ 3 75  
" " 123, 3 25  
Californias, Riverside, @  
" Navals, @  
Messinas, choice 200, @ 3 50  
" " 160, @ 3 50

LEMONS.  
Messina, choice, 350, @ 3 25  
" fancy, 350, @ 3 75  
" choice 300, @ 3 50  
" fancy 340, @ 4 00

OTHER FOREIGN FRUITS.  
Figs, fancy layers, 6 lb., 12 @ 14  
" " 10 lb., 14 @ 15  
" extra " 14 lb., 15  
" " 20 lb., 18  
Dates, Fard, 10-lb. box, 9  
" 50-lb., 9  
" Persian, 50-lb. box, 4 75 @ 5

NUTS.  
Almonds, Tarragona, 216  
" Ivaca, 215  
" California, 216  
Brazil, new, 216  
Filberts, 211  
Walnuts, Grenoble, 213  
" Marbot, 210  
" Chill, 210  
Table Nuts, fancy, 212 75  
" choice, 211 75  
Pecans, Texas, H. P., 11 @ 14  
Cocanuts, full sacks, 4 00

PEANUTS.  
Fancy, H. P., Suns, 2 54  
" Roasted, 2 74  
Fancy, H. P., Flags, 2 54  
" Roasted, 2 74  
Choice, H. P., Extras, 2 44  
" " Roasted, 2 64

J. L. Strelitsky,

Cigars

Jobber of

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

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

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

10 So. Ionia St., Grand Rapids.

## IMPORTANT To Commercial Travelers and Merchants:

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

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



## SUCCESSFUL FAILURE.

## Personal Experience on a First and Last Trip on the Road.

W. E. Robertson in Interstate Grocer.

My joy knew no bounds when, one morning I received a letter from a large candy house which read as follows:

After the conversation we had with you we have decided to give you a trial. Please come down and post up with a view to starting out on Sunday night. Yours, SWEET AND PURE.

The happiest moment of my life had arrived, I read and re-read the letter to make sure I was not dreaming. I knew, or thought I knew, if I could just get an opportunity to sell goods "on the road"—as a number of my drummer friends termed it—I would surely make a great success, and now the opportunity was presented. I was sure I could sell goods—lots of goods, why not? I was bright, much more so than lots of those fellows who were wonderful successes on the road. Why should I fail? No, sir, it was not possible. I was the proud possessor of a great many fine and original (?) yarns that I could and would spin off *ad finem* and I would prove a veritable cornucopia of effulgent merriment to those verdant (?) but nice country merchants.

I put in three days posting up, during which time I became thoroughly familiar with confectioners' terms, and I knew what every "hand made cream" consisted of and how each piece was made. I had the price of "pan work," "stick," "pistach," "chocolate creams," "peanuts," "fire crackers," "milk shakes," "pop corn balls," "prize boxes"—in fact everything, at my tongue's end—and now I would go out and revolutionize things generally and—no telling what was yet in store for me. I might yet be a member of "my firm." I had my samples sent down to the depot and returned to my home to pack up the personal effects which I would want to use on my trip.

"Just think," said I to my mother, "I am at last a drummer. Now, watch me put some of those fossils away when I strike at their trade."

"Don't be too confident, my son," ventured my mother, with some timidity. She seemed careful lest she might say something that would possibly lead me to believe that I was not already a howling success.

I finally bade everybody good bye, and was soon seated in a train, as proud of my 1,000-mile ticket as I was of the \$50 expense money that I had carefully stowed away in my inner vest pocket. My first stop was at a small town which had positively no use for candy, as the representative of a rival house had been there a few days before and sold everybody all the candy wanted. I took an afternoon freight which was going my way and found in the caboose quite a number of commercial travelers who were lounging around on upturned buckets and other improvised seats. After I had deposited my sample case, silk hat box, umbrella, cane and satchel containing clothing, perfumed note paper, etc., in the corner, I volunteered the remark, as I rubbed off my patent leathers with my handkerchief: "Trade is d—n dull. How is it with you fellows?" I noticed a fatherly looking gentleman lying down on the top of a tool box with one end of the cushion turned up for a pillow, and, as I came near being thrown through the east end of the car by a violent jerk of the train, he asked me how I was doing on my maiden trip.

I did not know then, but I know now, how he knew it was my maiden trip.

I made one other town that day and at night wrote to my house that prospects were good. "There is," said I "some fellow ahead of me in the same line, but I will head him off to-morrow." I paid very little attention to trade the next day as I was anxious to head off the man whom I was following so closely. He was creating havoc with trade all along the line and I wanted to get in the front rank for awhile. I finally heard of him on the C. & A. and overtook him at Blackburn. I made his acquaintance—his name was Cobb—and he treated me royally and welcomed me into the ranks of peregrinating negotiations. He also told me that Waverly, a little town about seven miles off the road was a very good

candy town, but he never made it on account of the time required to do so. I set about going to Waverly at once and, while the livery man was hitching up the horses, I gulped down a piece of cold polygamous gobbler, all the landlord had, he said, as dinner was over, and a cup of coffee which turned blue when milk was poured into it. I got to Waverly in time to learn that Cobb had been there the day before and took out a large number of Christmas orders. I was sorry he didn't take the town. I was like the fellow who was hung in Texas—further proceedings interested me no longer, as far as that town was concerned; in fact, I was beginning to think that perhaps my house would soon expect an order from me. I was compelled to remain in Waverly over night and, somehow or another, the beautiful snow which had clad all nature in a mantle of white did not have that particular charm for me that the poets advertise so liberally in all papers of known circulation.

I was put to bed in a little light running affair that had a dashboard at each end, and, when I awoke in the morning, my neck was twisted northeast by north, and I felt generally broken up. I stepped to the window of my room to get a glimpse of the weather, and just across the street I saw a merchant hanging out an immense sign which bore this pertinent legend: "Wait for our mammoth stock of Christmas candies, bought a few days ago for cash."

I ate sparingly at breakfast, but my driver's appetite seemed all right. He, however, hadn't seen the sign. We drove back to Blackburn, and I took the first train up to Marshall, where I found a customer who wanted goods, but when he learned whom I was representing, he said: "What! I don't want any of your goods. That house drew on me last week. I suppose they were afraid of losing their account." I afterwards learned that he was rated "M. 4," which accounted for his indignation. I managed to sell a few little orders, and lose my silk hat and umbrella before I got ready to return to my mother, whose words of consolation nestled close to my tired heart.

I resigned my position in favor of anybody who wanted it, and when I squared up with my house, I found that my itemized expense account absorbed my salary. I was ahead "experience," which has kept me off the road since and prompts me to treat the traveling salesman with distinguished consideration.

## Outwitted a Crank.

From the St. Louis Republic.

The late Marshall O. Roberts was once called upon to deal with a crank in whose mental disorder there was much method, and to deal with him quickly. He got rid of the fellow in a characteristic way. It was on a summer evening and Roberts was the only person left in the offices with the exception of the porter, who was on the lower floor.

An impecunious individual secured admission to the building somehow and found his way to the millionaire's room. He leveled a pistol at the latter's head and said coolly:

"Gimme a hundred or I'll fire, mister, for I'm down on my luck."

"Surely you wouldn't kill a man for a paltry hundred," said Roberts, whose nerves were as cool as a blacksmith's. "I'm myself in luck to-day, but all my ready money has gone into the bank. Suppose I give you a check for double the sum?"

This suited the freebooter and a check for \$200 was duly made out on the Chelsea Bank. At the visitor's suggestion, it was made payable to bearer. The transaction closed, the payee took his departure, apparently well satisfied with his day's work.

When he got to the sidewalk Mr. Roberts closed his desk and went home equally well satisfied. He had bought immunity from sudden and violent death with a check on a bank which had ceased to do business several years before.

For the finest coffees in the world, high grade teas, spices, etc., see J. P. Visner, 167 North Ionia street, Grand Rapids, Mich., general representative for E. J. Gillies & Co., New York City.

## Grand Rapids &amp; Indiana.

Schedule in effect January 10, 1892.

## TRAINS GOING NORTH.

Arrive from Leave going South. South. North. For Saginaw and Cadillac..... 5:15 a.m. 7:05 a.m. For Traverse City & Mackinac..... 9:20 a.m. 11:30 a.m. For Saginaw & Traverse City..... 2:00 p.m. 4:15 p.m. For Petoskey & Mackinac..... 8:10 p.m. 10:30 p.m. From Kalamazoo and Chicago..... 8:35 p.m. Train arriving at 9:30 daily; all other trains daily except Sunday.

## TRAINS GOING SOUTH.

Arrive from Leave going North. South. North. For Cincinnati..... 6:30 a.m. 7:00 a.m. For Kalamazoo and Chicago..... 10:30 a.m. 12:00 p.m. For Fort Wayne and the East..... 11:50 a.m. 2:00 p.m. For Cincinnati..... 5:30 p.m. 6:00 p.m. For Chicago..... 10:40 p.m. 11:05 p.m. From Saginaw..... 10:40 p.m. Trains leaving at 6:00 p.m. and 11:05 p.m. run daily; all other trains daily except Sunday.

## Muskegon, Grand Rapids &amp; Indiana.

From Muskegon—Arrive. For Muskegon—Leave. 7:00 a.m. 10:10 a.m. 11:25 a.m. 4:40 p.m. 5:40 p.m. 9:05 p.m.

## SLEEPING &amp; PARLOR CAR SERVICE.

## NORTH

11:30 a.m. train.—Parlor chair car G'd Rapids to Petoskey and Mackinac. 10:30 p.m. train.—Sleeping car Grand Rapids to Petoskey and Mackinac.

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. &amp; 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 10:30 a.m. 2:00 p.m. 11:05 p.m. Arr Grand Rapids 3:10 p.m. 9:00 p.m. 6:50 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. Almquist, 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 &amp; 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.

## CHAS. A. COYE,

MANUFACTURER OF

## Awnings &amp; Tents

## Horse and Wagon Covers

JOBBER OF

## Hammocks and Cotton Ducks

SEND FOR PRICE LIST.

11 Pearl St., Grand Rapids, Mich.

ESTABLISHED 1868.

## H. M. REYNOLDS &amp; 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 &amp; CAMPAU STS.

Grand Rapids, Mich

## MICHIGAN CENTRAL

"The Niagara Falls Route."

DEPART. ARRIVE  
Detroit Express..... 7:00 a.m. 10:00 p.m.  
Mixed..... 7:05 a.m. 4:30 p.m.  
Day Express..... 7:30 p.m. 10:00 a.m.  
\*Atlantic & Pacific Express..... 10:30 p.m. 6:00 a.m.  
New York Express..... 5:40 p.m. 12:40 p.m.

\*Daily.

All other daily except Sunday.

Sleeping cars run on Atlantic and Pacific Express trains to and from Detroit.

Elegant parlor cars leave Grand Rapids on Detroit Express at 7 a.m., returning leave Detroit 4:45 p.m. arrive in Grand Rapids 10 p.m.

FRED M. BRIGGS, Gen'l Agent, 85 Monroe St.

A. ALMQUIST, Ticket Agent, Union Depot.

Geo. W. MUNSON, Union Ticket Office, 67 Monroe St.

O. W. RUGGLES G. P. &amp; T. Agent, Chicago.



## TIME TABLE

NOW IN EFFECT.

## EASTWARD.

| Trains Leave   | +No. 14 | +No. 16 | +No. 18 | +No. 82 |
|----------------|---------|---------|---------|---------|
| G'd Rapids, Lv | 6:50am  | 1:20am  | 3:25pm  | 10:55pm |
| Ionia, Ar      | 7:45am  | 11:25am | 4:27pm  | 12:37am |
| St. Johns, Ar  | 8:28am  | 12:17pm | 5:20pm  | 1:55am  |
| Owosso, Ar     | 9:33am  | 1:20pm  | 6:05pm  | 3:15am  |
| E. Saginaw, Ar | 10:45am | 3:35pm  | 8:00pm  | 4:45am  |
| Bay City, Ar   | 11:30am | 3:45pm  | 8:45pm  | 7:00am  |
| Flint, Ar      | 10:05am | 3:40pm  | 7:05pm  | 5:40am  |
| Pt. Huron, Ar  | 11:55am | 6:00pm  | 8:50pm  | 7:30am  |
| Pontiac, Ar    | 10:53am | 3:05pm  | 8:25pm  | 5:37am  |
| Detroit, Ar    | 11:50am | 4:05pm  | 9:25pm  | 7:00am  |

## WESTWARD.

| Trains Leave   | *No. 81 | +No. 11 | +No. 13 |
|----------------|---------|---------|---------|
| G'd Rapids, Lv | 7:05am  | 1:00pm  | 5:10pm  |
| G'd Haven, Ar  | 8:35am  | 2:10pm  | 6:15pm  |
| 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.

Eastward—No. 14 has Wagner Parlor Buffet car. No. 18 Chair Car. No. 82 Wagner Sleeper. Westward—No. 81 Wagner Sleeper. No. 11 Chair Car. No. 15 Wagner Parlor Buffetcar.

JOHN W. LOUD, Traffic Manager.  
BEN FLETCHER, Trav. Pass. Agent.  
JAS. CAMPBELL, City Ticket Agent.

23 Monroe Street.

## CHICAGO

JAN'Y 3, 1892.

## AND WEST MICHIGAN R'Y.

## GOING TO CHICAGO.

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

## RETURNING FROM CHICAGO.

Lv. CHICAGO..... 9:00am 4:45pm \*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

For Indianapolis 12:05 p.m. only.

TO AND FROM MUSKOGEE.

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.

Between Grand Rapids and Manistee—Free Chair Car—Leaves Grand Rapids 5:17 p.m.; leaves Manistee 6:50 a.m.

## DETROIT,

JAN'Y 3, 1892

## LANSING &amp; NORTHERN R. R.

GOING TO DETROIT.

Lv. G'R'D RAPIDS..... 7:15am \*1:00pm 5:40pm  
Ar. DETROIT..... 12:30m \*5:15pm 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 Lansing and Howell—Same as to and from Detroit.

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.



## STUDY LAW AT HOME.

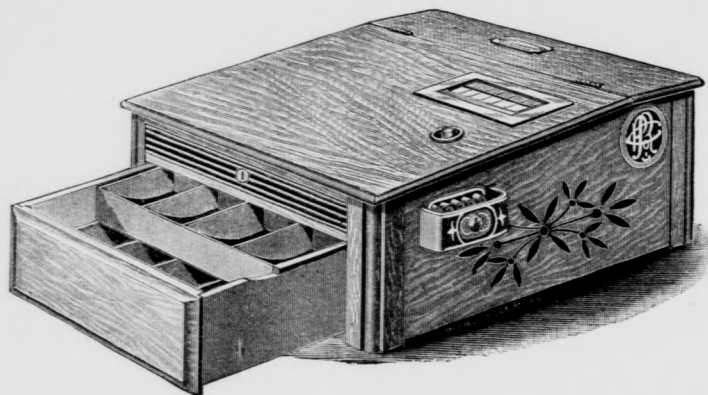
Take a course in the Sprague Correspondence School of Law (Incorporated). Send ten cents (stamps) for particulars to

J. COTNER, Jr., Sec'y,

No. 375 Whitney Block,

DETROIT—MICH.

# BUILT FOR BUSINESS!



## PECK'S CASH REGISTER!

The only Cash Register Especially Adapted to a Mercantile Business.

### Why is the Peck Autographic Cash Register the Best for Merchants?

BECAUSE it records the items instead of GENERAL RESULTS.

BECAUSE it is always ready to MAKE and PRESERVE a record of money paid in and paid out.

BECAUSE there are no "charge slips," "received on account slips," "paid out slips" and "just out of slips" to be lost and break the record.

BECAUSE a merchant can file away his entire day's business on one sheet and refer in an instant to the record of any previous day.

BECAUSE figures won't lie, but machinery, if out of repair, is bound to.

BECAUSE it is not necessary to send it to the factory every six months for repairs.

BECAUSE you are not obliged to strike three or four keys to register ONE amount.

BECAUSE it is simple, practical, reasonable in price, and accomplishes the results that merchants desire.

### Its Advantages over a Key Register.

It leaves a black and white record for reference, while a Key Register does not.

With the "Peck Cash Register" each cash transaction is recorded as made, while with a Key Register the record only remains while the tablet is up, each sale spoils the record of all previous ones.

If a clerk willfully makes a wrong entry with the Peck Register, it is impossible for him to change it, while with the key machine it is easy to press the wrong key "accidentally."

In paying money out of the Peck Cash Register a place is provided for the entry on the same continuous strip of specially prepared register paper, while with a Key Register you put a slip in the drawer and if it is lost your cash won't balance.

The only advantage ever claimed for a key machine over our Register is, that with the former the amount of the purchase is thrown up on the tablet in view of the customer. We will admit this point if the customer is standing in front of the bar, especially before the novelty wore off, but in buying goods at a store very few people look to see the amount registered, and even if a clerk is reported as registering the wrong amount, he can easily say that he pressed the wrong key.

**In proof of our claim that the Peck is the Best Register on the Market, we herewith submit a few of the many Voluntary Testimonials received from Leading Merchants of Michigan:**

DETROIT, Mich., April 14, 1892.

We have used Peck's Cash Register nearly two years and find it a very valuable fixture. It works perfectly, and, in fact gives satisfaction in every way.

JOHN P. FISKE, Crockery, China and Glassware.

BAY CITY, Mich., April 15, 1892.

We have a Peck's Cash Register in our crockery store and find it just the right thing for handling cash and saving of labor. It works well and gives entire satisfaction.

W. E. SEE & Co., Crockery and Silverware.

BENTON HARBOR, Mich., April 15, 1892.

The Peck Cash Register I am using gives me satisfaction and works well. I have tried many ways to keep my cash straight, but never until I used this style of register have I succeeded. I would not be without it at any price, if I could not get another.

C. C. SWEET, Dry Goods.

WHITEHALL, Mich., April 14, 1892.

I would almost as soon think of doing business without insurance on stock as to be without the Peck Cash Register, bought of you. It works to perfection and insures much greater accuracy than any other system I ever tried.

J. J. GEE, Hardware.

MT. PLEASANT, Mich., April 15, 1892.

We are very much pleased with the Cash Register. We find it very simple and always as correct as any cash register can be. We would not do without it for many reasons. One reason is that it settles a great many would-be disputes in cash on account, as we always place to the right of the amount the man's name by whom it was paid. In our opinion, the Peck Cash Register is the best for the money that we could possibly find. Your statements of the same have always been facts.

MARSH & LEWIS, Clothing and Gent's Furnishing Goods.

SHELBY, Mich., April 14, 1892.

We are well pleased with our Peck's Cash Register and would not do without it. It will pay for itself in six months' time in correcting mistakes.

RANKIN & DEWEY, General Merchandise.

BIG RAPIDS, Mich., April 15, 1892.

I have been using Peck's Cash Register constantly for more than a year, and can say that it has always done the work perfectly. Saves lots of time and is all that is claimed for it. Would not exchange it for any other kind of register that I have ever seen.

F. W. JOSLIN, Merchant Tailor.

PORT HURON, Mich., April 15, 1892.

I have used Peck's Cash Register nearly a year. It is in perfect order, and I can see no reason why, with ordinary care, that it should not last many years. It is a system whereby any person who can write, can keep an accurate cash account. The price is such that it does not require a large percentage of the capital of many beginners in trade to enjoy this advantage. It works to advantage where there are several departments to a business, as, in my case, grocery, flouring mill and meat market, each have their columns, and it takes but a few moments in the evening to see what each has done during the day. Nothing that I have ever seen, so far, could take the place of Peck's Cash Register with me.

CHAS. WELLMAN, Wholesale Grocer.

ANN ARBOR, Mich., April 13, 1892.

I consider Peck's Cash Register a valuable assistant to my line of business where it is necessary to record the events of each day, in so far as they relate to mercantile transactions. Ours more than paid for itself the first three months by aiding us to correct mistakes. Every merchant should have a register of some kind.

J. W. BROWNING, General Dealer.

We will gladly have one of our agents call on you, with sample Register, on application. Send for illustrated Circular and Price List.

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

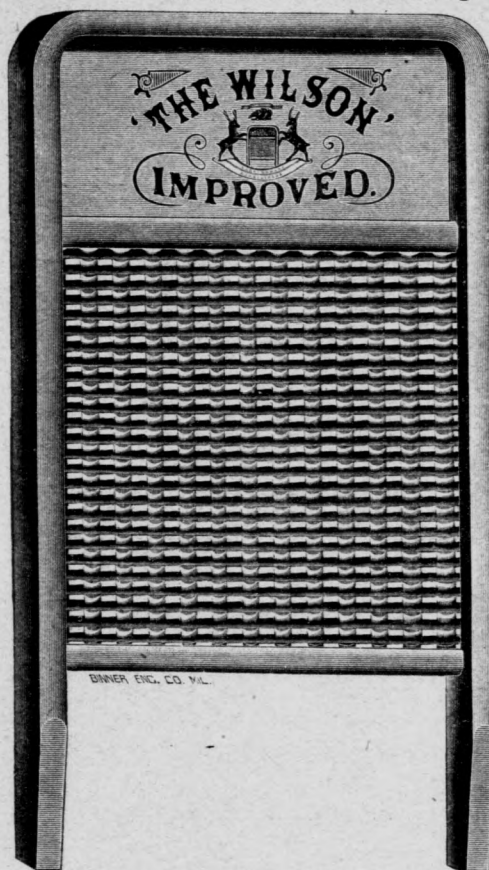
**LOBDELL & GEIGER, Gen'l Agents,**  
39 Pearl Street, - Grand Rapids, Mich.



# SAGINAW MANUFACTURING CO.,

SAGINAW, MICH.,

Manufacturers of the Following List of Washboards.



Crescent  
Red Star  
Shamrock  
Ivy Leaf

DOUBLE  
SURFACE

Solid Zinc.

Wilson  
Saginaw  
Defiance  
Rival

Double Zinc  
Surface.

Wilson  
Saginaw  
Defiance  
Rival

Single Zinc  
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.

# STANDARD OIL CO.,

GRAND RAPIDS, MICHIGAN.

DEALERS IN

Illuminating and Lubricating

# -OILS-

NAPHTHA AND GASOLINES.

Office, Hawkins Block.

Works, Butterworth Ave.

BULK WORKS AT

GRAND RAPIDS,  
BIG RAPIDS,  
ALLEGAN,

MUSKEGON,  
GRAND HAVEN,  
HOWARD CITY,

MANISTEE,  
PETOSKEY,

CADILLAC,  
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HIGHEST PRICE PAID FOR

EMPTY CARBON & GASOLINE BARRELS.

# VOIGT, HERPOLSHEIMER & CO.,

WHOLESALE

## Dry Goods, Carpets and Cloaks

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

Mackinaw Shirts and Lumbermen's Socks.

OVERALLS OF OUR OWN MANUFACTURE.

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

# RINDGE, KALMBACH & CO.

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.

# 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, Gingham, Prints and Domestic Cottons

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

# Spring & Company.

# H. LEONARD & SONS,

GRAND RAPIDS, MICH.

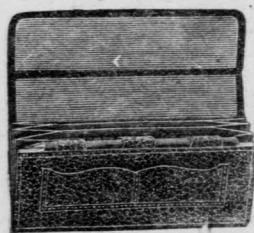
## GENTLEMAN'S BILL AND POCKETBOOKS.

All Packed One-half Dozen in a Box.

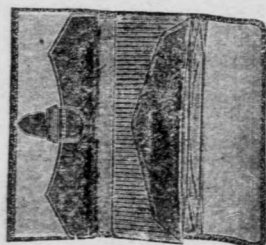


No. 1102½ Assortment.

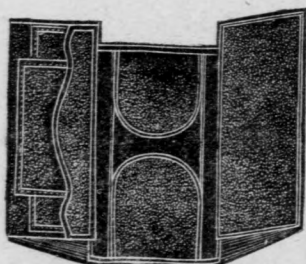
Assorted 3 styles, size 8x3½ inches, cloth lined.  
Five compartments, net per doz.....\$3 00  
No. 806, size 8x3¼ inch, 3 compartments..... 2 00



No. 1193. Size 8x3½ inches, 4 pockets, memorandum book and pencil, red and black finished leather, \$4 00



No. 1195 full size, 4 pockets and bill folder with flap leather faced. A dandy to retail for 75c.....\$6 00



No. 1200. Bill Book. Size, 8¼x3½ inches.  
Elegantly finished, leather lined with pocket, bill folder, stamp and ticket spaces, \$6.00.



No. 619 Leather Wallet, with 3 pockets and bill roll.  
All cloth lined. A stunner for a quarter.....\$1 67



Style of Nos. 639 and 649.

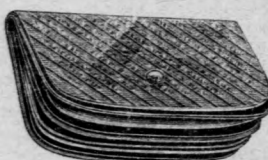
No. 639 Calf finished wallet with 3 pockets and bill roll.....\$2 00  
No. 641 Russet color, finish same style as cut, leather faced ..... 2 67



No. 595. All leather.  
Fancy finish as shown, with 4 pockets, a beauty for 50c at retail.....\$3 67



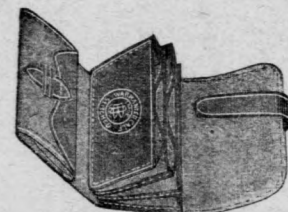
No. 608. All leather.  
Full stitched with 4 pockets and bill roll.....\$4 00



No. 563. Gent's fancy imitation seal all leather pocketbook, with patent button fastener.... 4 00



No. 630. Leather Wallet. Net per doz  
It will last a life time, leather lined and stitched throughout.....\$4 67



Style of Nos. 632 and 775.

No. 632. Calf finish russet color, all leather, as shown.....\$5 00  
No. 775. Same style only the linings are trimmed in fancy colored leather ..... 6 00



No. 505. Black and Brown Finish.  
All leather, smooth Russia leather outside finish, 5 67



No. 572S. All leather.  
Elegantly finished, ass'td colors in box..... 6 00



No. 586. All leather; imitation seal.  
Rough finish, good value to retail for \$1..... 7 65

Also a great variety of Purses and Ladies' Pocketbooks.