

Michigan Tradesman.

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GRAND RAPIDS, APRIL 27, 1892.

NO. 449

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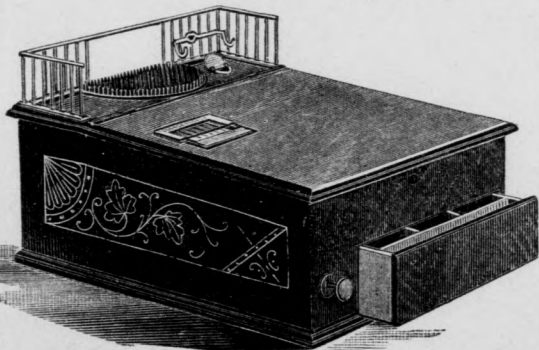
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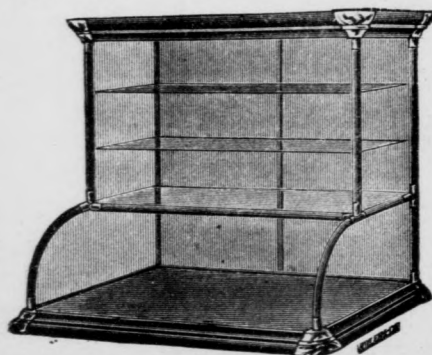
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MICHIGAN TRADESMAN.

VOL. 9.

GRAND RAPIDS, WEDNESDAY, APRIL 27, 1892.

NO. 449

ESTABLISHED 1841.

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WAS IT ACCIDENT OR DESIGN?

As there are some men who are always known by their Christian names—James or William, or Robert—and others with whom their friends are more familiar still, and use those names abbreviated—Jim, or Bill, or Bob—so there are men who might have had no Christian name at all, so little is there known of it. Except when they write it on a check, it is never in evidence, and they are known by their surnames only to the end of their life's chapter. Of such a kind was my Uncle Lock. Few of his acquaintances, until they read it on his tombstone, were aware that he was christened Richard, and if his mother ever called him Dick (which I doubt) she was the only one.

Once upon a time he was married, though I did not know him until he had been a widower for a quarter of a century, but his wife never addressed him by any other name than Mr. Lock. The only parallel to this within my experience is the case of a lady of title who speaks of her husband as "my lord," but Aunt Lock never got even to that degree of familiarity; she might have called him "my Mr. Lock" appropriately enough, for they were more like a commercial firm than a married couple, but I am sure she never ventured on the experiment. She died after a few years of wedded life, not of a broken heart, for she was not of that kind, but rather as one who, having had enough of the business of life, retires from it early. She was not an attractive person from any point of view, but she suited Uncle Lock much better than any one, including himself, had any idea of.

Hard as he was, and harsh as he could be, he sincerely regretted her death, and, what seemed curious to many people, showed it in a very sentimental fashion. As a matter of fact, all of us who are not absolutely inhuman are actuated by sentiment, and those who deny it at least as much as other people; and the more we repress the natural emotions the more extravagant become the expression of them. Thus, though Uncle Lock never wore mourning for his wife, not even in the mitigated form of a two inch hat-band, he put away every article of jewelry and clothing she had worn in a room, the door of which was never opened, and kept the very books (mostly on cookery and housekeeping) she had used under glass like melons or cucumbers.

There was a soft place, indeed, that few suspected in Uncle Lock's heart, and his niece Sophy found it out. It was impossible, indeed, for her to miss it if it existed at all, for a more delightful child than Sophy Mayhew it was difficult to imagine, nor would she have seemed capable of improvement had she not become the most charming and gracious of young women.

When her parents died, which they did a few years after her birth, comforted no doubt by the reflection that they had made the world happier and better by presenting her to it, Uncle Lock adopted

her, and, I am bound to say, did his duty by her in every respect, save one—unfortunately for me, a most important exception. He would not allow her to marry the man of her choice. The objection he put forward was that he did not approve, on principle, of the marriage of cousins. Everybody knows that when anything is objected to "on principle" it means that the objecting party has a personal dislike to it, and this was what Uncle Lock felt as regarded the suitor in question. It was not the consanguinity he objected to so much as me; but the pretext exactly suited his purpose, for no improvement in myself or my position could get over the fact that Sophy and I had had the same grandfather.

Although I was an orphan like herself, Uncle Lock never adopted me, but only in due course made me his confidential clerk and secretary. The salary I received for my services was small; but, on the other hand, I lived under the same roof with Sophy, which would have been compensation enough for anything. How Uncle Lock could have supposed it possible that such contiguity could have resulted in anything short of a passionate devotion to her is amazing to me, but he stigmatized it as idiotic. After expressing his views about the marriage of cousins (entertained, as I am persuaded, on the spur of the moment, and solely with an eye to my discomfiture), he added "Moreover, Master Charles, I cannot conceal from myself, and know no reason why I should do so from you, that it appears to me that your aspirations are not very creditable to your sense of honor. I don't say that your motives may be wholly mercenary, but you cannot be blind to the fact that Sophy will probably be my heiress, and you have nothing of your own but your meager salary, so you are therefore in a position of a mere fortune hunter. Do you think it a high toned thing to look for your livelihood to your wife's money?"

I replied that I was so wildly fond of Sophy that such considerations had never occurred to me.

"At all events," he went on, "they have now been presented to you; and

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what may also suggest itself to you is that, when I am dead and gone, my niece may, out of the foolish good nature or other causes" (that was how he spoke of the noblest emotions of the female heart) "throw herself away upon you, penniless though you may be. Now I mean to stop that by the terms of my will, by which it will be provided that she shall marry a man of suitable fortune, say with \$20,000 of his own. If she marries a beggar she will be a beggar herself, as in that case my money will go elsewhere. I don't think so ill of you as to suppose you would drag her down to poverty and wretchedness, but believe that this proviso will put an end once for all to any nonsense between you, in which confidence I shall retain you in your present situation."

To this I replied that, as to being a beggar, I could hardly think it possible that any man of humanity and good feeling, such as I paid him the compliment of being, could leave the only relation, except Sophy, he had in the world (myself) totally unprovided for.

At this he grinned. I must say, most unbecomingly, and muttered something about somebody's "infernal impudence." I added that my expectations from him were not unreasonable, but only such as I was sure his own sense of right would dictate. I did not ask him for the sum he had mentioned as the lowest tender for Sophy's hand, but only for a modest competence. I felt confident that if I had something to start with I could soon build up a fortune by my own exertions.

To this he only replied by a guttural noise, which I am afraid expressed contempt, and the subject dropped, and for a long time things went on as they had done before. Notwithstanding that we inhabited the same dwelling, I saw little of Sophy, being kept hard at work in my uncle's office till near dinner time, and even when I got home had few opportunities of speaking with her alone. But I wrote to her long letters every night and slipped them under her chamber door when I went down to my early breakfast with my uncle, at which she did not appear. They were very tender and hopeful, speaking of the great fortune I hoped to make one day, whose only value in my eyes would be its enabling me to call her mine. They were also plentifully interspersed with verse of the most touching kind. And she on her part replied to them in the sweetest strain, adjuring me to keep a good heart and be confident of her unchangeable love; but still duty ran through all of them, and I am well convinced that her gratitude to our common relative (to whom she was indebted for all she had) would never have permitted her to disregard his prohibition so far as to wed me in secret had I been capable of proposing such a thing. All these letters I kept, tied up with a rose colored ribbon, and read and re-read again and again. I have reason to believe she did the like, nor did we ever dream that this innocent but agreeable correspondence would be interfered with. But one day it came to a sudden and miserable end.

In Uncle Lock's "study," as he was pleased to term the apartment in which he often looked at his banker's book, but which contained no other, stood an oak desk most beautifully carved. This was Sophy's handiwork, and, as I had often told him, I envied him the possession of

it more than anything else in the world. One evening, when I returned from the office, he threw this open and displayed in it, to my great indignation, a great many bundles of letters tied with rose colored ribbon.

"I found these in your room, young man, and they are the last you will ever receive from your cousin. She has given me her word never to write to you again on condition that I do not destroy them, so here they will be kept safe enough."

Transported with passion at this outrage, I exclaimed:

"When you ransacked my room I presume you read those letters?"

"You presume, sir, indeed?" he said, with a look of fury which I shall never forget. To do my uncle justice, he was too much of a gentleman to do anything of the kind, and such an imputation was inexcusable. I made some sort of apology, but he only answered:

"When I am dead, young man, you shall have them again, and not before."

Nothing more was said between us, but I felt that I had done for myself, so far as that "modest competence" from Uncle Lock was concerned. It was characteristic of him, however, that this incident made no difference in our external relations.

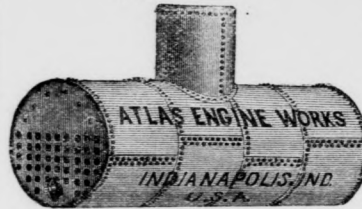
To outsiders, if we were not a united family, there was no sign of any domestic unpleasantness, and though they instinctively kept silence upon the matter it was thought only probable (as, indeed, it well might be) that we two young people were well disposed to one another, and would sooner or later make a match of it. If my uncle had objected to such an eventuality it seemed only natural that he should have separated us and placed me in some other office than his own, but, as has been shown, he had taken another way with us, which he had good reason to feel would be still more efficacious.

It was about six months after this that my uncle had a sudden illness, which, though it did not confine him to the house for more than a day or two, was, as I afterwards discovered, of a very serious nature. He developed, in fact, symptoms of heart disease, and the doctor, adjured to be candid, informed him that it was a warning which would not be repeated, or, in other words, that his next seizure would be a fatal one. The old gentleman received this intelligence with much equanimity, merely observing that his affairs had long been arranged with a view to any such contingency; nor did I notice that it made the slightest difference in his spirits or behavior. There was, however, a little difference, so Sophy afterwards told me with very genuine emotion, in his conduct to herself, which became more than ever tender. I am glad to say I never spoke a word against him to her, and carefully concealed from her my conviction that he intended to cut me off with a shilling—a belief which, I am constrained to say, was never shaken by any demonstration of avuncular affection. The sequel, however, shows how easy it is to misjudge people, even when they are near relatives.

My uncle about this time was making some changes in his investments, and one evening received a little over \$20,000 of securities from his stock broker; as it was too late in the day to put them in his safe at the safety deposit company's vault, he locked them up in his desk for

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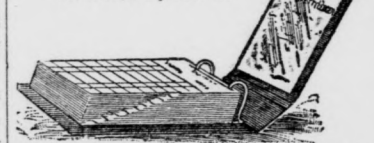
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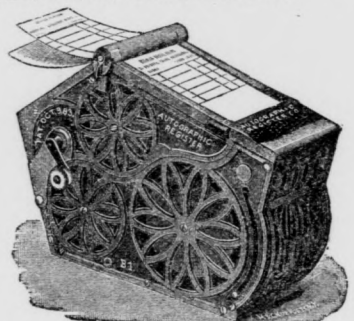
The office of the Commercial Credit Co. will be at the former location of the Cooper Agency, 65 Monroe street, where experienced and competent men will be on hand at all times to attend to the wants of our patrons.
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the night, and retired to rest, neither better nor worse than usual.

Unhappily, in the morning he was found dead in his bed.

This catastrophe, which gave me sorrow, though there had certainly been "no love lost" between us, affected Sophy extremely. There was no room in her mind for any consideration of material affairs, but for my part I could not help thinking of Uncle Lock's "testamentary dispositions." After the funeral his man of business called on her, but she refused to see him and referred him to me.

"I suppose it is all the same," he said, with a cheerful smile, and I feebly tried to look as if it was. "You see, as there are no relatives but you two," he went on, "and you two, as I understand, are going to be made one, there will be no necessity for even 'a friendly suit,' which otherwise the wording of your uncle's will might have necessitated. He has forbidden his niece to marry any one who is not possessed of at least \$20,000, but then, as if to indicate the very person he wished to wed her, he has left you that very sum, with just a few hundreds over."

"Dear old man," I murmured, "how like him!"

"Yes; his method of leaving you the money was also peculiar, one might say characteristic. 'To my nephew, Charles Lock,' he says, 'since I know he values it very highly, I leave my desk and its contents,' and in the desk was this money. It, therefore, seems quite clear that it was intended for you."

I nodded as confidently as I could nod, but words seem to fail me.

It was not for me, with my limited knowledge of law, to dispute a legal opinion. Sophy, too, held the same view as the lawyer. She had always thought, she said, that Uncle Lock had only her happiness in view, and how could he have taken a better way to insure it? She had not not a doubt of his good (testamentary) intentions. It was not for me, at that early stage of my affections—before I had even married her—to contradict Sophy; nor, indeed, have I ever breathed a word of doubt upon the matter. But I sometimes think if Uncle Lock had lived a little longer—say, twelve hours—that those bonds would have gone to the bankers, and his "desk and its contents" would not have been quite so valuable a legacy as I found them.

Causes of Commercial Failure.

Why so many bankrupts in these days? is a very pertinent question to ask. For the evil of financial debauchery has become so common that it receives no attention, except from those sufferers who have the misfortune to be involved. We are strongly convinced that this widespread disease could in the majority of cases have been avoided by its victims; and knowing how vast is the number of our readers who are already, or in five years' time will be, engaged in business for themselves, it becomes our duty to point out the root causes of commercial disaster.

Inexperience is the first; not so much a fault with some as a misfortune, and therefore it needs the more careful guarding against. The man who does one thing well is a better business factor than he who does twenty things moderately. In these days of keen competition and high demand "Admirable Crichtons" cannot find a place. If we enter haphazard into business, we shall remain there haphazard, and come out of it the same. A thorough training must be given, from the sweeping of the store

to the banking of the cash, if parents wish their sons to avoid the quicksands and rocks of the sea upon which they embark them.

Extravagance comes second. This fault in young business aspirants is an extraordinary source of bankruptcy. The records of most receivers of forfeited estates prove this. Everything we do not need (we may desire what is not necessitous) is a bad bargain at any price. Sickiness in handling accounts, either for or against us, will lead to sure death in both cases. Credit on a small scale should be viewed warily. It is sometimes the triumph of a false generosity over common sense. To know how to handle sums to which we have not been accustomed is no small part of our training. And to buy goods which are unsalable, simply because they appear cheap, is a bad investment made to please a false economy.

Negligence is the third item which we must impeach as a prolific cause of ruin. Whatever interferes with business hours should be set aside. We must watch as well as pray, and do with our might what our hands find to do. The time consecrated to the office and the store should be fulfilled with all the aggressive energy and active intelligence body and mind can bestow. The practice of "larking around," chatting stale gossip, playing cards and absenting one's self from the post of duty cannot be too strongly condemned, and if persisted in, will bring its own Nemesis.

Speculation forms the fourth count. The betting book, the gambling saloon and the excitement of stocks are too prevalent in all classes. Among business men the "long" or "short" on cotton, wool, pork or aught else, carry with them most dangerous risks; and financial stability must depend on something more enduring than the speed of a race-horse or the turn of a billiard ball.

To make this classification complete, there are two other causes we now mention. The fifth is *natural dishonesty*. It is not treated here because we take it for granted that all readers of THE TRADESMAN are honest men.

Lastly, there comes along the tramp of commercial circles, whose tale of woe calculates to move groans from the most adamant hearts.

The Unfortunate man: Some men are just his opposite. You could have stripped them of raiment and money and hurled them from the bridge above to the stream below—no matter; the next morning you meet them there on that very bridge clad in latest attire, with valise and pocketbook, crowned by a smiling face. But of our hero just the reverse is true. In his case, instead of all he touches turning to gold, all the gold he touches turns to nothingness. And yet he often seems possessed of much energy and ability to please. And there have been cases where the strongest men have succumbed to stronger circumstances. But what is the secret of his failure? This we leave unanswered. Bret Harte's speculator who would never have found gold if he had not given up the search and dug a well for water to find the sleeping nuggets of wealth when he was not looking for them, is an amusing picture of the individual who never found what he started out for. But most of his class do not experience his luck.

Our incoming merchandise will, as a rule, look after itself. The outgoing is the problem. Will it return in bad accounts or solid cash? Upon our fidelity, zeal and fitness depends the answer.

How to Keep Young.

Dr. Edward Everett Hale gives this prescription as an infallible rule for preserving a youthful spirit at 70 years of age: "Never bother yourself about who gets the credit of what's done. Self-seeking is what makes people grow old even in youth." Worry is a fruitful source of misery and the prime cause of most premature breakdowns. The worker who does not find his reward in doing work, and good work, is not like Dr. Hale, who has reached three-score and ten with abundance of health and good spirits, and with a tremendous record of work behind him besides.

Grand Rapids Storage & Transfer Co., Limited.

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

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.

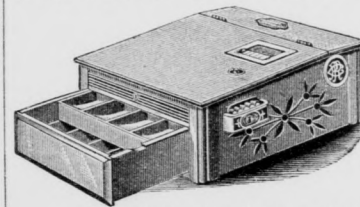
PECK'S CASH REGISTER.

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.

WEST BAY CITY, Mich., Feb. 25, 1892.
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.
GEO. L. WILTON & CO., Books, Wall Paper, Etc.

"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.

BALL-BARNHART-PUTMAN CO.,

Distributing Agents.



Cream Laid Bill Heads.

WE have an odd lot Cream Laid Bill Heads which we will close out while present supply lasts at the same price as our cheapest paper.

	500	1000	2000
1-6 size, 8½ in. wide, 6 lines,	\$1 65	\$2 50	\$4 50
1 " " " 14 "	2 00	3 00	5 40
500 each size,		2 75	
1,000 " "			5 00

Send for sample.

PRINTING DEPARTMENT

THE TRADESMAN COMPANY,

Grand Rapids, Mich.

AMONG THE TRADE.

AROUND THE STATE.

Ishpeming—D. C. Fox has removed his drug stock to Trout Creek.

Cadillac—Kieldsen & Rasmussen have retired from the meat business.

Oxford—H. Findon has sold his hardware stock to Phelps & Lincoln.

Marlette—J. Warner & Co. succeed W. A. White & Co. in general trade.

Detroit—Andrew Klersey has sold his grocery stock to Wm. C. Lindemann.

Portland—S. F. Deatsman has sold his general stock to John A. McClelland.

Stark—Peter Mastagle has sold his general stock to Millard & Hutchinson.

Marquette—Thomas Ryan succeeds Ryan & Taylor in the grocery business.

Ann Arbor—J. W. Hayley succeeds Hayley & Davis in the grocery business.

Ithaca—Everett & Nangle have sold their grocery stock to Lucius B. Sweet.

Portland—Dorrance & Garrison have removed their drug stock to Wyandotte.

Hillsdale—David Beckhardt, of the grocery firm of L. Beckhardt & Co., is dead.

Durand—Lorenzo Chambers succeeds Chambers & Bernerd in the drug business.

Kalamazoo—H. Wilcox is succeeded by W. P. Darling in the lime and coal business.

Wheeler—H. C. Breckenridge has sold his hardware stock to J. A. Breckenridge.

Manchester—J. Roller & Co. are the successors of Roller & Blum in general trade.

Negaunee—A. Senecal has sold his boot and shoe stock to Henry H. Bergstone.

Homer—E. W. Blair has sold his restaurant and notion business to G. S. Murray.

Ovid—Cowan & Pearl are succeeded by Hoyt & Cavender in the clothing business.

Battle Creek—J. C. Halladay & Co. have sold their grocery stock to Geo. & Fred Zang.

Jackson—W. S. Adams succeeds Anderson & Adams in the carriage and road cart business.

Constantine—Thomas & Ruple are succeeded by Thomas & Wolf in the meat business.

Menominee—J. H. Jewett succeeds Mrs. Jane F. Anson in the crockery and notion business.

Alpena—G. D. Bradford succeeds G. D. Bradford & Co. in the wholesale and retail cigar business.

Battle Creek—Robert Payne is succeeded by D. L. Smith in the book and stationery business.

Merrill—Murray & Kenney are succeeded by Jno. A. Murray in the drug and grocery business.

Flint—F. B. Larabee has sold his grocery stock to Chas. Worden, who will continue the business.

North Adams—John Hunter has sold his hardware and agricultural implement stock to J. M. Williams.

Benton Harbor—Seel & Hopkins are succeeded by Winslow & Brown in the grocery and crockery business.

Athens—R. H. Lewis has sold his hardware stock to George Van Middleworth, who will continue the business.

Iron Mountain—Richard King, meat dealer, has removed to Calumet and engaged in the same business at that place.

Casnovia—R. H. Topping, who was

engaged in the mercantile business here thirty-two years, died one day last week, at the age of 68 years.

Marquette—M. R. Manhard, manufacturer of steam and hot water heating apparatus, is succeeded by the M. R. Manhard Heating Co.

Otsego—Barnes & Williams have sold their grocery stock to Rose & Barton, who will continue the business. Mr. Barnes will continue the drug business, the same as before.

Belding—J. Cornell has sold his stock of groceries to A. W. Demorest, who has moved the same to the commission house of Demorest & Bigley, where he will stock up and retail them.

Belding—Owing to their inability to secure a vacant store for their grocery stock, Wagner & Son have sold all but their fixtures to Spencer Bros. As soon as one of the new stores is built, they will go into business again.

Belding—W. F. Bricker's losses have been adjusted at the full amount carried on his buildings, \$5,500 on the block and \$900 on dwelling house. He was insured for \$2,000 on his stocks of dry goods and clothing and was awarded \$1,500.

Tustin—Lovene & Stevenson, whose frame store building was recently destroyed by fire, have decided to rebuild with brick. The building will be 46x60 feet in dimensions, and two stories high. The firm hopes to be able to get into their new building by Sept 1.

MANUFACTURING MATTERS.

Saginaw—G. W. Bowman has finished a job of banking 1,000,000 feet on the Tittabawassee, for W. W. Steele, of this place.

Alpena—Chas. H. Reynolds has disposed of his interest in the shingle mill firm of Davidson & Reynolds to his partner, S. A. Davidson. The consideration was \$3,500.

Bay City—C. C. Barker, who purchased the mill of the Robinson Salt & Lumber Co., here last fall, will do a "land office business" in the manufacture of lumber this season.

West Bay City—The mill site of the old Bradley shingle mill is being negotiated for by outside parties, who will put in the machinery to cut from 80,000 to 100,000 shingles daily.

Tawas—The mill of the Winona Salt & Lumber Co. has been thoroughly overhauled and begun sawing last week. A full stock has been secured, a portion of which comes from Georgian bay.

Saginaw—C. Merrill & Co. are rebuilding two dams on the Molasses, which were carried away a few days ago, hanging up 7,000,000 of logs. They will lose \$2,500 in any event, and possibly \$10,000.

Oscoda—The H. M. Loud & Sons Lumber Co. has organized and incorporated the Huron Transportation Co., with a capital of \$25,000, with headquarters at Buffalo. The object is to handle their own lumber on their own boats.

Saginaw—The A. W. Wright Lumber Co. will build a branch of its logging railroad this summer to connect with the Hauptman branch of the Michigan Central, in order to reach a tract of pine owned by the company.

Bay City—The new sawmill of Smalley & Woodworth steamed up April 11, and the E. Y. Williams mill near the mouth of the river, now owned by Jonathan Boyce, began operations last week. Mr. Boyce will add a planing mill and box factory to the plant, and the sawmill has

received extensive alterations and improvements.

Manistee—It is reported that the Chas. Rietz & Bros. Salt & Lumber Co. plant has been sold either to T. R. Lyon, of Ludington, or Henry Ward. It would be a good thing if this plant could find a purchaser. It was the pioneer in the salt business, and has a fine block attached to the mill, with dairy salt works in connection. The company's interests since the death of the senior partner are all located at Chicago, so that the partners do not care to bother with a manufacturing plant here.

McKinley—The work of grading the Au Sable & Northwestern Railroad, better known as the Potts logging railroad, from McKinley to Twin Lakes, is in progress. There remains about 30,000,000 feet of pine on the south side of the river near this place, cut and on skids, when it is gotten out about July 1, the south side of the river in that will be stripped. By that time the extension of the line in the direction of Twin Lakes will have reached new sections of pine, which will then be cut and railed to Oscoda.

Manistee—It seems as though all the snaps along this river had not been picked up as yet, as a Lansing man has just pulled a plum out of the State land office, and will log it this summer. This was a quarter section lying right on the river, and which was claimed by the State, by the United States and by a railroad company, so that it has been held out of the market for the past eight or ten years, and every mill man on the river was on the watch for it. It has just been settled as to the title, and the first man, of course, who had the chance, entered it for the State, paying therefor \$300 or so, and getting a piece of pine worth \$50,000 of any man's money.

Manistique—Plans are being matured for the construction of the Manistique & Northwestern Railway. A terminus has been secured here and the road is to be completed by the close of navigation the coming fall. It is the intention to have the line opened to the heaviest belts of timber northward, so that shipments can be made this year. It is stated that the road will make traffic connections with the railway systems of the Lower Peninsula, and eventually with the Detroit, Bay City & Alpena. The road, beginning at Manistique, will pass along the shore of Lake Michigan, through Nubinway to La Barbe Point, where there will be a ferry to McGulpin's Point, at the upper end of the Straits of Mackinac.

Manistee—The steam barge *Concord* and consort *Dumford*, both of Buffalo, which have been engaged in the salt trade on the other lakes, have been chartered by the Michigan Salt Co. to carry salt from Manistee to Chicago at 10 cents a barrel. This was the rate paid the F. & P. M. boats last season, but it was thought by their owners that no other boats could be got to handle that traffic, and they therefore refused to carry salt this season unless they were paid 12 cents a barrel. They will have the pleasure of running their boats back light this season, and as this back freight was money almost found, it looks as though they had not figured well. The mill men have also been turning their boats into this trade, and the *Wente*, the *Ida E.*, the *Marshall*, the *Markham* and others owned at this point have already made two or

three trips with salt. This will come in handily on occasion during the summer season, when they have no lumber that they want to ship, and can turn their boats on to salt instead.

Death of All Three Partners.

A former Paw Paw drug firm was composed of Dr. E. W. Bartram, C. Fred Covert and Frank S. Millington; all young business men. Covert died about three months ago at Ovid, Dr. Bartram at Ann Arbor several weeks ago, and a telegram last week announced the death of the other partner at San Antonio, Texas.

Clover and Timothy Seed.

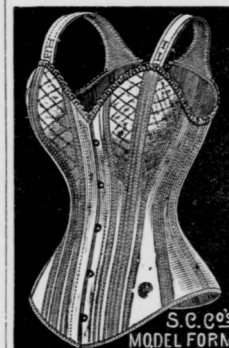
Now is the time to buy CLOVER AND TIMOTHY SEED for your spring trade. We have a good stock and for THIS WEEK will sell you

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.

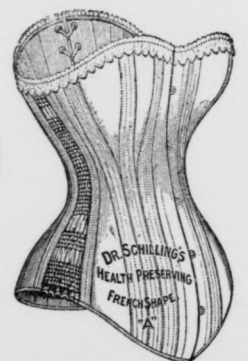
Schilling Corset Co.'s



CORSETS
THE
MODEL
(Trade Mark.)
FORM.

Greatest Seller on Earth!

Dr.
Schilling's
FRENCH
SHAPE
"A"



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

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

GRAND RAPIDS GOSSIP.

J. D. Pickett has opened a grocery store at Nunica. The Olney & Judson Grocer Co. furnished the stock.

Lewis Bliss, formerly engaged in the meat business at Mason, has opened a meat market at 361 South East street.

R. Van Her Wymen has opened a grocery store at 210 North Sinclair Street. The Ball-Barnhart-Putman Co. furnished the stock.

Vickers & Pratt, agricultural implement dealers at Glendale, have added a line of hardware. Foster, Stevens & Co. furnished the stock.

Foster, Stevens & Co. have shipped a line of hardware to Lovene & Stevenson, of Tustin, whose general stock was partially destroyed by fire about a month ago.

Port Sanilac—T. & J. S. Thomson, dealers in general merchandise, have merged their business into a stock company under the style of Thomson Bros., Incorporated.

The Colby Hardware Co., at Muskegon Heights, has added a line of groceries and changed its style to the Colby Hardware Grocery Co. The I. M. Clark Grocery Co. furnished the stock.

J. V. Moran, the Lake City grocer, has formed a copartnership with Wm. Doyle under the style of J. V. Moran & Co. and arranged to increase the stock and enlarge the business. The Olney & Judson Grocer Co. has the order for the new stock.

I. L. Gardner, whose grocery, crockery and boot and shoe stock at Water-vliet were recently destroyed by fire, has purchased a store building and arranged to resume business. The Olney & Judson Grocer Co. has the order for the grocery stock.

Purely Personal.

Chas. B. Lovejoy, the Big Rapids grocer, was in town one day last week.

P. Bresnahan, general dealer at Parnell, was in town a couple of days last week.

H. F. Hastings has returned from Colorado and California, where he spent the winter, looking much improved in health and strength.

Charles E. Olney writes his associates in the Olney & Judson Grocer Co. that he and his family will leave Santa Barbara April 30, spending May 1, 2 and 3 at San Francisco, May 5 at Salt Lake City, reaching home about the 10th.

David Vinton, senior member of the firm of D. Vinton & Son, general dealers at Williamsburg, was in town two or three days last week. He says that Williamsburg is having a marked growth since the advent of the steam horse and that further betterments are in prospect.

The old firm of DeJager & Klap, who conducted the grocery business on Ellsworth avenue for several years, is again in the field, Martin C. DeJager and Homer Klap having joined forces and opened a real estate and insurance office. The boys are young and energetic and both have hosts of friends who wish them well.

Martin Johnson, who has stood behind the counter for P. Steketee & Sons for five years, succeeds Wm. Moerdyk as floor walker for that house. Mr. Moerdyk severed his connection with

Steketee & Sons last Saturday evening, to take the position of Director of the Poor, and the occasion was improved by the firm to present the retiring employe with a handsome gold watch.

Gripsack Brigade.

Windy Hawkins, who has been severely ill for several weeks, is recovering.

Bert Kuyers, traveling representative for P. Steketee & Sons, pulled off the road last week by reason of an attack of the tonsillitis. He is out on the warpath again this week.

M. R. Redmond, of Hancock, has engaged to represent the cigar department of the I. M. Clark Grocery Co. in the copper country. He was in the city a couple of days last week, posting up and arranging his samples.

Ed Pike has been confined to his house for the past three weeks by reason of a recurrence of his old trouble, but is recovering so rapidly that his friends confidently expect he will be able to resume his road duties in the course of a couple of weeks.

Cheboygan Tribune: Monday a commercial traveler from Grand Rapids was in the city and manifested considerable conceit as a billiard player. "Ike" Cooper introduced him to Dr. Berdan that evening and, as the doctor is an enthusiast in regard to the "gentleman's game," it did not take long to get them contesting. The Grand Rapids gentleman was "not in it," Dr. Berdan beating him three games in succession.

New Route of the "Grand Rapids."

Geo. Gane, who has represented Hannah, Lay & Co. in several capacities during the past eight years, has been in town several days in the interest of the new boat line which H. L. & Co. propose to establish this season between Traverse City and Manistique. The City of Grand Rapids has been overhauled at Grand Haven during the past winter and will leave Traverse City Monday, Wednesday and Friday evenings for Manistique, reaching its destination at 6 o'clock the following mornings and returning the following evenings. The distance is about ninety miles and the fare, including berth, will be \$3.50 or \$6 for the round trip. The boat will go on the new route May 2. She will be ably officered, the master being Wm. Franklin, who was captain of the *Gazelle* last season. Desirable traffic arrangements have been effected with the G. R. & I., C. & W. M. and M. & N. E. roads at this end of the route and with the "Soo" line at the other end.

Good Words Unsolicited.

Richar & Co., grocers, Muskegon: "Don't stop THE TRADESMAN on account of the change in our firm. We cannot do business without it."

W. O. Smith & Co., general dealers, Kentville: "Herewith we hand you \$1 for subscription to THE TRADESMAN, which we consider the key to our business."

F. M. Witbeck, hardware and agricultural implements, Millburg: "Enclosed please find \$1 to renew my subscription for '92. I could not do without it. I have been taking several leading trade journals for several years, and while yours is not fully in my line, I have learned to appreciate it for the many plain every day facts which it contains, and I predict that it is the means of placing many a dollar into merchants' pockets who take it, read it, and put into practice many of its wise teachings. Success to you and your TRADESMAN, and may it continue doing as much good to others as it has done for me."

Boyd Redner, groceries and boots and shoes, Hubbardston: "As long as you keep improving THE TRADESMAN as you have since its inception, you can count on me as a subscriber."

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

And Everything Handled by us are Respectfully Solicited.

THE PUTNAM CANDY CO.

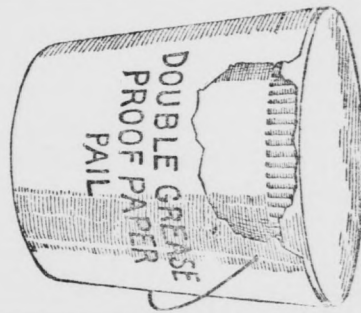
THE ONLY Right Package for Butter.

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.



Do you sell it? What?

Ivy

Fine

Cut!

The Best Tobacco in America to Retail at 50 cents.

SEND A SAMPLE ORDER TO

BALL-BARNHART-PUTMAN CO.

THE NEW YORK BISCUIT CO.,

S. A. SEARS, Manager.

Cracker Manufacturers,

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

Coupon Books

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

The Tradesman Company, Grand Rapids

The Man at the Other End of the Bargain.

When the great retail store of Paris, the *Bon Marche*, began its existence, it was customary in Paris, as well as elsewhere, to hold the purchaser to his bargain. As he bought things with his eyes open, it was expected that he would take the consequences of his own judgment or the lack of it. If the goods did not suit, it was his own fault, and so the merchant told him. If he came back dissatisfied with his purchase, he was probably permitted to make an exchange for other goods, in case it could be done to the safety and advantage of the merchant; but under no circumstances was his money returned, and under nearly all circumstances the goods he brought back were received at a reduced price, from the fact that they would be unsalable. The proprietors of the *Bon Marche* acted upon an entirely different principle. They desired to retain their customers, and in order to do so, to make them feel that they would always be fairly dealt with; so they adopted the principle of taking back any goods they had sold and returning the money without a question. At first it might seem that they had put themselves in a position where their customers could take advantage of them to their great loss, but human nature is alike all over the world, and what was true in this case will be true every time. When the customer discovered that he was free to purchase and sure to be fairly dealt with, he bought freely, and out of a sense of mere gratitude would hesitate a long time before submitting the merchant who was so fair to him to any inconvenience. Instead of increasing the trouble and annoyance of the house, the exact reverse was true, and the house established for itself such a reputation for fair dealing that it needed no other advertising, and became at once, what it has been through all its career, the best known and most reputable of all retail establishments of the world.

Almost the same story may be told of the phenomenal success of the greatest merchant this country has known—A. T. Stewart. He made a number of discoveries which have been of infinite value to the business world. In the first place, he discovered that if people could feel free to come into his store without the implied obligation to buy, they would come in freely and be more likely to buy than if under compulsion. So he instructed his clerks to be polite to everybody, but to solicit nobody.

He discovered that if people who come in to look around could find convenient seats upon which to rest, it would be a great comfort to them, and put them in the right condition of mind to purchase what they might want. So he had comfortable stools placed along the counter, that while they were resting they could look unmolestedly at the goods.

He discovered that the patronage of poor people, and those in moderate circumstances was quite as profitable to him as that of rich people, because there were more of them, and they bought only what they could pay for at the time. So he instructed his clerks to be as polite to a poorly-clad child as to a lady who came in her carriage and dressed in silk and satin.

He discovered that if a person were deceived in the quality of the goods purchased at his store, he would rarely come back again. So he had a standing rule

that any clerk who misrepresented goods for the sake of selling them should be peremptorily discharged.

He discovered that if he had different prices for the same goods, or asked one price and took another, his customers would never know when they were being fairly dealt with, and so would buy with caution or not at all; so he was the first merchant in America who adopted the one price system, and adhered to it strictly, and thus made it necessary for every respectable house to follow his lead; and he became the best known merchant in the world, and left behind him a legacy which his seventy millions of dollars could not measure.

S. S. PACKARD.

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

Do You Desire to Sell

Carpets and Lace Curtains

By Sample?

Send for our Spring catalogue

SMITH & SANFORD,

Grand Rapids, Mich.

USE



Best Six Cord

— FOR —

Machine or Hand Use.

FOR SALE BY ALL

Dealers in Dry Goods & Notions.

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.

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

Dry Goods Price Current.

UNBLEACHED COTTONS.	
Adriatic	7
Argyle	6
Atlanta A.	6
Atlantic A.	6
" H.	6
" P.	6
" D.	6
" LL.	6
Amory	6
Archery Bunting	4
Beaver Dam A.	5
Blackstone O.	32
Black Crow	6
Black Rock	6
Boat A.	7
Capital A.	5
Cavanat V.	5
Chapman cheese cl.	3
Clifton C.R.	5
Comet.	6
Dwight Star	6
Clifton C.C.	6
BLEACHED COTTONS.	
A B C.	8
Amazon	8
Amsburg	7
Art Cambric	10
Blackstone A.A.	8
Beats All	4
Boston	12
Cabot	7
Cabot, %	6
Charter Oak	5
Conway W.	7
Cleveland	7
Dwight Anchor	8
" shorts	8
Edwards	6
Empire	7
Farwell	7
Fruit of the Loom	7
Fitchville	7
First Prize	7
Fruit of the Loom	7
Fairmount	4
Full Value	6
HALF BLEACHED COTTONS.	
Cabot	7
Farwell	8
UNBLEACHED CANTON FLANNEL.	
Tremont N.	5
Hamilton N.	6
" L.	6
Middlesex A.T.	9
" X.	9
" No. 25.	9
BLEACHED CANTON FLANNEL.	
Hamilton N.	7
Middlesex P.T.	8
" A.T.	9
" X.A.	9
" X.F.	10
CARPET WARP.	
Peerless, white.	17
" colored.	18
Integrity	18
DRESS GOODS.	
Hamilton	8
"	9
"	10
G G Cashmere	21
Nameless	16
CORSETS.	
Coraline	\$9.50
Schilling's	9.00
Davis Waists	9.00
Grand Rapids	4.50
CORSET JEANS.	
Armory	6
Androscoggin	7
Biddeford	6
Brunswick	6
FANCIES.	
Allen turkey reds.	5
" robes	5
" pink & purple	6
" buffs	6
" pink checks	5
" staples	5
" shirtings	4
American fancy	5
American indigo	5
American shirtings	4
Argentine Grays	6
Anchor Shirtings	4
Arnold	6
Arnold Merino	6
" long cloth B.	10
" C.	8
" century cloth	7
" gold seal	10
" green seal TR.	10
" yellow seal	10
" serge	11
" Turkey red	10
Ballou solid black	5
" colors	5
Bengal blue, green, red and orange	5
Berlin solids	5
" oil blue	6
" green	6
" Poulards	5
" red	7
" 44	10
" 34XXXX	12
Cochecho fancy	6
" madders	6
" XX twills	6
" solids	5
Amoskeag A.C.A.	12
Hamilton N.	7
" D.	8
" Awning	11
Farmer	8
First Prize	11
Lenox Mills	18
Atlanta, D.	6
Boat	6
Clifton, K.	6
Simpson	20
"	18
"	16
Cochecho	10
COTTON DRILL.	
Stark A.	8
No Name	7
Top of Heap	10
Imperial	10
Black	9
" BC.	10
TICKINGS.	
Stark A.	8
No Name	7
Top of Heap	10
Imperial	10
Black	9
" BC.	10

DEMINS.	
Amoskeag	12
" 9 oz.	13
" brown	13
Andover	11
Beaver Creek A.A.	10
" BB.	9
" CC.	9
Boston Mfg Co. br.	7
" blue	8
" d & twist	10
Columbian XXX br.	10
" XXX bl.	19
GINGHAMS.	
Amoskeag	7
" Persian dress	8
" Canton	8
" A.F.C.	8
" Teazle	10
" Angola	10
" Persian	8
Arlington staple	6
Arasapha fancy	4
Bates Warwick dress	8
" staples	6
Centennial	10
Criterion	10
Cumberland staple	5
Cumberland	5
Essex	4
Elfin	7
Exposition	7
Glenarie	6
Glenarven	6
Glenwood	7
Hampton	6
Johnson Chalou cl.	5
" indigo blue	9
" zephyrs	10
GRAIN BAGS.	
Amoskeag	16
Stark	16
American	16
THREADS.	
Clark's Mile End	45
Coats, J. & P.	45
Holyoke	22
KNITTING COTTON.	
No. 6	33
" 8	34
" 10	35
" 12	36
No. 14	37
" 16	38
" 18	39
" 20	40
CAMBRICS.	
Slater	4
White Star	4
Kid Glove	4
Newmarket	4
RED FLANNEL.	
Firearm	32
Creedmore	27
Talbot XXX	30
Nameless	27
MIXED FLANNEL.	
Red & Blue, plaid	40
Union R.	22
Windsor	18
6 oz Western	20
Union B.	22
Nameless	8 @ 9 1/4
" 8 1/4 @ 10	12
CANVASES AND PADDING.	
Slate, Brown, Black	13
" 9 1/4	13
" 10 1/4	13
" 11 1/4	13
" 12 1/4	13
Severin, 8 oz.	10
Mayland, 8 oz.	10
Greenwood, 7 1/2 oz.	9
Greenwood, 8 oz.	11
Boston, 8 oz.	10
DUCKS.	
White, doz.	25
Colored, doz.	20
SILKES.	
Slater, Iron Cross	8
" Red Cross	9
" Best	10
" Best AA	12
L.	7
G.	8
SEWING SILK.	
Corticeil, doz.	75
twist, doz.	37 1/2
50 yd, doz.	37 1/2
HOOKS AND EYES—PER GROSS.	
No 1 Bl'k & White	10
" 2	12
" 3	12
No 2—20, M.C.	50
" 3—18, S.C.	45
COTTON TAPE.	
No 2 White & Bl'k	12
" 4	15
" 6	18
SAFETY PINS.	
No 2	23
No 3	23
NEEDLES—PER M.	
A. James	1.40
Crowley's	1.35
Marshall's	1.00
TABLE OIL CLOTH.	
5-4-2 25	6-4-3 25
" 2 10	" 3 10
COTTON TWINES.	
Cotton Sall Twine	23
Crown	12
Domestic	12
Anchor	16
Bristol	13
Cherry Valley	15
I X L	18
PLAID ORNAMBURGS.	
Alabama	6
Alamance	6
Augusta	7
Ar sapha	6
Granite	5
Haw River	5
Haw J.	5
Columbian brown	12
Everett, blue	12
" brown	12
Haymaker blue	7
" brown	7
Jaffrey	11
Lancaster	12
Lawrence, 9 oz	13
" No. 220	13
" No. 250	11
" No. 280	10
Lancaster, staple	7
" fancies	7
" Normandie	8
Lancashire	6
Manchester	6
Monogram	6
Normandie	7
Persian	8
Renfrew Dress	8
Rosemont	6
Slater'sville	6
Somerset	7
Tacoma	7
Toll du Nord	10
Wabash	7
" seersucker	7
Warwick	8
Whitenden	6
" heather dr.	8
" indigo blue	9
Wamsutta staples	6
Westbrook	8
Windermeer	10
York	6

Crisp Critiques for Business Men.

The more religion a man has the less he has to say about it.

Better to be "behind orders" than too far ahead of demand.

Good book-keeping is as necessary to success in business as salt to a full meal.

Treat your competitor's customer cordially. He may come your way later on.

If your goods and prices are right, you need not worry about your competitor's talk.

Modesty is a good thing in everything but advertising. There it is a blank failure.

After some other fellow has captured the order is a poor time to do the figuring.

The pleasant request often gets more good work out of a clerk than the surly order.

Try to look happy when trade is dull. Your competitor will think he's getting the worst of it.

Men who think there is no such thing as strict honesty in business judge others by themselves.

A glossy silk hat and an old-gold necktie won't sell goods unless there are brains between them.

Profits in business depend as much on the small, needless expenses saved as on the size of the margins.

The business man who opens all discourses with abuse of his competitors is a good one to let alone.

A good personal appearance in a salesman is desirable. But personal appearance alone will not sell goods.

A large stock of goods is desirable, but a full supply of push and perseverance is even more fruitful of success.

The salesman who has the knack of winning his customer's confidence has no trouble in capturing the orders.

A successful man is not backward about urging the merits of his own, but it is genius to know just when to do the blowing.

Some salesmen seem to think that their customer wants to know all about them and little about their goods. This is a mistake.

"Keep a stiff upper lip" is a good maxim in business. If you don't tell it, no one will know that it's such hard pulling, and you'll soon strike smooth water again.

The man who belongs to himself, who has not given a mortgage on his character, is rich, however poor he may be in purse. Character unencumbered is inexhaustible capital. CHAS. S. BROWN.

Where the Law Works a Hardship.

GRAND RAPIDS, April 20—Of course, it is the duty of the government, both State and National, to protect its people from the rapacity of robbers and show them the difference between good and worthless products, but I am constrained to believe that this right is sometimes carried so far as to become inksome. For instance, manufacturers of fertilizers are compelled to pay an annual license of \$20, which includes the fee for analyzing the product and passing upon its merits. The glue factory here makes an excellent fertilizer, but the manufacturers have no business to put it on the market without first running the gauntlet of official criticism. The law works a hardship in this case, as the men who produce the article do not manufacture enough to warrant their going to the expense of a public analysis—and cannot go on the market without doing so.

WM. T. HESS.

Hardware Price Current.

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

AUGERS AND BITS.		dis.
Snell's.....	60	
Cook's.....	40	
Jennings', genuine.....	25	
Jennings', imitation.....	50&10	
AXES.		
First Quality, S. B. Bronze.....	\$ 7 50	
" D. B. Bronze.....	12 00	
" S. B. S. Steel.....	8 50	
" D. B. Steel.....	13 50	
BARROWS.		
Railroad.....	\$ 14 00	
Garden.....	net 30 00	
BOLTS.		dis.
Stove.....	50&10	
Carriage new list.....	70&10	
Plow.....	40&10	
Sleigh shoe.....	70	
BUCKETS.		
Well, plain.....	\$ 3 50	
Well, swivel.....	4 00	
BUTTS, CAST.		dis.
Cast Loose Pin, figured.....	70&10	
Wrought Narrow, bright fast joint.....	60&10	
Wrought Loose Pin.....	60&10	
Wrought Table.....	60&10	
Wrought Inside Blind.....	60&10	
Wrought Brass.....	75	
Blind, Clark's.....	70&10	
Blind, Parker's.....	70&10	
Blind, Shepard's.....	70	
BLOCKS.		
Ordinary Tackle, list April 17, '85.....	60	
CRADLES.		dis. 50&10
Grain.....		
CROW BARS.		per lb 5
Cast Steel.....		
CAPS.		per m
Ely's 1-10.....	65	
Hick's C. F.....	60	
G. D.....	35	
Musket.....	60	
CARTRIDGES.		
Rim Fire.....	50	
Central Fire.....	dis. 25	
CHISELS.		dis.
Socket Firmer.....	70&10	
Socket Framing.....	70&10	
Socket Corner.....	70&10	
Socket Slicks.....	70&10	
Butchers' Tanged Firmer.....	40	
COMBS.		dis.
Curry, Lawrence's.....	40	
Hotchkiss.....	25	
CHALK.		
White Crayons, per gross.....	120 12 1/2 dis. 10	
COPPER.		
Planished, 14 oz cut to size.....	per pound 28	
" 14x52, 14x56, 14x60.....	26	
Cold Rolled, 14x56 and 14x60.....	23	
Cold Rolled, 14x48.....	23	
Bottoms.....	25	
DRILLS.		dis.
Morse's Bit Stocks.....	50	
Taper and straight Shank.....	50	
Morse's Taper Shank.....	50	
DRIPPING PANS.		
Small sizes, ser pound.....	07	
Large sizes, per pound.....	0 1/4	
ELBOWS.		
Com. 4 piece, 6 in.....	dos. net 75	
Corrugated.....	dis. 40	
Adjustable.....	dis. 40&10	
EXPANSIVE BITS.		dis.
Clark's, small, \$18; large, \$26.....	30	
Ives', 1, \$18; 2, \$24; 3, \$30.....	25	
FILES—New List.		dis.
Disston's.....	60&10	
New American.....	60&10	
Nicholson's.....	60&10	
Heller's.....	60&10	
Heller's Horse Rasps.....	50	
GALVANIZED IRON.		
Nos. 16 to 20; 22 and 24; 25 and 26; 27.....	28	
List 12 13 14 15 16 17.....	17	
Discount, 60.....		
GAUGES.		dis.
Stanley Rule and Level Co.'s.....	50	

HAMMERS.		dis.
Maydoe & Co.'s.....	25	
Kip's.....	25	
Yerkes & Plumb's.....	dis. 40&10	
Mason's Solid Cast Steel.....	30c list 60	
Blacksmith's Solid Cast Steel, Hand.....	30c 40&10	
HINGES.		dis. 60&10
Gate, Clark's, 1, 2, 3.....	per doz. net, 2 50	
State.....	3 1/4	
Screw Hook and Strap, to 12 in. 4 1/4 14 and longer.....	net 10	
Screw Hook and Eye, 1/2.....	net 8 1/4	
" " " ".....	net 7 1/4	
" " " ".....	net 7 1/4	
Strap and T.....	dis. 50	
HAXERS.		dis.
Barn Door Kipper Mfg. Co., Wood track.....	50&10	
Champion, anti friction.....	60&10	
Kipper, wood track.....	40	
HOLLOW WARE.		
Pots.....	60&10	
Kettles.....	60&10	
Spiders.....	60&10	
Gray enameled.....	40&10	
HOUSE FURNISHING GOODS.		new list 70
Stamped Tin Ware.....	25	
Japanese Tin Ware.....	dis. 33 1/4	
Granite Iron Ware.....	dis. 33 1/4	
WIRE GOODS.		dis.
Bright.....	70&10&10	
Screw Eyes.....	70&10&10	
Hook's.....	70&10&10	
Gate Hooks and Eyes.....	70&10&10	
LEVELS.		dis.
Stanley Rule and Level Co.'s.....	70	
KNIVES—New List.		dis.
Door, mineral, jap. trimmings.....	55	
Door, porcelain, jap. trimmings.....	55	
Door, porcelain, plated trimmings.....	55	
Door, porcelain, trimmings.....	55	
Drawer and Shutter, porcelain.....	70	
LOCKS—DOOR.		dis.
Russell & Irwin Mfg. Co.'s new list.....	55	
Mallory, Wheeler & Co.'s.....	55	
Brantford's.....	55	
Norwalk's.....	55	
MATTOCKS.		\$18.00, dis. 60
Adze Eye.....	\$15.00, dis. 60	
Hunt Eye.....	\$18.50, dis. 30&10.	
Hunt's.....	dis.	
MAULS.		dis.
Sperry & Co.'s, Post, handled.....	50	
MILLS.		dis.
Coffee, Parkers Co.'s.....	40	
" P. S. & W. Mfg. Co.'s Malleables.....	40	
" Landers, Ferry & Co.'s.....	40	
" Enterprise.....	30	
MOLASSES GATES.		dis.
Stebbin's Pattern.....	60&10	
Stebbin's Genuine.....	60&10	
Enterprise, self-measuring.....	25	
NAILS.		
Steel nails, base.....	1 85	
Wire nails, base.....	2 00	
Advance over base:		
60.....	Base 10	
40.....	Base 10	
30.....	Base 10	
20.....	Base 10	
16.....	Base 10	
12.....	Base 10	
10.....	Base 10	
8.....	Base 10	
7 & 6.....	Base 10	
4.....	Base 10	
3.....	Base 10	
2.....	Base 10	
1.....	Base 10	
Case 10.....	60	
" 8.....	75	
" 6.....	90	
Finish 10.....	85	
" 8.....	100	
" 6.....	115	
Clinch 10.....	100	
" 8.....	115	
" 6.....	130	
Barrell 10.....	1 15	
" 8.....	1 30	
" 6.....	1 45	
PLANES.		dis.
Ohio Tool Co.'s, fancy.....	2 40	
Scotia Bench.....	2 30	
Sandusky Tool Co.'s, fancy.....	2 40	
Bench, first quality.....	2 40	
Stanley Rule and Level Co.'s, wood.....	2 10	
PANS.		dis. 60-10
Fry, Acme.....	dis. 70	
Common, polished.....	dis.	
RIVETS.		dis.
Iron and Tinned.....	40	
Copper Rivets and Burs.....	50-10	
PATENT PLANISHED IRON.		
"A" Wood's patent planished, Nos. 24 to 27.....	10 30	
"B" Wood's pat. planished, Nos. 25 to 27.....	9 30	
Broken packs 1/4c per pound extra.		

ROPES.		
Sisal, 1/2 inch and larger.....	9 1/4	
Manilla.....	13	
SQUARES.		dis.
Steel and Iron.....	75	
Try and Bevels.....	60	
Mitre.....	30	
SHEET IRON.		
Com. Smooth.....	Com.	
Nos. 10 to 14.....	\$4 05	\$2 95
Nos. 15 to 17.....	4 05	3 05
Nos. 18 to 21.....	4 05	3 05
Nos. 22 to 24.....	4 05	3 15
Nos. 25 to 26.....	4 25	3 25
No. 27.....	4 45	3 35
All sheets No. 18 and lighter, over 30 inches wide not less than 2-10 extra		
SAND PAPER.		dis.
List acct. 19, '86.....	50	
SASH CORP.		
Silver Lake, White A.....	list 50	
" Drab A.....	" 55	
" White B.....	" 50	
" Drab B.....	" 55	
" White C.....	" 35	
Discount, 10.....		
SASH WEIGHTS.		per ton \$25
Solid Eyes.....	dis.	
" Hand.....	20	
" Silver Steel Dia. X Cuts, per foot.....	70	
" Special Steel Dex X Cuts, per foot.....	50	
" Special Steel Dia. X Cuts, per foot.....	30	
" Champion and Electric Tooth X Cuts, per foot.....	30	
TRAPS.		dis.
Steel, Game.....	60&10	
Oneida Community, Newhouse's.....	35	
Oneida Community, Hawley & Norton's.....	70	
Mouse, choker.....	18c per doz	
Mouse, delusion.....	\$1.50 per doz.	
WIRE.		dis.
Bright Market.....	65	
Annealed Market.....	70-10	
Coppered Market.....	60	
Tinned Market.....	62 1/2	
Coppered Spring Steel.....	50	
Barbed Fence, galvanized.....	3 10	
" painted.....	2 65	
HORSE NAILS.		dis.
Au Sable.....	dis.	
Putnam.....	dis. 05	
Northwestern.....	dis. 10&10	
WRENCHES.		dis.
Baxter's Adjustable, nicked.....	30	
Coe's Genuine.....	50	
Coe's Patent Agricultural, wrought.....	75	
Coe's Patent, malleable.....	75-10	
MISCELLANEOUS.		dis.
Bird Cages.....	50	
Pumps, Cistern.....	75	
Screws, New 1st.....	70&10	
Casters, Bed a d Plate.....	50&10&10	
Dampers, American.....	40	
Forks, hoes, rakes and all steel goods.....	35&10	
METALS.		
Pig Large.....	26c	
Pig Bars.....	28c	
ZINC.		
duty: Sheet, 2 1/2c per pound.....		
60 pound casks.....	6 1/2	
Per pound.....	7	
SOLDER.		
1/2 2/4.....	10	
Extra Wiping.....	15	
The prices of the many other qualities of solder in the market indicated by private brands vary according to composition.		
ANTIMONY.		per pound
Cookson.....	13	
Hallett's.....	13	
TIN—MELYN GRADE.		\$ 7 50
10x14 IC, Charcoal.....	\$ 7 50	
14x20 IC, ".....	7 50	
10x14 IX, ".....	9 25	
14x20 IX, ".....	9 25	
Each additional X on this grade, \$1.75.		
TIN—ALLAWAY GRADE.		\$ 6 75
10x14 IC, Charcoal.....	\$ 6 75	
14x20 IC, ".....	6 75	
10x14 IX, ".....	8 25	
14x20 IX, ".....	8 25	
Each additional X on this grade \$1.50.		
ROOFING FLATES.		6 50
14x20 IC, ".....	8 50	
14x20 IX, ".....	13 50	
20x28 IC, ".....	6 00	
14x20 IC, " Allaway Grade.....	7 50	
14x20 IX, ".....	12 50	
20x28 IC, ".....	15 50	
BOILER SIZE TIN PLATE.		\$14 00
14x28 IX.....	15	
14x26 IX, for No. 8 Boilers.....	per pound 10	
14x20 IX, " " ".....		

THE FAVORITE CHURN.

The Only Perfect Barrel Churn Made.

POINTS OF EXCELLENCE.

It is made of thoroughly seasoned material.
It is finished smooth inside as well as outside.
The iron ring head is strong and not liable to break.
The balls are fastened to the iron ring, where they need to be fastened.
It is simple in construction and convenient to operate.
No other churn is so nearly perfect as THE FAVORITE.
Don't buy a counterfeit.

Write for Discount.

SIZES AND PRICES.

No. 0—5 gal. to churn 2 gal.....	\$ 8 00
" 1-10 " " " 4 ".....	8 50
" 2-15 " " " 7 ".....	9 00
" 3-20 " " " 9 ".....	10 00
" 4-25 " " " 12 ".....	12 00
" 5-35 " " " 16 ".....	16 00
" 6-50 " " " 20 ".....	20 00
" 7-75 " " " 25 ".....	25 00
" 8-90 " " " 30 ".....	30 00
" 9-100 " " " 35 ".....	35 00



FOSTER & STEVENS & CO.

Michigan Tradesman

Official Organ of Michigan Business Men's Association.

A WEEKLY JOURNAL DEVOTED TO THE

Retail Trade of the Wolverine State.

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E. A. STOWE, Editor.

WEDNESDAY, APRIL 27, 1892.

A NAVY FOR THE LAKES.

The passage by the United States Senate of Senator McMillan's resolution calling upon the administration to investigate the reports that Great Britain is building a navy on the Great Lakes in violation of an agreement which has been in force between that country and the United States since the war of 1815, is timely, because there can be no doubting for a moment that in the event that Great Britain has commenced to make naval preparations on the lakes this country should permit no one-sided agreement to cause a moment's delay in taking counter precautions.

It is stated that the Dominion of Canada is placing small but powerfully-armed vessels on all the lakes under the name of revenue cutters, but that in reality they are powerful gunboats admirably adapted for operations on the lakes in the event of war. Of course it is not the Dominion of Canada which is to be considered in the matter, but Great Britain, as the Dominion is powerless to take any steps in international matters without the consent and approval of the home Government in London.

Under the agreement between the United States and Great Britain, the two countries are permitted to maintain but a single small vessel, armed but with one 18-pounder cannon, on the lakes. Of course the agreement is worthless, as a vessel of the character allowed would be of no earthly service, either in war or peace, at the present time. The United States has itself practically ignored the agreement for years by maintaining a small steam cruiser of the regular navy on the lakes. The resolution being practically worthless and Great Britain having evidently no longer respect for it, it would certainly be better for the United States to at once rescind it.

With a small fleet of powerful gunboats in active service on the lakes, Great Britain would possess a great advantage over us in the event of war. Besides, that power has over a hundred light-draft gunboats on the high seas which could be got into the lakes through the Welland Canal, should occasion require it. The Welland Canal being under British control and in British territory,

the same facility would not be ours in the event of hostilities.

Such being the undoubted facts in the case, it would appear to be a wise plan for this country to at once take steps to build a lake navy capable of defending the approaches to our Great Lake cities and to properly protect our immense commerce on the vast inland seas. As things now are, Chicago, Buffalo, Cleveland, Detroit and other cities are entirely defenseless, and would be an easy prey to Great Britain in the event of war catching us unprepared. Such a state of things is a disgrace to a great and powerful nation, and should not be permitted to continue, particularly as matters are annually shaping themselves so as to make a quarrel with some foreign power, and particularly Great Britain, more than a possibility at any time.

INTEREST IN THE WORLD'S FAIR.

Although a full year must yet elapse before the date fixed for the opening of the great world's fair and Columbian Exposition at Chicago, interest in the enterprise is already great all over the country and may be expected to steadily increase. The celebration, for such it is, has ceased to be considered as merely a Chicago enterprise and is now looked upon as a national matter, in which the people of the entire country should feel an interest and to the success of which the national honor is pledged.

The United States Government has already invited all the nations of the world to participate in the fair by sending exhibits, and nearly all of them have signified their intention of taking part, hence the country is practically pledged to see that the celebration is a thorough success. That the masses of the people feel this is demonstrated by the deep interest which is everywhere displayed in the progress being made in the preparations at Chicago and in the efforts which each State is making to prepare proper exhibits of its products and industries.

It will be remembered that in the bill providing for the Columbian Exposition there was also provision made for a grand naval review and demonstration in Hampton Roads and New York Bay, to take place at about the commencement of the fair. To this naval review it is proposed to invite all naval powers to send representative squadrons of their warships, and it is expected that personages high in the governments of the different countries which will be represented will also be in attendance.

This naval display will be of unusual interest to the American people because at the present time there is no more popular issue among all classes than the building of the new navy. By the date of the contemplated naval review a number of the new ships now building will have been completed and put in commission, so that the American navy, while not as numerous or as powerful as some of the great fleets of Europe, will, nevertheless, be able to muster a squadron which will compare well with those which foreign powers will be likely to send.

As the naval review is intended as a part of the world's fair celebration, the interest felt in the former project in no way detracts from that felt in the latter, hence the world's fair managers should take no steps to prevent adequate preparations being made to make the naval demonstration a success. The visitors it

will attract will only serve to increase the attendance at the fair at Chicago, as it may reasonably be assumed that all foreigners coming to this country to witness the review or take part in it will not miss visiting the great fair at Chicago.

In view of the statement often seen in print that the country is full of poverty-stricken men who are poor simply because they "can't get work," the statistics recently published in a London paper, relating to an exhaustive inquiry into the causes of the poverty of 152 families in a certain city district containing a population of 126,000 make an interesting study. These families presented a wide variety in trade and religion and nationality, and their application for charitable assistance was taken prima-facie and confessed evidence of poverty. Investigation showed that forty-two families were brought to want by their own fault, the causes of their poverty being set down as "reckless improvidence," "crime," "drink," "idleness," "bad temper," etc. Then came fifty-three families whose poverty was due to certain common accidents or misfortunes which might have been provided against, but were not. The final group of fifty-seven families presents cases of excusable poverty, such as those due to extraordinary slackness of trade or the absolute destruction of some branch of business, though even in this group appear twenty-one families who are made hopelessly poor by "incompetence." The whole result goes to show the untrustworthiness of the figures often cited of the number of persons who are unemployed, and said to be "able and willing to work if they could only get employment." It is mighty seldom the man who wants to work finds it impossible to get a job.

This country will not have reached the limit of the profitable extension of our wool-growing industry until we have produced every sort of wool that is required in our domestic manufactures. Substantially, all the wools that are now used by American carpet manufacturers come from abroad. They are chiefly long, coarse wools, and come from Russia, Asia Minor, Persia, India and South America. They are grown, of course, under the most inexpensive conditions, often by people not far removed from barbarism and whose modes of life do not require much for their sustenance. It is true that we do not number this class of people among our American sheep farmers, but we have every other essential for cheap production, and the market at our very doors, which will more than offset this single lack.

The time was when a man had to become famous in some way to get his portrait in the papers, but now he has only to become afflicted with some disease and be cured and the enterprising medicine man will make his features a familiar picture in every household in the land.

If you have had some expensive experience, make it an investment by applying its lesson and thus avoiding greater losses.

A man becomes less a man when he starts on a chase after the dollar that he doesn't intend to honestly earn.

Use Tradesman Coupon Books.

Rocks Ahead at Detroit.

The retail drug trade of Detroit is in a badly demoralized condition, due to the price-cutting of some of the stores and the anticipated prosecution of nearly a hundred dealers for illegal liquor selling.

The Detroit Druggists' Association, formerly known as the Detroit Pharmaceutical Society, has asked the wholesale druggists of the country to put C. H. Mitchell and F. A. Cooke on the cut-off list, and the latter asserts that, in case the Association succeeds in drawing the lines so tightly that he cannot secure goods, he will institute a civil suit for damages against the Association and also a criminal action for conspiracy.

Regarding the prospective prosecution of druggists for violation of the liquor law, the Detroit Journal publishes the following:

The Detroit Saloonkeepers' Mutual Protective Association recently employed a private detective agency to get evidence against all druggists who sell whisky as a beverage without license. They sent out two men, who went out together, dressed in their G. A. R. clothes. They had no difficulty in obtaining a flask filled with the amber fluid at over eighty drug stores. The flasks were all labeled with the time and name of the druggist and will be used as evidence against them. The police will assist the Saloonkeepers' Association to get warrants against the wily druggists, who are usually the loudest to cry out against the saloonkeepers.

Taking all things into consideration, the life of the average Detroit druggist is not likely to be a happy one for the next few months.

The Grocery Market.

The sugar market is weak and $\frac{1}{8}$ c lower and still lower prices are by no means unlikely. Package coffees are $\frac{1}{2}$ cent lower. Sorg announces an advance of 1c on all brands of his plugs on May 10.

This is a good time for grocers to stock up on New Orleans molasses, as the present cool weather is favorable for shipping same.

Oranges of all kinds are firm, in consequence of the nearness of the end of the Florida crop. The rapid ripening of lemons at the seaport markets and the cool weather in all parts of the country, which has tended to check consumption, have reduced prices very materially.

Bank Notes.

The business men of Marshall, who have been without adequate banking facilities since the failure of a National bank there a few months ago, have organized a State bank under the style of the Commercial Savings Bank.

Harbor Springs business men assure THE TRADESMAN that there is a good opening for a bank at that place. Full information in regard to the matter may be obtained by writing to W. J. Clarke, President of the Harbor Springs Business Men's Association.

The Drug Market.

Opium is dull and weak. Morphia is unchanged, but a decline is looked for. Quinine is dull. Tartaric acid is lower. Carbolic acid is firm. Celery seed has advanced and will be still higher. Gum camphor is firm. Lupulin has advanced. Quicksilver has declined. Mercurials will be lower. Balsam copaiba is lower. Oil pennyroyal has advanced. Oil cajuput is lower. Manna has declined. Turpentine is lower.

THE FIGHT AGAINST THE TRUSTS.

The effort to break up by process of law the great combinations of capital engaged in manufacturing industry, popularly known as trusts, began with the successful attack, two years ago, upon the Sugar Refineries Company. Since then the Supreme Court of Ohio has rendered a decision which has compelled the Standard Oil Trust to dissolve, and now, under the act of Congress of July, 1890, called the Sherman or Anti-Trust act, indictments are pending in the United States District Court in Massachusetts against the officers of the Distilling and Cattle Feeding Company, usually styled the Whisky Trust, as conspirators for an unlawful purpose. They are charged with attempting to monopolize the whisky trade in the United States by offering rebates to all customers who shall buy exclusively from their company, which, since the company controls nearly the entire product of the country, is averred to be fatal to competition.

To an unprejudiced mind it is difficult to see how it should be unjust, and, especially, why it should be made a crime, for any man or set of men to seek to get business by offering pecuniary inducements to customers, even though the inducements be coupled with a stipulation for the customers' entire trade to the exclusion of other dealers. From time immemorial, the leading manufacturing companies in New England have had agents in the large cities, who have sold their goods on commission under an agreement that they should have a monopoly of the business. Workingmen everywhere are united in organizations pledged to work for no employer who employs hands not affiliated with them. Every great brewer, too, in this country and in England supplies numbers of retail dealers with beer on the understanding that they shall buy beer of no other brewer, and no valid reason can be adduced to prove that whisky is more worthy of legal protection than beer.

The lawfulness of these contracts for exclusive dealings has recently been asserted by the highest legal tribunal in Great Britain. An association of owners of ships plying between China and London issued, a few years ago, a circular to shippers of goods from China, offering to carry their goods at certain rates of freight, and to make a rebate of 5 per cent. on those rates if the shippers would give business to no other lines. An opposition company, called the Mogul Steamship Company, brought a suit against the association as conspirators, alleging that their purpose was to ruin the trade of rival lines by bribing shippers not to employ them. Lord Coleridge decided in favor of the associated owners on the first hearing of the case, his decision was affirmed on appeal, and on a final hearing by the House of Lords it was recently affirmed again. This settles the law for Great Britain, and, if the precedent is followed by our courts, it will exonerate the Whisky Trust here.

How the Sugar Trust outwitted its enemies by the simple expedient of forming itself into a corporation under the laws of New Jersey is notorious. Probably the Standard Oil trustees will follow in substance, if not exactly in the same form, the example thus set them, though their ingenuity and that of their lawyers may devise some new and hitherto unknown plan for continuing their operations within the sanction of the law. In

fact, none of the so-called trusts is a trust any longer. They do not act as they did at first, through the holding by trustees of the shares of the various corporations of which they are composed, but they are either single corporations, like the Sugar Refineries Company, or are lessee corporations of the properties or their constituent companies. So long as there is no limit to the amount of capital of corporations, nor to the value of the property which they are allowed to own, the fight against trusts is the fight of Lilliputians against Gullivers.

This point has not escaped the observation of the more clear-sighted enemies of the trusts, and several of them have suggested the repeal of all laws permitting the creation of large corporations as the only effectual means of preventing the aggregations of capital to which, under whatsoever name, they are hostile. They have not yet seriously proposed the adoption of this radical measure, but it would be a good thing in the end if they should do it. It would reopen a debate which raged vigorously when I was a boy, and which has long ago been forgotten. To renew it now would result in teaching the present generation a great deal that would be useful to it, and would clear up its ideas on many points upon which it needs enlightenment.

The hostility which prevailed sixty or seventy years ago against corporations of every kind was based, like that which prevails now against the so-called trusts, upon an unreasoning dread of placing large masses of capital under the control of a few individuals. In those days the special objects of hatred were banking corporations, though corporations for manufacturing, mining and railroad building also came in for their share of dislike. I dare say some of my readers can recall the war waged by Andrew Jackson upon the United States Bank chartered by Congress, and the apparent justification which his course in regard to it received by its collapse under a subsequent charter obtained from the Pennsylvania Legislature. They may also remember the stratagems employed to secure secretly banking privileges from the Legislature of N. Y. State, such as tacking on the grant of them to charters for a water company as in the case of the present Manhattan Bank or a canal company like the Delaware and Hudson, or a company to manufacture chemicals, like the original Chemical Bank. All this bitterness and jealousy of banking corporations passed away long ago, and was succeeded by the enactment of laws in all the States, and, finally, by Congress, providing for their cheap and easy formation by whomsoever desires to do it. It is the same with railroad charters, which at first were obtained only with difficulty as special favors and under all sorts of provisos and restrictions, but which now can be had by anybody under a general act. So it is with charters for manufacturing and mining companies, for which, also, general laws have long since been enacted. That public opinion in regard to trusts will take a similar course I have no doubt.

It is not to be denied that many things both in history and in contemporary experience justify the popular hostility to aggregations of capital. The acquirement of great riches is impossible without intellectual ability, not, indeed, of the noblest sort, but still, superior to that of most other men. This same abil-

Facts Talk Louder Than Words!

3,487,275 SOLD IN 1886.

3,509,575 SOLD IN 1887.

5,092,350 SOLD IN 1888.

5,690,025 SOLD IN 1889.

6,595,850 SOLD IN 1890.

6,983,207 Sold in 1891.

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

BEN-HUR
(10c or 3 for 25c)

RECORD BREAKERS
(The Great 5c Cigar.)

These Cigars are by far the most popular in the market to-day. *MADE on HONOR* Sold by leading dealers all over the United States. Ask for them.

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



"The cup that cheers but does not inebriate" A cup of **LION COFFEE**

Why Is Lyon Coffee the best for the Merchant to handle?

Because

It is the quickest, surest and most satisfactory seller, besides attracting trade to less known articles. Lion Coffee is a perfect blend of the three standard grades, Mocha, Java and Rio. It is roasted without glazing, and packed in 1-lb. papers, with a handsome picture in every package. To suit that class of trade not desiring a package coffee, merchants find that O. D. Java and Standard Maracaibo exactly fill the bill as high grade bulk coffees.

Undoubtedly

YOUR JOBBER WILL BE GLAD TO FILL YOUR ORDER, AS ALSO WILL THE

WOOLSON SPICE CO.,

ROASTERS OF

High Grade Coffees,

TOLEDO, - - OHIO.

L. WINTERITZ,

RESIDENT AGENT,

106 KENT ST.,

GRAND RAPIDS, MICH.

ity, when re-enforced with the instrument which it creates, becomes doubly powerful, and backed as it often is by intense greed and selfishness, tends to oppression and cruelty. In ancient times, before civilization had mitigated social usages, the debtor was liable to become the slave of his creditor, and not only the sacred but profane writers descendant upon the outrages perpetrated by the rich upon the poor. The Christian Church has preserved the tradition thus generated and continues to espouse the cause of the poor and to represent the possessors of wealth as warnings rather than models. Inasmuch as the comparatively rich are few, while the comparatively poor are many, the weight of popular sympathy is always against any measure which apparently facilitates the acquisition of additional riches by those who possess them already. I will not undertake to say that envy and jealousy always come in to intensify this dislike of increasing the prosperity of the prosperous, but they are ineradicable elements of human nature and exert a considerable though unconscious influence.

Against this hereditary and impulsive resistance to the acquisition and concentration of wealth reason points out that the grounds for it are mainly sentimental, and that those originally valid are rapidly disappearing. Oppression of the poor by the rich and outrages upon their personal liberty are mere legends of a past when justice itself was administered with a barbarity which shocks our refinement, and when religion was propagated with fire and sword. In the delicate and complicated fabric of modern society, the rich retain their riches only by the consent of the poor, and could not without their aid make them profitable. If, too, the rich gain by the labor of the poor the poor, in turn reap a benefit from the results of their just efforts. The multiplication of the comforts of life and the cheapness which brings them within the reach of the multitude are due entirely to the employment in their production of those aggregations of capital of which so much fear is entertained. Our factories, our railroads, our sugar refineries, our petroleum refineries, our distilleries, and all the other applications of machinery to industrial purposes are more economically managed on a large scale than on a small one, and the public gains by the result. If, at the same time, a few men make great pecuniary profits, that is no reason why we should injure ourselves to prevent it. Besides, in all these enterprises, numerous small capitalists are associated with the few large ones, and share in their earnings. In fact, it was for the benefit of small investors that the device of forming corporations was first adopted, and the creation of the present so-called trusts is a legitimate outcome of a policy which thus far has been of immense value in developing the material resources of the country.

MATTHEW MARSHALL.

The Largest Roof in the World.

H. M. Reynolds & Son have secured the contract for roofing thirty acres of buildings now being erected by the De Pauw Plate Glass Works, at Alexandria, Ind. The contract was awarded them over competitors at Chicago, Indianapolis, Pittsburgh, and several other cities.

Use Tradesman Coupon Books.

Insurance in Big Stores.

From the Chicago Tribune.

"The majority of the big stores in Chicago, wholesale and retail, are not insured for anything like the full value of their stock," said a prominent insurance man yesterday. "Eighty per cent. of the value is a high ratio. The average is probably nearly 70. In instances the insurance represents perhaps 60 per cent. of the worth of the stock."

"This," he continued, "is not the fault of the storekeepers and owners. They are willing to insure up to a full valuation, but it is impossible to place the risks. The fire-insure market in this country is not large enough to meet the demand. Under the very best conditions the maximum capacity of American companies between four walls is \$1,000,000. That is to say, \$1,000,000 is the outside amount in risks that can be placed by all of the American companies together within a given space. More or less insurance can be placed with foreign companies not represented in this country, it is true, but the bulk of the risks calculated on as a safe indemnification are with domestic companies. Now, it is clear to almost anybody that \$1,000,000 doesn't represent the value of goods carried in some of the mammoth stores. The restrictions placed by the companies on this class of risks have always been severe. Within the last six months, owing to the fearful losses of 1891, these have become more rigid than ever. If I had it or could get it I could go out and in an hour write hundreds of thousands of dollars' worth of risks."

"The theory of the companies is that large areas mean increased physical danger. Long experience and many losses have brought the companies to this conclusion. One great warehouse in town, which is able to carry probably \$3,000,000 of insurance, is divided into three sections—fireproof walls with vault doors at the openings. Others are partially divided by perpendicular or longitudinal walls—such being the interpretation placed upon a fireproof floor. This decreases the physical risk."

"The stock-yards may be included in the large area class. It is always under-insured. Some companies will not touch the locality, others regard it as one area, and govern the size of their policies accordingly. The big stores all employ men to look after the placing of their insurance. They place all they can with domestic companies, then go abroad to the good ones, and finally select anything and everything that offers to indemnify against loss, figuring that if they get 50 cents on the dollar from the weak concerns it will help them out so much. Withal, the aggregate of insurance that is finally placed is in most instances away below the cost of the goods."

"I see no help for this state of affairs," he continued. "The insurance exhibit at the World's Fair will be an object lesson of fire-proof construction as it should be, and doubtless will lead to reforms in building. But in the meantime about forty-five insurance companies have withdrawn from business, and 1892 starts off with fire losses nearly as great as in the same period of 1891. The companies in self-defense are drawing the lines tighter. Insurance men generally believe that the outcome of the whole situation means the doom of the big stores."

The Biggest Shoes.

A shoemaker of Georgia has recently turned out the biggest pair of shoes ever made for actual use. It took a piece of leather containing 1,040 square inches to make the uppers, and one of 1,960 square inches to make the soles, or exactly 3,000 square inches of leather altogether. If the leather contained in that pair of shoes were cut into strips an eighth of an inch wide it would make a string 24,000 inches long. The soles of this gigantic pair of shoes are 14 inches long and 5½ inches wide. The two combined tipped the scales at exactly 8½ pounds.

Barber Wanted.

LACOTA, April 19—This town wants a barber and wants one bad. It is an excellent location for a good workman.

POSTMASTER.

For Bakings of All Kinds Use

Fleischmann & Co.'s

Unrivalled Compressed Yeast.

SUPPLIED
FRESH DAILY
To Grocers Everywhere.

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

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

Michael Kolb & Son,

Wholesale Clothing Manufacturers

ROCHESTER, N. Y.

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



WILLIAM CONNOR,
Box 346, Marshall Mich.

William Connor, representative of above firm in Michigan, begs to announce that the trade can secure some Closing Out Bargains for Spring and Summer trade which will be sold at astonishingly low prices. Mr. Connor also takes pleasure in calling attention to his nice line of Boy's and Children's Clothing as well as to his great selection of Men's 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.

BEANS

W. T. LAMOREAUX & CO.,

128, 130 and 132 W. Bridge St., GRAND RAPIDS, MICH.

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.

Local Advertising in Country Weeklies.

Boudinot Muldeter in Printers' Ink.

I never pick up a country weekly without thinking of the possibilities some editor of such a medium has to win a reputation for himself by reforming his local advertising. I do not pretend in this article to do more than point out the idea. I can do this best perhaps by giving a little personal experience.

About ten years ago, and before I had any practical knowledge of advertising, I was asked to edit a country weekly during a warm political campaign. I had never before had anything to do with a newspaper, and did not feel inclined to do more than contribute a couple of columns of editorials each week. One day, before leaving the office, the foreman said to me that Mr. Jones (who had a store up street) wanted a local notice written up, and asked if I would not do it for him. I called on Jones, introduced myself, and said if I could help him in any way I would do so, though I was thinking all the while that he ought to be able to express himself about his goods better than I could. This he either could not do, or thought he could not. I wrote for him a reading-matter notice of perhaps 300 or 400 words. It would, I presume, compare favorably with the average of such notices. It did not suit me, and yet I could see nothing wrong about it. I handed it to the foreman and went home.

Somehow, I could not banish the matter from my mind. The paper did not go to press for a couple of days, and before morning I had made up my mind that it was all wrong.

I said to myself: Here is a man who has a general store; he has received a few hundred dollars' worth of new goods; he wants to sell them; to sell them he must attract people to his store; after getting them there, he and his clerks must sell the goods. He is willing to pay for space in this paper; if it attracts new customers he will pay for more space; others will see what he is doing, and will do the same. To do him good, any statements he makes in the paper must be truthful. I want the paper to increase its circulation, but just as important is it that its advertisers should be satisfied with results from it. Very few local advertisers have attractive advertisements, or well-written; if I can help them in this respect they will be pleased, and spend more money with the paper.

I called on him the next day, and gave him my views, looked over his stock, and helped him to formulate a campaign which proved to be highly successful. This man was paying \$50 a year for a display advertisement which was changed every month or so, and was spending \$2 or \$3 occasionally for reading notices. After the first week's advertising under my management he was looking us up, and cheerfully spending \$15 and \$20 each week, at least, for a time.

I went to other advertisers and gave them my views, and offered to help and give them the foreman's assistance.

My views at this time were somewhat crude, but I still believe I had the right idea.

It seems to me, then, that the editor of a country weekly should be an advertising expert; he usually is something of a politician, and why not add the former calling to his other accomplishments. Local advertisers are not, as a rule, educated up to the proper standard in the science and art of advertising. The editor should be the expert, to advise and counsel them. If this is properly done, they will solicit him for space; no need to solicit them and use the argument that they "must help along their local paper." Two-thirds of local advertising is now given grudgingly. Why not make it so that advertisers will want it, and want it bad. Let the editor not only write their advertisements for them, but study carefully the probable results. The writing of an advertisement belongs to the science and art of advertising. There is also an editing and results. Study the latter with even more care than the former.

This naturally suggests speaking of editing advertisements. Advertisement writers are now common. All of them,

no doubt, can write good advertisements, but few of them realize the actual needs of their customers.

I believe it will be more important to those needing the services of an advertising manager in the future, that such a one shall be competent to edit rather than write their advertisements. The latter is important, of course, but often the manager can secure excellent advertisements from the many writers and advertisement designers, if he is left free to edit rather than write them. A man capable of editing advertisements can write them, but the editing quality is more important than the writing.

It is not difficult to prepare an advertisement which will be seen, nor difficult to write one that will be read; but to know the "drawing power" of the advertisement is much more difficult.

To take a good advertisement—one that will give good results—add a word which may, perhaps, deteriorate it in a literary or grammatical sense, or an illustration which may lessen its artistic merit, but will in its entirety improve its drawing quality and give better results—this is an inherent faculty that makes the editor of an advertisement invaluable.

Must Merchants Lie?

In the noble desire to do business, to sell goods, very many business men stop at nothing, but carry their ideas of truth far away into the realm of fiction. In other words they say anything to sell goods, and represent them to be what they know they are not. The amount of lying in which a merchant can indulge should he have a mind so to do, is without end. From solemnly asseverating that some old chestnut is the "latest out" to declaring that some new and taking article which they do not happen to have in stock, is a chestnut they have a wide field to cover. And it must be confessed that a good many of them cover it most successfully. Now the question that arises, is all this gratuitous flow of lies necessary? It is not the intention here to convey any idea of Puritanism or to think it possible for merchants to be exactly exact in all they say or do. It is simply the purpose to discuss the question as an open one. A merchant can feel that he has done fairly well if he avoids deliberate lies either on price, exact age or style of goods. But he can also feel himself a distinct fool—nobody would more exactly suit the case, if he is going to sit down and tell everyone who comes into his store, what he knows and what he doesn't, where and at what early period in the century he got those old—, mentioning certain chestnuts, or how he happened to get left on certain goods through lack of business smartness. It is no use disclosing your weak points to the world—they can see them fast enough without your going to the trouble of disclosing unseen ones. It is man's duty, and the saving clause in living, to make the best of everything in life. It is his proof of strength and courage, that he bears himself well in the battle of life. To do this it is no use going out to meet his competitors who are armed with steel, being only armed with a straw himself. No. He has to brace up and use all his nerve and fight his opponents on equal terms. However in dealing with his customers it is no use his going to the trouble of a deliberate or fatuous lie, for such a lie will invariably disclose itself sooner or later. If a customer ask a question deliberately out of a desire to get at the exact truth a merchant, if it is possible, should be sure to give him that information. Both for his own sake and for the customer's.

Looking at this question of wholesale or retail lying from a comprehensive standpoint, it would seem that a merchant should act in accordance with the ordinary custom of business men of the world up to the point where he has to protect himself, his trade and his interests generally, but he should be conservative in his lies and above all he should avoid deliberate and purposeless lying. That there is room for reformation in commercial morality, is quite another question.

Use Tradesman or Superior Coupons.

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.



See that this Label appears on every package, as it is a guarantee of the genuine article.



FERMENTUM

THE ONLY RELIABLE

COMPRESSED YEAST

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.



See that this Label appears on every package, as it is a guarantee of the genuine article.



"NOTHING NEW UNDER THE SUN."

Written for THE TRADESMAN.

"Who was the first man?"**"Adam."**

Thus began my first lesson in natural history. It was at a time when my worldly experience did not cast a ghost of a shadow, and my stock of universal knowledge had not even sprouted. I was awfully young and painfully new; and my mental expansion had not yet reached the point of inception. It was my first great triumph over the multifarious obstacles which lie strewn all along the pathway of life from the cradle to the grave; the elementary dissection; the syllabic analyzation, and the final mastery of the word with a big A which constitutes the answer to this first question.

Many years have passed since that first terrible tussle with the origin of human existence, bearing away with them a few unimportant victories and a great many crushing defeats; yet, to-day, as I sit in my arm chair and gaze through dimmed spectacles at this old word "Adam," a strange feeling comes over me akin to sorrow and bitter disappointment. For one brief moment I am a child again, struggling to learn who the first man was, and that early, far-remote thrill of joy once again passes over me as I make the startling discovery that it was Adam. Fond delusion! Since that wonderful infantile discovery was made, I have learned a great many lessons and made many discoveries; but I don't know now who the first man was—do you?

The question, "Who made you?" cut no figure. It was short and easily learned, but when I came to "Who was the wisest man?" I gave up in despair and have never yet fully recovered. When I reached the point where I could stand on a chair and say "Sol-a-man," with two fingers in my mouth, in answer to my father's question when we had visitors, I thought I had very nearly reached the pinnacle of youthful greatness. Owing to a favorite expression of my father's, when speaking of a very reticent neighbor of ours, that "He just sot and said noth'n an' looked wise as 'n owl," I somehow fell into the habit of confounding big eyes and a hooked nose with the idea of wisdom. Night after night I used to sit out on the chip pile, by the mosquito "smudge," and listen to the hooting of the owls in the dark woods behind the little old log house, and think of Mr. Solomon and wonder why wise people toot and prowl around nights—and I wonder at it to this day.

Solomon, no doubt, knew how to run a good sized family and keep his second wife from kicking over the traces and visiting her mother every time he happened to show any respect for his first wife; but if he lived in the world to-day and should so far forget himself as to say that there was nothing new under the sun, I would make up my mind that he either had a fearfully bad memory or else that his early education had been sadly neglected.

Nothing new under the sun! Why, there is not a single day passes but something new, unheard of before by mortal man, is indelibly stamped upon the scroll of time as it unfurls and floats back into the dim vistas of the past! Life was monotonous in Solomon's time. Men of his age were sensuous, superstitious, non-speculative and non-inventive; and, therefore, non-progressive. Manners, cus-

toms, methods, appliances and general conditions remained the same for generations; and a man would have to die and be resurrected after the lapse of ages in order to witness a radical change. No wonder that Solomon became weary with the dull monotony of his environments and the limited means at his command for the gratification of his propensities and came to the conclusion that there was nothing new under the sun.

Life to-day is a panorama, the reels of which are run by electric dynamos. Upon the rapidly moving canvas there is always something new, and he who is unable to run and keep up with it, has no part or lot in the matter. He must step to one side, where the procession cannot run over him, and look on with wonderment and awe—he is in the world but not of it. Of what earthly practical use, to-day, is the man who received his business training and practical experiences according to the best improved method of thirty years ago; and who, during the intervening time has been sitting by the roadside and watching the procession pass by? Absolutely no good whatever—he is simply "not in it." Thirty years ago he was an expert dry goods clerk—to-day he could not give the correct name of half a dozen articles in a dry goods store; then he stood at the head of the shoe trade and knew all about cow hides, kipp and calf stocks—to-day he could not tell cordovan from kangaroo. Thirty years ago he was a good mechanic, but to-day he would not be able to tell you what nine-tenths of the mechanical tools are used for. He was once a fine penman and could command ready pay, but the world became too practical for his fine Spencerian flourishes and finally too fast for his pen. The typewriter has knocked him out, with the aid of stenography; but the rushing, roaring business world cannot always have the stenographer at its elbow, and so it is shoving him aside for the phonograph. The next to follow is the autophone, which is about to be applied to commercial uses.

Nothing new under the sun, when man can call down the rain upon the just as well as the unjust and when the confirmed and cast out toper can be saved from a drunkard's hell and restored to manhood by the application of a little chloride of gold! Nothing new under the sun, when a man can bottle up his voice on a cylinder of wax and talk to his friends after he is dead; and when man is daily finding new materials in the great storehouse of nature, and constructing new and wonderful machines which are made to produce more perfect results than can possibly be produced by human hands guided by human eyes!

I shall close these rambling thoughts by giving expression to a thought which has a tinge of sadness for us who are upon the stage of action to-day, but is fraught with undreamed of blessings for those who are to follow us. It is this: All the wonderful new machines, the latest scientific methods and the most approved theories of our time will be the old junk, the cast off methods and the exploded theories of the time to come.

E. A. OWEN.

CUTS for BOOM EDITIONS —OR— PAMPHLETS

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

WHO URGES YOU TO KEEP

SAPOLIO?

The Public!

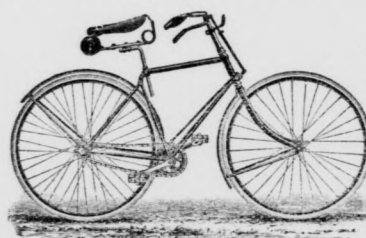
By splendid and expensive advertising the manufacturers create a demand, and only ask the trade to keep the goods in stock so as to supply the orders sent to them. Without effort on the grocer's part the goods sell themselves, bring purchasers to the store, and help sell less known goods.

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.

Send us your orders for

Commercial Printing.

WE are not the cheapest printers in the State—would be ashamed of it if we were. When we find a "cheapest printer" who does workmanlike work, we will lock up our plant and sublet our printing to him. As it is, system enables us to handle work on close margins. There is more in it for us to do \$1,000 worth of work on 10 per cent. margin than \$100 worth at 25 per cent.

Besides, we carry our own paper stock, envelopes, card-boards, etc.—buy direct, discount our bills and save the middleman's profit. Let us show you what we are doing.

PRINTING DEPARTMENT
THE TRADESMAN COMPANY.

HOW TO PUT UP WOOL.

Written for THE TRADESMAN.

The season for handling the new clip of wool will soon be here, and as your valuable paper did such good work in disseminating some suggestions I had to offer last year, I wish to impose upon your good graces again, as I have a most important article sent me from Boston, which I wish to go before the wool growers of Michigan:

HOW WOOL SHOULD BE PUT UP.

Among the improvements which the grower should adopt in methods of preparing his wool for market, we would urge upon his attention the following:

All rubbish should be kept out of the fleeces, which should be put up with merely one or two ties of the best hemp twine, or glazed twine.

Sisal twine should not be used. Many growers still fail to realize the injury to their wools resulting from the use of sisal twine. This sisal costs only five or six cents per pound, but it is weighed with wool costing from 20 to 30 cents per pound, so that the manufacturer has not only to make a reduction in price sufficient to protect himself against loss in weight, but also to guard against the damage to the goods by the sisal fibre.

American hemp twine possesses many advantages for use in tying fleeces, and, everything considered, cost, etc., is, perhaps, to be preferred to any other. It has strength, lightness and a glazed surface, while its cost is very much in its favor, it being about half the price of the linen twine used in Australia. It can be bought for 19 cents per pound. The linen twine, however, is better, as it contains all the elements necessary, and has already met with approval by wool dealers who handle Australian wool.

In putting up wool for market, the dung locks should be clipped off and thrown away when shearing. As to the stuffing of fleeces with tags, etc., and the decrease in the real value of the wool resulting therefrom, the following letter from Mr. Joseph Walworth, of the Pacific mills, who is himself a large buyer of wool, is well worthy of perusal:

"A few months ago I needed to get up a sample of wool for a new cloth. I bought 10,000 pounds of Australian unwashed at the extreme price of 42½¢ per pound. I also bought 10,000 pounds of washed x Ohio combing at 36½¢ per pound, thinking to cheapen the Australian and still have a soft effect. What was the result? The Australian was put up honestly, no stuffing, and only a string like cotton thread to hold the fleece together, while my crack lot of Ohio, which was praised to the skies, gave 18 per cent. of stuffings, and produced so little top that the Australian unwashed at 42½¢ produced as cheap a top as washed Ohio at 36½¢. Of course, we stick to the Australian, as the top is worth a deal more per pound in top than the Ohio.

"Lately I was sent out in St. Louis, Chicago and Milwaukee. I found fleeces of wool with three pounds of dung, or valueless stuffing in one fleece, or 70 cents cheating in one fleece; other fleeces would have two pounds of stuffing in one fleece, and these fleeces had been taken for good wool by the local buyer. Of course, these were extreme cases. On the whole, I thought that St. Louis and Chicago had improved somewhat in putting up their wool; they do not try to sell quite so much prairie soil at 25 and 30 cents per pound as formerly. While I was away, I got a crack lot of 50,000 pounds unwashed combing wool in Milwaukee. This was, undoubtedly, a grand lot of wool, especial in front of the pile, and I had to pay a little extra. Judge my surprise when we began to pack, when we found nearly every fleece stuffed, and not stuffed in a clumsy manner, but in a smart, cute, thief-like manner, well calculated to deceive. I told the owner that we should take all the stuffings out if we packed the wool, or we would stop. He said we might go on. Among the wool we found some great, big, clumsy fleeces, that we were told were put up by the Swedish settlers in Wisconsin. I undid several

of these clumsy fleeces, and found in each case three fleeces spread out on one another, and not a particle of dishonesty. We came to the conclusion that the poor Swede was yet a benighted foreigner, and, consequently, honest. Out of the 50,000 pounds that we should have taken, we threw out 9,000 pounds of stuffing and rubbish. I told the owner that I was surprised that his local buyers had taken such stuff. He said they were forced to take it or lose their trade. So I concluded that they must make it up in price paid to the farmer. In view of the general dishonesty of the farmers in putting up their wools, and the general inefficiency of local buyers of wool, I think you are engaged in a praiseworthy work in trying to make them do that which is right. But I am inclined to think that you have a steady job before you."

I have personal knowledge as to this lot of wool bought in Milwaukee, as I personally examined it, with a view to buying it before Mr. Walworth bought it, and his statement is correct. Farmers may talk tariff until doomsday, but until they discard the slovenly and dishonest manner of putting up their wool as has been their custom for the past six or eight years, they must expect to sell their wool cheap. Just refer back to Mr. Walworth's letter and see what per cent. of waste was in 50,000 pounds of a crack lot of wool—9,000 pounds or almost 20 per cent. It is just so here in Michigan. I have been a buyer over twenty years. In my early days of buying Michigan wool, the shrinkage by cleansing was about twenty-eight per cent. For the past six or eight years, it has run 52 to 58 per cent. Is it any wonder our Michigan wool has become so unpopular as it is to-day? There is no dodging it when I say there is no wool so little sought after as Wisconsin and Michigan wool. Refer again to Mr. Walworth's letter wherein he says: "I bought 10,000 pounds of Australian unwashed at 42½¢ and 10,000 pounds of Ohio washed at 36½¢." See the difference: 42½¢ for unwashed, as against 36½¢ for our washed. Why is it so? Simply because of the condition of our wool, and nothing else. Now, how to remedy it? Only one way. If you wash your wool, wash it (don't drive your sheep to some creek or lake to drink and call them washed), or, better still, don't wash at all. Keep your sheep clean and tag well before shearing; use no box to put it up; use a small linen or hemp twine; bring your wool to market in the same condition as you would expect to buy your sugar or tea, and you will find a ready sale at good prices, and it will be but a short time when our domestic wool will rank as it should first in every market and be sought after the same as Australian wool is now.

W. L. LAMOREAUX.

Country Callers.

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

R. D. McNaughton, Coopersville.
Stinson & Linton, Kingsley.
R. Gannon, White Cloud.
J. Cohen, White Cloud.
P. Bresnahan, Parnell.
Chas. B. Lovejoy, Big Rapids.
D. Vinton & Son, Williamsburg.
C. H. La Flamboy, Mc Bride.

Tobacco for April 8 notes the arrival in New York via the steamship *Comal* from Key West of a case of Key West cigars for J. L. Strelitsky, of Grand Rapids. Mr. Strelitsky claims to be the only jobber here who receives his Key West goods direct from the factory.

Paying Kansas Mortgages.

The Topeka Capital has published returns from many counties in that State showing how the people are getting out of debt. It is stated that "for an average period of eight and a half months seventy counties of eastern and central Kansas report farm-mortgage releases of over \$15,000,000, and a net reduction, notwithstanding renewals and new mortgages and large purchases of land, of \$3,659,495. A careful estimate based on the reports received indicates that the actual reduction of farm-mortgage debt in seventy counties for eight and a half months has been not less than \$7,000,000."

Proposed Buildings at Tekonsha.

TEKONSHA, April 22.—Tekonsha will experience a building boom this season. Allen & Johnson expect to erect a brick block to be used in part as a bank; Messrs. Pratt & J. W. Randall will erect a brick block to be used as dry goods and boot and shoe stores, the upper story to be built and used by the A. O. U. W. lodge. H. N. Randall has nearly completed a large building for produce and cold storage.



WRITE FOR PRICE LIST.

Wm. Brummeler & Sons
Manufacturers and Jobbers of
Pieced & Stamped Tinware,
260 S. IONIA ST., - Grand Rapids.
TELEPHONE 640.

A Family Affair
Health for the Baby,
Pleasure for the Parents,
New Life for the Old Folks.

Hires' Root Beer

THE GREAT TEMPERANCE DRINK

is a family affair—a requisite of the home. A 25 cent package makes 5 gallons of a delicious, strengthening, effervescent beverage.

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'.

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. 450

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—A FINE STOCK OF GROCERIES and crockery in good shape and doing a good business. Can give good reasons for selling. Box 87, Allegan, Mich. 480

FOR SALE CHEAP—SMALL STOCK OF hardware, boots and shoes and groceries, store building and fixtures in the best new growing town in Northern Michigan. Business well established. Address No. 490, care Michigan Tradesman. 490

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

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 CHEAP—AT LISBON, MICH., A drug stock all complete and favorable lease of store—an old established business. Enquire of Eaton, Lyon & Co., or Stuart & 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. 385

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.

SITUATION WANTED AS CLERK IN GEN-eral or dry goods store. References furnished. Address No. 493, care Michigan Tradesman. 493

WANTED—POSITION BY REGISTERED pharmacist of eleven years' experience. Address No. 487, care Michigan Tradesman. 487

WANTED—POSITION WITH WHOLESALE or retail grocery house as salesman. First class references. Address No. 488, care Michigan Tradesman. 488

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

MISCELLANEOUS.

CASH REGISTER—\$300 IS THE REGULAR price. We have a National Cash Register which we offer \$50 less than the regular price. Perfectly new. Foster, Stevens & Co., Grand Rapids, Mich. 485

WANTED—REGISTERED DRUG CLERK. Write terms, experience, etc. C. A. Gurney, Hart, Mich. 494

FOR RENT—NICE LARGE LIGHT STORE in brick block near Fifth avenue at 325, Jno. C. Dunton, Widdcomb Building. 491

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

WANTED—A DRUGGIST TO GO TO DEL-ton, Barry county, Mich., and start a drug store. Living rooms above. Will be ready May 1. For particulars address H. Arbour, Stanwood, Mich. 486

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. 485

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

SEE HERE—GOOD CHANCE FOR A BUSI-ness man or practical miller, with some money to invest in a roller mill. Address J. Wylie, Fairgrove, Mich. 492

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. Yonker, 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, Owasco, Mich. 480

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

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

Drugs & Medicines.

State Board of Pharmacy.

One Year—Jacob Jenson, Muskegon.
Two Years—James Vernon, Detroit.
Three Years—Ottmar Eberbach, Ann Arbor
Four Years—George Gundrum, Ionia.
Five Years—C. A. Bugbee, Cheboygan.
President—Jacob Jenson, Muskegon.
Secretary—Jas. Vernon, Detroit.
Treasurer—Geo. Gundrum, Ionia.
Meetings for 1922—Star Island (Detroit), July 5; Marquette, Aug. 31; Lansing, November 1.

Michigan State Pharmaceutical Ass'n.

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

Grand Rapids Pharmaceutical Society.

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

Grand Rapids Drug Clerks' Association.

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

Detroit Pharmaceutical Society.

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

Muskegon Drug Clerks' Association.

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

The Paris Green Situation.

The time of the year having arrived when this insecticide incites the interest of its distributors as well as the manufacturers, speculation as to the possible action of the Paris Green Association or its policy for the season is naturally rife.

Last year, while the price was uniform it was low, sales were limited somewhat by the fact that many distributors had carried stock over from the previous year, and it is thought by some that this will be the condition of affairs during and throughout the present season. The members of the association, always secretive, have as usual nothing to say on the subject, which is taken as an indication that they themselves are awaiting developments.

As last year, communication has been had with customers by each manufacturer asking what amount of green will be needed to supply wants, and the replies as far as known seem to indicate much the condition noticeable last spring, the outlook therefore being in favor of a similar market for this year.

The season is so short on this commodity, that if money be made, it has to be done promptly, but of late years a number have gone into the manufacture and there are said to be so great a variety of qualities that it is more difficult than ever to keep prices at such a level that fair profits may be made. Competition is generally sharp, and between numerous makers, the dealers naturally abstain from making any contracts for the season or even large purchases until they feel assured that they are getting figures somewhere near the bottom price, or orders begin to come in to an extent compelling them to buy. Nothing certain can be assured at this writing regarding the possibilities of price, but the indications are that they will not be far removed from those of last year, and as manufacturers have not made the amount of green they have in former years in preparation for the season, it is quite likely that as good contract prices for the season's supply can be made now as later.

Attacked the Wrong Dog.

From the Philadelphia Record.

There was a tremendous rumpus and excitement in a prominent drug store on Chestnut street near Twelfth, yesterday afternoon. A fair maid, strolling down the street with a large mastiff, stopped in the store for soda. The place was crowded, and among the crowd were two other ladies with two other dogs.

The other dogs were considerably smaller than the mastiff, but by a lightning calculation they decided that by combining forces they might take a fall out of him. Instantly acting, the rumpus began.

In one-fifth the space of time it takes to write it the air was filled with snarls, yelps, barks, growls, dog-hair, female shrieks, children's howls and screams, soda water, muffs, small packages, and male profanity. Women and children clambered upon the counters or fled into the street; the clerks and soda water boys grabbed the fighting dogs, and the

big mastiff was dragged out upon the pavement, where a crowd had already gathered.

Seeing his mistress on the outskirts of the crowd, the mastiff gave a bound toward her and hurled an old gentleman and a small girl flat on their backs. The crowd scattered as if it had been an egg thrown against a barn door, the big dog barked loudly, and the old gentleman grew red in the face in his efforts to do verbal justice to his feelings. The excitement lasted until a reserve policeman came up and asked what the matter was and was told nine different stories, all of which were wrong.

Inside the damage was computed at six broken tumblers, five or six dresses ruined by soda water stains, and a huge bowl of fresh eggs rendered valueless by being sat in by a fat baby, which was placed there by its mother during the first outbreak of the excitement. One of the small dogs had about a half pound of meat bitten out of him by the big one.

Fighting Fire With Fire.

From the Chicago Drug Review.

The Chicago retail druggists are developing their plans for fighting the Economical (cut-prices) Drug Co., when it shall be established in business next month, and a charter has already been granted the Chicago Peoples Drug Co., with a capital stock of \$100,000. It is said that nearly every druggist in Chicago has promised to buy more or less stock of the company to aid it in killing a dangerous rival, even if they should not make any money themselves on the enterprise. It does seem a rather doubtfully-wise plan to go into the price-cutting business, when they are so opposed to it, and have been trying so long to root out the evil, but there are occasions when heroic treatment may be necessary in business as well as in surgery, and it may be that this is one of those occasions. We trust that this competition in the way of prices will not lead to deterioration in drugs sold, for, as we understand it, the cutting is to be on legitimate drugs as well as specialties and this we fear will cover prescriptions, and, as it would, of course, be the very poor who would mostly avail themselves of the low prices for compounding prescriptions and for legitimate drugs, it is hard to see how the temptation to buy impure and adulterated drugs, or to substitute inferior remedies for the proper one can be avoided in such a war. In this case the public would suffer and much physical damage be done, while people whose lives depended upon the proper remedy would be exposed to most extreme danger. There may be some other way of preventing the cutting of prices, if it can be prevented, and for the safety of the public as well as the trade the *Review* hopes that legitimate cutting may be done away with before the results above referred to shall have taken place.

Quinine is Very Cheap Now.

From the Philadelphia Record.

Perhaps no drug known to medicine is more generally used than quinine, and certainly none presents such a wide difference in price as the quinine sold six years ago and that sold now. At that time nearly all the cinchona bark, from which it is extracted, was brought from South America, subject to heavy import duty. But the duty was taken off, and this marked the first big decline in price. Before that time it sold for about a dollar an ounce.

Shortly after this English capitalists concluded that the bark could be grown in India as well as in South America, and large plantations were purchased. The climate and soil suited admirably, and, by scientific culture, the yield was greatly increased. From India the bark is largely shipped to England and the quinine extracted, being sent here in crystals. Because of the taking off of the duty and the largely increased supply, the price in quantities of 10,000 ounces is about twenty cents per ounce.

Some time ago the rumor of a big foreign trust caused the price to advance several cents, but it dropped, and is now lower than before.

Use Tradesman Coupon Books.

THE FOLDING BED.

Modern Inventions at a Discount in One Family.

The salesman with red whiskers and an eight-day smile, who was sitting near the door of a local furniture store the other afternoon, received a disagreeable surprise.

He was occupying an oak hall chair marked down to \$4, and idly wondering whether business for the day wasn't about over, when the door opened and a small man hurried in, located the salesman in the marked-down chair and said briefly:

"Sold me a folding bed on Monday, didn't you?"

"Quite likely I did, sir."

"Regular A1 modern improved bed, wasn't it?"

"Undoubtedly a first-class article."

"Believe you said no house was complete without one—bed, washstand, bureau and writing desk combined, and looked like a planner besides, didn't you?"

"Think I did. Anything wrong?" inquired the salesman, uneasily.

"You said old-fashioned double beds had gone out of style, didn't you?"

"That is surely quite true," said the salesman, soothingly.

"You said," continued the man, ignoring the suggestion, "that if a man bought one of them folding beds, he didn't need another stick of furniture in the room but a chair and a spittoon. Didn't yer?"

"I might have suggested the value of the article?"

"Hey?"

"I say I might have said something of the sort."

"Well, you did. I was fool enough to buy one of them beds. It's up at my house now. Me and my wife has lived on that combination business one night, and now it's the bed or we get out."

"What's the trouble?"

"Well, you see, the thing you call a bed only got there yesterday afternoon, and my wife and I spent the evening seeing how it worked. She was kinder shy of the thing till the young lady from the next house thought it was a pianer, and was took in tryin' to play 'Hogan's Alley' on them fake keys. That tickled my wife, and she said there was a good deal to the critter, after all. So she put four of her dresses into the drawers in the bureau half, and I fixed up the wash pitcher and basin on the washstand section, and later in the evening I filled up the ink-well and wrote a letter on the desk part to Deacon Hodson, and my wife made up the bed. We don't like to sleep facin' east, so she made up with pillows at foot-board and we turned in I reckon I'd been asleep about an hour when I was woke up by my wife nudgin'."

"Willyum," says she in a whisper, 'I've had the realest dream I ever had. I dreamt I was out swimmin' in a round pond, and on the shore was two pigs a snortin' and gurglin' so loud they woke me up. I was a splashin'—"

"Margrit, do you smell something queer?" says I, interruptin'."

"No," says she, 'mebbe its the new bed."

"'Taint bed," says I, 'it's a sour, vinegary smell, and besides, says I, sort of scared, 'there's something wet on my ear."

"With that I jumped out of bed and lit up. Well, sir, my wife give a screech, jumped clear across the room, and ran out into the hall."

"Lord sakes, Willyum,—if you are him," says she through the crack of the door, 'are you sick or what is it?"

"What ails you, carryin' on like that," says I, gettin' kinder mad."

"'Ails me," says she, 'look at yourself, you nightmare."

"Well, sir, you should have seed me. I reckon the whole half-pint of ink I had put into the ink-well in the desk section of that bed had got on me. My head was all ink except my nose and my left ear. There was ink on my hair and ink on my night clothes, till I looked like a dirty pen-wiper on legs. It took fifteen minutes to get my wife back into the room, and then we found out that wasn't all. One of us must have turned over heavy in our sleep, and squashed the

pitcher in the washstand section, and it had filled the bureau half, till I reckon there was a gallon of water in the second drawer, on my wife's best dress."

"You seem to have had a nice, quiet time," returned the salesman, foolishly attempting the genially humorous.

"Nice, quiet time, hey," exclaimed the small man excitedly, "mebbe goin' to bed with an ink bottle and standin' round in the sun next day with salts of lemon on your head to bleach out the smooches is your idea of a nice time. Taint mine. I haven't come in here to kick, but I don't want no foolishness about this. Me and my wife have agreed that if you'll exchange that folding business for a good plain bed we'll call square; will yer?"

"Very likely we can, sir."

"Taint no 'likely' about it, man; you've got to," shouted the little man, getting rapidly excited. "I won't spend another night strewin' my shape around on fake pianers and washstands. We want the genuine article now, and no more foolishness. I've been perille so far, but this aint my day for pokin' fun. Mebbe there's people in this town likes to sleep on a monkey business bed, but I want a bed, a plain bed, with four legs and slats, even if I have to dress on the mantelpiece and eat on the fire escape."

It is a bad memory that retains all the bad stories and mud jokes brought to it, and lets the sands of gold slip through and be lost in the sea of oblivion.

STATE OF OHIO, CITY OF TOLEDO, ss.

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

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

SEAL A W GLEASON,
Notary Public.

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

CINSENC ROOT.

We pay the highest price for it. Address

PECK BROS., Wholesale Druggists
GRAND RAPIDS

BUY THE PENINSULAR

Pants, Shirts, and Overalls

Once and You are our Customer
for life.

STANTON, MOREY & CO., Mtrs.

DETROIT, MICH.

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

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. Sh e
Stool with two gross. An assorted gross
of the above dressing, \$22.80.

HIRTH & KRAUSE,
GRAND RAPIDS.

Wholesale Price Current.

Advanced—Oil pennyroyal, celery seed, lupulin.
Declined—Tartaric acid, balsam copaiba, gum opium, oil capjut, quicksilver, manna, turpentine.

ACIDUM.		TINCTURES.	
Aceticum	80 10	Aconitum Napellis R.	60
Benzolium German.	60 05	" " F.	50
Boricum	30 20	Aloes.	60
Carbolicum	22 30	" and myrrh.	60
Citricum	55 60	Arnica	50
Hydrochlor.	32 5	Asafoetida	0
Nitricum	10 12	Atrope Belladonna	60
Oxalicum	10 12	Benzoin	60
Phosphoricum dil.	20 20	" Co.	60
Salicylicum	1 30 70	Sanguinaria	50
Sulphuricum	1 40 60	Barosma	50
Tannicum	1 40 60	Cantharides	75
Tartaricum	33 35	Capicum	50
AMMONIA.		Cinnamon	50
Aqua, 16 deg.	3 1/2 5	Castor	75
" 20 deg.	5 1/2 7	Catechu	1 00
Carbonas	12 14	Cinchona	50
Chloridum	12 14	" Co.	50
ANILINE.		Columba	50
Black	2 00 25	Conium	50
Brown	80 10 00	Cubeba	50
Red	45 50	Digitalis	50
Yellow	2 50 23 00	Ergot.	50
BACCÆ.		Gentian	50
Cubæa (po 75)	75 80	Gualca	50
Juniperus	80 10	" ammon	50
Xanthoxylum	25 30	Zingiber	50
BALSAMUM.		Hyoscyamus	50
Copaiba	45 50	Iodine	75
Peru	42 30	" Colorless.	75
Terabin, Canada	35 40	Ferri Chloridum	35
Tolutan	35 50	Kino	50
CORTEX.		Lobelia	50
Abies, Canadian	18	Myrrh	50
Cassia	11	Nux Vomica	50
Cinchona Flava	18	Opil	45
Euonymus atropurp.	20	" Camphorated.	50
Myrica Cerifera, po.	12	" Deodor.	2 00
Prunus Virgini.	12	Aurant Cortex	50
Quillaja, grd.	12	Quassia	50
Sassafras	14	Rhatany	50
Ulmus Po (Ground 12)	10	Rhel	50
EXTRACTUM.		Cassia Acutifol.	50
Glycyrrhiza Glabra	24 25	" Co.	50
" po.	33 35	Serpentaria	50
Haematox, 15 lb. box	11 12	Strophanthum	60
" 15	13 14	Tolutan	60
" 1/4	14 15	Valerian	50
" 1/8	16 17	Veratrum Veride	50
FERRUM.		MISCELLANEOUS.	
Carbonate Precip.	15	Ether, Spts Nit, 3 F.	20 25
Citrate and Quinia	2 50	" " 4 F.	30 35
Citrate Soluble	2 50	Alumen	2 1/2 3
Ferrocyanidum Sol.	15	" ground, (po.	3 4
Solut Chloride	1 1/2 2	7)	3 4
Sulphate, com'l.	1 1/2 2	Annatto	55 60
" pure.	7	Antimony, po.	42 5
FLORA.		" et Potass T.	55 60
Arnica	22 25	Antipyrin	61 40
Anthemils	25 30	Antifebrin	25
Matricaria	25 30	Argenti Nitras, ounce	60
FOLIA.		Arsenicum	50 7
Barosma	20 75	Balm Gilead Bud.	55 60
Cassia Acutifol, Tin-	25 28	Bismuth S. N.	2 10 20
nively	35 50	Calcium Chlor, 1s, (1/4	9
" Alx.	12 15	11; 1/4, 12)	9
Salvia officinalis, 1/4	80 10	Cantharides Russian,	21 20
and 1/8	12 15	po	22
Ura Ursi	80 10	Capitel Fructus, af.	22
GUMMI.		" po.	25
Acacia, 1st picked	80	" B po.	20
" 2d	55	Caryophyllus, (po. 14)	10 12
" 3d	40	Carmine, No. 40.	3 75
" sifted sorts.	25	Cera Alba, S. & F.	50 55
" po.	60 80	Cera Flava	35 40
Aloe, Barb, (po. 80)	50 60	Coccus	40
" Cape, (po. 20)	12	Cassia Fructus	22
Socotri, (po. 80)	50	Centaria	40
Catechu, 1s, (1/4, 14 1/4,	1	Cetaceum	40
16)	1	Chloroform	60 63
Ammoniac	55 60	Chloroform squibbs.	61 25
Assafoetida, (po. 35)	40	Chloral Hydr. Crst.	25 1 50
Benzoinum	50 55	Chondrus	20 25
Camphore	50 53	Cinchonidine, P. & W	15 20
Euphorbium po	35 50	" German	3 12
Galbanum	60 50	Corks, list, dis. per	60
Gamboge, po	70 75	cent	60
Guaiacum, (po 30)	25	Croacetum	2 50
Kino, (po. 30)	25	Creta, (bbl. 75)	2
Mastic	80	" prep.	5 5
Myrrh, (po. 45)	40	" precip.	5 11
Opil, (po 2 70)	1 65 70	" Rubra	8
Shellac	30 35	Crocina	30 35
" bleached	30 35	Cudbear	24
Tragacanth	30 35	Cupri Sulph.	5 6
HERBA—In ounce packages.		Dextrine	10 12
Absinthium	25	Ether Sulph.	60 70
Eupatorium	20	Emery, all numbers.	2
Lobelia	25	" po	6
Majorum	25	Ergota, (po.) 65.	60 65
Mentha Piperita	25	Flake White	12 15
" Vir.	30	Galls	23
Rue	30	Gambier	7
Tanacetum V	22	Gelatin, Cooper.	40 60
Thymus, V	25	" French	40 60
MAGNESIA.		Glassware flint, 75 and 2 1/2.	
Calcined, Pat.	55 60	by box 70	
Carbonate, Pat.	20 22	Glue, Brown	9 15
Carbonate, K. & M.	20 22	" White	13 25
Carbonate, Jennings	35 36	Glycerina	15 40 20
OLEUM.		Grana Paradisi	22
Absinthium	3 50 24 00	Humulus	25 55
Amygdalae, Dulc.	45 75	Hydrag Chlor Mite.	90
Amygdalae, Amaræ	8 00 23 25	" Cor	80
Anist	1 75 80	" Ox Rubrum	21 10
Aurant Cortex	3 00 23 25	" Ammoniad.	21 10
Bergamit	3 75 64 00	Unguentum	45 55
Cajuput	60 65	Hydragryum	65
Caryophylli	75 80	Hydrobryllia, Am.	1 25 21 50
Cedar	35 65	Iodine	75 21 00
Chenopodii	61 60	Iodine, Resub.	3 75 23 85
Cinnamonil	1 20 21 25	Iodoform	24 70
Citronella	45	Lupulin	45 50
Conium Mac.	35 65	Lycopodium	55 60
Copaiba	1 10 21 20	Macis	75 80

Morphia, S. P. & W.	1 80 2 05	Selditz Mixture	24	Linseed, boiled	44	47
" S. N. Y. Q. &	1 70 21 85	Sinapis	18	Neat's Foot, winter	50	66
Moschus Canton	1 70 21 85	" opt.	30	strained	50	65
Myristica, No. 1	70 75	Snuff, Maccaboy, De	35	Spirits Turpentine	40	45
Nux Vomica, (po 20)	70 75	Voes	35	PAINTS.	bbl. 1b.	
Os. Sepia	18 20	Snuff, Scotch, De. Voes	35	Red Venetian	1 1/4	2 3/4
Pepsin Saac, H. & P. D.	18 20	Soda Boras, (po. 11)	10 11	Ochre, yellow Mars.	1 1/4	2 3/4
" Co.	2 00	Soda et Potass Tart.	27 30	" Ber	1 1/4	2 3/4
Picis Liq, N. C., 1/2 gal	2 00	Soda Carb.	1 1/2 2	Putty, commercial	2 1/4	2 3/4
" doz	2 00	Soda, Bi-Carb.	5	" strictly pure	2 1/4	2 3/4
Picis Liq, quarts	2 00	Soda, Ash	3 1/2 4	Vermilion Prime Amer-	13 16	
" pints	2 00	Soda, Sulphas	3 1/2 4	ican	13 16	
Pil Hydrag, (po. 80)	2 00	Spts. Ether Co	50 55	Vermilion, English	70 75	
Piper Nigra, (po. 22)	1	" Myrcia Dom.	25 25	Green, Peninsular	70 75	
Piper Alba, (po 65)	3	" Myrcia Imp.	25 25	Lead, red	7	7 1/2
Pix Burgun	7	" Vini Rect. bbl.	21 21 31	" white	7	7 1/2
Plumbi Acet	14 15	Less 5c gal, cash ten days.	21 30	Whiting, white Span.	70	
Pulvis Ipecac et opil.	1 10 21 20	Strychnia Crystal	3 4	Whiting, Gilders	1 0	
Pyrethrum, boxes II	21 25	Sulphur, Subl.	3 4	White, Paris American	1 0	
& P. D. Co., doz.	21 25	" Roll	2 1/2 3 1/4	Whiting, Paris Eng.	1 40	
Pyrethrum, pv	30 35	Tamarinds	30 10	Pioneer Prepared Paints	20 21 4	
Quassia	80 10	Terebenth Venice	25 30	Swiss Villa Prepared	1 00 21 20	
Quinia, S. P. & W.	20 30	Theobromæ	38 43	Paints	1 00 21 20	
" S. German	20 30	Vanilla	9 00 16 00	VARNISHES.		
Rubia Tincturum	12 14	Zinci Sulph.	7 8	No. 1 Turp Coach	1 10 21 20	
Saccharum Lactis pv	25			Extra Turp.	1 10 21 20	
Salacin	1 75 21 85			Coach Body	2 75 23 00	
Sanguis Draconis	40 50			No. 1 Turp Furn	1 00 21 10	
Sapo, W.	12 14			Extra Turk Damar	1 55 21 60	
" M.	10 12			Turp.	70 77	
" G.	12					

HAZELTINE & PERKINS DRUG CO.

Importers and Jobbers of

DRUGS

CHEMICALS AND

PATENT MEDICINES.

DEALERS IN

Paints, Oils and Varnishes.

Sole Agents for the Celebrated

SWISS VILLA PREPARED PAINTS.

Full Line of Staple Druggists' Sundries.

We are Sole Proprietors of

Weatherly's Michigan Catarrh Remedy.

We Have in Stock and Offer a Full Line of

WHISKIES, BRANDIES, GINS, WINES, RUMS.

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

Hazeltine & Perkins Drug Co.,

GRAND RAPIDS, MICH.

Grocery Price Current.

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

AXLE GREASE.	
Aurora.....	55 6 00
Diamond.....	50 5 50
Frazer's.....	81 9 00
Mica.....	75 8 00
Paragon.....	55 6 00
BAKING POWDER.	
Acme.	
1 lb. cans, 3 doz.....	45
1 lb. " 2 ".....	85
1 lb. " 1 ".....	1 00
Bulk.	
1 lb. cans.....	60
1 lb. ".....	1 20
1 lb. ".....	2 00
5 lb. ".....	9 60
Cook's Favorite.	
100 1/4 lb cans.....	12 00
(12 pieces colored glass)	
100 1/4 lb cans.....	12 00
(12 pieces of crystal glass)	
100 1/4 lb cans.....	12 00
(10 hdl cups and saucers)	
2 doz 1 lb cans.....	9 60
(tanked pitcher with each can)	
Dr. Price's.....	
per doz	
Dime cans.....	90
4-oz.....	1 33
6-oz.....	1 90
8-oz.....	2 47
12-oz.....	3 75
16-oz.....	4 75
2 1/2 lb.....	11 40
4 lb.....	18 25
5 lb.....	21 60
10 lb.....	41 80
Red Star, 1/2 lb cans.	
1 lb.....	80
1 lb.....	1 50
Teifer's, 1/2 lb cans, doz.	
1 lb.....	85
1 lb.....	1 50
Victor.	
6 oz cans, 4 doz.....	80
9 ".....	1 20
16 " 2 doz.....	2 00
BATH BRICK.	
2 dozen in case.....	90
English.....	80
Bristol.....	80
Domestic.....	70
BLUING.	
Gross.....	4 00
8 oz.....	7 00
10 oz.....	10 50
12 oz.....	2 75
No. 2, sifting box.....	4 00
No. 3.....	8 00
No. 5.....	8 00
1 oz ball.....	4 50
BROOMS.	
No. 2 Hurl.....	2 00
No. 1.....	2 50
No. 2 Carpet.....	2 50
No. 1.....	2 75
Parlor Gem.....	3 00
Common Wisk.....	1 20
Fancy.....	1 20
Warehouse.....	3 50
BRUSHES.	
Stove, No. 1.....	1 25
" 10.....	1 50
" 15.....	1 75
Rice Root Scrub, 2 row.....	85
Rice Root Scrub, 3 row.....	1 25
Palmetto, goose.....	1 50
CANDLES.	
Hotel, 40 lb. boxes.....	10
Star, 40 ".....	9
Paraffine.....	11
Wickling.....	24
CANNED GOODS.	
FISH.	
Clams.....	1 15
Little Neck, 1 lb.....	1 15
" 2 lb.....	1 90
Clam Chowder.	
Standard, 3 lb.....	2 00
Cove Oysters.	
Standard, 1 lb.....	85
" 2 lb.....	1 65
Lobsters.	
Star, 1 lb.....	2 40
" 2 lb.....	3 30
Picnic, 1 lb.....	2 00
" 2 lb.....	2 90
Mackerel.	
Standard, 1 lb.....	1 30
" 2 lb.....	2 25
Mustard, 2 lb.....	2 25
Tomato Sauce, 2 lb.....	2 25
Soused, 2 lb.....	2 25
Salmon.	
Columbia River, flat.....	1 85
" tall.....	1 75
Alaska, 1 lb.....	1 45
" 2 lb.....	2 10
Sardines.	
American 1/4s.....	4 1/2 @ 5
1/4s.....	6 1/2 @ 7
Imported 1/4s.....	10 @ 12
Mustard 1/4s.....	15 @ 16
Boneless 1/4s.....	7 @ 8
Trout.	
Brook, 3 lb.....	2 50
FRUITS.	
Apples.	
3 lb. standard.....	85
York State, gallons.....	2 40
Hamburg.....	2 50
Apricots.	
Live oak.....	2 25
Santa Cruz.....	2 00
Lusk's.....	2 50
Overland.....	1 90
Blackberries.	
B. & W.....	90
Cherries.	
Red.....	1 20
Pitted Hamburg.....	1 75
White.....	1 20
Erie.....	1 20
Damsons, Egg Plums and Green Gages.....	@ 1 25
Erie.....	1 70
California.....	2 30
Gooseberries.	
Common.....	1 10
Peaches.	
Pie.....	1 10
Maxwell.....	1 50
Shepard's.....	1 40
California.....	2 30
Monitor.....	1 35
Oxford.....	1 25
Pears.	
Domestic.....	1 25
Riverside.....	2 10
Pineapples.	
Common.....	1 30
Johnson's sliced.....	2 50
" grated.....	2 75
Quinces.	
Common.....	1 10
Raspberries.	
Red.....	1 30
Black Hamburg.....	1 50
Erie, black.....	1 40
Strawberries.	
Lawrence.....	1 25
Hamburg.....	25
Erie.....	5
Terrapin.....	1 35
Whortleberries.	
Common.....	1 20
F. & W.....	1 25
Blueberries.....	1 20
MEATS.	
Corned beef, Libby's.....	1 80
Roast beef, Armour's.....	1 75
Potted ham, 1/2 lb.....	1 50
" 1 lb.....	1 00
" tongue, 1/2 lb.....	1 10
" 1 lb.....	95
" chicken, 1/2 lb.....	95
VEGETABLES.	
Beans.	
Hamburg stringless.....	1 25
" French style.....	2 25
Limas.....	1 40
Limas, green.....	1 30
" soaked.....	80
Lewis Boston Baked.....	1 35
Bay State Baked.....	1 35
World's Fair.....	1 35
Corn.	
Hamburg.....	1 15
Livingston Eden.....	1 15
Purity.....	1 50
Honey Dew.....	1 50
Morning Glory.....	1 10
Peas.	
Hamburg marrofat.....	1 35
" early June.....	1 50
" Champion Eng.....	1 50
Hamburg petit pois.....	1 75
" fancy sifted.....	1 30
Soaked.....	65
Harris standard.....	75
Van Camp's Marrofat.....	1 10
" Early June.....	1 30
Archer's Early Blossom.....	1 35
French.....	1 80
Mushrooms.	
French.....	1 62 18
Pumpkin.	
Erie.....	95
Squash.	
Hubbard.....	1 30
Succotash.	
Hamburg.....	1 40
Soaked.....	80
Honey Dew.....	1 60
Tomatoes.	
Excelsior.....	1 00
Eclipse.....	1 00
Hamburg.....	1 30
Gallon.....	2 50
CHOCOLATE-BAKER'S.	
German Sweet.....	22
Premium.....	35
Pure.....	38
Breakfast Cocoa.....	40
CHEESE.	
Amboy.....	@
Herkimer.....	@ 13
Riverside.....	@ 13 1/2
Alleghen.....	@ 10
Skim.....	@ 10
Brick.....	13
Edam.....	@ 1 00
Limburger.....	@ 10
Pineapple.....	@ 25
Roquefort.....	@ 25
Sap Sago.....	@ 22
Schweitzer, Imported.....	@ 30
" domestic.....	@ 15
CATSUP.	
Curtice Bros. Co.....	2 75
Half pint, 25 bottles.....	4 50
Pint.....	4 50
Quart 1 doz bottles.....	3 50

CLOTHES PINS.	
5 gross boxes.....	40
COCOA SHELLS.	
35 lb bags.....	@ 3
Less quantity.....	@ 2 3/4
Pound packages.....	6 1/2 @ 7
COFFEE.	
GREEN.	
Rio.....	16
Fair.....	17
Good.....	18
Prime.....	20
Golden.....	20
Peaberry.....	20
Santos.	
Fair.....	16
Good.....	17
Prime.....	18
Peaberry.....	20
Mexican and Guatemala.....	20
Fair.....	20
Good.....	21
Fancy.....	23
Maracaibo.	
Prime.....	19
Milled.....	20
Java.	
Interior.....	25
Private Growth.....	27
Mandehling.....	28
Mocha.	
Arabian.....	26
ROASTED.	
To ascertain cost of roasted coffee, add 1/2 c. per lb. for roasting and 15 per cent. for shrinkage.	
PACKAGE.	
Arbuckle's Ariosa.....	19 30
McLaughlin's XXXX.....	19 30
German.....	19 30
Lion, 60 or 100 lb. case.....	19 30
Bunola.....	18 50



Cabinets containing 120 1 lb. packages sold at case price, with additional charge of 90 cents for cabinet	
EXTRACT.	
Valley City.....	75
Pelix.....	1 15
Hummel's, foil.....	1 50
" tin.....	2 50
CHICORY.	
Bulk.....	8
Red.....	6
CLOTHES LINES.	
Cotton, 40 ft. per doz.....	1 25
" 50 ft. ".....	1 40
" 60 ft. ".....	1 60
" 70 ft. ".....	1 75
" 80 ft. ".....	1 90
Jute.....	1 00
" 72 ft. ".....	1 00

COUPON BOOKS.

TRADESMAN'S	
1	CREDIT COUPON
"Superior."	
\$1, per hundred.....	2 00
\$2, ".....	2 50
\$3, ".....	3 00
\$4, ".....	3 50
\$5, ".....	4 00
\$10, ".....	5 00
\$20, ".....	5 00
"Universal."	
\$1, per hundred.....	2 50
\$2, ".....	3 00
\$3, ".....	3 50
\$4, ".....	4 00
\$5, ".....	4 50
\$10, ".....	5 00
\$20, ".....	5 00
ONE CENT COUPON	
\$1, per hundred.....	3 00
\$2, ".....	3 50
\$3, ".....	4 00
\$4, ".....	4 50
\$5, ".....	5 00
\$10, ".....	5 00
\$20, ".....	5 00
Above prices on coupon books are subject to the following quantity discounts:	
200 or over.....	5 per cent.
500 ".....	10 "
1000 ".....	20 "

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

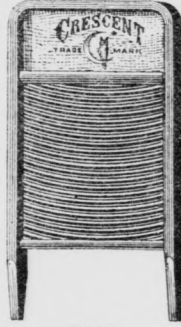
CONDENSED MILK.	
4 doz. in case.....	7 40
Eagle.....	6 25
Crown.....	8 00
Genuine Swiss.....	8 00
American Swiss.....	7 00

CRACKERS.	
Butter.	
Seymour XXX.....	6
Seymour XXX, cartoon.....	6 1/2
Family XXX.....	6
Family XXX, cartoon.....	6 1/2
Salted XXX.....	6
Salted XXX, cartoon.....	6 1/2
Kenosha.....	7 1/2
Boston.....	8
Butter biscuit.....	6 1/2
Soda.	
Soda, XXX.....	6
Soda, City.....	7 1/2
Soda, Duchess.....	8 1/2
Crystal Wafer.....	10
Reception Flakes.....	10
Oyster.	
S. Oyster XXX.....	6
City Oyster XXX.....	6
Farina Oyster.....	6
CREAM TARTAR.	
Strictly pure.....	30
Telfer's Absolute.....	35
Grocers.....	10 @ 15

DRIED FRUITS.	
Domestic.	
APPLES.	
Sundried, sliced in bbls.....	5
" quartered.....	5
Evaporated, 50 lb. boxes.....	@ 7
APRICOTS.	
California in bags.....	8
Evaporated in boxes.....	8 1/2
BLACKBERRIES.	
In boxes.....	4 1/2
NECTARINES.	
70 lb. boxes.....	7 1/2
25 lb. boxes.....	@ 9 1/2
PEACHES.	
Peeled, in boxes.....	12
Cal. evap.....	8
" in bags.....	@ 7 1/2
PEARS.	
California in bags.....	@ 7
PITTED CHERRIES.	
Barrels.....	11
50 lb. boxes.....	11 1/2
25 ".....	12
PRUNELLES.	
30 lb. boxes.....	12 1/2
RASPBERRIES.	
In barrels.....	17
50 lb. boxes.....	17 1/2
25 lb. ".....	18
Foreign.	
CURRANTS.	
Patras, in barrels.....	@ 4
" in 1/2 bbls.....	@ 4 1/2
" in less quantity.....	@ 4 1/2
PEEL.	
Citron, Leghorn, 25 lb. boxes.....	20
Lemon.....	25
Orange.....	25
RAISINS.	
Domestic.	
London layers, 2 crown.....	1 40
" 5 ".....	1 65
" fancy.....	1 85
Loose Muscatels, boxes.....	1 25
70 lb bags.....	@ 2 1/2
Foreign.	
Ondura, 29 lb. boxes.....	7 1/2 @ 7 1/2
Sultana, 20 ".....	11 @ 12
Valencia, 20 ".....	6 1/2 @ 6 1/2
PRUNES.	
Bosnia.....	@
California, 90x100 25 lb. bxs.....	8
" 80x90.....	8 1/2
" 70x80.....	9
" 60x70.....	9 1/2
Turkey.....	@ 5 1/2
Silver.....	11 1/2

ENVELOPES.	
XX rag, white.	
No. 1, 6 1/2.....	\$1 75
No. 2, 6 1/2.....	1 60
No. 1, 6.....	1 65
No. 2, 6.....	1 50
XX wood, white.	
No. 1, 6 1/2.....	1 35
No. 2, 6 1/2.....	1 25
Manilla, white.	
6 1/2.....	1 00
6.....	95
Mill No. 4.....	1 00

	70 lb bags	25 1/2
Foreign.		
Ondura, 29 lb. boxes..	7 1/4 @ 7 3/4	
Sultana, 20 "	11 @ 12 1/2	
Valencia, 20 "	6 1/4 @ 6 3/4	
PRUNES.		
Bosnia		8
California, 90x100 25 lb. bxs.	8	
"	80x90 "	8 1/2
"	7x80 "	9
"	60x70 "	9 1/2
Turkey		25 1/2
Silver		11 1/2
ENVELOPES.		
XX rag, white.		
No. 1, 6 1/2		\$1 7 1/2
No. 2, 6 1/2		1 6
No. 1, 6		1 6
No. 2, 6		1 5
XX wood, white.		
No. 1, 6 1/2		1 3 1/2
No. 2, 6 1/2		1 2 1/2
Manilla, white.		
6 1/2		1 0 1/2
6		9
Cohn.		
Mill No. 4		1 1/2

"Absolute" in Packages.		Common Fine.		Choice.		Warpeth.		HIDES, PELTS and FURS		PAPER & WOODENWARE	
Allspice.....	84 1 55	Saginaw.....	85	Dust.....	10 @12	Banner.....	14	Perkins & Hess pay as fol	low, prices nominal:	PAPER.	
Cinnamon.....	84 1 55	Manistee.....	90	BASKET FIRED.		King Bee.....	15	Straw.....			
Cloves.....	84 1 55	SALERATUS.		Fair.....	18 @20	Kiln Dried.....	17	HIDES.			
Ginger, Jam.....	84 1 55	Packed 60 lbs. in box.		Choice.....	25 @25	Nigger Head.....	23	Green.....	3 @24	Rockfalls.....	
Mustard.....	84 1 55	Church's.....	\$3 30	Choice.....	25 @25	Honey Dew.....	24	Part Cured.....	@ 4 1/2	Rag sugar.....	
Pepper.....	84 1 55	DeLand's.....	3 15	Extra choice, wire leaf	@40	Gold Block.....	28	Full.....	@ 5	Hardware.....	
Sage.....	84	Dwight's.....	3 30	GUNPOWDER.		Peerless.....	24	Dry.....	5 @ 6	Bakers.....	
SAL SODA.		Taylor's.....	3 00	Common to fair.....	25 @25	Rob Roy.....	24	Kips, green.....	3 @ 4	Dry Goods.....	
Kegs.....	1 1/2	SOAP.		Extra fine to finest.....	50 @55	Uncle Sam.....	28	" cured.....	5 @ 5	Jute Manilla.....	
Granulated, boxes.....	1 1/2	LAUNDRY.		Choice fancy.....	75 @85	Tom and Jerry.....	25	Calfskins, green.....	4 @ 5	Red Express No. 1.....	
SEEDS.		Allen B. Wrisley's Brands.		OOLONG.		Brier Pipe.....	30	Deacon skins.....	10 @30	" No. 2.....	
Anise.....	@12 1/2	Old Country, 80 1-lb.....	3 20	Common to fair.....	23 @30	Yum Yum.....	32	No. 2 hides 1/2 off.		TWINES.	
Canary, Smyrna.....	3 1/2	Good Cheer, 60 1 lb.....	3 00	IMPERIAL.		Red Clover.....	32	Shearlings.....	10 @25	48 Cotton.....	
Caraway.....	8	White Borax, 100 1/2-lb.....	3 00	Superior to fine.....	30 @35	Navy.....	32	Lambs.....	50 @1 50	Cotton, No. 1.....	
Cardamon, Malabar.....	90	Proctor & Gamble.....	2 80	Common to fair.....	23 @26	Handmade.....	40	Washed.....	30 @25	" No. 2.....	
Hemp, Russian.....	4 1/2	Ivory, 10 oz.....	6 75	Superior to fine.....	30 @35	Frog.....	33	Unwashed.....	10 @20	Sea Island, assorted.....	
Mixed Bird.....	4 1/2 @ 5 1/2	Lenox.....	3 65	YOUNG HYSON.		WASHBOARDS.		MISCELLANEOUS.		No. 5 Hemp.....	
Poppy.....	6	Mottled German.....	3 15	Common to fair.....	18 @26			Tallow.....		No. 6.....	
Rape.....	9	Town Talk.....	3 00	Superior to fine.....	30 @40			Grease butter.....	1 @ 2	Switches.....	
Cuttle bone.....	30	SCOURING AND POLISHING.		ENGLISH BREAKFAST.		Single.....		Ginseng.....		Bowls, 11 inch.....	
STARCH.		Sapallo, kitchen, 3 doz.....	2 50	Fair.....	18 @22			Outside prices for No. 1 only.		Badger.....	
CORN.		" hand, 3 doz.....	2 50	Choice.....	24 @28	Wilson.....		Beaver.....		" No. 2.....	
20-lb boxes.....	6 1/2	SUGAR.		Best.....	40 @50	Saginaw.....		Cat, wild.....		" No. 3.....	
40-lb ".....	6	Cut Leaf.....	@ 5 1/2	TOBACCOS.		Rival.....		" house.....		Pails, No. 1, two-hoop.....	
Gloss.		Cubes.....	@ 4 1/2	Fine Cut.				Fisher.....		" No. 1, three-hoop.....	
1-lb packages.....	5 1/2	Granulated.....	4 50 @ 4 1/2	Pails unless otherwise noted				Fox, red.....		Clothespins, 5 gr. boxes.....	
3-lb ".....	5 1/2	Confectioners' A.....	4 44 @ 4 1/2	Hiawatha.....				" cross.....		Bowls, 11 inch.....	
6-lb ".....	6	Soft A.....	@4 31	Sweet Cuba.....				" grey.....		" 13.....	
40 and 50 lb. boxes.....	4 1/2	White Extra C.....	@ 4 1/2	McGinty.....				Lyx.....		" 15.....	
Barrels.....	4 1/2	Extra C.....	@ 4	Valley City.....				Martin, dark.....		" assorted, 17s and 19s 2 50	
SNUFF.		C.....	@ 3 1/2	Dandy Jim.....				" pale & yellow.....		" 15s, 17s and 19s 2 75	
Scotch, in bladders.....	37	Yellow.....	@ 3 1/2	Torpedo.....				Mink, dark.....		Baskets, market.....	
Maccaboy, in jars.....	35	Less than bbls. 1/2 advance		Yum Yum.....				" 40 @21 10		" shipping bushel.....	
French Rappee, in jars.....	43	SYRUPS.		Sorg's Brands.				" 03 @ 16		" full hoop.....	
SODA.		CORN.		Spearhead.....				Opposum.....		" bushel.....	
Boxes.....	5 1/2	Pure Cane.		Joker.....				Otter, dark.....		" willow cl'ths, No. 1 5 75	
Kegs, English.....	4 1/2	Fair.....		Good.....				Raccoon.....		" " No. 3 7 25	
SALT.		Choice.....		Nobby Twist.....				Skunk.....		" splint.....	
100 3-lb. sacks.....	\$2 25	SWEET GOODS.		Oh My.....				Wolf.....		" " No. 2 4 25	
60 5-lb. ".....	2 00	Ginger Snaps.....		Scotten's Brands.				Beaver castors, lb.....		" " No. 3 5 00	
30 10-lb. sacks.....	1 55	Sugar Creams.....		Kyo.....				Thin and green.....		" No. 4.....	
20 14-lb. ".....	2 25	Frosted Creams.....		Hiawatha.....				Long gray.....		" No. 5.....	
24 3-lb. cases.....	1 50	Graham Crackers.....		Valley City.....				Gray.....		" No. 6.....	
56 lb. dairy in linen bags.....	50	Oatmeal Crackers.....		Finzer's Brands.				Red and blue.....		" No. 7.....	
28 lb. " drill ".....	18	TEAS.		Old Honey.....				DEERSKINS—Per pound		" No. 8.....	
Warsaw.		Fair.....		Jolly Tar.....				Fowl.....		" No. 9.....	
56 lb. dairy in drill bags.....	35	JAPAN—Regular.		Here It Is.....				Turkeys.....		" No. 10.....	
28 lb. " ".....	18	Fair.....		Old Style.....				Ducks.....		" No. 11.....	
Ashton.		Good.....		Jas. G. Butler & Co.'s Brands.				Live Poultry.		" No. 12.....	
56 lb. dairy in linen sacks.....	75	Choice.....		Something Good.....				Spring chickens.....		" No. 13.....	
Higgins.....	75	Choice.....		Toss Up.....				Fowls.....		" No. 14.....	
56 lb. dairy in linen sacks.....	75	Dust.....		Out of Sight.....				Turkeys.....		" No. 15.....	
Solar Rock.....	25	SUN CURED.		Sweet Maple.....						" No. 16.....	
56 lb. sacks.....	25	Fair.....		L. & W.....						" No. 17.....	
		Good.....		Boss.....						" No. 18.....	
		Choice.....		Colonel's Choice.....						" No. 19.....	

We Affirm That
Good Goods Make
Business.

HILLSIDE JAVA!

And Poor Goods
Mar
Business.

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

Are you sure that you are selling the Best to be obtained?

HILLSIDE JAVA is a scientific combination of Private Plantation Coffees, selected by an expert and from which a cup of coffee can be made that will give universal satisfaction. Cup qualities always uniform which is one reason why it is a trade holder wherever introduced. **HILLSIDE JAVA** has many friends in Michigan! **DO YOU SELL IT?**



\$100 will be paid for a formula that will produce a Cup of Coffee better than Hillside!

Roasted in the Latest Improved Cylinders and Packed while hot into 50-lb. Cans only.

THE J. M. BOUR CO.,

Importers, Roasters and Jobbers of Fine Coffees,

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

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

BUSINESS LAW.

Summarized Decisions from Courts of Last Resort.

ELEVATOR — ACCIDENT — OWNER'S LIABILITY.

According to the decision of the Maryland Court of Appeals, in the case of People's Bank vs. State of Maryland, the owner of a building who has the care of an elevator in use for the purposes of the tenants is liable to the tenants for any defect in it or its appointments or management which could be prevented by reasonable care or vigilance.

BLANK-NOTE-INDORSER-JURISDICTION.

The Supreme Court of Georgia held, in the recent case of Gem Manufacturing Co. vs. Jones *et al.*, that a guarantor of the payment of a promissory note, payable at a chartered bank, was not an indorser within the meaning of the provision of the constitution of the state which authorizes suit against indorsers to be brought in the county of the residence of the maker.

PRIVILEGED COMMUNICATION — ARBITRATOR.

In the case of Jones vs. Forehand the Supreme Court of Georgia held that where the business of agent or arbitrator was to apprise property and ascertain the state of accounts between landlord and tenant, a communication by the landlord to such agent or arbitrator at the time of requesting him to render his services to the effect that the tenant had already stolen two bales of cotton, and he the landlord wished to get him off the premises before he stole any more, it not appearing that the accounts between the two parties embraced the two bales of cotton or any part of their value, or any question concerning them, was irrelevant to the business in hand, and was therefore not a privileged communication.

TELEGRAPH COMPANY'S LIABILITY.

The following rulings regarding the liability of telegraph companies for negligence in failing to deliver telegrams were made by the Appellate Court of Indiana in the case of Western Union Telegraph Co. vs. Newhouse, viz.: That telegraph companies, while not strictly common carriers, and therefore not subject to the same severe rules of responsibility, yet are to be held to a high degree of diligence, skill and care, and are responsible for any negligence or unfaithfulness in the transmission and delivery of messages; that ordinarily the specification in the address of a message of some place for delivery is by way of assistance in making a personal delivery, and the company is not necessarily absolved by such designation of place from making further effort to find the person addressed, and it may be negligence to fail to do so; that injury to the feelings occasioned by failure to deliver a message, unconnected with pecuniary loss or bodily injury, should be regarded as actual damage if the direct and proximate consequence of the negligence complained of, and that telegraph companies are

liable for such negligence to the person to whom a message is addressed, as well as to the sender.

NOTE — ACCOMMODATION INDORSER.

In the case of Breckenbridge vs. Lewis, lately decided by the Supreme Court of Maine, it appeared that the plaintiff was an accommodation indorser, who had to pay at maturity a note made payable by the defendant to one Morse. The defendant set up in defense that she never signed the note, and that her signature was a forgery, or that if she wrote the same the text was fraudulently written without her authority and without her knowledge and consent. On the trial it was shown that the defendant had given the payee her signature on blank pieces of paper, with authority as her agent to write over that signature an order or orders on certain savings banks. The court decided that, although the note was fraudulent in its inception, yet inasmuch as the plaintiff indorsed it as an accommodation indorser before maturity with no knowledge of its fraudulent inception he was entitled to recover. The court said: "One who intrusts his signature to another for commercial use, that is, to have some business obligation written over it, becomes holden upon a negotiable promissory note fraudulently so written by the person so intrusted with it, and negotiated to an innocent holder. An accommodation indorser of such note, without notice of its infirmity, who takes it up at maturity in discharge of his own debt to the holder, or in consideration of his own note given therefor, may recover the contents thereof from the maker."

Fill Your Orders Carefully.

If there is one thing above all others that will cause a dealer to lose his customers, it is his carelessness in filling orders, and in the delivery of goods. This applies not only to merchants, but to all classes of business men, who supply the wants of consumers. A customer may give an order for a half dozen or more of articles, in the filling of which one small item may be overlooked. In the majority of cases this slight oversight will cause more trouble than if all the other articles had been omitted and the one small item sent forward. The checking system is almost a certain preventive of these costly mistakes. That system should be strictly adhered to by all sellers, who should make it an iron-clad rule that no goods be sent out of the house without having been checked off after the order is filled. Some merchants depend entirely too much on their memory, but the safest plan, after all, is to put orders on the book or tab, upon which to note the articles purchased by a customer. Details of this sort are too important to be overlooked, and carelessness is a dangerous habit to form.

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.

PRODUCE MARKET.

Apples—Firm at \$3 per bbl.
Beans—Without material change, either in price or demand. Jobbers pay about \$1.30 for country stock and hold city picked pea or medium at \$1.60 per bu.
Butter—Jobbers pay 17@18c for good to choice dairy and hold same at 19@20c. Factory creamery is in fair demand at 25c.
Cabbages—Old stock is about played out. New stock is beginning to arrive, selling at \$4 per crate of 123 lbs.
Cranberries—About out of market.
Dried Apples—Sundried is held at 4½@5c and evaporated at 6@6½c.
Eggs—Jobbers pay 11@11½c and hold at 12@12½c.
Honey—14c per lb.
Lettuce—Grand Rapids Forcing is in fair demand at 12c per lb.
Maple Sugar—Dealers pay 7@8c per lb. and hold at 8@9c.
Onions—Green are in fair demand at 20c per dozen bunches. Dry stock is in small demand and supply, commanding 6@8c per bu.
Pineapples—4@5c per lb.
Pineapples—\$1.75 per doz.
Potatoes—No change in the market, producers having come to the conclusion that no higher prices may be looked for this season.
Radishes—35c per doz. bunches.
Sweet Potatoes—Merchantable stock is about exhausted.

PROVISIONS.

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

PORK IN BARRELS.	
Mess, new.	10 50
Short cut.	11 50
Extra clear pig, short cut.	13 75
Extra clear, heavy.	
Clear, fat back.	13 00
Boston clear, short cut.	13 50
Clear back, short cut.	13 50
Standard clear, short cut, best.	13 75
SAUSAGES—Fresh and Smoked.	
Pork Sausage.	7½
Ham Sausage.	9
Tongue Sausage.	9
Frankfort Sausage.	7½
Blood Sausage.	5
Bologna, straight.	5
Bologna, thick.	5
Head Cheese.	5

LARD.

Kettle	Rendered.	Granger.	Family.	Com-
Tierces	7½	7	5½	5½
50 lb. Tins..	8	7½	5½	5½
20 lb. Pails..	8½	7½	6	5½
10 lb. "	8½	7½	6½	6
5 lb. "	8½	7½	6½	6½
3 lb. "	8½	8	6½	6½

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. 9½
" 16 lbs. 9½
" 12 to 14 lbs. 10
" picnic 6½
" best boneless 8½
Shoulders 6
Breakfast Bacon, boneless 8½
Dried beef, ham prices 8½
Long Clinks, heavy 6½
Briskets, medium 6½
" light 6½

FRESH MEATS.

Swift & Company quote as follows:
Beef, carcasses 5 @ 6½
" hind quarters 6½ @ 7½
" fore 3½ @ 4½
" loins, No. 3. 9
" ribs 8 @ 8½
" rounds 5 @ 6
" tongues 2
Bologna 2 4½
Pork loins 2 8
" shoulders 2 6
Sausage, blood or head 2 4½
" liver 2 4½
" Frankfort 2 7
Mutton 9 @ 9½
Veal 5 @ 6

CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

STICK CANDY.		Bbls.	Palls.
Full Weight.			
Standard, per lb.	6	7	
" H. H.	6	7	
" Twist	6	7	
Boston Cream	20 lb. cases	8½	
Cut Loaf	7	8	
Extra H. H.	cases 7	8	
MIXED CANDY.			
Full Weight.		Bbls.	Palls.
Standard	6	7	
Leader	6	7	
Royal	6½	7½	
Nobby	7	8	
English Rock	7	8	
Conserves	7	8	
Broken Taffy	baskets	8	
Peanut Squares	8	9	
French Creams	10	10	
Valley Creams	13	13	
Midget, 30 lb. baskets	8	8	
Modern, 20 lb.	8	8	
FANCY—in bulk.			
Full Weight.		Bbls.	Palls.
Lozenges, plain	10	10	
" printed	11	11	
Chocolate Drops	11½	11½	
Chocolate Monumentals	13	13	
Gum Drops	5½	5½	
Moss Drops	8	8	
Sour Drops	8½	8½	
Imperial	10	10	
FANCY—in 5 lb. boxes.			Per Box.
Lemon Drops	55		
Sour Drops	55		
Peppermint Drops	60		
Chocolate Drops	65		
H. M. Chocolate Drops	90		
Gum Drops	40@50		
Licorice Drops	1 00		
A. B. Licorice Drops	80		
Lozenges, plain	65		
" 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	@ 4 60		
" choice, 125	@ 3 50		
" russets-150-175-216	@ 3 75		
" 125	3 25		
Californias, Riverside	@		
" Navals	@		
Messinas, choice 200	@ 3 50		
" 160	@ 3 50		
LEMONS.			
Messina, choice, 300	@ 3 60		
" fancy, 300	@ 3 75		
" choice 300	@ 3 50		
" fancy 300	@ 4 00		
OTHER FOREIGN FRUITS.			
Figs, fancy layers, 6 lb.	12 @ 14		
" 10 lb.	14 @ 15		
" extra 14 lb.	15 @ 16		
" 20 lb.	18 @ 19		
Dates, Fard, 10-lb. box	9 @ 9		
" 50-lb. "	8 @ 8		
" Persian, 50-lb. box	4½ @ 5		
NUTS.			
Almonds, Tarragona	@ 16		
" Ivaca	@ 15		
" California	@ 16		
Brazils, new	@ 7½		
Filberts	@ 11		
Walnuts, Grenoble	@ 13		
" Marbot	@		
" Chili	@ 10		
Table Nuts, fancy	@ 12½		
" choice	@ 11½		
Pecans, Texas, H. P.	11 @ 11		
Cocoanuts, full sacks	@ 24 00		
PEANUTS.			
Fancy, H. P., Suns	@ 5½		
" Roasted	@ 7½		
Fancy, H. P., Flags	@ 5½		
" Roasted	@ 7½		
Choice, H. P., Extras	@ 4½		
" Roasted	@ 6½		

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

A Full Line always Carried by

THE PUTNAM CANDY CO.

PERKINS & HESS

DEALERS IN

Hides, Furs, Wool & Tallow,

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

Geo. H. Reeder & Co.,
JOBBERS OF

BOOTS & SHOES

Felt Boots and Alaska Socks.

State Agents for



158 & 160 Fulton St. Grand Rapids

J. L. Strelitsky,

Jobber of

Bigars

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

Vindex, long Havana filler	\$35
Three Medals, long Havana filler	35
Elk's Choice, Havana filler and binder	55
La Flor de Alfonso	55
La Doncella de Morera	65
La Ideal, 25 in a box	55
Madellena	60

Headquarters for Castellanos & Lopez's line of Key West goods.
All favorite brands of Cheroots kept in stock.

10 So. Ionia St., Grand Rapids.

FIRE INSURANCE.

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

Written for THE TRADESMAN.

The next condition in the policy provides that, if the subject matter insured be a manufacturing establishment, all over or extra running, or running at night, or if it shall cease to be operated, will void the policy, unless a special agreement from the company, permitting the same, be endorsed on the policy.

This condition is so self-apparent on its face, that I pass at once to the next: "Or if the property be sold or transferred, or any change take place in title or possession, except in case of succession by reason of the death of assured, whether by legal process or judicial decree or voluntary transfer or conveyance," this policy shall be void.

We have already seen that it is requisite that the assured have an interest in the subject insured, not only at the time of the insurance, but at the time of the loss; and for a long time it has been settled by judicial decisions, based upon common law principles, that a policy would not be obligatory after the party insured ceases to be the owner of the property named in the policy. The contract is to indemnify the assured, and if he has sustained no loss or damage, the contract is not broken. The expression embodied in this condition is a very broad one, providing not only for a sale or transfer, but for any change which may take place in title or possession, and this whether voluntary or involuntary.

The term alienation, which is sometimes used, has a technical, legal meaning, and any transfer of real estate short of the conveyance of the title is not an alienation. The alienation of one of several estates, separately insured by the same policy, in which it is provided that where any property insured shall be alienated, the policy shall become void, only voids it as to the interest alienated. Thus, where a hotel and shop were insured in the same policy, but were separately valued, it was held that the alienation of one would not effect the insurance on the other.

It has long since been settled that where the property insured is held by two persons, jointly or as tenants in common, a conveyance from one to the other would not prevent a recovery for the share not conveyed.

In Hoffman vs. Aetna Fire Ins. Co., 32 N. Y., 405, it was held that the effect of this proviso against sales is not to prohibit sales by the owners as between themselves, but only sales of proprietary interests by the parties insured to third persons.

It has been settled by a large number of judicial decisions that an agreement to convey the premises insured at a future time, on payment of purchase money, is not such an alienation, sale, transfer or change in title or possession, as to defeat a policy, where a loss occurs after the agreement but before the conveyance and the assured remains in possession of the property.

Where the insured mortgaged the premises, and assigned the policy to the mortgagee with the consent of the insurer, and afterwards conveyed the premises away, it was held that the policy remained valid as to the mortgagee, and for the amount of the debt, on the ground that the insured could do nothing

to effect the rights of the assignee without his consent.

In a case in Maine, the plaintiff had his building and merchandise therein insured and afterward sold the merchandise and leased the building by parole. Six months afterwards, and before the fire, he took them back again. It was held that this was not an alienation within the meaning of the condition providing that "alienation by sale or otherwise should void the policy," and that the policy would re-attach to any goods belonging to the assured which might be in the store during the life of the policy, not exceeding the amount insured. In giving judgment in the above case, the court said: "As to the goods, we are clear that the policy was intended to cover, and did cover, whatever goods the plaintiff might have in his store at any time during the continuance of the risk, not beyond the amount actually insured. A construction limiting the policy to the goods actually in the store at the time the insurance was effected would defeat the very object of the assured, and so it must have been understood by the insurer. The plaintiff's business was trade, the vending of goods from his store. According to the construction put upon the policy by the company, the plaintiff has no security except upon the goods actually in the store when the policy was issued, and, when those were disposed of, their liability was at an end. We cannot listen for a moment to such a suggestion. A policy of insurance, being a contract of indemnity, must receive such a construction of the words employed in it as to make the protection it affords co-extensive, if possible, with the risk of the assured." The court evidently considered the risk a continuing one, to the amount specified, upon such goods as the assured might have in the store within the term limited in the policy, and not confined to such as were those at the time of assuming the risk. This is the general doctrine held by the courts and acted upon by insurers in like cases.

I will give one more case before passing on to my next topic: A policy was issued on a stock of goods, which, after the insurance was effected, was sold on execution and bought in by the plaintiff, to whom the policy was assigned with the consent of the company, without special disclosure of plaintiff's interest in the insured property. It was held, by the Supreme Court of New York, first, that the sale of goods did not avoid but merely suspended the policy, which was still a valid and subsisting contract in the hands of the original assured, and would re-attach to the same kind of goods afterwards purchased and put in the same place, and was, therefore, valid in the hands of an assignee with consent of the company; and, second, that application to the insurer for consent to the assignment of the policy was notice that the applicant had acquired, or was about to acquire, some interest in the subject of insurance.

"Or if the proper be removed to another location than that herein described," etc.

The reasonableness of the above condition is plainly obvious that, surely, no policy holder ought ever to jeopardize his interest by committing a blunder here.

"Or if this policy shall be assigned before a loss, without the consent of the company endorsed hereon," etc.

Grand Rapids & Indiana.
Schedule in effect January 10, 1892.

TRAINS GOING NORTH.	
Arrive from Leave going	South.
For Saginaw and Cadillac.....	5:15 a m
For Traverse City & Mackinaw.....	11:30 a m
For Saginaw & Traverse City.....	2:00 p m
For Petoskey & Mackinaw.....	8:10 p m
From Kalamazoo and Chicago.....	8:35 p m

TRAINS GOING SOUTH.	
Arrive from Leave going	North.
For Cincinnati.....	6:20 a m
For Kalamazoo and Chicago.....	10:30 a m
For Fort Wayne and the East.....	11:50 a m
For Cincinnati.....	5:30 p m
For Chicago.....	6:00 p m
From Saginaw.....	10:40 p m

Muskegon, Grand Rapids & Indiana.	
For Muskegon—Leave.	From Muskegon—Arrive.
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 & PARLOR CAR SERVICE.

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

Chicago via G. R. & I. R. R.	
Lv Grand Rapids 10:30 a m	2:00 p m
Ar Chicago 3:55 p m	9:00 p m
10:30 a m train through Wagner Parlor Car.	
11:05 p m train daily, through Wagner Sleeping Car.	
Lv Chicago 7:05 a m	3:10 p m
Ar Grand Rapids 2:00 p m	8:35 p m
3:10 p m through Wagner Parlor Car.	10:10 p m

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 & 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 7:15 a. m. and 1:00 p. m.
Ar. Toledo at 12:55 p. m. and 10:20 p. m.

VIA D., G. H. & M.
Lv. Grand Rapids at 6:50 a. m. and 3:25 p. m.
Ar. Toledo at 12:55 p. m. and 10:20 p. m.

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

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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.....	1:30 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. & T. Agent, Chicago.

DETROIT GRAND HAVEN MILWAUKEE RAILWAY

TIME TABLE
NOW IN EFFECT.

EASTWARD.	
Trains Leave	*No. 14 *No. 16 *No. 18 *No. 82
G'd Rapids, Lv.....	6:50 a m 1:20 a m 3:25 p m 10:55 p m
Ionla.....Ar.....	7:45 a m 11:25 a m 4:27 p m 12:37 a m
St. Johns.....Ar.....	8:25 a m 12:17 p m 5:20 p m 1:55 a m
Owosso.....Ar.....	9:05 a m 1:30 p m 6:05 p m 3:15 a m
E. Saginaw.....Ar.....	10:45 a m 3:15 p m 8:05 p m 8:45 a m
Bay City.....Ar.....	11:30 a m 3:45 p m 8:45 p m 7:30 a m
Flint.....Ar.....	10:05 a m 3:40 p m 7:55 p m 5:40 a m
Pt. Huron.....Ar.....	11:55 a m 6:00 p m 8:50 p m 7:30 a m
Pontiac.....Ar.....	10:53 a m 3:05 p m 8:25 p m 5:37 a m
Detroit.....Ar.....	11:50 a m 4:05 p m 9:25 p m 7:00 a m

WESTWARD.

Trains Leave	*No. 81 *No. 11 *No. 13
G'd Rapids, Lv.....	7:05 a m 1:00 p m 5:10 p m
G'd Haven, Ar.....	8:35 a m 2:10 p m 6:15 p m
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 Buffet car.
JOHN W. LOUD, Traffic Manager.
BEN FLETCHER, Trav. Pass. Agent.
JAS. CAMPBELL, City Ticket Agent.
23 Monroe Street.

CHICAGO
AND WEST MICHIGAN RY.

GOING TO CHICAGO.	
Lv. GR'D RAPIDS.....	9:00 a m 12:05 p m *11:55 p m
Ar. CHICAGO.....	3:55 p m 5:25 p m *7:05 a m

RETURNING FROM CHICAGO.	
Lv. CHICAGO.....	9:00 a m 4:45 p m *11:15 p m
Ar. GR'D RAPIDS.....	3:55 p m 10:10 p m *6:10 a m

TO AND FROM BENTON HARBOR, ST. JOSEPH AND INDIANAPOLIS.
Lv. Grand Rapids..... 9:00 a m 12:05 p m *11:35 p m
Ar. Grand Rapids..... *6:10 a m 3:55 p m 10:10 p m
For Indianapolis 12:05 p m only.

TO AND FROM MUSKEGON.
Lv. G. R..... 10:00 a m 12:05 p m 5:30 p m
Ar. G. R..... 10:55 a m 3:55 p m 5:25 p m
TO AND FROM MANISTEE, TRAVERSE CITY AND ELK RAPIDS.

Lv. Grand Rapids.....	7:25 a m 5:47 p m
Ar. Grand Rapids.....	11:45 a m 9:40 p m

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,
LANSING & NORTHERN R. R.

GOING TO DETROIT.

Lv. GR'D RAPIDS.....	7:15 a m *1:00 p m 5:40 p m
Ar. DETROIT.....	12:00 m *5:10 p m 10:40 p m

RETURNING FROM DETROIT.
Lv. DETROIT..... 7:00 a m *1:15 p m 5:40 p m
Ar. GR'D RAPIDS..... 11:50 a m *5:15 p m 10:15 p m
To and from Lansing and Howell—Same as to and from Detroit.

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

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

THROUGH CAR SERVICE
Between Grand Rapids and Detroit—Parlor cars on all trains. Seats 25 cents.
Between Grand Rapids and Saginaw—Parlor car leaves Grand Rapids 7:05 a m.; arrives in Grand Rapids 7:40 p m. Seats 25 cents.

*Every day. Other trains week days only.
GEO. DEHAVEN, Gen. Pass'r Ag't.

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DETROIT.- MICH.

It was very early held that policies against loss by fire were not in their nature assignable, and though the mercantile world, especially in England, has not been entirely satisfied with decisions against their transferability, the question must be regarded as entirely settled, and the decisions seem to rest upon sound principles. A fire policy, in this respect, differs from a marine insurance, which contract may be transferred by an assignment of the policy, accompanied with conveyance of the interest insured, though without the assent of the underwriter. In marine policies, the contract attaches more directly to the property insured, rather than to the owner of it, while in fire policies the contract is personal and does not run with the property insured.

Some time ago, it was suggested in the American Leading Cases, that it is difficult to see why the personal nature of a contract against fire, and its incapacity of being attached to, and passing with, the property, should render the consent of the insurer to a valid assignment of a fire policy, while, as to a marine policy, no such assent is necessary. In answer to this suggestion, a very able writer on commercial law, to whose valuable work I am largely indebted for material in preparing this series of papers, says:

"One reason why a fire policy should not be assignable without such consent, or except under other specified conditions, is the reliance which is commonly placed upon the character of the assured. The moral hazard depends greatly upon the character of the person to whom the policy is issued. Property on land may ordinarily be destroyed without personal

physical risk to the incendiary, while property on the sea enjoys a certain degree of protection against intentional burning, by the personal danger which one burning property so situated would ordinarily incur."

The condition that the interest of the assured in the policy should not be assignable, without consent in writing, and that in case of any transfer or termination of the interest of the assured, either by sale or otherwise, without such consent, the policy shall be void, was construed by the Supreme Court of the United States, in *Carpenter vs. Washington Ins. Co.*, 16 Pet., 495, as referring to the interest in the property insured, and not in the mere contract of insurance. In more recent decisions, a different construction was adopted, it being held that the effect of the clause was strictly confined to the inhibition of an assignment of the policy, and had no relation to the rule of the subject insured.

This clause in the old policies usually provided that the policy would be void if assigned, without consent, before or after a loss; but the courts decided that a policy prohibiting a transfer of the interest of the assured after a loss was illegal and void; consequently, this part of the clause does not appear in the modern policy.

Although the modern policy stipulates that "the agent of this company has no authority to waive, modify or strike out any of the printed conditions," etc., yet evidence showing that the agent has been in the habit of giving the consent required under this condition, in writing, making regular entries of his acts in the books of the company, without objec-

tion from the company, would be sufficient to warrant a jury in finding authority.

The only safe way, however, for an assignee of an insurance policy is to see that the transfer to him is duly made, and is immediately assented to, in the manner required in the policy.

E. A. OWEN.

Be Something First Rate.

A modern philosopher has been saying that every man who can be a first rate something—as every man can be who is a man at all—has no right to be a fifth rate something, for a fifth rate something is no better than a first rate nothing. A young man who wants to do anything can soon find out what he can do best. It does not much matter what he does so long as he can do it a little better than anyone else. It is in business or occupation as it is in pastimes and amusement. The champion is at the head of his class. John L. Sullivan is not a charming all round man; but as he can beat anyone else in prize fighting, he is a hero. He may be brutal and beastly; but fair worshippers of heroes have sought to know him. It is the same way with leaders of armies. The object of war is to kill the enemy. The most successful warrior is the man who kills most, or gets credit for it, as a matter of course. Private soldiers do the killing; but generals get the promotion and the thanks of their government. Eminence in any profession must be won by honest endeavor and earnest and patient application. Money cannot make a great man of a little one. Money may put a little man in a big place; but that only makes him look smaller. The pity of it

all is that so many men are content to be nothing when they might be something. It makes no difference if a man only blacks boots for a living. Let him do his work a little better than any one else and he will have the call. Very many men do not do the best they can do under all circumstances. They have too little ambition to do so for themselves, and too little interest in anything to do their best for their employers. They see hard times and find out that the world does not owe them a living. When they come to the conclusion that a political party must take care of them, they cease to be men and will go into the almshouse of any public office. Boys can steer clear of these dangers. They can learn trades and be independent. If a young man could graduate from a university as a first-class carpenter or mason, he would need no diploma to give him practice, and he need not starve while waiting for legal disputes or human ills to bring him business. He could build up beautiful structures, and do some good in the world. The man dumped into a profession for which he has no special talent is bound to be miserable. The best cowboy is head and shoulders above the member of the bar who is not a lawyer. The expert house and sign painter has a proud position that the common-place landscape painter can never hope to reach. The young man who stands on the corner must get a move on him. It is not enough to be a clever loafer. He must do something in the way of business that is clever; and in whatever he engages he must be something that is first rate.

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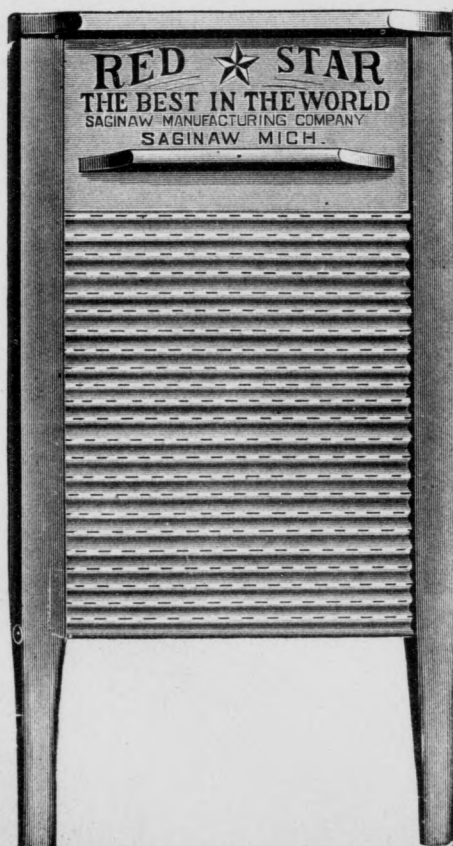
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