## Michigan Tradesman．

Published Weekiy． VOL． 9.

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Season now Well Opened. Buy Them of
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# MICHIGAN TRADESMAN. 

VOL. 9.

## BARLOW BROS , BI ANK BOOKS <br> with PHILA. PAT, FLAT OPRHIN: DACK

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of Book-keeping, shorthand, Typevritinl, eete. IT WILL BE MUCH Oeller MONEY.
Educate them at the Grand Rapids, Mich., Busi ness College, Led yard Block, corner Pearl and and
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[^0]GRAND RAPIDS, WEDNESDAY, MAY 4, 1892.

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a TWICE TOLD TALE.
Many years ago, I stayed awhile in an old cathedral town in the richest and loveliest part of Yorkshire. Such quaint, old houses, roofed with bright red tiles, such green meadows and yellow cornfields, such great over-shadowing trees, and such sweet old-fashioned gardens, I shall never see again. But the great charm to my young fancy was the solemn old cathedral and the cool, silent courts of houses that clustered around it. The dreamy, peaceful life enchanted me. I thought that I could live forever among the dim aisles of the grand old church and the shady gardens of the handsome houses.
"This is a court of peace," I said "Surely no shadow of discontent or sor row can ever come within it."
But this I said in my haste and my ignorance. At the end of the first week of my visit, as I was wandering in my friend's garden, which touched the graveyard of the cathedral, 1 heard the wildest, strangest, most sorrowful music coming from it. I knew the vesper service was over. I knew this was not the organist's playing, and my interest and curiosity triumphed over my fear, and led me to take the keys of the vestry, which were at my command, and satisfy myself. No human cry of agony was ever more intelligible. I divined at once that some poor, breaking heart was pouring out itself into the Divine ear, which understands all speech and language, and so I stole away again, ashamed and sorry for my intrusion.
Frequently, after this-sometimes early in the morning, sometimes deep in the gloaming-1 heard the same musician. At last 1 spoke to the friend with whom 1 was staying. She looked troubled as she answered:
"It is the poor old dean. I am glad he has this consolation. Do not dis turb him.'
A few days afterward, as we were walking up the court, we met the dean He begged my friend to go into his house and see his daughter Mary; and then I soon understood what mighty grief it was which had struck the key note of his passionate, pleading prayer. She was dying; no one but a parent could have doubted it for one minute The earnest of eternity was in her eyes, which looked as if they had seen some vision that had forever separated her from time. She lay upon a couch drawn close to the open window looking into a garden thick with green shade, and bright with many a sweet flower whose name is now forgotten. I gazed on her with admiration. I do not think it ever entered my mind to pity her. I reserved that feeling for the gray misery of her father, and for the hopeless, resentful looking distress 1 saw in the face and manner of a handsome man whom I took to be her brother. There was, however, some element in the sorrow of that dying room that I did not understand then, though soon afterward, when I knew Mary Harlowe's history, it was clear enough to me.

She was the only child of her father, who had received her in exchange for his young wife's life. Among the silent rooms of the great house, and in the pleasant old gardens belonging to the church property, she had grown up to a sweet and lovely girlhood.
When about seventeen years of age, her cousin, Bernard Harlowe, was sent to her father's care, while he prepared for taking orders. The young man was not rich, and was never likely to have any inheritance but the handsome person, the clear head and the warm heart nature had given him. But Mary loved him almost from the first day of his arrival, and Bernard thought himself richer in that love than the Bishop in his see, or the king in his crown.
The dean was not so wrapped up in spiritual matters as to be oblivious of what was transpiring under his own roof, yet he made no remonstrance; so, though there was no positive engagement, Bernard and Mary Harlowe considered themselves as one heart and soul for time and for eternity.
One afternoon the sunny stillness of the court was broken by the galloping of horses and the rattling of a carriage. It stopped at the dean's door, and Bernard recognized a young earl, famous for his wealth and church patronage, who owned a magnificent seat about three miles distant.
"There is some dispute between my lord bishop and the earl," he said to Mary. "I wonder how the dean will manage between them?"
But the earl's visit seemed to them a matter of the very smallest importance. Wandering under the trees, pulling ripe berries, or idly gathering some flower fairer than all its mates, they did not even speculate on the length of his visit or watch for his departure. It was, therefore, with some surprise they saw him and the dean come slowly walking down the main avenue together.
Mary would have escaped the interview by taking a private walk to the house, but Bernard, with some strange instinct of being on the defensive, drew her arm through his and awaited their approach. The dean seemed annoyed at

## TWENTY

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GRAND RAPIDS, MICH
And by Wholesale Grocers generally.
the attitude. He introduced his daughter and his nephew, and then bade Mary "go to prepare for dinner, which Earl Grey," he added, bowing, "will do me the honor to eat with me."
The young nobleman languidly assent ed, following Mary with his eyes until she was hidden from view by the shrubbery. Surely, "loving and hating come by nature," for ere the earl had spoken, Bernard hated him; and long before the night was over, he fancied be had good cause to do so.

He was angry at Mary for looking so beautiful; he was algry at the earl for looking at her beauty. He thought his uncle disgustingly subservient to the young man's rank; be thought Mary unusually cool to him. Ail night long he was his own tormentor, and this was but the beginning of sorrows.
The earl, charmed with Mary's fresh young beauty, so different from the clever, intriguing women with whom he had danced and trifled away all last season, fancied himself deeply in love with the simple, innocent girl. He came again and again, at first inventing all sorts of excuses, finally without any excuse at all.
It required, indeed, small persuasion to obtain the dean's full permission to woo his daughter. Then stormy scenes ensued; uncle and nephew came to bitterest strife, while Mary's defense of Bernard only brought on her such anger from her father as filled her with grief and fear.
Poor Bernard! The end his heart had prophesied came soon enough. In the presence of the dean there was a cruel, formal parting; under the silent stars, amid the thick shrubbery of the garden, there was another parting. Then two young hearts said the words which doomed one to an empty life, and the other to a splendid tomb.
Mary would have promised constancy, but Bernard would not let her do it.

You shall never have to reproach yourself with broken promises for my sake, darling," he said. "What could you, you poor timid little dove, do between your father and that lordly earl? But whatever they make you do, remember, Mary, I shall never blame you, and will love you until my last conscious breath."
Then he kissed her pale face over and over, tenderly, clingingly, as we kiss the dead, and left her. And Mary, almost heart-broken with grief, and faint with terror lest she should be discovered, could only wave her hands in mute farewell, for she knew now that love and she must walk apart forever.
Bernard went to Oxford and Mary became Countess Grey, and went whithersoever it pleased her husband to take her. She was naturally affectionate, and would doubtless have become a loving and gentle wife, if she had received any encouragement. But she soon outlived the earl's short liking, and then he only seemed to find pleasure in those petty cruelties which unloving husbands above all others understand.
One of these was to affect the most unbounded chagrin at the sex of her first child, to sneer at all daughters, and to send it from its mother's breast to the care of a strange nurse. Another was to pretend she needed exercise and change of air, and remove her from London to the Continent before she was able to
bear the fatigue. He gave her no rest until she reached Rome, and here she became so seriously ill that even her servants remonstrated against the cruelty of moving her further.
In Rome she remained six months, nearly alone. The earl traveled hither and thither as his fancy led him, making his wife only occasional short visits of a cruelly ceremonious character. His life of extravagant dissipation was a shameful contrast to the loneliness and absolute seclusion which her Italian physician ordered, while her separation from all who loved or cared for her, and her longing for her native land and home told fearfully upon her failing health.
But one day a far more cruel sorrow faced her. A letter without signature was placed in her hands, not only accusing her husband of the most flagrant disregard for her, but also intimating that her physician was in the employ of her enemies, and not a safe person to be instrusted with her life.
She had long felt sure that she was dying, but the dread of dying away from her child, her father and her home overcame all other fears. This terror made her prudent. She arranged for an immediate return home, and took advanof her husband's first absence to commence it.

For him she left a most noble and pathetic letter, entreating him not to follow her, forgiving all his positive and negative cruelities, and asking only to be permitted to die beside her father and their child.
Her requests so completely agreed with the earl's desires that for once he did not thwart her; and so, two years after this ill-starred marriage, Earl (iray's traveling carriage again broke the silence of the peaceful cathedral court. The dean's daughter had come back to him wearing something higher than a countess's coronet; she had received the signet of immortality, and been anointed for a heavenly coronation.
After Mary's marriage, the dean had gone to see his nephew, and easily induced him to come back with him; so it was Bernard that lifted Mary from her carriage and carried her in his strong arms to the room she never left again; and it was Bernard that rode day and night, so that he might bring a few hours earlier the child which was to comfort Mary's dying hours.
In order to excuse the step she hat taken, and procure her father's promise to keep her little daughter, she had been compelled to divulge all the cruel martyrdom of her married life. After this revelation it was not hard to understand the dean's wretched look, and his passionate, pleading prayers and the music which was an articulate agony. I could understand, too, now the angry, longing look on Bernard's face, and his miserable restlessness; but neither of the men showed, in Mary's presence, any feeling which could mar the peace of her descent into the grave. I went often to see her the next few months. It was like lying with her at "the Gate Beautiful" of Heaven. I used to wonder at her loveliuess, and rejoice in her certain hope, but I never pitied her. As I said before, I kept that feeling for the hopeless grief of the old man and the bitter sorrow of the young one Just before Christmas I went over to the dean's, after an absence of three
days. Despair and remorse were sitting in the handsome chambers, and a slow but certain sorrow creeping up the marble stairs. The next day a narrow coffin had separated father and daughter mother and child, husband and wife lover and beloved, as effectually and as widely as all the starry spaces.
No one can step in between two loving hearts without guilt; and when love is slain for gold or rank, it has bitter avengers. Amelia E. Barb.

J. P. VISNER,

General Representative,
167 N. Ionia Street, gRAND RAPIDS, mich.


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25 Size , $\$ 1.75$ per dozen,
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For Sale by all Dealers.

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Plain Slide Valve Engines wovernors,
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Upright Engines and Boilers for Light
Prices
44-46 S. Division St.,
Grand Rapids.

COMMEND AND PRACTICE HONESTY.
I think it a safe thing to commend honest actions, and to practice them. If there are those whose minds may be more easily moved by holding up unselfish motives, let them have the benefit of such teaching, and if others can be led into paths of honesty only by being made to understand that dishonesty means misery and rain, let this argument be laid on, with triple force. Let the young and the old be taught that "the way of the transgressor is hard," as well as that "virtue is its own reward."
But, after all, there is such a thing as stirring the higher motives in young hearts, and 1 deem it to be the first duty of the parent and the teacher to impress the young mind with the sense of a personal responsibility. When President Garfield said that the person whose character we should most closely scan is he who wears our hat, who sleeps with us, eats with us, thinks our thoughts and does our daily work, he spoke a great truth as well as a simple one. Put that truth forcibly before a young man, and let him feel that there is no way of ridding himself of this perpetual companionship. He may not be able fully to comprehend the omniscience and omnipresence of God, but he can understand that there is no way of getting rid of himself. Let him feel that the way for him to look out for the man at the other end of the bargain is to think of that "other man" as himself, grown old. Let him know that by and by there will come a time - when his life will be greatly reminiscent -when he will live mostly upon the memories of the past, and that it is now in his power to lay up a treasure house full of such memories as will make his declining years the happiest of his life. Let him know, moreover, that while it is the first mis-step that costs, it is also the first mis-step that is easiest to be avoided, and easiest to be retraced.
How is a young man or a young woman to know what is a mis-step, or whether any act is permissible on personal ground? I would not have young men despise or underrate the opinions of others, but there are cases which can be settled only by the individual conscience. It is true that conscience may be badly educated, but it is, after all, the safest guide. And beyond this, young men should be tought to be self-reliant. The most critical junctures in life are those where decision has to be rendered at once and without the chance of consultation; and there is, besides, something cowardly in the attempt to shift upon other shoulders the responsibility of our own actions. The great soul-conflicts are those which are waged in secret places with none but God as witness; and one does not have to live long to feel the force of Mr. Beecher's position when he said, "If anybody would say to me, 'Brother Beecher, how is your soul?' I should answer 'none of your business.',

Is there, then, no guide for the young man or the young woman who wants to be honest and virtuous, and who would save himself or herself from lifetime regrets?
There are a few simple rules, which I have laid down, and which have helped me , if they have done no other good; and I give them here, not as recipes, but as suggestions:

1. Never do an act or write a word that if fully exposed to the werld would
place you in an embarrassing position,
or that could not be explained to your own honor. This rule would cover even blunders or mistakes, honestly made.
2. Never read a book that you would be ashamed to permit to lie upon your table open to your best friend. As to young ladies that best friend would be the mother.
3. In a business transaction,
you are not called upou to supply other party the sagacity which you the acquired by study and experience, you are bound to a strict truthfulness, not merely in words, but in the inferences naturally drawn therefrom.
And, finally, adopt as a rule of conduct the aphorism of St. Peter Coopernever to receive anything from the world for which you do not render a equivalent in some form of service.
And in looking out for the man at the other end of the bargain yon should not lose sight of the regret, which may come to him in after days of having cheated you. So be careful, for his sake, not your own, that he does not cheat you. Have your wits about you, and compel the respect of those with whom you deal, by showing shrewdness as well as candor. The highest behests of honesty and fair dealing do not call honesty and fair dealing do not call
upon you to be either a fool or a weakling.
Do not imagine that everybody is honest, nor take it for granted, because it is an easy thing to say, that the world is given to lying and dishonesty. The probabilities are that there are far more honest folks than knaves in the world, and you know a good many of them, not only in your own family, but among your neighbors. When you are told that the world is growing more wicked every day, and the country is on the very brink of destruction, just look about you, and from among your friends and acquaintances pick out the rascals and traitors that are going to precipitate this great calamity. Ask yourself, even, if you are one of them, for there is an even chance that you are an average citizen and an average man.
And, finally, do not imagine because men who make a business of politics, and go into it for what it is worth in money and power, seem at times to carry everything before them, and because vice seems prevalent and thrifty, and virtue nerveless and timid, that honor is dead and the country given over to thieves and despoilers. There is such a thing as civic virtue. Patriotism still lives, and the voice of the peoplewhich is aptly defined as the voice of God-can make itself heard when the great occasions come. So don't despair of the republic, and don't weary in well doing. Honesty is not only the best poliey but the only policy.
S. S. Packard. The Baltimore Refinery to Resume The Curtis Bay Sugar Refinery in Baltimore will be in full operation again by July 1. Those who now have charge of the works are pushing the improvements as rapidly as possible, as they are anxious to have the refinery in good order when the canning season opens. Improvements are being made in the building and in the machinery, and when the work is completed it is said that the refinery will be as complete as any on the Atlantic seaboard. The capacity of the refinery will be nearly doubled and the cost of refining will be much reduced by the new and improved machinery that is being put in.

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

MICHIGAN BARK \& LUMBER CO.,


We are now ready to make contracts for the season of 1892. Correspondence solicited.


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 Because there are no "charge slips," received on account slips," "paid out slips" and "just Because a merchant can file away his entire day's business on one sheet and refer in an instant the record of any previous day.
Because figures won't lie, but machinery, if out of repair, is bound to
Recause 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 vers to 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

LOBDELL \& GEIGER, Gen'l Agents, 39 Pearl St, Grand Rapids, Mich.
"Not How Cheap, but How Good."

## "Blue Label" Ketchup

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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.

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CURTICE BROTHERS CO,
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BALL-BARNHART-PUTMAN CO.
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## 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.

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| $1-6$ size, $8 \frac{1}{2}$ in. wide, 6 lines, | \$165 | \$2 50 | \$4 50 |
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500 each size,
1,000
Send for sample.

PRINTING DEPARTMENT<br>THE TRADESMAN COMPANY,<br>Grand Rapids, Mich.

## AMONG THE TRADE.

around the state.
Sears-Frank T. Jeffs succeeds Jeffs Bros. in general trade.
Homer-E. W. Blair has sold his restaurant to G. S. Murray.
Zeeland-H. Wykhuizen has removed his jewelry stock to Holland.
Dollar Bay-Harry A. Fry has sold his general stock to Hugh Moore.
Grassmere-Jas. W. Richards has sold his general stock to M. A. Vogel.
Saline-Alfred Humphrey succeeds 0 . M. Kelsey in the grocery business.

Webberville - James Dunn succeeds Sweet \& Dunn in the grocery business. Zeeland-Peter Brusse succeeds G. Brusse \& Son in the clothing business.

Amasa-Jacobson \& Oleson have sold their general stock to M. Gleason \& Son. Brinton-O. T. Brinton \& Co. have sold their general stock to A. Husband.
Port Huron-Robert Connally has purchased the grocery stock of John Benaway.

Sault Ste. Marie-W. C. Given succeeds Higgins \& Given in the hardware business.

Negaunee-Alfred Senecal has sold his boot and shoe stock to Henry A. Bregstone.
Alpena-Geo. H. Warren, Agt., has removed his fancy goods stock to Owosso.
Detroit-F. D. Stevens \& Co. are succeeded by Stevens \& Todd in the drug business.
Hudsonville - L. M. Wolf has completed a 30 foot addition to his store building.

Negaunee-P. B. Kirkwood has sold his drug and stationery stock to C. H. Kirkwood.

Manchester-Gieske \& Blum succeeds Gieske \& Dresselhouse in the grocery and crockery business.
Jackson-Frank M. Matteson is succeeded by Matteson \& Stanton in the hardware business.
Grand Haven-Clark \& Lum are succeeded by Clark \& Knight in the flour and feed business.
Norway-C. D. A. Wright has retired from the firm of Browning. Lindahl \& Co., general dealers.
Overisel-Dangremond \& Nykerk are succeeded by Dangremond \& Van Bemmelen in general trade.
Sault Ste. Marie-Melady \& Flood are succeeded by Annie (Mrs. Robert) Flood in the grocery and crockery business.
Mecosta-J. H. Denslow has sold his general stock to Peter Gingrich, who will continue the business at the same location.
Edmore-Geo. D. Lunn has purchased the old opera house building of Edson, Moore \& Co., of Detroit, and removed his drug and clothing stocks to that location.

Otsego-Chas. Pipp, Henry L. Pipp and their father have formed a copartnership under the style of Pipp Bros. \& Co. and purchased the Harris grocery stock here.
Vestaburg-H. E. Hart has sold his dry goods and grocery stock to Phillip A. Johnson, who will remove the same to his own building. E. F. Owen will remove his drug stock to the store thus vacated.

Belding-W. F. Bricker has concluded to rebuild the structure recently destroyed by fire. The new building will be a three-story brick structure, with Ionia
sandstone trimmings, containing three stores and a sixty-room hotel.
Allegan-C. C. Spear has purchased a grocery store in Chicago and will remove his grocery stock to the Windy City and consolidate it with the goods purchased there. His store is located at the corner of Seventy-first and Peoria streets.
Traverse City-M. V. Gundrum has bought the vacant lot between the new Greilick block and Friedrich Bros. and will at once proceed to erect a threestory brick structure, occupying the ground floor with his grocery stock.
Miriam-Gilbert W. Stevens has removed his grocery stock from Fallasburgh to this place, locating in the store formerly occupied by Adam Hehl, who decamped a couple of months ago and is now working at the blacksmithing business at Fort Wayne, Ind.
Allegan-L. L. Putman \& Co., of Albion, have opened a branch house in Allegan and will buy eggs and all kinds of produce. They are the proprietors of the Albion cold storage and also have a storage at Ogdensburg, N. Y. lrving F. Clapp will manage the Allegan end of the business.
Big Rapids-Finley F. Peterson, the grocer, died April 15, after an illness of several weeks. Mr. Peterson was born at Ameliasburg, Ontario, in 1826, and came to Big Rapids twenty-one years ago last December, when he purchased the place on North State street which has been the home of the family since 1871. Although not confined to his bed much of the time, Mr. Peterson had been ailing for about four years, diabetes being his chief complaint. Deceased was well liked by all who knew him, and he will be especially missed in the neighborhood where he so long resided. He leaves a wife and four children to mourn his death, his eldest son having been killed about five years ago by a falling tree. The business will be continued by the widow without interruption.
manufacturing matters.
Gladwin-The Saylor Hoop Co. manufacturing 30,000 hoops daily.
Detroit-Wm. W. Kurtz \& Co. are succeeded by the Kurtz Paper Box Co.
Tekonsha-Randall Bros. are succeeded by A. H. Randall in the milling business.
Adrian-M. H. Higby is succeeded by the Higby \& Lloyd Lumber Co. in the sawmill business.
Battle Creek-Andrew Knight \& Co. succeed Halbert \& Knight in the sash, door and blind business.
Saginaw-Bliss \& Van Auken, James McKeon and Estey \& Calkins are each building short spurs of logging roads to reach more timber in Gladwin county. Oden-The Northern Michigan Lumber Co. is having the line surveyed for a arrow gauge railroad from this place to tract of hardwood timber, 18 miles northwest and expects to have the road in operation next fall.
Mancelona-The Mancelona Handle Co. has purchased a tract of hardwood land, with an estimated stumpage of $100,000,000$ feet, on Cedar River, and surveys are being made for a narrow gauge road, to be built this season.
Marquette-George L. Burtis started his sawmill this week and has stock enough to keep him busy until the close of the season. Wm. Walton has started his mill at Dexter, where he has about
$2,000,000$ feet of logs. C. Hebard \&
have started their mill at Pequaming.
Cadillac-The firm of James Haynes d Sons has been disolved by mutual consent, E. J. Haynes taking the planing mill here and Norman D. Haynes taking the planing mill at Brookings, which he will remove to Benton Harbor, where he has secured a contract for considerable work.
Empire - The Empire Lumber Co. is putting in a shingle mill, in connection with its sawmill. The company will remove its Lime Lake sawmill to Empire as soon as the cut at the former place is completed, and also close its store at that place. The company will also put in a shingle mill at Otter Creek during the course of the summer.
West Bay City-The machinery of the mill of the Kern Manufacturing Co. is being placed in position, and it is intended to start the mill by the middle of next month. The first logs will be cut for Mr. Folsom, the company having a contract to cut $3,000,000$ feet for him. The mill has two band saws and is expected to cut 70,000 feet daily.

Detroit-The Galvin Valve and Hy drant Co. has begun suit against R. G. Dun \& Co. and George H. Minchener fo $\$ 25,000$ damages. The allegations of the complainant are that Dun \& Co. published matter which was the means of breaking off negotiations for a large contract the company expected to get from parties in Illinois, and that they thus lost a large profit.
Saginaw-T. E. Dorr has sold a tract of timber on Bluff creek, estimated to cut $20,000,000$ feet of pine, a large quantity of hardwood, a farm of over 200 acres, and a logging railroad four miles long, all for $\$ 150,000$. Col. A. T. Bliss wa the purchaser, and the timber will be brought to Saginaw River to be manufactured. Mr. Dorr purchased this land about fifteen years ago for a mere song and has cut several million feet of logs from it every year since. In fact, it has been almost like finding money, but Colonel Bliss got it at a bargain, and will make a good sum of money in the deal.
Manistee-Henry Clay Ward has arranged to have the McKillip mill saw for him again this season. Mr. Ward is also operating in a tract of timber that he bought the past winter, and which ought to be fine stock, as he paid $\$ 80,000$ for $10,000,000$ feet of it. This stock is on the Michigan Central, and will go to Bay City to be sawed. His partner, Mr. Baker, who runs a yard at this point, through which they handle all their good stock, will start a branch yard at Bay City, as they think that there is more money in manipulating their lumber in yard grades, than in selling in bulk lots.

## Ratings of Business Men.

During the past few days the dow town bankers, brokers and business men generally have been discussing a movement for the purpose of preventing the commercial agencies from sending out ratings of individuals and firms without first obtaining the consent of the parties concerning whom the information is given. The intention of the promoters of the movement is to form an organization, raise a fund, retain lawyers and appeal to the courts to ascertain just how far the managers of the agencies have a legal right to go in the publication of details and statements affecting the financial standing of business men. ancial standing of business men.
have carefully investigated the matter
that the laws of the State of New York contain nothing against the sending out of true statements, no matter how much individual interests may be damaged thereby. There is talk of introducing in the State Legislature a bill to limit the privileges of agencies and to guard against business men being annoyed by the divulging of "trade secrets."

IMPORTANT $\begin{aligned} & \text { тo commercial Trav } \\ & \text { elers and Merchants: }\end{aligned}$
Notice is hereby given that the American Casualty Insurance and Security Co., of Balti-
more City, Maryland is furnishing the most liberal accident polic, is, affornishing more protection
for the money than is ive pany or association doing business in the United States. Its policy is short and simple, is free
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gencies as to amount to be paid the insure yencies as to amount to be pald the insured or
his beneficiary, as in all association certificates This bene wishing, as in all association certificates up telephone 1003 , or address
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BOOTS \& SHOES
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## GREAT LAKES

Visit picturesque Mackinac Island. It will only cost you about $\$ 13$ from Detroit or $\$ 18$ from Cleveland for the round trip, including meals and berths. The attractions of a trip to the Mackinac region are unsurpassed. The island itself is a grand, romantic spot; its climate is most invigorating. Save your money by traveling between Detroit and Cleveland, via the is equip Line. Fare, $\$ 225$. This division of Detroit" and "City of Cleveland" now famous as the largest and most magnificent on fresh water. Leave every night, arriving the following morning at destination, making sure connection with all morning trains. Palace steamers, four morning trains. Palace steamers, four
trips per week between Detroit, Mackinac, Petoskey, the "Soo" and Marquette Send for illustrated pamphlet. Address A. A. Schantz, G. P. A., Detroit \& Cleve iand Steam Nav. Co., Detroit, Mich.

## GRAND RAPIDS GOSSIP.

Parks \& Pettitt have opened a grocery store at the corner of Hastings and Kent streets.
L. Sweet has opened a grocery store at Six Corners. The Ball-Barnhart-Putman Co. furnished the stock.
G. S. Putnam \& Co., wholesale confectioners, will remove from 412 South Division street to 36 South Division about May 10.

John W. McCrath has decided to continue his pickle business, south of the city, under the style of the West Michigan Pickle Works
E. Treadgold, M. D., has sold his drug stock at 438 Jefferson avenue to James Cowin, who will continue the business at the same location.

James Gleason, formerly engaged in the grocery business at Volney, has opened a grocery store at Deerfield, Monroe county. The Lemon \& Wheeler Company furnished the stock.
F. D. Winnie has formed a copartnership with D. Vinton \& Son under the style of F. D. Winnie \& Co. and opened a drug store at Williamsburg The Hazeltine \& Perkins Drug Co. furnished the stock.

## Purely Personal.

O. C. Pemberton, the Mecosta druggist, was in town one day last week.
Dr. V. C. Van Liew, the Vestaburg druggist, was in town over Sunday and left Monday for Delton with a view to investigating the advantages of that place as the location for a drug store.
A. B. Schumaker, the Grand Ledge druggist and grocer, is taking a course of treatment at Mt. Clemens for the sciatic rheumatism. His many friends in the trade will join The Tradesman in hoping for his complete recovery.
Geo. P. Hoppough, who is the oldest merchant in Otisco township, Ionia county, was in the city one day last week. He opened a general store at Smyrna in 1872 and proposes to celebrate the twentieth anniversary of the event in June.
John A. Tinholt, senior member of the drug firm of Tinhol \& Abbott, at Muskegon, was married April 26 to Miss Elizabeth G. Brandt. The happy couple left immediately after the ceremony for Chicago, where they will spend a few days.

Chas. J. Brown, of the new grocery firm of Brown \& Winslow, Benton Harbor, was in town Monday. Previous to embarking in business at Benton Harbor, Mr. Brown was for five years a member of the grocery firm of Collins \& Brown, at Coldwater.
Jas. A. Stratton, the Gold street grocer, has the sympathy of the trade in the dangerous illness of his wife, whose life has hung in a balance for several weeks. Mr. Stratton is nearly beside himself with grief and apprehension and plainly shows the results of attempting to do double duty-attending to store and the bedside of his wife at the same time.
C. F. Walker, the Glen Arbor general dealer, was in town several days last week. He called at The Tradesman office and demanded a retraction of the statement, made several weeks ago, to the effect that he drank water on the occasion of his last visit to Grand Rapids. As The Tradesman has no proof
offer in support of its statement, and has no desire to libel so genial a merchant, it hereby complies with Mr. Walker's request.
Frank Hamilton, the Traverse City clothing merchant, was in town last Thursday and called at The Tradesman office. "We are not having a real estate boom," he remarked, "but a genuine building boom is, nevertheless, in progress. Carpenters and building mechanics of all kinds have never been so busily employed as they are this spring, it being almost impossible to obtain the services of a man for a short time, owing to the fact that their present employers have promised them steady work all through the season."
Grand Rapids business men will regret the action of the Merchant's Dispatch management, changing the headquarters of Thos. Hill from this city to Detroit, although the many friends of that gentlemen will rejoice to learn that the promotion carries with it a considerable in crease in salary, as well as added responsibility. Mr. Hill's family will continue to reside here until he disposes of his residence on Henry street, so that his former associates will have an occasional opportunity to shake him by the hand and receive the benediction of that infectious smile. His successor at the Grand Rapids office is J. W. Pierce, who was formerly agent for the same line at Suspension Bridge,

Philip B Kirkwood, who has long been engaged in the drug business at Negaunee, writes The Tradesman as follows "My successor, Chas. H. Kirkwood, takes possession of my business to-mor-row-and I leave the mercantile world; not disgusted nor sour, but with feelings like a man who is taking a last shake of the hand with an old, true, tried and trusty friend. I find that my health demands a change and a business life for the past thirty-five years is surely entitled to a rest. You kindly ask me what I intend to do. Well, 1 intend to do some building this summer (a business block of three stores), go fishing and hunting, spend some time round my home and, as the old chestnut says, get acquainted with my family, where I expect to continue to read The Tradesman and be happy, while I ruminate over my past life and say to myself, thank God, I knew enough to quit before I was all broken down."

## Gripsack Brigade.

A. W. Peck, traveling representative fort he Hazeltine \& Perkins Drug Co., will shortly change his residence from Pe toskey to Traverse City.
Judd E. Houghton has purchased a handsome residence at the corner of Henry and Prince streets and has already taken possession of the same.
A. S. Doak has gone to Coaticook, Que bec, to attend to the settlement of his father's estate. His route is being covered in the meantime by Frank Kruse.
Chas. S. Brooks has so far recovered from his recent illness as to be able to get down town and hopes to resume his work on the road again in about two weeks.
A. F. Draper, formerly engaged in general trade at South Arm, is now on the road for the wholesale grocery house of Mendel, Smith \& Co., of Milwaukee. He now resides at Marquette.
Windy Hawkins came home from Alma last Saturday and returned again Monday for a two weeks' stay at that resort.

His general health is improved, but his nervousness has not yet left him.
"If I had $\$ 1,000$ to invest in real estate," remarked A. L. Braisted the other day, "I would take my chances on Traverse City. That town is growing faster than any other place of its size in the State, yet there is no boom feeling there and the people are postively averse to working up a real estate boom The unusual amount of building in progress tends to make business there bette than at any other town on my route."
Wm. H. Berlin has begun suit against Moore \& Coughlen, wholesale grocers of Indianapolis, alleging $\$ 10,000$ damages for conspiracy. The plaintiff was in the defendants' employ as traveling salesman and desired to enter the employ of another grocery firm. Under the rules of the Indianapolis Wholesale Grocers Association, the consent and release of the employer is necessary in such a case and this was refused. The case is the first of its kind in the West, and the outcome will be watched with interest by traveling men generally as well as by jobbers.

## Clover and Timolity 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,
$\$ 700$
No. 2
Timothy,
Bags extra at market price.

## W. T. LAIMOREAOX \& CO,

Grand Rapids, Mich.


## Do you sell it?

What?

## Ivy Fine

 Cut!The Best Tobacco in America to Retail at 50 centrs.
SEND A SAMPLE ORDER TO
BALL-BARNHART-PUTMAN CO.

 the exemption laws. The Bupreme Court of Georgla held Bank of Cincinnati et al. ve. Meyer, tha where by a bill of lading the goods were delliverable to the order of the conolgnor, who indursed it in blank and dellvered it, wogether with his draft for the purehase price, to a bank, indorsing the check for
deposit to bis own credit, and the bank thereupon forwarded both documents the another bank, at the place which the goods were consizned, and a third per ladinz and took the goods as purchaser, conaignor, but the connignor alone wathe vendor and liable to the purchaser for any defect in the quality of goods, or any fallure of an implied warranty as $w$ againet the consignor and the bank upo such warranty was not maintainable.

HASK-gKskBal. Depgeit-is veatmest
When a party made a deponit of a sum of money with a bank to be kept by the mortgage on real eotate, and a bank-book was delivered to and accepted by the debtor to the others in such sum, and the moncy was mixed with the other moneys of the bank, the Supreme Court of 111 i O'Brien, that the deponit wax a general one, and ereated the relation only of to the money so deposited. In the same
case the court held that when money deporited with a bank and a pass-book given to the depositor showing such deindebtedness, and it will amount to an implied contract on the part of the bank equivalent sum an the same may be demanded by check or checks.

BTATE LAW The Supreme Court of South Dakota National Bank of Clark, that a nationa bank may be criminally punished by a ing judgment: "The only indication that Congress did not intend to allow it national banks to be held answerable to state criminal laws for taking illega interest is the fact it provided that a for then it is argued that a penalty or forfofture like that named in said section no able to, the thought that Congress under stood that such banks would still be sub fect in this respect to the police laws of the state. This would only be a fair inference if the forfeiture provided by Congress was such in its nature as did or would within the common understandIng of law-makers, take the place or answer the purpose of the penalties usu-
ally provided in police laws, bat they do not. They are precisely the penalties found in the interest-regulating laws of states, which also make the taking of Illegal interest a criminal offense. It is, therefore, a strained and unwarranted deduction to conclude that when Congress imposed the usual civil penalties for taking unlawful interest common to nearly all state usury laws it meant to have such penalties cover other and different ground, and have other and different effect from the same penalties when found in corresponding provisions of state laws.

[^1]

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MODEL
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SCHILLING CORSET C0.,
Detroit. Mich. and Chicago, Ill.

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Dry Goods Price Current.


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Farmer......
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Atlanta, D.
Boot....
Clifton,
Simpson


## The Future of the Telephone.

## From Hardware.

As the time approaches when the patents which have protected the Bell talephone will expire, there is a discussion as to the effect it will have on the varionus industries which play a part in it. In the matter of organized exchanges, which are found in almost every village in the densely populated portions of the country, there can be but little change in the situation. Charges for this service will naturally be held in check, for any attempt at extortion will be met by popular clamor, which may jeopardize franchises, but these plants are so interwoven with "long distance" lines reaching to neighboring communities, that innovations of this sort would only result in confusion and disappointment. This, for a long time, will be a chief obstruction to opposition companies which will take years to meet.
Again, in subways there will be incurmountable obstructions, for the present companies have taken time by the forelock, and in many cases the ducts are exclusive. It is, however, in private lines and interior wiring that the stelephone will receive its great impetus. The cost of a telephone at present is surprisingly small; and a report comes from Spain that a hotel has been fitted that the with an insulation so simple phone, and it is so efficacious that the women servants used it with freedom at the start.
It is in dealer will be able to increase his sales largely in electrical goods, for with so cheap a service the demand will be very large. In fact, almost everyone will be in ready communication with his butcher, his grocer, and if he is in good circumstances, his stable. The future of the telephone is to be calculated in this manner, and not in the way it is now so popular, the exchange and the long distance service with which we are familiar.

An Ingenious Contrivance.
To instantly obtain a light sufficient to read the time by a watch or clock at night, without danger of setting things on fire, is an easy matter. Take an oblong vial of the clearest of glass, put into it a piece of phosphorus about the size of a pea, upon this pour some pure olive to be filled about one third full; then cork tightly. To use the light, remove the cork, allow the air to enter, and then recork. The whole empty space in the bottle will then become luminous, and As soon as the list becomes dim its As soon as the light becomes dim its power can be increased by opening the bottle and allowing a fresh supply of air to enter. In very cold weather nimes necessary to heat the vial between the hands to increase the fluidity of the oil, and one bottle will last a winter. This ingenious contrivance may be carried in the pocket, and is used by watchmen of Paris in all magazines where exp
are stored.

How to Remove Rust from Knives.
When knives and other steel cutlery become rusty they should be cleaned at once. To remove the rust rub with a with slacked lime and allow it to rest for twenty-four hours; wipe clean and finish twenty-four hours; wipe clean and finish
off with some powdered whiting and a off with some powdered whiting and a piece of chamois leather. This will make the article as bright as new. An excellent way to prevent steel cutlery from rusting is to plunge the blades in a pan of whiting after washing and remove them
just before they are used. When tues just before they are used. When they
are wiped they will be perfectly bright. and if kept in this way cannot get rusty

Glass Factories to Shut Down.
The Eastern window-glass manufacturers have indorsed the action of the Western Manufacturers' Association, which decided to shut down all factories on May 31 and remain idle until October 15. If the rule to shut down is enforced, it will be the longest windowglass
1883.

Stanley Rule and Level Co.'s
.
These prices are for cash buyers, who pay promptly and buy in full packages.

Snell's.
Jennings', genuine

S. B. S. Steel.
D. B. Steel. .

Rall road
Garden. Stove.
Caria Plow.......
Sleigh shoe.

## Well, plain. Well, swivel.

Cast Loose PIn, figured Wrought Narrow, bright 5 ait joint Wrought Loose P1
Wrought Inside Blind
Wrought Brass
Blind, Clark's
Blind, Clark's....
Blind, Parker's.
Blind, Shepard's


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## Socket Firmer Socket Framing

Socket Framing
Socket Corner.
Socket
Butchers' Tanned Firmer.

## Curry, Law r

White Crayons, per
Planished, 14 oz cut to sin Cold Rolled $14 \times 52,14 \times 5656$, $14 \times 60$ Cold Rolled, $14 \times 43$

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DRIP
Small sizes, ser pound
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Corrugated
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Piston's
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Screw, Eyes
Hook's....
$\underset{\text { Central Fire }}{\text { Rim }}$ Taper and straight Shank

Com. 4 piece, 6 tu.

Heller's Horse Rasp.
GALVANIZED IRON.
Nos. 16 to $20 ;$
List 12
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Barn Door ked HANGERS.
Barn Door Kidder Mfg. Co., Wood track

## 88 0000noRR



## Gate Hooks and Eyes

## KNOB8-New Door, mineral, jap. trimmings. Door, porcelain, jap. trimming <br> Door, porcelain, jap. trimingings.... Door, porcelain, plated trimmings. Door, porcelain, trimmings <br> Door, porcelisin, trimmings.... Drawer and Shutter, porcelain



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chalk.
gross....
?


## 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 beak.
The bails 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.

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Tue Michigan Tradesman.

## E. A. STOWE, Editor.

## WEDNESDAY, MAY 4,1892

A month ago every indication pointed to a good summer trade in this State both in city and country. So far as the latter is concerned, these indications promise to be fulfilled, but retail busi ness in such cities as Detroit and Grand Rapids is likely to be seriously interfered with by the infamous strikes already in augurated and predicted by the leaders of organized labor. As a result of this attitude, on the part of the mouthy agitators of the "rights of labor," hundreds of buildings which would have been erected this year will not be built at all this summer and the construction of one large block which would have entailed a pay roll of at least $\$ 10,000$ to workmen will be abandoned until such time as the men who are stirring up strife among the plumbers, carpenters and painters Thess unreasonable in their demands The era of good fellowship between
master and man will never be ushered in until honest workmen come to realize that the walking delegate and the grievance committee, who are at the bottom of nine-tenths of the ill-feeling between
employer and employe, are the worst enemies they have to contend with, as the existence of such interlopers prevents that co-operation between office and workshop which is absolutely essential to the complete success of the occupants of both.

The union plumbers of Grand Rapids are out on strike, demanding ten hours pay for nine hours' work and the employment of none but union men. Both demands are infamous and stamp the men making such demands as unworthy of respect. If a workman is not receiv ing adequate compensation for his services, he has a right to ask for increased pay per hour, day or week, but a de mand for ten hours' pay for nine hours' work smacks too much of dishonesty. Again, the man who denies another the right he claims for himself-renumerative employment, even though he refuse to bow to the dictation of a trades unionis a dangerous man in a community, being but one step removed from a socialist and but two steps from an anarchist. For the sake of the liberty of the individual and the independence of honest Bank
labor, The Tradesman hopes to see the plumbers' strike end in deserved disaster.

In the death of Alonzo Seymour, the traveling fraternity of Grand Rapids loses one of its earliest and most con sistent exponents. While the deceased traveled almost continuously for a quarter of a century, he never did aught, by word or deed, which would reflect discredit on the profession he represented or the house whose goods he carried.

A man seldom gets more money than he wants, but he often gets more than he needs.

## Women Inventors.

From the Philadelphia Times.
New York State outnumbers by many hundreds other States in the number of patents granted to women, 646 having been taken out since the year 1809, 96
being granted during the last three years. Massachusetts is next, while Pennsylvania ranks third. Two hundred and forty-seven patents have been granted to women of our state, 36 havin three years. Of this number, Philadelphia has furnished nearly one-half. Of these, Marie E. Beaseley, famous for having invented a machine for turning out complete barrels by the hundreds, has been granted no less than ten patents. Besides the best known and making barrels, she is the patentee of life-saving raft, a machine for pasting shoe uppers, a steam generator and many shoe uppers, a stam ges
The women of Philad
The wing in thadelphia are stylish or nothing, and in the number of thei anything that would in their opinion in prove ng that They do not pose as being particularly They do not pose as being particulariy
trong-minded, but since it has been dose by the women of Massa chusetts and especially those of Boston it is not without point to notice that out of nearly three hundred patents granted the women of that State, two-thirds have
been improvements upon corsets, hoopbeen improvements upon corsets, hoop skirts, bustles, hair curlers; in short, al
such flummery in the line of wearing apsuch flummery in the line of wearing ap.
parel, and the balance, with the several parel, and the balance, with the several
exceptions I shall name, were taken out on various good and useful things growing out or house-hold
To the renown of our sisters of that State, let it be known, the first fountain pen was the invention of Susan S. Taylor, of East Cambridge. And let Helen L. Macker have due credit for an improvement in alloys to imitate silver, and Annie M. Getchell a process for hardening copper. But the greatest achievement was that of Miss Margaret E. Knight, who invented a complicated
machine for making the useful squarebottomed paper bag, and refused $\$ 50,000$ for the patent, and who has since invented another machine that does the work these bags.

## Country Callers.

Calls have been received at The Tradesman office during the past week rom the following gentlemen in trade:
F. C. Sampson, Boon.

Wm. H. Severance, Middleville.
Geo. P. Hoppough, Smyrna.
E. E. Hewett, Rockford,
C. F. Walker, Glen Arbor
B. Voorhorst. Overisel.

Frank Hamilton, Traverse City
Nelson Pike, Morley.

## Bank Notes.

Hanpah, Lay \& Co. will merge their bank into a State organization about June 1 under the style of the Traverse City State Bank.
C. J. De Roo has been elected a director of the First State Bank of Holland, in place of J. C. Post, who has taken an Bank.

Death of Alonzo Seymour Alonzo Seymour, who has been very low for several weeks, expired early Monday morning at his late residence at the corner of Hastings and Claney streets. He had been failing in health and strength for several months, owing to the gradual breaking down of his system, and the final summons has been expected hourly for weeks.
The following sketch of the life of the deceased-up to eight years ago-appeared in The Tradesman of Feb. 20, 1884, under the head of "Pencil Portraits-No.
"I was born in Watervilie, Oneida county, N. Y., in 1819," said Mr. Seymour, in reply to the reportorial enquiries, "and was brought up and educated at
Winfield, Ierkimer county, where I was Winfield, Ierkimer county, where I was
married in 1844, removing to Grand married in 1847, removing to the hub business with I R. Atwater about a year, and was subsequently station agent at Rockford, MI., for two years. Afterward I worked for Geo. W. Waterman, who at that time run a wholesale and retail grocery store where Julius Friedrich's music store is now located. In 1852, I formed a copartnership with the late John M. Fox and Joel Merchant, under the firm name of John M. Fox \& ried on a general merchandising business at Eaton, Lyon \& Allen's present location. When the crisis came on we closed up our business, and for a year o
more I worked as a book-keeper for the firm of Wilmarth \& Patten Afterward, I engaged with Wm. Renwick in the manufacture of hubs under the firm name of Seymour \& Renwick, which relationship continued about three years. Then the firm of Seymour \& BrownJas. W. Brown-engaged in the grocery business at the present location of $A$ Rasch, who succeeded the firm after w Rasch, who succeeded the firm after we had been in business about a year. In Randall being the first man for L. H sample case for a Grand Rapids house At that time there was but one railway here - the • Der, was but one railway here-the 'D. \& M., as was then ealled by team. My Northern rocter entirely by team. My Northern route required three weeks' time, and included Plainfield, Coon's Hollow, Rockford-then called Laphamville-Cedar Springs, Ens ley, Lisbon, Casnovia, Croton, Big Prairie, Big Rapids, Paris and Hersey It took another week to take in Hesperia, Hart and Pentwater, and still another to see my customers at Greenville, Elm Hall and other small towns. Nearly week was usually consumed in going to and returning from Wayland and Bradley. There were no regular roads through most of the country I traveled, and it was not an uncommon thing for me to improvise a pole bridge over a swollen stream or stop to chop in two fallen tree. Wolves, bear and deer were frequent attendants, and occasionally the wolves gave me a good chase. From mile drive to Big Rapids, 1 had a twenty place of any kind between. Occasionally I encountered bands of Indians, but they never made me any trouble On my return trips I usually had considerable sums of money, but I did not feel as timid in the deep forest as I did when 1 got to the city. There was no were not uncommon. Of course, many perplexing experiences which are decidedly amusing reminiscences in this time of fast railway travel and cood hotel accomodations, I remember sleeping in a garret at Hesperia one cold win ter night and finding an inch of snow on the bed in the morning: and my membrance goes back to gether my re menning when I awoke with an warm morning when 1 aw "On in each ear
on leaving Mr. Randall in 1868 I took charge of A. T. Thomas' general was employed as book-keeper by Wheeler \& Borden, who beok-keeper by Wheeler \& Borden, who were known as the eight hour firm.' Subsequently I worked for Wheeler \& Green, taking the road again
in 1870 for Wm. Sears \& Co. With the exception of one year, when I was in the
employ of Berkey \& Gay as a book-keeper, I have travelad continuously for the Messrs. Sears. I think that one of the most peculiar features of my long experience on the road is that I have never met with an accident of any kind. Trains before and behind mine have had smashups, but I have never been on a train that had a wheel leave the track. I have slept in hotels which burned the next night, involving loss of life, but have thus far escaped without mishap of any kind."

As the interview above given was read to Mr. Seymour before publication and approved by him, it probably states the facts connected with his long career with absolute accuracy. He remained with the former firm of Wm. Sears \& Co. until about three years ago, when he retired from the road and thereafter devoted his entire time to his family.
Deceased leaves a wife and four chil-ren-three sons and a daughter.
Mr. Seymour was a man of strict integrity and genial disposition and made friends wherever he went-friends which remained steadfast as long as life lasted. He had no bad habits and, wherever he went, he was as welcome a guest at the home circle of the merchant as at the store and office. He leaves behind the record of a well spent life and bequeaths to his friends a reputation and character they can revere for all time to come.

## Counterfeiters in Chicago.

Four counterfeiters were arrested at 117 South Greene street, Chlcago, Sunday afternoon. They were Mick Dunn, a mechanic, James Dalton, a shipping lerk for Hibbard, Spencer, Bartlett © Co., Martin Lewis, who has been in the penitentiary at New Orleans, and Edward Mack, who is described as an allround thief. The men were arrested because of the suspicions of the landlady of the premises where they had their room.
A search of the room revealed everything necessary to mold money, but no money was discovered. Upon a table were trimmings and scraps of silver, giving every indication of having come from the mold of a silver dollar. A stove stood in one corner and a roaring fire was burning within. Melted silver was strewn in promiscuous heaps upon the floor. A peculiar appliance for milling the edge of a coin was also found. The instrument was experimented with and it was found that a silver dollar just fitted the confines between the outer edges of the machines. Three crucibles, one holding perhaps a half-gallon and wo a half-pint each, were found on the table filled with melled silver and a the pound of tin ore In a small kettle of common pottery was a mass of silver partially melted, with a spoon which had been used to skim off the drossi How been used to skus oin the dross. How put into cirulatoin is not known.

## Fermentation Industries

The Louisiana Planter says that "dur ing the coming month of May there will be opened in Paris, under the patronage of the Minister of Agriculture, an international exposition of alcohol and the fermentation industries, comprising wine production, distillation, brewing, cider manufacture and the incidental food industries. This exposition will be installed in the vast machinery hall in the Champs de Mars, which will remain conspicuous in the memory of those who visited the great exposition. Various foreign countries, noted for their products, have already promised their support, Belgian and Dutch gin, English whisky, Russian vodka, the kirsch of Switzerland and of the Black Forest, colonial rum, and special liquors, beer from all countries, the wines of Spain and Italy, of Portugal and Hungary, and of the Crimea, as well as those of Cali fornia, have their locations already marked at the exposition."

Use Tradesman Coupon Books.

## fire insurance.

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

## seventh paper.

Written for The Tradrsman.
"Or if the interest of the assured in the property be not truly stated in this policy," etc.
Nearly all modern policies contain a condition similar to the one quoted above, which compels a careful statement of the title of the applicant for insurance; and any material omission or misrepresentation will surely avoid the policy. Especially is this true of a mutual policy, where the insurer has a lien upon the property insured. This provision applies to cases in which the actual interest is an estate of less duration than a fee simple, or of a different character from that set forth in the description, and not to technical evidences of the title of the assured. And this, too, even in a mutual company, in the charter of which was a provision that the policy shall be deemed valid and binding on the company in all cases where the insured has an estate in fee simple to the buildings insured and the land on which they stand; but if his estate be less than a fee simple, the policy shall be void, unless the true title of the assured be expressed thereon. Where the assured had purchased an estate in fee, and was in possession under his purchase, but, by reason of a defect in the execution of his deed, the legal title did not pass to him, the court held that the equitable title in fee simple was in the assured, and that he was, therefore, entitled to recover; that the expression in the charter, "less estate therein," referred to the duration of the estate, and not to the evidences of title.
A claim to real estate, resting upon a conditional bond for a deed, will not be sufficient to sustain a policy issued by a mutual company, where the policy re quires a disclosure of the "true title." In a case where the policy contained this condition, the plaintiffs insured the property as owners. The title was derived by purchase at a sale under the foreclosure of a mortgage in the State of lllinois, the mortgagor having fifteen months within which to redeem. Before plaintiff's deed was executed, the property burned. The court held that the terms of the policy did not relate to the nature of the title or its evidences, but to the character of the ownership and real interest in the property; also, that the plaintiffs, having subsequently to the fire acquired the full legal title by the deed, such legal title should relate back and take effect as of the inception of the equitable title, thereby rendering the plaintiffs, at the time the policy was issued, not only equitable owners, but holders of the legal title in fee.
In the early cases, before this condition with its ample details was inserted in fire policies, it was held that a misrepresentation of title, which was material to the risk, would avoid the policy; but modern insurers do not feel inclined to rely upon the caprice of an average jury, as to whether a misrepresentation of title on the part of the assured is or is not material to the risk; and so we have, in the modern policy, a clause much more definite. It is less liable to be misunderstood by the assured and misconstructed by the courts. Its terms are not hampered with vague provisos, but define clearly and arbitrarily what misrepresentation on the part of the assured,
will avoid the policy, whether material to the risk or not.
It has been held that parol proof is inadmissible to prove that the true state of the title was known to the agent, when the policy contains a provision that every such agent is the agent of the applicant and not of the company; also, that where a policy is rendered void by a misrepresentation of title in the application, a subsequent assignment, with the consent of the company, would not give it validity.
A father permitted his son to use his name in buying and selling goods; and, while the goods were really wholly owned by the son, the business was done in the name of both. The court held that the legal rights and interests of the parties were not so affected as to render void a policy of insurance issued on the goods in the name of the son.
A failure to disclose the true title, as to one of several parcels of property, insured by the same policy but each separately valued, was held in a Maine case, to effect an avoidance of the policy; also, that property held as collateral security was held "in trust," and must be so expressed in a policy containing the condition we are discussing, in order to sustain the policy. It will be seen by the above decision that the applicant for insurance should exercise great care and not confound the terms "mortgagee" and "trustee," in dissolving his title or interest in the property. He should clearly understand the nature of his interest in the subject for insurance and see to it that it is properly expressed in the policy, and then all will be well.
"Or if the property be mortgaged, or otherwise encumbered, at or after the date of this policy, without permission in this policy," etc.
Neglect to comply strictly with the requirements of this condition will, almost invariably, defeat the policy and leave the insured stranded, without a remedy, in case of a loss by fire. A free and easy solvency and a good financial rating in the business world are such magical aids in transacting business in this age that men will hedge, dodge and evade, in every possible way and manner, everything tending to cripple or mar their financial standing. So still mouthed do they become, and so successfully do they cover up their tracks behind them, that our commercial agencies, with all their searching of public records and their sharp system of espionage, can give us but an approximation of the true commercial standing of a very large portion of the business men of to-day. When a business man applies for insurance on a piece of property, he certainly knows whether it is encumbered or not, and, if so, to what extent; and if his policy contains the condition under discussion, and if his tongue-owing to long-established habits-refuse to speak, or speak falsely as to such encumbrances, then he does so at his peril and his policy will be avoided. The courts look upon such neglect as being wilful and devoid of any reasonable justification. They have gone still further and decided that a statement of a less amount than is due upon a mortgage, which is disclosed as an incumbrance, in answer to a question in the application, will avoid a policy.
"Or if the assured shall keep gunpowder, fireworks, nitroglycerine, phosphorus, saltpeter, nitrate of soda, petroleum, nap tha, gasoline, benzine, benzole or benzine

## 

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.

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## Facts Talk Louder Than Words !

3,487.275 SOLD IN 1886.
3,509,575 SOLD IN 1887.
5,092,350 SOLD IN 1888.
5.600,02580LD I 1 1889.

6,595,600 SOLD II I890.
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-HLR <br> (10c or 3 for 25 c )

RECORD BREAKERS
(The Great 5 c 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.

## 

DFTROIT and CBICAGO.
varnish, or keep or use camphene, spirit gas or any burning fluid or chemical oils without written permission in this policy," etc.

The policy provides that kerosene may be kept in stores and dwellings for lighting purposes, and in stores for sale in quantity not exceeding five barrels-and drawn only by daylight. The insurer has, of course, a right to stipulate for the exclusion of such articles as he may deem unusually hazardous, and if the prohibition is clearly and definitely expressed, it must be substantially complied with. It has been held, however, that such a stipulation is not broken by a mere temporary deposit of the articles prohibited; and in another case it was held that the temporary introduction of hazardous articles, for the purpose of repairs, would not be a breach of a condition which prohibits trading in or storing such articles-the object of the prohibition being held to be simply to prevent the building from being habitually used for the prohibited trade or purpose, and the habitual deposit in store of the prohibited articles, and not their occasional introduction for the purpose of repairs and painting.
In a Pennsylvania case, where the keeping of benzole was confined by the stipulations of the policy to a detached shed, the fact that the insured, in carrying on their business, used it as needed in the factory from an open can in the usual way, it was held not to be a breach of the stipulation-benzole being ordinarily used that way-and the insurers, having knowledge that it was used by the insured in their business, must be presumed to have intended that it might be used as it is ordinarily in similar manufactories.
The courts have decided that, when there is a conflict between the printed and written portions of a policy, effect is usually given to that which is written, as more surely indicating the intent of the parties. The written description of the subject insured by a policy was as follows: "A stock of goods consisting of a general assortment of dry goods, groceries, crockery, boots and shoes, and such goods as are usually kept in a general retail store." In the printed conditions, annexed, and made part of the policy, it was stipulated that if any of certain enumerated articles (including gunpowder) should be "deposited, kept or stored," without the consent of the company endorsed on the policy, the policy should be void. It appeared that at the time of effecting the insurance the assured kept for sale a small quantity of gunpowder, and that gunpowder is an article usually kept in a general retail store in quantities from ten to fifty pounds. It was held by the Supreme Court of Minnesota, first, that keeping an article in a store for retail purposes is not a storing or keeping within the meaning of the words of the policy; second, that the written portion of the policy should control the printed conditions when there is a repugnance between them; third, that the written words in the policy were broad enough to include all articles usually dealt in by persons keeping a general retail store, and that all such articles were as much included in the policy as if each was enumerated at length, and that the policy was valid. It will be seen that a ruling similar to the above would naturally depend upon the general broadness of the written
portion, the definite clearness of the printed condition, and the customs of
the trade in the conducting and make up of a general retail stock of merchandise. It has been held by the Supreme Court of our own State, as well as that of several other states, that where, by a fire policy, the keeping of gunpowder, without written permission in the policy, was to render the policy void, knowledge by the agent taking the insurance on a stock of goods, that gunpowder was kept and to be kept, would prevent the avoidance of the policy thereby, whether such permission was endorsed thereon or not E. A. Owen.

Equity Between Employer and Clerk The Christian Advocate was recently appealed to by a correspondent who en quired whether a clerk who had contributed greatly to the success of his employer's business had not a moral righ to demand a partnership interest and, if denied, embark in business on his own account. The Advocate could do nothing but reply in the affirmative, where upon the American Grocer comments on the matter as follows:
Fair play between employer and those who have contributed to the success of business would go far to reduce competition. The world has endorsed the proposition, that "the laborer is worthy of his hire." Such cases as the above are constantly arising and, unfortunately, in small towns and villages where a multiplication of stores is not desirable. There is enough trade to make one store profitable and not enough to insure good profitable and not enough to insure good profts to twently happen

It frequently happens that a capable clerk with strong personal characteristion with customers, very popular. They not only like him, but take an interest in his prosperity. His hold upon patrons becomes stronger when the proprietor lacks those qualities which are calculated to make him popular. It is good policy to give such a clerk a just share of the earnings of the business. It cements the relations between the employer and clerk, as well as between ustomer and clerk. It places a premium on the popular man putting forth extra exertion to increase the business. If, however, he desires to be independent and hoe his own row, he has a perfect right to open a store and use every legitimate means he can to gain patronage.
There are, however, popular clerks who are unscrupuious and who, harboring an intent to start in business for themselves, deliberately set to work to undermine the reputation of their employer, They insinuate that they were driven to start in business for themselves because of the dishonesty and incompetency of their employer. They intimate that he has too many tricks of trade for them to remain and keep a good conscience. We recall an instance where a hard-working and popular but dishonest clerk falsified pass-books and created errors in accounts, in order to discredit his employer and pave his way for an easy capture of customers wholly under his influence.
The competition started by former clerks is frequently a source of great annoyance, the starting point of slander and abuse.
Dealers who are capable and whose character is of the best can afford to let such a clerk go on his way without attempting to counteract his work of defamation and injury. Nothing can destroy character, although reputation may suffer for a time. The people are not long in detecting pure gold from dross, and when they have been deceivdross, and when they have been deceivfavor of the injured party.
avor of the injured party.
Equited to prevent the and clerk is sonming the care and risk of an inde pendent business.
Use Tradesman or Superior Coupons.

Clothing and General Store Merchants will do well to
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Most Reliable House, established35 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, 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 marvelousy 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

If you have any beans and want to sell, we want them, will give you full mar ket price. Send them to us in any quantity up to car loads, we want 1000 bushels daily.
W. T. LAMOREAUX \& CO,

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## Special attention is antited to oor YELLOW LABEL <br> which is affixed to every cake <br> TO DISTINGUISH <br> Our Goods from worthless Imitations.

THE CONTROL OF CORPORATIONS. The tendency of capital toward aggregation into large masses, to which I referred last week in speaking of the socalled trusts which are a distinguishing feature of the development of modern industry, has at the same time made the control of these masses of capital an object of ambition as well as a source of profit. In the early days of corporations in this country comparatively small amounts were invested in each one. They were formed by men who were well acquainted with one another, and it was understood at the outset that their affairs were to be conducted by officers then designated, and who, like the members of a private partnership, were to retain their places for life. or during good behavior. In fact, they were really partnerships, incorporated only for the purpose of avoiding personal liability. When changes were made in their management they were usually made with the consent of all concerned, because without such consent changes were all but impossible. The capitals of the companies being, as 1 have said, small and their shareholders few in number, an absolute majority of the stock was easy to retain, but difficult to acquire. Thus they remained in the same hands year after year, and often descended from fat'hers to sons, like any other property.

This primitive simplicity could not withstand the ${ }^{\text {g }}$ growth of the country's wealth and the necessity of ever enlarging means for the development of its resources. The consolidation of numerous little railroad companies owning short connecting links of road into one great company covering the entire line, which was demanded by the exigencies of travel and trasportation, was another powèrful element of corporate aggrandizement. Thus the New York Central Railroad Company was formed in 1853 out of the companies which severally owned the pieces of road between Albany and Buffalo. It was followed by a similar consolidation of the lines betweeen Buffalo and Detroit, and of those between Detroit and Chicago. These examples were imitated elsewhere, and we see the result in the gigantic railroad systems of the present day, the affairs of which occupy so much of the public attention. A like necessity has led to the formation of the so-called industrial trusts, and for all that I can see the process is destined to go on still further.

What may be called corporation politics has, under these new conditions, assumed an importance almost equal to the affairs of nations. Just now the leading topic of interest is the revolution supposed to be imminent in the course of the present week in the Union Pacific Railway Company. A year ago, to the surprise of everybody, Charles Francis Adams retired from the Presidency of that company, and was succeeded by Sidney Dillon as the representative of Jay Gould. Now, it is said, Mr. Dillon is to make way for a candidate proposed by the European stockholders, who are as little satisfied with Mr. Gould's management as Mr. Gould was with Mr. Adams's. Week before last we heard of a movement for supplanting the ancient dynasty which has so long ruled the Delaware and Hudson Canal Company by members of the modern house of Vanderbilt, but as the present occupants of the throne are indisposed to withdraw, a lively canvass for proxies is going on,
the result of which will appear at the election of directors May 10. The Richmond Terminal reorganization scheme seems to be hampered by a similar struggle for control of the property involved, and its fate probably depeuds more on the result of this struggle than on its own intrinsic merits.
Occurances of this kind are, indeed, not absolutely new. It is now nearly thirty years since the New York Central Railroad, after having been for years the private property, as it were, of a few Albany magnates, was wrested from them by the late Commodore Vanderbilt by the aid of the millions which he had amassed in running steamships. The struggles for the control of the Erie Railroad Company are historically famous, and some of the incidents to which they have given rise have been as dramatically striking as those of a play upon the stage. How, in more recent years, the Reading Railroad property, the New Jersey Central, the New York and New England, the so-called Nickel Plate, the West Shore, and many others of equal importance have passed from one set of hands to another by revolutions as sudden and unexpected as those which occur in Spanish-American republics, most of my readers do not need to be told. The important point is that these revolutions no longer excite alarm or even surprise. They are accepted as normal contingencies in corporation affairs, and are taken as matters of course.
In this latest phase of corporation life, so to speak, we have but another illustration of the universal law that like causes tend to produce like results. Civil society, as we see it about us, is the final outcome of many years of progress in development. From the family of the savage it proceeded through the tribe to the nation, and then through the consolidation of nations into empires and republics. The same mutual attraction which keeps the members of the family together keeps men together in larger bodies, and the same necessity for mutual help and defense which preserves the tribe from disintegration guarantees the permanence of the nation. The ideal to which the world is moving is universal brotherhood, though we are yet a long way from that goal, and I do not expect that it will be reached in my time. For the present, the interests of one country are adverse in many respects to those of all other countries, and much statesmanship and diplomacy are exercised in defending each one against the aggressions of the others. So it is with corporations. They have arisen out of the industrial and financial necessities of the human race, and their relations to one another resemble those of civil societies. If nations have their wars and their treaties and their compacts, so have railroads and manufacturing companies, and in the contests for the direction of their affairs there are the same opportunities for intrigue and manœuvre that are employed in winning high places in the State. The collection and disbursement of the millions of dollars of revenue of a great railroad, for example, the employment and promotion of its thousands of servants, and the patronage of its purchases, like those of a nation, afford abundant room for the excise of the talent for command, and require a quality of it not inferior to that employed in civil government.


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## A

## NNOUNCEMENT

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.

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DETROIT, MICH

General Agency of the
CANDEE RUBBER CO.

But while to the public at large these chances and changes in the careers of corporations are only matters of entertainment, like the other news of the day, and while its chief solicitude is that corporate aggrandizement shall not be pushed so far as to raise unduly railroad rates and the prices of commodities, such as sugar, whisky, coal and cordage, the very considerable number of small stockholders who have bought their stock for the sake of dividends, without a thought of controlling the affairs of their companies, get little or no commiseration. Yet it is upon these people that the burdens imposed by their rules weigh directly. Nominally they have votes and may protect themselves by using them, but really they are as helpless as the subjects of the Russian Czar. They buy in under one administration and before they know it a new one is in power, with whose methods of management they may have good reason to be profoundly dissatisfied, but the only remedy they have is too sell out at a loss, occasioned by the acts of their ostensible representatives. Their condition is like that of the darkey on the Mississippi steamboat, in the years before the war. Being asked by the Captain whose "boy," or slave, he was, he could only answer: "I was Col. Johnson's boy when we came on board, but he has been down in the cabin playin' poker over an hour, an' I don't know whose boy I am now." Fortunately for these humble members of great companies, railroad and industrial, the men that contend over their heads for the control of their property are usually not altogether conscienceless, and whether from integrity or from a regard to their reputations, vouchsafe to them some of the profits to which they are entitled. If they did not, they would soon become discredited, and investors would shun every enterprise in which they were engaged. As this would deprive them of occupations, they are compelled to be reasonably considerate of the rights of their subjects, and thus it comes to pass that dividends are paid on most stocks which makes them worth holding st some price, greater or smaller
It is but just, also, to acknowledge that the control of corporations, while it gratifies ambition, yields patronage, and affords great opportunities for personal enrichment, has, on the other hand, its burdens and its responsibilities. The business of a corporation, like that of an individual, is exposed to many contingencies of loss from competition, from depreciation of commodities, and from financial depression. The maxim "Uneasy lies the head that wears a crown," applies no less to a corporation president than to a king or to a prime minister. He has to be on the lookout for danger all the while, and to guard against it by suitable measures. He has alliances to make, treaties to negotiate, strikes to oppose, hostile legislation to avert, and continual precautions to take that his company shall not suffer detriment in new and unexpected ways. Of all this the the little stockholder knows nothing. He gets his dividends when they are made, without returning thanks for them, and when he gets none he is not slow to exercise the privilege of grumbling. Inasmuch, too, as he knows or ought to know the risk that he runs when he buys his shares, he should accept with resignation cbanges in the
control of his property when they happen to be to his disadvantage. There is no such thing as absolute safety in investments. The best a man can do is to make them only after a thorough investigation of their character and their prospects, and then abide the result.

Matthew Marshall.

## The World's Peanut Center.

 From the Baltimore Sun,Norfolk has a crop which is worth millions of dollars annually-peanuts. Norfolk supplies the civilized world with peanuts. The street-corner Italian who empties a pint in your overcoat pocket, and the Parisian fruit merchant who weighs you out a quarter of a kilogram of the homely nuts, get them from here, for this is the only peanut market in the world. Smyrna has its figs, Barbary its dates, Bordeaux its grapes, and Norfolk its peanuts. What would life be without peanuts? One can scarcely picture an existence which would be tolerable under such circumstances.
The peanut magnets grow the edible tuber in Nansemond, Isle of Wight, Surry and Southhampton counties, but the common market is in Norfolk. The rows for the nuts are laid off three feet apart. They are made fifteen inches deep, and phosphates are largely used as an under dressing. They are strewn along in these trenches about the middle of April, and mature after the same term which is required for potatoes. It is a crop which is marketed like the Dutch drumhead and purple Savoy cabbage, running from November to March. The nuts, however, have to go through the factories before they are shipped northward, and these factories are, with a few exceptions, situated in Norfolk. There are two factories in Frankfolk. There are two factor
lin, Southhampton county.
"What is a peanut factory?" might be asked. A peanut factory is a place where they put the "goobers"
through some such process as wheat has through some such process as wheat has thaff and rid of cockerel. The most chaff and rid of cockerel. The most complicated machinery is used to assort and polish the nuts, and when they are packed in the ninety-pound bags the prime class bring by the pound from $\$ 2.75$ to $\$ 3$ a bag. The "tops" bring this price in Northern cities, and are mostly
used by the swell groceries. The streetused by the swell groceries. The street-
corner vender sells at his apple stand the second grade, and the old lady at the foot of the wharf carries a stock of doubtful "tailers." This is the result of a market which yields to Virgina truck-
ers $\$ 8.000,000$ annually. It is second in ers $\$ 8.000,000$ annually. It is second in importance only to the sweet potato crop of Accomack and Northampton counties,
on the Eastern shore of Virgina, which on the Eastern shore of Virgina, which
is calculated at as many millions per is calculated at as many millions per
acre as Bermuda has square feet, and acre as Bermuda has square feet, and
Bermuda is the only yam-raising country Bermuda is the only yam-raising country
that can compete with the Southern peninsula.

Clever Swindle by a Woman.
A well-dressed woman entered a store at Elmira, the other day, bought 875 worth of goods and asked that they be
sent to a hotel. They were sent by a clerk. She presented a $\$ 1,000$ bill in payment. He asked her if it was good. She was very indignant at the question, and told him to go to any bank and see. He went out and found it good, and came back with profuse apologies for having raised the question. She, however, was now virtuously angry at his suspicions and utterly refused to take the goods. The crestfallen clerk took his bundle back to the store. In the course of an hour, however, she appeared, very penitent for her temper, asking the clerk's pardon in the sweetest way, and offered again to pay for the goods. The apologies were accepted and the goods paid or, $\$ 925$ being given in change. In another was counterfeit, but the woman was nowhere to be found. She had taken the goods with her, and still possesses the $\$ 925$ change.

There is one kind of co-operation that always pays-the co-operation of brains with your business.

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Treasare-Gao.. Gundrum, Ionia
Meetings for 189d Marquette, Aug. 31 ; Lansing, November 1 .

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Wext place Jô meeting-Grand Rapids, Aug. 2, 3 and 4.
Local Secretary-John D. Muir.
Grand Rapids Pharmaceutical Society. Preeldent, W. R. Jewett, Secretary, Frank K. Eseott,
Regular Meeting- Firrt Wednesam evening of March
June, September and December. Grand Rapids Drug Clerks' Associa.
resident, F. D. Kipp; Secretary, W. C. Smith.

Detroit Pharmaceutical Soclets,
Muskegon Drug Clerks' Associatio
Mintion
The Story of Life.
Only the same old story, told in a differen Sometimes a smile of sadness, and then a stab of pain;
Sometimes a flash of sunlight, again the drifting

Sometimes it seems to borrow from the crimson
rose its hue:
Sometimes black with thunder, then changed to Sometimes black with thunder, then changed to
a brilliant hue; Sometimes as false as Satan, sometimes as
Heaven true.

Only the same old story: But, oh, how the changes ring! scholar and king;
Sometimes the warmest hand clasp leaves in the palm a sting.
Sometimes in the hush of even, sometimes in the midday strife,
Sometimes with dovelike calmness, sometimes We dream it, write it, live it, this weird, wild

The Facts in the McKettrick Case.
Some few weeks ago, the Associated Press sent out the following despatch: Independence City, Ohio, March 30Palmer M. McKettrick, Cashier of the Spread Eagle National Bank, has gone to parts unknown. Reported deficit in his account $\$ 100,000$. McKettrick did not superintend a Sunday School.
Except for the last sentence this announcement would have been no more startling than the weather reports, but its paradoxical character excited intense public interest. From a psychological standpoint, the facts in this case are remarkable.
Mr. McKettrick lived in a New England town up to the year 1880 . From his youth up he had been conspicuously pious, and at Sabbath school bore away many prizes for excellent deportment. He was a constant attendant at chureh and at meetings; and regarded the theater and round dances with unaffected horror. His clothes were invariably black and badly cut, and for a nectie he never wore anything more frivolous than a black butterfly eravat. In fact, McKettrick was such a model of decorum, that he could obtain no situation of trust or responsibility. He had a natural leaning toward the banking business, and sought employment at the local bank; but its directors would not have him, for they had lately trusted implicitly to a deacon, whose silver hair is now kept closely cut at the State's expense. His recommendations were too abundant, and his reputation for vital piety too great. In this awkward position, finding that he had no chance of success at home, he bade farewell to his native town to seek a fortune in the wide, wide world.

He appeared next in the lobby of the hotel at Independence City, dressed in a chain-lightning plaid suit, a vivid purple cravat and a white top hat, adorned with
a Bowery weed. Entering the hotel he tossed his gripsack across the counter and took the short cut to the bar-room, where he invited all present to liquor up. The boys cheerfully rallied to honor his proposal, but were struck somewhat aghast when McKettrick poured out for himself three-fingers of brandy which he sprinkled with cayenne pepper, in order, as he expressed it, to make it take hold. In the course of the afternoon he acquired such ascendency over his associates as to make them receive with acclamations his proposal that at night-fall they would break the memorial stainedglass windows in the new Baptist church. When Mr. McKettrick applied for a situation at the bank, the Directors removed their aged cashier and installed the impetuous iconoclast in his place. Such man was not to be had every day, and they felt it. There began McKettrick's life of hideous hypocrisy; when, beneath a mask of worldliness and dissipation, he concealed his real nature, and passed on to fortune.
On Sunday evenings, when he longed to be at meeting, the need of maintaining his false position compelled him to play draw poker with the bank directors, and it is but justice to remark that he played exceedingly well. Wine made his head ache and cigars shattered his nervous system, but he indulged in them manfully. To join in round dances was opposed to all his training and abhorrent to his nature, but at the coffee parties there was no more agile foot than McKettrick's, no arms more hospitable at the fireman's ball. It was odious to him to wear a purple cravat, and he would often shudder as he hung up his plaid suit at night. But when he thought of the sagacious manner in which he was arranging the bank's accounts a pleased expression would come over his face, and he would even smile.
The directors were delighted with him. The town rang with praises of his frank, outspoken manners, and his freedom from cant. One evening a belated revel ler saw a very respectable looking man, dressed in sober black, and with a heavy carpet bag, take the midnight train east. He told his friends that it was McKet trick, but his friends replied, "Go to You have been out with the boys."
But the next morning the bank direc tors discovered that that institution no onger required the services of a cashier, as the popular Mr. Kettrick had taken empire has a with him to Brazil, which with the United Stax Pan treaty with the United States. Pale-lipped citizens of Independence City ask each other "Whom can we trust now?" The bank is in the hands of a receiver.

## The Drug Market.

German quinine is dull and lower. Opium and morphine are unchanged. Bu chu leaves are low. Powdered ipecac has declined. Chloral hydrate crystals are lower. American saffron has advanced. Lycopodium has declined. Nutmegs are lower. Turpentine has declined Cocoaine is lower. Arnica flowers, are lower.
Beware of Ointments for Catarrh that Contain Mercury,
as mercury will surely destroy the sense of smel and completely derange the whole system whe anticles should never be used except on pre scriptions from reputable physicians, as the
damage they will do is ten damage they will do 1s ten fold to the good you
can possbly derive from them Hall's Catarrh Cure, manufactured by F. J. Cheney \& Co Toledo, O., contains no mercury, and is taken mucous surfaces of the system. In buying Hall's catarrh Cure be sure you get the genuine. It is
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Trying to Collect a Claim in Northern Michigan.

Sands F. Moore, of the law firm of Sloman, Moore \& Duftie, of Detroit, has just returned from Northern Michigan, claim will interest our readers
A prominent local merchant in a north ern town, having given a mortgage of
three hundred and sixty dollars upon his three hundred and sixty dollars upont his firm became alarmed, and Mr. Moore took the first train to see what could be done. On arriving there he found that en to debtor's brother three days before, and assigned to the local bank one day before. The stock in the store was greaty
reduced. and Mr. Moore did not like the looks of things.

## three weeks before, about five huudred

 dollars' worth of goods, most of the billbeing spring qoods. The client's represeutative, who accompanied Mr. Moore, After several efforts to get an interview with the debtor Mr. Moore succeeded in getting him into his room in the ho, but after some talk wanted to know how much would settle the claim, and Moore a fifteen minutes what he would do, and After waiting an hour Mr. Moore tele phoned to the county seat, twenty-two
miles away, for a writ of replevin, and the sheriff arrived with it about nine lawyers and several friends locked themselves in the store and refused to let the in the doors and took what few of the creditor's goods were left. When the atthey were informed by debtor's attorneys that an assignment had already been that the store was then in possession of the assignee; but they were greatly taken dowu when they were cooly named as a defendant in the writ. In a few days after Mr. Moore's return of hats and gloves had been taken from the depot to the store on the day before goods were mentioned among the assets. Mr. Moore's clients then instructed his faw, regardless of expense, and make the debtor come to time, or give him the best fight possible. Returning to the scene
of conflict, and learning that the stock was to be sold under the second mortgage, Mr. Moore quickly prepared a bill in to be a fraud, filed it at midnight at the county seat, drove twenty-five miles, ob-
tained an injunction irom the circuit judge, got back in time to eatch a train for debtor's residence and had the injunction served $^{\text {rer }}$ in time to stop the sale.
In theantime a detective, who came from Detroit with Mr. Moore, had satisfied himself that, inasmuch as there was worth of goods in the store there must be some elsewhere. A seareh warran was sworn out, and in the debtor's living four hundred dollars' worth of dry goods, boots, shoes, barrels of sugar and crack a very complete assortment; among the rest, one full box of hats and sove which had been received the day before the assimment The goods were hidden under beds, in trunks, and concealed as much as possible.
much as possible.
By this time the edly interesting. Nearly everyone in the edly interesting. Nearly everyone in, and
little town knew what was going on, and quite a crowd collected a vigorons ir. Moore proceeded in vigorous lanof him, and that the fight had only just begun; and in order to give him to un made, he turned to the detective and said: "I would like to search that building over there," at the same time shak in particular. By this time Mr. Moore
had determiued to have the debter arrested for fraudulently concealing his property, which in Michigan is a misdemeanor, and for this purpose prepared to take the train for the county seat, to
procure a warrant. Before reaching the depot he discovered that the whole town, apparently, was following him, and the
next thing he knew he was arrested on a warrant sworn out by a man who kept a aloon next to the debtor's sto: e, and who charged bim with having stolen property in his building. The situation had now become exciting. Mr. Moore refused to plead on the ground that the warrant charged no offense known to the law, and threatened prosecution to all who were present Monre's situation, promptly furnished the hecessary bond, and the case was adjourned to the next day. On the next day the case was called in the largest hall in the town, but one of the people's witnesses adjourn to the and it was proposed the attorney and he demanded an adjournment for thirty days. The tormentors then hurried to the lawyer's office to get another warrant, but the attorney quicky procured a team, drove twenty-two miles to the county seat, got the sheriff started with a warrant for the debtor, and the next morning the debtor was brought before a justice of the peace who had been county clerk, and is also an attorney, and a man more fearless in the discharge of his duty cannot be found. The debtor was arraigned, Mr. Moore and the detective gave their evidence, and hurried home on the last train Saturday night, having spent a whole week on their second trip. A week afterward the examination was continued, and the debtor was defended by two attorneys, the county the prosecuting attorney of days, vehemently insisted that the prosecution should stop, and that his client, let go ney, that no wrong had been done, and that something dreadful should happen to Mr. Moore for setting the criminal law in motion; but when it was shown that three weeks before the assignment the debtor had about $\$ 8,000$ worth of goods, and at the time of the assignment he \$1,500 worth of goods, the justice of the peace stood firmly to his post and bound the debtor over to the circuit court. Mr. Moore learned that another warrant wa out for him, drove twenty miles in a direction different from what was expecte and got home again on Saturday night. Proceeding again under the br to the circuit judge was made to appear to the by the debtor was not a proper persocted by the debtor was not a proper person to made removins him, and order was which he was ant, stopping the sale ing a receiver. The receiver has now sold the stock, and the bank will have to make a hard fight if it ever gets any of
the money. debtor to appear before the circuit court in chancery with all his books and papers, and make a showerty, and explain how it happens that, after starting in business with $\$ 3,500$, he fails in a little over a year, owing $\$ 9,000$ and having only $\$ 1,500$ worth of property, and that mortgaged to his brother. And if his eircuit judge it may go hard with him. If creditors throughout the country nation as these Detroit creditors have there would be fewer failures, and collections would be much more promp and satisfactory

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## Written for The Thadesman

There never was a time in the history of this country when the absolute necessity of a careful business preparation was made so manifestly apparent as it is to-day. Conditions are rapidly changing at the present time. The chances for maintaining a family and securing a home are very poor, indeed, for the man who lacks the necessary qualification or practical business training to enable him to go out into the rushing, crowding, jostling, matter-of-fact world, and make something or do something which de mands the application of skill.
There is no demand for unskilled tabor. The old countries of overcrowded Europe have been using this country as a common dumping ground for their surplus population to such an extent that the American market for common, unskilled and uneducated labor has become so completely glutted that an American born citizen in the condition above described is compelled to lay aside his working outtit, hang up shovel and hoe and enlist as a common private in the mighty army of satellites who manage by hook and by crook to secure a precarious living off the industry of others. Oceas sionally a man of this class, endowed with an unusual degree of Yankee smartness and not too heavily burdened with conscience, succeeds in amassing quite a property; but the rank and file are pushed to one side-victims of early neglect or of wasted opportunities. "Go West, young man," will no longer afford an escape from the difficulty. There was a time when Uncle Sam was supposed to be "rich enough to give us all a farm," but when we read of the terrible scramble which 40,000 men, women and children made the other day down in Oklahoma, to secure the privilege of buying a little spot of alkaline earth in which to drive a home stake, we conclude that the supposition was a shortsighted one. When we read of the mad rush for a small piece of blizzard-stricken and droughtcursed Dakota earth, when Uncle Sam gave the signal and yelled "go," in the Sisseton reservation race, we wondered why these crazy people did not go and quietly settle on some of our Uncle's free farms. It reminded me of my first "cavan," when I lingered to witness the feeding of a cage of hungry lions. The lions were wild ferocious brutes, but in their scramble for meat, they exhibited about the same inteusity of desire, and about the same disregard for their fellows, as the over-crowded and land-hungry citizens of this country do when Uncle Sam tosses them a small slice of fourth-class real estate. For the want of room, war to the knife has been declared between the cattle raisers and grain producers of the new State of Wyoming. Three years ago, while the writer was in Washington Territory, he read in the Governor's report of that year, this statement: "There is no use denying the fact that all of our most desirable government lands have all been taken up two years ago." At this time, interest in the East had just been awakened in this remote corner of our great country; yet all of Uucle Sam's desirable free farms had been given away two years previous to that time.

The lot of the unskilled American laborer is, indeed, a bad one. Free land is no longer at his disposal and the for-
eigner is erowding him out of the fields of common labor. His condition is deplorable, but it is unmeasurably better than will be that of his children, if they follow his footsteps and take his place in the ranks of unskilled labor. Let us
gracefully resign this department of human activity (or inactivity, as it is fast becoming) to the foreign elements
and enter upon the higher planes of usefulness, as becomes true Americans. In order to accomplish this we must not neglect the education and training of our places. Let us not be deluded with the idea that, because we may have plenty of means, we shall be able to set them up necessary to give them a thorough business education or subject them to a complete training in some skilled mechanical we command to-day may take the wings of the morning and fly away, leaving us nothing but a superticial education and little polish with which to
Every young American, before he reaches his twenty-fifth birthday, should acquire some profession, master some mechanical trade, receive a thorough practical training in some commercial pursuit, or learn to do well some service or which the business world has asteady demand.
Give the boys a chance; they will be battling with the tough and knotty problem of life after we are laid away, and every assistance we may render them in their preparation for the great battle of lite will be kindly remembered every time they read our epitaphs in the Silent City of the Dead. It is a duty we owe to them, to society, and to our country.

Tired of Raffles and Raffle Tickets.
"Heaven deliver me from raffles," said prominent specialty dealer. "It is my business to circulate daily among the dealers of this city, and 1 am asked often to buy tickets for some kind of raffle. These raftles are likely to be for any thing from a pointer dog to a wagon, a since a grocer of this city who buys little or nothing from me, came to my office to sell me some raftle tickets for a park wagon. I told him that I had no use for a park wagon, that my wife would have one home, and that any way, if only hree tickets to the rame would be sure to win. He insisted, however, and I put p two large, lovely below-par silver dollars for two tickets. Well, the draw ing took place last Saturday night, in the the $3 \times 9$ bar-room back of my frenark
store, and, unfortunately, I won the park wagon. He sent four men out to my house to look for me, to inform me or my good fortune, and bring me to the proposed feast, but I was not at home. On Monday, however, I went to see him and he proudly took me out to see the park wagon. I should, on a rough estipark way that it had stood in some park for about twelve years. I estimated its fet worth at $\$ 8.63$. I smiled a ghastly mile of pleasure, and, thinking to do the proper thing, I handed him $\$ 2$, with the proper thing, handed the boys.' He request that heldly and remarked that lhe boys had drank about \$8 worth on the boys had dana amount to him, after me. I hang that it represented about 160 calculating that represele couldn't get into his place at ive Itried to trade into his place at once. It the only offer 1 the wagon of for $\$ \$$, I am done with received and raffle tickets."

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Sleepers-Leave
Chicago $11: 15 \mathrm{pm}$. Parlor Buffet Cars Leave Chicago $11: 15 \mathrm{pm}$. Parlor Buffet Cars Leave
Grand Rapis $1: 05 \mathrm{p}$; leavechlcago $4: 45 \mathrm{pm}$. Free Chair Cars-Geave
leave Chitago 9:0 a m.
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 To and from Lansing and llowell-same as to
and from Detroit.

 THLOUGH CAR SERVICE
Between Grand Rapds and Detroit-Parlor
 ar leaves Grand laplas $7: 158 \mathrm{am}$; arrives in
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STUDY LAW AT HOME.
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$J$. CotNER, Jr, Sec'y,
, No. mis Whitney Block, DETKOIT,- MICH.

Shopping from the Standpoint of the
"Not fond of shopping, ma'am?" says Mr. Oldstyle. "Dear me, how extr'ordinary! I thought the ladies al ways were." There are certain traditions handed down from father to son about "the ladies," and "the gentlemen," bless them, will believe them until the end of time.

Perhaps in those old days when the customer was of importance, and when a lady could sit comfortably at a broad counter deliberating on the respective qualities of the goods laid before her, while the obliging shopkeeper dilated on their merits at length, and seemed only born to wait upon her, shopping may have had its charms; but in the present "upstairs" and "downstairs," "farther along" time, it is different.
I fancy even our great-grandmothers would not feel it necessary to keep their reputation for being all "womanly," by continuing to be "fond of shopping."
The ordinary shopper certainly regards it as one of the trials of her life. She must endure it if she would have proper raiment, and she might like a day's outing if the thing could be made easier for her. Often she would save herself long journeys and the struggle with an ill-mannered crowd, if she could get anything at the small shops. But who ever can?
Is it want of common-sense, of enter prise or of means that causes small shop keepers always to be "out" of everything sure to be asked for every day? To drive their patrons away by offering them rusty hair-pins, needles without eyes, cotton that snaps with every stitch? After trying to deal with the poor little woman around the corner, or the nice old man two streets off, the effort is abandoned by the most benevolent. The big, four-story establishment is the only alternative, and if any woman enjoys shopping as it must be done there, she is a candidate for a museum of curiosities.

The shopper is a person of no impor tance in these days; the crowd of customers are usually objects of derision to the young persons behind the counters.
"Customers," I heard one saleswoman say, "are an awful bother." And her neighbor replied:
"Oh, yes. I never pay any attention to their whims."

This disregard of customers' "whims" is the rule among the salespeople; it adds to the trials of the weary shopper, who has left her house, her needle, her baby, perhaps her trade or profession, to provide
herself with articles that she really needs. She wishes to deliberate; to make a sensible choice; to exercise little taste; and this is scarcely possible in the midst of a crowd fighting for place, standing three deep before the counters, often with no seats to sit upon, no place to lay down bag or parcel while the purse is opened; with continual advice to go across," or "to the basement," or "upstairs," for articles that properly belong to each other, such as the linings and the buttons of a dress, trimmings to match it, silk with which to sew it; the long waiting for change or for little parcels she wishes to take home-all this in an atmosphere always oppressively close, and sickening with furnace-heat in winter.
You may select a scarf in two minites and pay for it in two more, and you may wait fifteen for your change, and then find that Mr. Smith has not signed a mysterious piece of pink paper, and wait ten more until he is found and signs it, and five more while he holds it in his hand and gets a lengthy explanation from Miss Brown, assisted by Miss Jones. No doubt it is all part of the splendid system that keeps the proprietor from being robbed by his employees; but the customer who stands quivering with impatience, and hearing, in imagination, her infant's wails, can scarcely be expected to enjoy it. Ten to one she goes home without buying half the things she put down on the list as necessary, and without having gratified her taste in anything she has bought.
In a greater or less degree, according to circumstances, this is every women's shopping experience. 1 , who have left a avorite heroine hanging over a cliff by the tips of her taper fingers, and must rescue her before I sleep, have wasted nearly an hour in buying a ball of darn-ing-cotton and waiting for one cent change. And Mr. Oldstyle thinks that it is extraordinary that I'm not "fond of shopping."
It is time to call a halt on the practice in vogue among many retailers, of advertising to sell almost everything below cost. It is a humbug plan that deceives a good many people and drives away the patronage of others. It is unnecessary, for it is a useless exaggeration. The firms who sell regularly "below cost" have big rental bill to pay and other large expenses, and they cannot pay these bills and sell goods continually "below cost." There are tricks in trade, but this one can be dispensed trade,
with.

The BAR LOCK TYPEWRITER.
The Modern Writing Machine!

Visible Writing.
Permanent Alignment.
Automatic Ribbon-Feed Reverse High Speed. Fowerfal Manifolder.
Light-Running, Durable.
The No 2 Machine takes paper 9 inches wide, and writes line 8 inches long. wise
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inches wide, and writes a line $13^{1 / 6}$ inches wide, and writes a line $131 / 2$
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## A. F'ull Line always Carried by

## THE PUTNAM GANDY 60.



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and investigate the Amer
ican Cal ican Cash Regis.er before purchasing. YOU will probably say as this party Dear Sibs: We will say that for our business we greatly prefer your "Desk
Cashier" to the National Cashier" to the National,
even at the same price, for even at the same price, for
every business selling bills of goods, or odd number
sales your Desk Cashier is sales your Desk Cashier is preferable to the National,
not considering price. We are so well pleased with it
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The Merchant who buys the Best always secures the Famous

# RIVERSIDE CHEESE 

Which brand has been handled by our house exclusively for 18 years and has always taken the lead.

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SAGINA W, MICH.,
Manufacturers of the Following List of Washboards.


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The above are all superion Washboards, in the class to which they belong. Send for cuts and price-list before ordering.
T. S. FREEMAN Agt, Grand Rapids, Mich.

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GRAND RAPIDS, MICHIGAN.
DEALERS IN
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NAPTHA AND GASOLINES.
Office, Hawkins Block.
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## Wash Goods!

bates, toile du nord, A. f. c. Warwick, amoskeag, ginghams, simpson, hamilton, merrimack, harmony pacific, garner american light and blue prints in fancy and staple styles.

Cottons, Ticks and Demins

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## Spring \& Company,

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

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

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We Make a Specialty of Blankets, Quilts and Live Geese Feathers.
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## IRON LAWN, OR GARDEN VASES.



NO. 1 LAWN VASE.


NO. 9 LAWN VASE.
No. 9 Lawn Vase.
Entire height, 21 inches. Entire diameter, 21 inches at top. Bottom of vase, 13 inches square.

20. 4 LAWN VASE.

Net, each.... $\$ 600$
No. 1 Lawn Vase
Same, without handles.
Stands 30 inches high. Base, 17 inches square. Diameter, 30 inches to outside of handle. Diameter top of vase, 21 inches.

NO. 3 LAWN VASE.



[^0]:    Established 1841.
    the mercantile agency
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