

MICHIGAN TRADESMAN

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GRAND RAPIDS, FEBRUARY 21, 1894.

NO. 544

ALFRED J. BROWN CO.,
SEED MERCHANTS AND JOBBERS OF
FLORIDA AND CALIFORNIA ORANGES.
Write or Wire for Prices on Round Lots.
24 & 26 NORTH DIVISION STREET,
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WHOLESALE DEALERS IN
AND MANUFACTURERS OF

A Full Line of

Confectionery,

Extensive Handlers Of

FOREIGN NUTS,
DATES, FIGS, ETC.

THE PUTNAM CANDY COMPANY.

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SEE QUOTATIONS.

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BRUSH COMP'Y,



MANUFACTURERS OF

BRUSHES

GRAND RAPIDS, MICH.

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... JOBBERS OF ...

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If you have any BEANS, APPLES, POTATOES or ONIONS to sell,
state how many and will try and trade with you.
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UNITED STATES BAKING Co.,

CRACKERS, BISCUITS, CAKES.

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ANCHOR BRAND

Are the best. All orders will receive prompt attention at lowest market price.

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Percales,**

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PENBERTHY
PENBERTHY INJECTOR CO. MFRS. DETROIT, MICH.

A. E. BROOKS & CO.,

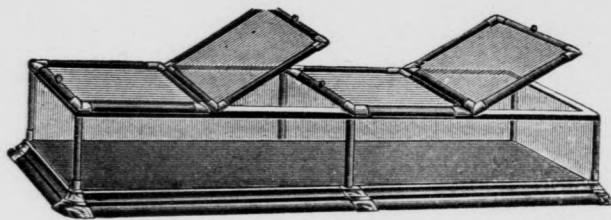
Manufacturing Confectioners, have a specially fine line for the fall trade—now ready

RED :- STAR :- COUGH :- DROPS

They are the cleanest, purest and best goods in the market.

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Manufacturers of Show Cases of Every Description.



FIRST-CLASS WORK ONLY.

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Dress Goods, Shawls, Cloaks,
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Gloves, Underwear, Woolens,
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We invite the attention of the trade to our complete and well
assorted stock at lowest market prices.

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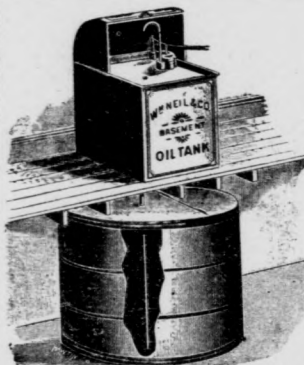
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We Make a Specialty of Blankets, Quilts and Li
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OVERALLS OF OUR OWN MANUFACTURE.

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by NEIL'S OIL-TANK OUTFITS,
cause they stop waste. They save oil
save time! It isn't a question whether
can afford to lay out the money for
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be sent you for TRIAL 30 days.
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Write direct to the manufacturers.

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PERKINS & HESS,

DEALERS IN

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Nos. 122 and 124 Louis Street, Grand Rapids, Michigan.

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FLORIDA ORANGES

Are now in their prime and are being
sold at very close prices. Order of us
and we will guarantee to please you.

THE PUTNAM CANDY CO.

MICHIGAN TRADESMAN

VOL. XI.

GRAND RAPIDS, WEDNESDAY, FEBRUARY 21, 1894.

NO. 544

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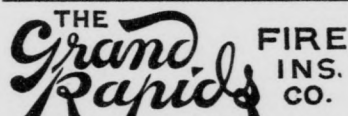
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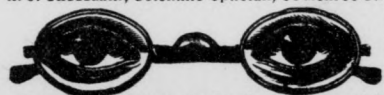
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Eyes tested for spectacles free of cost with
 latest improved methods. Glasses in every style
 at moderate prices. Artificial human eyes of
 every color. Sign of big spectacles.

THE BOGUS MINE.

"This is a queer turn of affairs, sure! To have been walking Broadway only a week ago, wearing civilized clothes, and now to be here in this sandy little town called Cactus City, on the very edge of Arizona, dressed like a cowboy!"

While he made this little speech to himself, Ben Trumbull was gazing into the small and uncertain mirror in his room in the Gold Nugget Hotel in Cactus City, trying to admire by sections his broad sombrero hat, his red flannel shirt, and the pair of new revolvers in the belt at his waist.

Incidentally, he also saw reflected in the glass a handsome boyish face, a pair of gray eyes that had looked out upon the world for eighteen years or thereabouts, and wavy chestnut hair that positively refused to be brushed into smoothness.

"But the costume is not the queerest part of it," he went on. "To think that such a youngster as I should have been selected for such an important and difficult job. And to be actually in the service of the— Well, in my first twenty-four hours here I've made one good move in getting acquainted with 'Deadshot' Horton. I feel half sorry for him, too, though I suppose if I unearth the gang he'll have to go with the rest. But he talks so much about his folks up in Nebraska, and thinks so much of them, there must be some good in him. It's about time he was here, too."

The words were hardly out of his mouth before there came a heavy rap at the door, and when it was opened "Deadshot" Horton walked in. He was considerably older than Ben Trumbull, probably ten years older, and much heavier, and was muscular. But notwithstanding his cowboy dress and the very large revolvers in his belt and the long spurs on his boots he looked like a man to be trusted.

"If you can assay these nuggets for me, Mr. Trumbull," were his first words, after they had shaken hands, "you'll be doing me a big favor—the biggest kind of a favor. And I don't doubt you can do it, since you say you can—only you seem such a young chap to be equal to that kind of work."

"There's nothing difficult about that," Ben laughingly replied, "even for a young chap. You know I am fresh out of the School of Mines in New York, as I told you; and if I couldn't assay a bit of silver I'd have a poor chance of making a fortune down here in Arizona."

Ben had brought with him from the East an assaying outfit and in a short time was able to announce that the nuggets contained nearly 75 per cent. of pure silver.

Horton let himself drop back into his chair, and Ben saw that his eyes were moist. For some moments he could not speak.

"It's not for myself I care so much, Mr. Trumbull," he said, at length, in a husky voice. "It's such grand news for

the folks at home, for mother and my little sisters. And it's good news for you, too, Mr. Trumbull; for, as I said, I must have a partner, lad."

"Well, if you put it that way," Ben answered, "you must tell me something about it. I don't ask you, of course, where your claim is."

"It is this way, lad," Horton said, his voice still a little unsteady. "You see I'm working here for the Santa Maria Silver Mining Company, and the mines are just two miles across the border, in Mexico—that makes them eight miles from Cactus City. The Santa Maria is one of the old-time Mexican mines, gone into new hands. My business is to guard the silver ingots that they cast at the mine and send over here to Cactus City every day in a mule wagon, locked up in a big chest. The silver goes into the Cactus City bank, and I get my receipt for it. Next day it is sent to Fairbank, the nearest railroad station, and so on east. Every evening I guard that chest of ingots till it is locked up in the bank, and every morning I see the chest taken back to the mine."

"Empty?" Ben asked.

"No, not empty," Horton replied; "filled with chemicals, quicksilver, all sorts of mine supplies. Well, in going over that eight miles twice every day, I have time to look 'round a bit; and one day while the mules were resting, I made my find. That was nearly two months ago, but I've not been sure till this day that I'd struck the real stuff, for I'm not an educated man like yourself, Mr. Trumbull, and I was afraid to have my metal assayed here in Cactus City. Anyhow, I bought the land for a song—it's just over the border in Mexico—and I can hardly believe even now that it's all true."

"Every day you bring in this chest of ingots from the Santa Maria, do you?" Ben asked.

"Every blessed day, sir," Horton replied, "Sundays and holidays included."

"They must be making money," Ben suggested. "I should like to go out with you some day and have a look at the mine."

"I'm sure I'd like to have you go, sir," Horton answered, "but it's not possible. They don't allow any visitors to go into the mine, nor to come about the place at all."

It was late that night before Horton left Ben's room, and when he did go Ben was in possession of all the information about the Santa Maria mine that his companion could give him. Somehow Ben seemed to take more interest in the Santa Maria mine than in Horton's great find.

"I think I know an honest face when I see one," Ben said to himself before he went to bed, "and if it's possible I'll save that man, but I'll make sure of his innocence first."

For the next two weeks Ben and his new friends were together nearly every night, for Horton slept in Cactus City; but every day Ben was out attending to

business, "looking for some chance in the mining way," as he said, meanwhile keeping an eye on the Cactus City bank and the people who visited it, and making many acquaintances—imbibing information from them all, without giving much about himself. Several times he found it necessary to ride over to Fairbank, where the ingots were shipped by rail, and at one time he disappeared entirely for three days.

"Horton, I want you to come up to my room before you start in the morning," he said to his friend, soon after his mysterious disappearance. "Don't fail me, will you? It's very important for us both."

Horton promised, and shortly after daylight the next morning he was in Ben's room, where Ben was still lying in bed.

"I'm going to ask you to do a very surprising thing for me, old fellow," Ben said, sitting up in bed. "There's pencil and paper on the table. I want you to send a note to the Cactus City Bank people, saying that you are not able to go out to the mines to-day, and that they must send somebody else in your place."

"Not able to go to the mines!" Horton exclaimed. "Why, lad, you know—"

"Yes, I know," Ben interrupted, "but I want you to do it as a particular favor to me. I must have a long talk with you to-day. You can trust me, can't you?"

"I'm sure I can, lad, but—"

"Hold on, then," Ben interrupted again. "I'll put it another way. You think a great deal of your mother and sisters, I know. For their sake, sit down and write the note."

Wonderingly Horton obeyed, and in a few minutes the note was written and sent. But with all his questioning he could get no explanation from Ben before breakfast. After the early meal, when they had returned to the room, Ben carefully closed the door and unfolded his important business.

"I am going to give you a plan, Horton," he said, "that will put money into both of our pockets. I suppose you know that, although the present value of silver is very low, still a silver dollar is worth a hundred cents. If you sell the silver from your projected mine by weight you will get say sixty cents an ounce for it. If you coin it into dollars you get a dollar an ounce."

"But that would be—" Horton interrupted.

"Hold on! Hear me out," Ben continued. "That would be counterfeiting, as you were about to say, even though we made the dollars of pure silver. It would be in this country, where there is a special law against it. But your silver lies just across the border in Mexico, where American dollars could be made with comparative safety. We could make them at the mine, and then every day you could bring over a chest of your own silver dollars instead of a chest of somebody else's silver ingots. Just think how we could heap up the money! Think of it, man!"

"Deadshot" Horton sat with his head in his hands and made no reply.

"Think of it!" Ben repeated. "Millions! Millions!"

For more than a minute Horton did not answer; then he raised his head and replied:

"You know it is not for myself, lad, that I want to make money. You know who it is for. And how could I take money to my mother and my sister that I'd made by counterfeiting? No, my lad, I couldn't do it, and what's more, you musn't do it. You're a smarter man than I am, my boy, and you've a great deal more education, but I've been in the world longer than you have and I've had more experience; and take my word for it, money made that way is not worth having. No, Mr. Trumbull, I couldn't do it; and you mustn't either."

A pity it is that there was no one in the room to take a snap shot at Ben as he sprang forward and seized Horton's hand.

"Horton, old fellow," he exclaimed, "you're as good as gold. I was sure of it before, but since I've tried you I am doubly sure. I knew you wouldn't do such a thing no more than I would, not for all the millions there might be in it. But I want to ask you a question or two. Did you ever notice that when you took the chest back to the mines in the morning it was always as heavy as when you brought it back here full of silver?"

"I've noticed sometimes," Horton replied, "that it seemed pretty heavy. But there's quicksilver in it; that's heavy, you know."

Ben went to the window and looked out.

"Now, I don't have to be mysterious any longer," he said; "look at this crowd in the street. They are following the Cactus City Bank people, who have just been arrested. All the people on this side the border who had anything to do with the Santa Maria mine are wearing handcuffs except yourself. I was sure you were innocent, even before I tried to tempt you a moment ago, and that was why I wanted you here with me to-day. If you had gone to your work you would be wearing handcuffs, too. But I couldn't let you go out and be arrested, Horton, old fellow."

"Arrested!" Horton exclaimed. "Is it for smuggling? The stuff has all gone over the border without paying duty, I suppose; but that is not my fault."

"Much worse than that," Ben replied. "It's for counterfeiting. There is no Santa Maria Mine, Horton. Your entire company is nothing but a gang of counterfeiters. I may as well tell you at once that I am a secret service officer."

"You, lad!" Horton exclaimed. "Such a boy as you a detective!"

"Yes," Ben laughed, "such a boy as I. The government often selects young fellows to do such work in cases where old detectives would be easily recognized. I was satisfied when I first got here that you had nothing to do with it, and that you were working honestly for the company. But the company is nothing but a gang of counterfeiters. The old mine was exhausted centuries ago, and all they mine there now is rock, just for appearances. I ought to know, for I have worked in the mine three days this week. And the Cactus City Bank is only a blind. All its officers are members of the gang—I have thorough evidence of it. What you just now indignantly re-

fused to do with your eyes open, you have been doing blindly for the last year. These fellows get no silver from their mine, but they have been buying silver in this country, and you have carried a chestful of American silver to them every morning. They have made this into silver dollars, real silver dollars, and you have brought it back at night. The bank people were all confederates. It was one of the greatest counterfeiting gangs ever organized. A party of United States officers have been in the neighborhood for a week, waiting for me to give them the signal, and I gave it last night. Those of the gang that are over the border will come later, but all who are in this country are in custody."

"And you have saved me from prison!" Horton exclaimed, seizing both of Ben's hands.

"No; only saved you from some trouble," Ben answered. "Your innocence could have been proved in time. But come, it is safe for us to go now. To-morrow I am off for the East, to raise capital to open up 'Deadshot' Horton's (and my) silver mine, and make some honest money for us both."

Attempt to Prevent the Adulteration of Molasses.

NEW ORLEANS, La., Feb. 15.—The Board of Health is out with an announcement, warning molasses factories that it proposes to prosecute parties who are engaged in adulterating molasses with deleterious and poisonous chemicals. These substances are put into the molasses to bleach it and give a bright color, and in consequence of the desire to furnish a showy article, attractive to the eye, there appears to be a complete and reckless indifference to the wholesomeness of the molasses.

The molasses of Louisiana has a high reputation all over the Union, and until a recent date it was maintained in a condition of established purity and excellence. When, a few years ago, the light-colored glucose syrup, pretty to the eye, but so deficient in saccharine qualities as to be of little worth as an edible sweet, came into notice, it suggested the practicability of mixing it with the dark, rich Louisiana molasses, so as to gain a brighter and more attractive syrup.

This mixing was largely done at the north, and great numbers of Louisiana cypress molasses barrels were shipped there to assist in palming off the mixture as pure Louisiana molasses. The mixing of molasses with glucose, provided the latter article be pure, is not deleterious to health; but it was an attempt to pass off a mixed substance for a pure Louisiana syrup, and thereby a fraud is practiced. To prevent this, a statute of Louisiana requires, under penalties, that the mixed molasses shall be so marked.

But the mixing with glucose is not the end of the efforts to deceive purchasers of molasses. It is known that the addition of certain chemicals to a dark or otherwise ill-colored molasses will render it fair and showy, but the substances so added are poisonous. A good deal of this sort of adulteration has been practiced lately and several months ago the Sugar Exchange, by a resolution, denounced this poisonous bleaching process, and requested the police to arrest all parties caught in the crime.

Commends Emancipation from Thrall-dom.

From the Vermontville Echo.

We most heartily commend the action of THE MICHIGAN TRADESMAN in its determination to run its own business independent of labor unions, strikes or boycotts. When labor unions undertake to monopolize the business of their employers and prevent the running of printing offices, factories or trains, it is time that they were taught that their employers have rights which they are bound to respect.

Musselman Grocer Co.

JOBBERS OF

Groceries and Provisions.

Our BUTCHER'S LARD is a Pure Leaf Kettle Rendered Lard. If you want something cheaper try our CHOICE PURE, in tubs or tins, and guaranteed to give satisfaction.

Note these prices:

Butcher's, 80-pound Tub	10 $\frac{1}{4}$
Butcher's, Tierces	10 $\frac{1}{4}$
Choice Pure	9

WESTERN MICHIGAN AGENTS FOR

G. H. HAMMOND CO'S SUPERIOR BUTTERINE.

ABSOLUTE TEA.

The Acknowledged Leader.

SOLD ONLY BY

TELFER SPICE CO.,

GRAND RAPIDS, MICH.



Dwinell, Wright & Co's
FINE
COFFEES.

Royal Java,
Royal Java and Mocha,
Aden Mocha,
Mocha and Java Blend,
White House Mocha and
Java,
Golden Santos,
Ex. Golden Rio,
No. 37 Blend.

We have trebled our coffee business since we have been handling these brands, and any dealer can do the same.

OLNEY & JUDSON GROCER CO.

Agents Western Michigan, Grand Rapids.

WOMEN DEPOSITORS.

Interesting Experiences of a Leading Bank Cashier.

In a bank, a few days ago, a woman sat in the cashier's private office in earnest conversation with him. A male customer waited five, ten, twenty minutes. Then she left—slowly and with many brief returns, as is the way of women—and got into a handsome carriage, which stood in front of the bank. The cashier wore a weary expression.

"That is one of our depositors," he said. "She came down town in response to a notice that her account is overdrawn. She is quite sure that it is not. Women are always right, you know, and the bank is always wrong. She has her checkbook with her, and she showed me that she ought to have several hundred dollars to her credit according to the balance there. I know that she has not, but I have not been able to prove it to her. She has probably carried an old balance over from one stub to another without deducting the amount of the checks on one stub. I ought to tell her to hunt up the mistake for herself, but that would not do. She would be offended. So I have told her to come back later, and I will spend my evening at the office going over the account. You cannot treat women as you would men.

"Women do not deposit money for the purpose of saving it. They never increase their accounts by small deposits. This, of course, excludes from consideration the savings banks which are established to encourage the habit of saving. With few exceptions the bank accounts of women are maintained by their husbands for the purpose of providing for household expenses. The man does not want to be worried with household affairs, so he lets his wife worry away her life over a bank account while he keeps his business balance down town. Usually the husband gives his wife a certain sum each month which she deposits in her bank and draws upon. This custom has become very common of late years.

"The usual deposit is about \$200 or perhaps \$500 a month," said the cashier of one bank which handles a great deal of women's business. Some accounts run up to \$750 a month. This is intended simply for household expenses and spending money. Nearly all of it is drawn out before the month is up. Does it pay to handle these transient sums? Oh, yes. If the woman starts in with \$500 and draws out the money in small amounts her balance will average very well for the month. And women are no worse than men in this. Very few men keep a heavy balance at the bank."

"Is not the woman's business a great source of annoyance?" the reporter asked.

"Very great," he answered with a sigh. "Women want the most impossible and unbusinesslike things done for them. Nine women in ten have not the faintest idea of what they have a right to ask of a bank official, apparently acting on the assumption that he has nothing to do but cater to the whims and caprices of a few women."

"And to refuse?"

"Is impolitic, if it is not impossible. I have learned from a long experience with women that you cannot tell them that they are imposing on you. I make it a rule always to do what a woman

asks of me if possible, and then to tell her that she had no right to ask it. I know that the woman has no idea that she is asking what is not right. When you tell her that what she has asked was not a part of your duties, she is always very sorry—sometimes very unhappy about it. Women are usually open to reason if you approach them in the right way. They are no more unreasonable than many men."

Genius Appreciated.

"Say," said the business man to the detective, "some fellow has been running around through the country representing himself as a collector of ours. He has been taking in more money than any of the men we have, and I want him collared as quick as you can."

"All right, I'll have him in jail in less than a week."
"Great Scott, man! I don't want him put in jail. I want to hire him."

Out of a man's mouth may come two different stories at the same time. His words may assert that he is out of work through misfortune; his breath may tell that he is out of work through whisky.

Make good character before you commence to make money.

H. E. GRAND-GIRARD.

BELDEN REAGAN, M. D.

Grand-Girard & Co.
Manufacturing :- Pharmacists,
DRUG STOCKS BOUGHT AND SOLD. DRUG BROKERS AND MANUFACTURERS' AGENTS.
DRUG CLERK'S EMPLOYMENT BUREAU.
PORTER BLOCK, GRAND RAPIDS.
Correspondence Solicited. Promptness Assured.

Michael Kolb & Son,
Wholesale :- Clothiers,

ROCHESTER, N. Y.,

Full line of spring goods now ready; also a few lines of ulsters and overcoats, which we are closing out at a considerable reduction. MAIL ORDERS PROMPTLY ATTENDED TO and samples sent on approval, or our Michigan representative will be pleased to wait on you if you will address him as follows:

WM. CONNOR,
MARSHALL, MICH.

The President
of the United States of America,

To **HENRY KOCH**, your clerks, attorneys, agents, salesmen and workmen, and all claiming or holding through or under you,

GREETING:

Whereas, it has been represented to us in our Circuit Court of the United States for the District of New Jersey, in the Third Circuit, on the part of the ENOCH MORGAN'S SONS COMPANY, Complainant, that it has lately exhibited its said Bill of Complaint in our said Circuit Court of the United States for the District of New Jersey, against you, the said HENRY KOCH, Defendant, to be relieved touching the matters therein complained of, and that the said

ENOCH MORGAN'S SONS COMPANY,

Complainant, is entitled to the exclusive use of the designation "SAPOLIO" as a trade-mark for scouring soap.

Now, Therefore, we do strictly command and perpetually enjoin you, the said HENRY KOCH, your clerks, attorneys, agents, salesmen and workmen, and all claiming or holding through or under you, under the pains and penalties which may fall upon you and each of you in case of disobedience, that you do absolutely desist and refrain from in any manner unlawfully using the word "SAPOLIO," or any word or words substantially similar thereto in sound or appearance, in connection with the manufacture or sale of any scouring soap not made or produced by or for the Complainant, and from directly, or indirectly,

By word of mouth or otherwise, selling or delivering as "SAPOLIO," or when "SAPOLIO" is asked for,

that which is not Complainant's said manufacture, and from in any way using the word "SAPOLIO" in any false or misleading manner.

Witness, The honorable MELVILLE W. FULLER, Chief Justice of the Supreme Court of the United States of America, at the City of Trenton, in said District of New Jersey, this 16th day of December, in the year of our Lord, one thousand, eight hundred and ninety-two.

[SEAL]

[SIGNED]

ROWLAND COX,
Complainant's Solicitor.

S. D. OLIPHANT,
Clerk.

AMONG THE TRADE.

AROUND THE STATE.

Ovid—J. J. Bowen has sold his grocery stock to Florence Bowen.

Manton—Geo. Thomas has embarked in the flour and feed business.

Saginaw—C. J. May, of the hardware firm of C. J. May & Co., is dead.

Saginaw—Fred Jasper succeeds John Scheitberger in the grocery business.

Elsie—H. G. Pearce has purchased the harness business of J. W. Chamberlin.

Mason—Camden & Mehan succeed C. R. Henderson in the clothing business.

Sherman—A. Bennett & Co. succeed Morrell & Co. in the hardware business.

Carson City—Wm. C. Smith has purchased the meat market of G. C. Culver.

Constantine—Litzenberger & Brownwell succeed the Constantine Milling Co.

Lansing—T. J. Champion has removed his boot and shoe stock to Paulding, Ohio.

Bay City—George Washington & Co. have purchased the grocery stock of E. O'Connor.

Cheboygan—A. D. St. John has sold his undertaking establishment to J. B. Bourrie.

Hudson—Pixley & Sweezy are succeeded by Maynard & Sweezy in the grocery business.

Petersberg—Rouch & Elder have purchased the general stock of George P. Huntley.

Kalamazoo—N. E. Leighton has sold his drug stock to Dr. Nelson Abbott, late of Lima, Ind.

Manistee—Ziemkoski & Jarka will open a boot and shoe and clothing store here March 15.

Coldwater—Phillips & Marks succeed Nana (Mrs. Louis, Jr.) Phillips in the clothing business.

Schoolcraft—Neeley & North, clothiers, have dissolved, Neely & Dewey continuing the business.

Menominee—The Delaware & Hudson Canal Co. succeed Underwood & Coman in the wholesale lumber business.

Mayville—Lawrason & Dawson, boot and shoe dealers, have dissolved, J. H. Lawrason continuing the business.

Edmore—Geo. D. Lunn has sold his drug stock to Frank E. Heath, brother of Fred L. Heath, the Hastings druggist.

Muskegon—Andrew Wierengo has contracted with Hancock & Son, of Grand Haven, for 1,000 cases of tomatoes, to be delivered Oct. 1.

Charlotte—Church & Fenn have sold their grocery stock to E. S. Rogers, of Detroit, who will continue the business at the same location.

Saginaw—W. F. Twelvetrees & Co., dealers in stationery, wall paper and fancy goods, have dissolved, W. F. Twelvetrees continuing the business.

Wayland—Frank E. Pickett has sold his interest in the produce firm of H. J. Slade & Co. to Hiram Hudson. The firm name will remain the same as it has been heretofore.

Baldwin—M. L. Parker has sold his interest in the firm of Parker & Son, proprietors of the City Meat Market, to B. F. Cashion, and the business will be continued under the style of Parker & Cashion.

Fennville—Raymond & Hutchinson have obtained judgment against the Peach Creamery Co. to the amount of \$500, for borrowed money, and the factory will probably be sold by the sheriff to satisfy the claim.

Ironwood—The firm of H. Keese & Co., dealers in general merchandise, and one of the largest concerns in the city, has dissolved, and T. D. Yates, of Chicago, has taken charge of the business for the creditors and will convert the stock into cash. It is expected that all the creditors will be paid in full. The liabilities are \$25,000, and the assets \$50,000.

Woodville—A. V. Young, who has conducted a shoe business at Big Rapids for eight years past, has purchased the general stock belonging to the West Michigan Lumber Co., and will continue the business in the store building which has been known as the "company store" for a dozen years past. Mr. Young will continue the shoe business at Big Rapids, dividing his time between Big Rapids and this place.

Vanderbilt—Harris & Savage recently assigned their drug and grocery stock to A. Van Auker. It was subsequently discovered that the assignment was void, when the firm uttered a mortgage on the stock and fixtures for \$1,623.16, being the amount of the merchandise indebtedness, naming the R. P. Gustin Co., of Bay City, as trustee. The trustee is now in possession and offers the stock, amounting to \$2,200, at a considerable reduction. The opening is a good one for a live man.

Dowagiac—A price war has been raging between the retail grocerymen of Dowagiac, and one dealer recently took advantage of his neighbor's low prices. The latter procured a large amount of granulated sugar and advertised to sell 24 pounds for \$1, which was less than the wholesale price. A competitor, who knows a good thing, had a lot of boys buy his neighbor's sugar and bring it to his store. He emptied it into his barrel and sells 22 pounds for a \$1.

Alpena—A. B. McKenzie, the Alpena grocer, was taken to Bay City last week by United States Deputy Marshal Weeks, having been arrested on a charge of selling oleomargarine for dairy butter. His examination was begun before Commissioner McMath, and, after several witnesses had been heard, further proceedings were postponed for 10 days. McKenzie pleads not guilty to the charge and says if any oleo was sold for butter at his store, it was a mistake of the clerks. He has sold the manufactured article for years, and has always had a license.

MANUFACTURING MATTERS.

St. Charles—Willis & Slawson, are purchasing elm hoop logs and paying \$6 and \$7 a thousand. They are also purchasing basswood logs for heading.

Detroit—The Clover Condensed Milk Co. has increased its capital stock to \$40,000, of which \$28,000 has been paid in, with preferred stock to the value of \$15,000.

Saginaw—The Cook Shingle Mill Co.'s mill, at Blissville, is running steadily, cutting 45,000 daily. The stock is being piled up for future shipment. There is a large amount of timber tributary to the mill.

Detroit—The Michigan Stove Co. has amended its articles of association so as to vest the management and control of its business in a board of directors, to consist of not less than three nor more than nine stockholders.

Vernon—The Partition Box and Packing Co.'s plant is meeting with flattering success. The people of the town gave the company a bonus of \$12,000 to locate

here, and the pay roll aggregates \$3,000 a month. The company has secured one contract for packing boxes that will require a car load every day in 1894

Petoskey Grocers United by Organization.

PETOSKEY, Feb. 14—The retail grocers and butchers of this city have organized an association to be known as the Grocers' Union of Petoskey. The objects of the organization are to foster the highest commercial integrity and increase acquaintanceship among members; to secure immunity from inferior and adulterated goods, short weights and misrepresentation; to enforce the collection of debts and guard against unnecessary expansions of credits to unworthy persons.

The charter members of the association are as follows: J. Van Zolenberg, L. J. Pettingill, C. C. Hamill & Co., Chas. Lang, J. W. Lott & Son, J. E. Delzenne, Geo. W. Bump, S. A. Wilson, Rose & Shafer, G. W. Delzenne, D. N. White, Major & Lyons, A. D. Fochtman, C. A. Bacon, S. Pettingill, W. H. Van Gordon, Bert Wilson, Max Spangenberg. The officers of the Union are as follows:

President—Geo. W. Bump.
Vice-President—J. Van Zolenberg and Wm. Major.

Secretary—J. W. Lott.
Treasurer—Chas. Bacon.

I shall take pleasure in forwarding you reports of our meetings regularly hereafter for publication.

J. W. LOTT, Sec'y.

The Dry Goods Market.

There has been another sharp cut in American Blue prints to 4 1/2 c. This is 1/2 c lower than the goods have ever been sold before, and retailers would do well to order an assortment, as the goods can now be retailed at 6 c with a good margin.

Shirting prints are still 3 1/2 c.
Toile-du-Nords and A. F. C. ginghams are still selling freely at 8 1/2 c.

Outing flannels in qualities to retail at 8, 10 and 12 1/2 c are in good demand.

Bleached and brown cottons are low with demand steady.

Sateens, percales, prints and fancy woven dress goods at popular prices find ready sale.

Scrim, dotted Swiss muslins and draperies are selling well, with prices ranging from 4 c to 15 c.
Dress goods, all wool, 40 inch cashmeres, formerly sold at 38 and 40 c, are now being jobbed at 35 c. Jobbers are now selling 36 inch 25 c goods at 17 1/2 c, which is the lowest price ever made on these goods.

It isn't the biggest horn that makes the best music.

PRODUCE MARKET.

Apples—So scarce as to be practically unquotable. Handlers pay \$1.50 per bu. for all offerings of Spys and Baldwins, holding at \$1.75.

Beans—Pea and medium are active and strong, with increasing demand. Handlers pay \$1.30 for country cleaned and \$1.40 for country picked, holding city cleaned at \$1.55 in carlots and \$1.50 in less quantity.

Butter—Dealers pay 18c for choice dairy, holding at 20c. Creamery 1 dull and slow sale at 24c.

Cabbage—75c @ \$1 per doz.
Cranberries—Jerseys are slow sale, commanding \$2 per bu. and \$5.75 per bbl.

Celery—Home grown commands 15 @ 18c per doz.
Eggs—Dealers pay 13 @ 14c for strictly fresh, holding at 14 @ 14c.

Field Seeds—Medium or mammoth clover, \$5.75; Timothy, \$2.10; Red Top, 90c; Orchard grass \$2; Alsike, \$8.50.

Grapes—Malaga are in moderate demand at \$4.50 per keg of 55 lbs. net.

Honey—White clover commands 14 @ 15c per lb., dark buckwheat brings 12c. Both grades are very scarce and hard to get.

Lettuce—Grand Rapids forcing, 12c per lb.

Maple Sugar—10 per lb.

Nuts—Walnuts and butternuts, 75c per bu. Hickory nuts, \$1.10 per bu.

Onions—Handlers pay 45c, holding at 55c per bu. Spanish are about out of market.
Potatoes—Handlers pay 40c for white stock and 4 c for red, holding at 10c per bu above those figures.

Of Interest to Bookkeepers.

I will teach my system of INFALLIBLE PROOF, whereby an error in posting or in trial balance can be located in the account in which it has occurred. No book keeper should be without this system, as it saves weeks of labor each year. No new books or slips required. It can be taken up at any time without change of books.

Also my system of keeping ACCOUNTS PAYABLE ACCOUNT, which saves opening an account on the ledger of those from whom goods are bought.
Price for both systems \$5.00.

WM. H. ALLEN,
Grand Rapids, Mich.

A Big Drive

IN ALL SILK (SAT. EDGE) RIBBONS.

Having purchased a large lot of All Silk Ribbons at the great per-emptory sale in New York for cash, we are enabled to offer you the following bargains:

No. 5.....40c
No. 7.....52c
No. 9.....68c
No. 12.....84c

Or we will assort you a box each of Nos. 5, 7, 9 and 12, at 52 1/2 c average, and you can select your own colors.

We make a specialty of Ribbons, and you will find that we have the largest and most complete stock of these goods in the State.

We solicit your inspection or mail orders.

Corl, Knott & Co.,

20-22 No. Division St.,

GRAND RAPIDS, MICH.

Read and Remember This.

Owing to the general desire of merchants to buy late this spring, we will continue to manufacture all staple lines up till May 1, thus insuring you a complete line to select from.

Our Goods
Are
Perfect Fitters,

THOROUGHLY MADE, LOW IN PRICE.

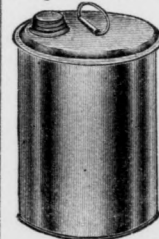
H. H. COOPER & CO.,

Manufacturers of

Men's, Boys' and Children's Clothing,
UTICA, N. Y.

Write J. H. WEBSTER, State Agent,
OWOSSO, MICH.

Sap Pails and Syrup Cans.



Paper Packed
Screw.

WRITE FOR PRICES.

WM. BRUMMELER & SONS,

Manufacturers and Jobbers of

PIECED AND STAMPED TINWARE,

260 SOUTH IONIA ST.,

Telephone 640. GRAND RAPIDS, MICH

GRAND RAPIDS GOSSIP.

Pegler & Swartout succeed F. Pegler in the meat business at 21 South Division street.

Scribner & Aldworth, druggists at 73 Monroe street, have dissolved, D. C. Scribner continuing the business.

John Wormnest has opened a grocery store at 88 Grandville avenue. The Lemon & Wheeler Company garnished the stock.

Frank Gaskill, of the former firm of Gaskill & Goss, has purchased the grocery stock of G. O. Emmons at 202 East Bridge street.

Wm. VanZee has opened a grocery store at the corner of Lake avenue and Packard street. The Musselman Grocer Co. garnished the stock.

The Champion Cash Register Co. has leased the second floor of the Bissell block on Erie street, and is equipping it with the necessary machinery and patterns to manufacture metal cash registers under the patents taken out by H. M. Geiger.

Gripsack Brigade.

W. H. Ingham, traveling representative for L. C. Wachsmuth & Co., clothing manufacturers of Chicago, was in town one day last week.

F. G. Aldworth, formerly of the firm of Scribner & Aldworth, has re-engaged with John Wyeth & Sons, with whom he was identified prior to his engaging in the retail business. His territory comprises the States of Wisconsin, Minnesota and South Dakota.

A. S. Doak (Hawkins & Co.) has been confined to his bed for two weeks with gastric fever and is likely to be laid up for some time yet. His route is being covered in the meantime by Jas. McInnes, whose trade is being visited by Randall Hawkins.

The Star Accident Insurance Co. having refused to pay the policy issued on the life of George Bohnlein, the drug salesman who was killed in the Harmonie fire at Detroit, suit has been brought by the beneficiary, Mr. Bohnlein's mother, to recover the amount of the policy, \$5,000.

Thos. McLeod and John McLean will arrive in Grand Rapids Friday and remain over Sunday in the interest of the Michigan Commercial Travelers' Association. They will meet the local traveling men for a friendly visit during their stay here, probably at the Morton House Saturday evening.

Byron S. Davenport was at Paris most of last week, attendant upon the bedside of his mother, Mrs. J. Davenport, who died Thursday evening from the results of la grippe. The deceased was 72 years of age and had lived in Barton township, Newaygo county, thirty-six years, being one of the first settlers of that township. The deceased leaves five children, all men grown, four of whom were constant attendants at her deathbed and were present at her funeral, which was held Saturday forenoon at Paris, the interment being made in the Davenport cemetery in Barton township. Deceased was a most estimable person and will be mourned by a large circle of friends.

It is more blessed to be in debt with a clear conscience than to have an abundance of property cleared of indebtedness by dishonest transactions.

Hides, Pelts and Furs.

Hides—Prices were supposed to be at the bottom, but the close last week left them at worse than panic figures. A fall was predicted last week and it has come. No one can say, at present, just how low they will go, but still lower prices are anticipated. The local market remains stationary, as prices were put down in expectation of the slump which has occurred.

Pelts—Are steady at former prices.

Furs—Small business for the week at last week's prices.

Purely Personal.

A. Eckstine, general dealer at Mapleton, died Feb. 11, as the result of paralysis.

C. G. A. Voigt & Co.'s Star Mills are closed for repairs. Grinding will be resumed in about ten days.

Albert Retan, formerly engaged in trade at Muir and St. Johns, but now a prosperous banker and real estate dealer at Little Rock, Arkansas, was in town several days last week.

No More Cutting at Manistee.

For some months past the druggists of Manistee have been by the ears and have been cutting prices on patent medicines. On the occasion of L. M. Mills' last visit to that city, he got the druggists together and persuaded them to sign an agreement to put up a forfeit of \$25, to be covered into the treasury of the Manistee Industrial Home in case any party to the agreement breaks it. All the druggists at Manistee, fifteen in number, are parties to the agreement.

Cutting on Patents at Lansing.

The Homer D. Luce drug stock, which was recently taken on foreclosure sale by Mr. Clear, is being closed out by that gentleman with little regard for the ethics of trade or the established price for patents. As a result of the break, C. Alsdorf & Son, That Thompson Pharmacy and Hedges & Gibson (North Lansing) are meeting the cut. The other druggists are all maintaining prices, realizing that such competition is not likely to last long.

Grains and Feedstuffs.

Wheat—The market fluctuated somewhat last week, but settled back to the previous week's price at the close, at which figure it opened this week. The local market is quiet, farmers holding for a raise, the present price 50c being no temptation to sell.

Flour—Unchanged, but as stocks are decreasing, a change may be expected in the near future.

Shakespeare in Court.

Downtown Magistrate—"Now what have you to say? Did this man hit you first?"

Prisoner—"Yes, yer Honor; 'twas a hit, a palpable hit, as Shakespeare says." Magistrate—"Never mind what Shakespeare says. He will be summoned to testify for himself if he knows anything about the case."

Not Adapted to the Business.

Grocer—The boy you recommended won't do at all.

Customer—What has he been up to? Grocer—I gave him a sign to stick up, "All the Delicacies of the Season Will Be Found Inside," and pasted it on the garbage box.

It won't do any good to pray for the South Sea Islander as long as you won't speak to the man who lives in the next house.

Sensible Suggestions on the Reorganization of the B. M. A.

BOYNE CITY, Feb. 13—You ask me to define my position relative to the reorganization of the Michigan Business Men's Association. I have felt for a long time that it was an organization of much value to the average business man and one that should be kept intact. I think that it has some very business-like features in its system of collection of accounts; and, for all its errors, it must be given credit for the collection of thousands of dollars that would probably have remained to this day on the 'Dr.' side of many a ledger had it not been for its Blue Letter system. There is no doubt that the Blue Letter, while it worked detriment in one sense and caused many an ill feeling between debtor and creditor, had the beneficial effect of stopping many a dead-beat from contracting any further debts. Right here let me digress a little and pay a passing tribute to what I believe to be an erroneous law on our statute books—I refer to the exemption of property from execution for honest debts. While the framers of the law intended it to benefit certain classes of laboring men, to prevent persecution and distress, it is altogether too general in its operation and fosters a system of dead-beatism little less reprehensible than midnight robbery. The law should be such that every man shall know that, when he buys his neighbor's goods on time, or contracts an honest debt, no property or possessions of his shall be exempt, or any assignment tolerated, until that debt is paid. Give us such a law and we shall see the dawn of the reign of peace and prosperity for the business man; and for this let the battle rage until our Legislature shall pass such a law as will make men honest, just and true, instead of educating them to scoundrelism, who would be honest if the law would make them so.

I think the B. M. A. should be reorganized on what may be termed the "county" or "district" plan. Let every city and village in the county be subordinate to the county association and that be auxiliary to the State, or parent organization. The one great object of this organization should be a perfect system for the collection of debts and to foster a more fraternal and kindly relation between all branches of trade, and between producer and consumer. Let each association elect its collecting agent and make it obligatory on the membership to report to this agency every thirty, sixty or ninety days all uncollected or past due accounts and bills to be collected on a commission such as each association might agree upon. I would advise regular monthly meetings and quarterly meetings of the county board, and annual meetings of the State or parent board. Let the State or parent association be composed of representatives from the county boards, based on a numerical system. At the quarterly county meetings, every association in the county should be represented, and all bills of accounts which are three months past due and are uncollectible by process of law should then and there be placed on a list to be furnished every society in the county and adjoining counties and no further credit be extended to the parties whose names are on the list, until all accounts for which their names appear therefor are paid. If such an organization could be effected and all business men heartily co-operate with it, I believe it would be the means of bringing about great changes for the better in all branches of trade; but in order to be successful it must be universal and supported by all.

There are many other things that might be added to profit, but I have written a long letter—probably too long—and will close here and let some more able speaker "have the floor."

F. M. CHASE.

The Drug Market.

Gum opium is steady at the advance. Morphine is unchanged. Quinine is firm. Ammonias have all advanced, as a large demand is looked for for use in ice manufacture.

Will Be Kept Informed.

ELMDALE, Feb. 16—We note an article in your issue of Feb. 14 in regard to the arrest and prosecution of a peddler for selling goods without a license by C. K. Hoyt, of Hudsonville. Will you kindly inform us through your paper of the result, as we are interested in the matter and should like to know if the law is finally held constitutional.

We like your paper very much and do not see how we could get along without it.

L. E. LOTT & BRO.

FOR SALE, WANTED, ETC.

Advertisements will be inserted under this head for two cents a word the first insertion and one cent a word for each subsequent insertion. No advertisements taken for less than 25 cents. Advance payment.

BUSINESS CHANCES.

IF YOU HAVE A STOCK OF MERCHANDISE, a farm, or city property, and desire to sell or exchange, we can find you a deal at once. We make a specialty of exchanges, both in farm property and merchandise. Address Brisbin's Real Estate & Traders' Exchange Place, Lansing, Mich. 565.

FOR SALE—CLEAN GROCERY AND PROVISION stock on best business stand in thriving manufacturing town in Northern Michigan. Excellent opening for bakery and crockery in connection. Address No. 561, care Michigan Tradesman. 561

FOR SALE—A WELL-SELECTED STOCK of merchandise and fine farm, pleasantly located. Store building and dwelling on farm—a choice piece of property. Address No. 566, care Michigan Tradesman. 566

WANTED—BANK STOCK IN ANY GRAND Rapids bank. Must be cheap. E. A. Stowe, 100 Louis St. 568

I WANT TO BUY A LARGE STOCK OF merchandise doing extensive paying business. Would pay cash if stock and price suit. G. W. Sharp, Stanton, Mich. 569

FOR EXCHANGE—IMPROVED FARMS FOR merchandise. Address No. 559, care Michigan Tradesman. 559

WANTED—SITUATION AS GROCERY Clerk. Have had seven years' experience. Good references. Address C. J. Clark, 1003 South Division street, Grand Rapids. 560

FOR EXCHANGE—FARM AND CITY PROPERTY for stocks of merchandise. Correspondence strictly confidential. Address 222 N. Washington ave., Lansing, Mich. 555

FOR SALE—DRUGGIST'S FIXTURES SUCH as bottles, drawers, prescription case, etc., very cheap. Address, Drawer 75, Bangor, Mich. 556

TO RENT—A 2x80 ROOM IN BRICK block; fine location for clothing store; good country trade. Rent reasonable. Address, H. D. Harvey, Bangor, Mich. 557

I HAVE \$4,000 WORTH OF DRY GOODS AND notions which I wish to exchange for stock of shoes, groceries, or good farm. Can reduce stock or trade part of it, if necessary. O. P. Conklin, 26 Madison ave., Grand Rapids. 558

A CLEAN STOCK OF HARDWARE DOING a paying cash business for sale. Inventories \$3,000, will sell for \$2,000 spot cash balance on time. Don't write unless you have the money and mean business. Address Cash Hardware, care of Michigan Tradesman. 553

WANTED—STOCK OF GROCERIES OR boots and shoes in exchange for Grand Rapids real estate. State size of stock and where located. Address No. 554 care Michigan Tradesman. 551

CASH FOR STOCK OF MERCHANDISE. Must be cheap. Address No. 849, care Michigan Tradesman. 849

FOR TRADE—FARM OF 100 ACRES, HEAVY loam soil, new buildings insured for \$2,200, to exchange for half long time and balance a stock of goods, or Grand Rapids real estate. Address "Farmer," care Michigan Tradesman. 551

TO RENT—AFTER FEBRUARY 1, 1894, storeroom 21x100 feet; brick; best store and location in town; good opening for drugs and wall paper, hardware or dry goods. Address R. S. Tracy, Sturgis, Mich. 844

A CLEAN STOCK OF GROCERIES FOR Sale; good trade, cheap for spot cash; the only delivery wagon in town. Stock about \$2,500. Investigate. Address box 15, Centreville, Mich. 820

WANTED—WOODENWARE FACTORY OR Saw Mill, with good power, to locate here. Substantial aid will be given the right party Address S. S. Burnett, Lake Ann, Mich. 819

SITUATIONS WANTED.

WANTED—FOREMAN FOR FURNITURE factory making chamber suits, beds, tables, and desks. Must be competent to handle eighty men to advantage and have some knowledge of designing and drafting. Apply immediately to E. A. Stowe, 100 Louis St. 567

WANTED—POSITION AS WINDOW TRIMMER, book-keeper or salesman, by young man of five years' experience in general store. References if desired. Address No. 829, care Michigan Tradesman. 829

WANTED—A PLACE TO WORK BY THE month or year on a farm by a steady married man. Please address "Reuben," care Michigan Tradesman. 562

WANTED—SITUATION BY PRACTICAL druggist; registered; married; thirty-five years of age, and experienced as manager. Would take care of paying store for share of profits. Address Box 85, Gobleville, Mich. 564

I SAY, MISTER, CAN YOU GIVE ME A JOB by the day or month on your farm? I know my business. Address 49 Dudley Place, Grand Rapids, Mich. 563

REPRESENTATIVE RETAILERS.

Jacob Heeringa, the East Saugatuck General Dealer.

Jacob Heeringa, general dealer at East Saugatuck, like so many of the best citizens of this part of Michigan, is a Hollander, having first seen the light of day in that wonderful little country called the Netherlands, in 1840.

In September, 1861, he enlisted in Company A, 3d Michigan Cavalry, and was First Sergeant of his company for two years.

In the same year he was married to Miss Ida Allen, of Grand Haven. He built a home for himself in Saugatuck, where he resided until December, 1873, when he purchased a small store "in the woods," at East Saugatuck, where he has since resided.

That he possesses the confidence of the community in which he resides is abundantly shown by the fact that for eighteen years he has been a member of the School Board of his district, for fifteen years he has been a Justice of the Peace, and postmaster for fourteen years.

Mr. Heeringa is a member of the Holland Christian Reformed Church, of which he is also an elder.

It is never to late to mend, but the longer you put of the mending the more you have to mend.

Hope for success, and then fortify hope by deserving it.

Dry Goods Price Current.

Table listing various goods and their prices, including categories like UNBLEACHED COTTONS, BLEACHED COTTONS, CANTON FLANNEL, CARPET WARP, DRESS GOODS, CORSETS, COATS, and TICKINGS.

Table listing various goods and their prices, including categories like DEMINS, GINGHAMS, KNITTING COTTON, RED FLANNEL, MIXED FLANNEL, DOME FLANNEL, CANVAS AND PADDING, DUCKS, WADDINGS, SILKES, SEWING SILE, HOOKS AND EYES-PER GROSS, TABLE OIL CLOTH, SAFETY PINS, NEEDLES-PER M, COTTON TWINES, and PLAID OSNABURGS.

CUSHMAN'S Menthol Inhaler advertisement featuring an illustration of a woman and text describing its use for Catarrh, Hay Fever, Headache, Neuralgia, Colds, and Sore Throat.

ELECTROTYPES advertisement for Tradesman Company, GRAND RAPIDS, highlighting large quantities and guaranteed quality.

EATON, LYON & CO., NEW STYLES OF Tablets, Blank Books, Office Stationery, 20 & 22 Monroe St., GRAND RAPIDS.

HEROLD-BERTSCH SHOE CO. advertisement for BOOTS, SHOES, AND RUBBERS.



GRAND RAPIDS, MICH.

Kent County Savings Bank advertisement for GRAND RAPIDS, MICH., listing directors and deposit information.

Financial Panics and Their Origin.

E. A. Stevens in Fame

There are successful business men who about a year ago predicted that panics were a thing of the past. That the business world had begun to know how to deal with such affairs and to avert them. Nevertheless, the panic came.

Now, what is the "cause of the causes?" The way in which people spend their money. When money is spent in channels of reproduction and advancement of the arts, mechanics or the household, it is beneficial.

The spirit of "make-believe" is the most potent and dangerous to general prosperity. Let me illustrate. A little while ago an excellent article was put on the market for the manufacture of portmanteaus, pocket-books, etc., out of alligator skins, and for a time it had splendid success.

Everyone who has purchased a piece of furniture for solid mahogany or walnut, only to find after awhile that the thin veneer has cracked and the cheap wood is exposed, has to some extent realized the utter uselessness of his expenditure.

An eastern representative of a great linen house says that he desired to do his business on a strictly honest basis, and issued orders to his agents that they should properly mark all goods that had a mixture of cotton as "union" goods.

Outside of all financial considerations, just for a moment consider the moral degradation this sort of thing has on the employees—those engaged in putting up those imitation goods. Can it be expected that those who are employed to perpetrate business frauds will in turn be honest to those whom they serve?

Then, who is to blame for all this? Not always the manufacturer, for he is often forced into this imitation business by a fancied demand for cheaper grades. It is the pernicious spirit of make-believe—of shoddy and sham—that makes the already poor purchaser so much poorer; that necessarily deteriorates the general excellency of the artisan, and, in compelling him to make cheaper grades of goods, to slight his work because of poorer pay, and so on percolating all

through society will be found an evil influence—a reduction of pay—to produce something that is practically worthless—and all imitations are that. Finally, to elevate the inventor or perpetrator of fraud at the expense of the masses. In short, to pay out so much of the wealth of the nation for poor returns. To stand in the path of progress, excellence and lasting benefit. To waste the wealth of the world by demoralizing the laborer, financially and morally.

Regulating the Use of Business Names.

New York and Louisiana have statutes forbidding any person to transact business, using the name as partner of one not interested with him as partner or using the designation "& Company" or "& Co.," when no actual partner or partners are represented thereby. In the former State the penalty of doing it is imprisonment for not exceeding one year or a fine of not more than \$500, or both.

Georgia has a law which makes it unlawful for any partnership to insert in their firm name or style the name of any individual not actually a copartner, or to continue in such firm name or style the name of a retired partner, the penalty therefor being the forfeiture of \$100 for every day's violation of the law, the same to be recovered by any person who may prosecute therefor.

In California, Arizona and the Dakotas it is provided that every partnership transacting business in the State under a fictitious name or a designation not showing the names of the partners must file and publish a certificate giving the names and residences of the real partners, and until this is done they will be disqualified from maintaining any action in the State courts on any account for contract made or transactions had in their partnership name.

Maine and Massachusetts forbid the use within their respective borders of the name of a former partner, either alone or in connection with others, without his written consent, or, if he is deceased, that of his representatives.

Hardware Price Current.

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

Table listing hardware prices for items like AUGERS AND BITS, AXES, BARROWS, BOLTS, BUCKETS, BUTTS, CAST, etc.

Table listing hardware prices for items like Wrought Loose Pin, Wrought Table, Wrought Inside Blind, Wrought Brass, Blind, Clark's, Blind, Parker's, Blind, Shepard's, BLOCKS, CRADLES, CROW BARS, CAPS, CARTRIDGES, CHISELS, COMBS, CHALK, COPPER, DRILLS, EXPANSIVE BITS, FILES, GALVANIZED IRON, GAUGES, KNOBS, LOCKS, MALLEABLES, MOLASSES GATES, NAILS, PLANES, RIVETS, PATENT PLANISHED IRON, etc.

Table listing hardware prices for items like HAMMERS, HINGES, LEVELS, HOLLOW WARE, LEVERS, SAND PAPER, SASH CORD, SASH WEIGHTS, SAWS, TRAPS, WIRE, MISCELLANEOUS, METALS, PIG TIN, ZINC, SOLDER, ANTIMONY, TIN-MELYN GRADE, ROOFING PLATES, BOILER SIZE TIN PLATE, etc.

MICHIGAN TRADESMAN

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E. A. STOWE, Editor.

WEDNESDAY, FEBRUARY 21, 1894.

GERMAN LOYALTY.

It is remarkable that the old-fashioned sentiment of loyalty remains so potent an influence as it does in modern Germany. Nothing that occurred in the whole history of the reconciliation of the German Emperor and Prince Bismarck was more impressive than the demonstration of this singular fact. It is easy to understand why the Ex-Chancellor is greeted with enthusiastic applause and every tribute of admiration and esteem wherever he goes, and it was a matter of course that he would receive a grand ovation in Berlin; but the plaudits which hailed his arrival in that city, the other day, meant vastly more than a popular outburst of good will to him. Germans rejoiced that day all over Germany because the Kaiser and the Ex-Chancellor would henceforth be friends. There was, we may suppose, very little expectation that the old statesman would be called again to office. The occasion was sentimental merely; but when the Kaiser took the initiative in restoring cordial relations between himself and his most distinguished subject, the people felt that he had done what was due to his own station, as well as what was due to Bismarck's service.

When the breach occurred between these two eminent personages, the people remained faithful to the Kaiser. They did not espouse the quarrel of their favorite hero. When, from the seat of his retirement, he opened fire, so to speak, through the press, upon the new administration of the empire, the general feeling seemed to be that he was going to far. The Kaiser had exercised, after all, only a constitutional right—a right which Bismarck himself had acknowledged. And certainly no German statesman had ever gone further than Bismarck had gone under other circumstances in insisting upon the inviolability of regal and imperial prerogatives. The Kaiser had acted within the limits of his authority, and it did not become Bismarck to strike at his sovereign over the shoulders of that sovereign's ministers. Moreover, there was another side to the story. If Bismarck had given unity to Germany and imperial dignity to the

Hohenzollerns, he, on his part, had been rewarded with wealth and with the highest honors within the gift of those he served. He had been for many years the arbiter of the destinies of Europe, and he had rarely been at pains to cover his iron hand with a velvet glove. A young and high-spirited sovereign could hardly be expected to sink into the insignificance of a mere figurehead when at any moment he could dismiss his tyrannical minister with a word. Every one was ready to admit that the Kaiser could probably do no better than to take Prince Bismarck's advice in regard to any question of doubt or difficulty; but Bismarck was not willing to consult with the Kaiser. It was his role to act with absolute independence, leaving to the titular head of the empire nothing more than the perfunctory task of signing his Chancellor's decrees.

The people never did forget Bismarck's pre-eminence. It was impossible to admire any man more than they admired him. But, on the other hand, their attachment to the throne was undiminished. In regard to intellectual power, as well as in regard to actual service, there could be no comparison between the two men. Bismarck was immeasurably the superior. But the Kaiser stood for more than his own personality and personal history. He was the head of an ancient and famous family—Frederick the Great was one of his ancestors. And if Bismarck was the author of German unity, the Kaiser was its symbol. It was, therefore, a national affliction that these two should stand apart, and the Kaiser had the wisdom to comprehend this feeling. He took the first step forward, and Bismarck met him half way. When they embraced, the hero worship of the German people was reconciled with their loyalty. The event had, in our judgment, very little, if any other, significance. But, even thus limited, its meaning is profound. It is that the imperial prerogative in Germany is not maintained solely by an immense standing army, and that, great as are the inroads which have been made by socialism in that country, the body of the German people are still attached to the conservative traditions of their magnificent past.

OPERATING GOVERNMENT RAILWAYS.

While there is considerable socialistic demand in this country for the Government to own and control all the railways, the experiment is being tried elsewhere, and it does not appear to be satisfactory.

Sweden is a country in which the Government operates the railways. There the furnace owners and ironmasters are making loud complaints of the State railway for the high rates charged for transportation of iron ore, coal and charcoal. They have presented to the King a petition in which they set forth that the Swedish iron industry has for many years past been in a depressed condition, and that the diminution in profits has become more marked, year by year. The petitioners have come to the conclusion that the causes of the depression are mainly to be found in the increased and increasing production, and improved methods of the iron manufacturing countries, especially England and America. The petition bears the names of eighty mine owners and iron manufacturers, and asks for the sweeping reduction

of 50 per cent. on the majority of the articles enumerated. They contend that if the necessary diminution in the cost of production is to be effected at all, it must be under the heading of railway freights, as all the other expenses are as low as they can be, and a reduction of the wages of the workmen is entirely out of the question at the present time.

It may be taken for granted that the Swedish Government endeavors to make its railways self-supporting, but if, for any reason, they do not pay expenses the deficiency must come out of the pockets of the taxpayers. The ironmasters have demanded a reduction of railway freights. Suppose, in addition, the farmers also demand a reduction on their products, and the lumbermen of Sweden shall also demand a reduction on theirs; the final result will be that the railways will be operated at a loss, and these people who are responsible for it must make up the difference by paying taxes. This gives a fair idea of how a government railway is operated.

In the United States, where so many of the private railways are operated at a loss and are thrown into bankruptcy and are sold out for what they will bring, inflicting vast losses on stockholders and other creditors, what would be the condition of these roads were they owned by the Government? Why, the Government would have to pay the stock and bondholders and other creditors, and the enormous deficits would have to be made up by the taxpayers. These deficits, which amount to thousands of millions of dollars, would soon drive the taxpayers to desperation and revolution. The Government could not make money out of the American railroads if it should take them without compensation, from the owners, and then repudiate all the debts resting on them, because it would put them in the hands of a lot of politicians to be managed and operated.

Men of Thought and Men of Action.

Alexander Dumas, in one of his celebrated Guardsmen series of romances, puts into the mouth of Mazarin, the Minister of Louis XIV, the expression that one who had passed the age of 40 years is too old to be a man of action.

Doubtless there is a good deal of truth in the remark, but it is far from formulating a rule, if action means war, as it commonly does in the affairs of nations. Mazarin, who, however, was never a man of action, had turned 50 when the observation attributed to him was made, felt at least that his best vigor had been lost, and he judged others by himself. But while he stated a sort of general truth, it is by no means an invariable one.

The records show some interesting facts regarding the ages and achievements of men. Alexander the Great was doubtless the youngest of all the world's greatest soldiers. He was only 22 years old when he crossed the Bosphorus with 40,000 Greek troops to make the conquest of Asia. Charles XII, of Sweden, one of the most daring soldiers of modern times, was 25 when he invaded Russia. Napoleon was 27 when he was made commander-in-chief of the French army in Italy. Hannibal, perhaps the most brilliant soldier that ever marshaled an army, was 28 years old when he crossed the Alps into Italy, and for thirteen years held the vast military power of the Roman republic in defeat and submission, so that

its ablest general, Fabius, dared do nothing more for a long period than to retreat and avoid battle with the victorious invader.

From this it will be seen that some of the greatest warriors who ever stood on this planet gained their grandest victories and made their most celebrated campaigns before they had reached middle age, or 35 years. But there were many other soldiers of the greatest eminence who won their triumphs long after they had passed that limit. Stonewall Jackson's campaigns were all made after 35, and he died on a victorious field when he was 39 years old. Frederick the Great won his most signal victory of Leuthen over the Austrians when he was 45. Washington was 44 when he took command of the Revolutionary armies. Julius Cæsar, who stands at the head of the world's war chiefs, commenced his celebrated conquest of Gaul when he was 42. Wellington was 46 when he won Waterloo. Grant was 45 when he received the sword of Robert E. Lee, and Lee himself was 59 when he surrendered his historic blade. Marlborough, who was one of the greatest captains of any age, was 54 when he won the celebrated battle of Blenheim. Our own Old Hickory Jackson was 58 when he saved New Orleans from foreign conquest. Columbus was 52 when he discovered America, and his bold adventure marks him as a man of action of the highest order. Ghengis Khan, the first of the Tartar conquerors, was 51 when he started on his bloody career, and Tamerlane, his sanguinary descendant, was 62 when he overran Asia.

These facts are enough to show that 40 is not by any means the age when the fires of human energy grow cold, but it is true that after 40 men grow more prudent and thoughtful. When it comes to statesmanship, eminence in letters, science and art, the greatest triumphs have been won by men who have passed middle age, and commonly by men over 40. It would be useless to offer examples, because the men of thought who have attained great distinction at an early age make up the few exceptions to a great general rule. The mind grows, opens, increases its power and spiritual ken, only after the immaturity of youth is past. Men of thought are seldom young.

Help Yourself.

Fight your own battles. Hoe your own row. Ask no favors of anyone, and you'll succeed a thousand times better than one who is always beseeching some one's influence and patronage. No one will ever help you as you help yourself, because no one will be so heartily interested in your affairs. The first step will be such a long one, perhaps; but carving your own way up the mountain you make each one lead to another, and stand firm while you chop out still another. Men who have made fortunes are not those who have had \$5,000 given them to start with, but boys who have started fair with a well-earned dollar or two.

Men who acquire fame have never been thrust into popularity by puffs begged or paid for, or given in friendly spirit. They have outstretched their own hands and touched the public heart. Men who win love do their own wooing, and I never knew a man to fail so signally as one who induced his affectionate grandmother to speak a good word for him. Whether you work for fame, for love, for money, or for anything else, work with your hands and heart and brain. Say "I will," and some day you will conquer. Never let any man have it to say: "I have dragged you up." Too many friends sometimes hurt a man more than none at all.

Is the Bread Our Wives Make Nothing but "Stuff"?

Number 542 of THE TRADESMAN contains an article from the pen of associate editor, Daniel Abbott, under the head "Baker's Bread vs. the Homemade Stuff," which purports to be a criticism of a former article of mine, wherein I pointed out the discrepancy existing between the price of wheat and the price of bread. I gave facts and figures which proved that the baker's pound and a half loaf (those weighed in my presence lacked about two ounces of this weight) was a flagrant imposition and downright extortion viewed from an economical standpoint, when sold at eight cents a loaf. The true value of these facts and figures may be ascertained by anyone who will take the trouble to investigate.

Mr. Abbott puts in a plea for the bakers. He says that the general price is seven cents and that I ought to know it. I certainly ought to know, and do know, what the price of bread is, as I bought bread for some time before Mr. Abbott came to the city. I have bought it at different grocery stores, and I do know that, if not changed since I left the city, the general price is eight cents, and not seven cents as Mr. Abbott asserts. But Mr. Abbott cannot defend the bakers without insulting my wife, your wife, gentle reader, and the wife of every retail merchant in Michigan who makes her own bread, for he does not even honor it with the name of bread—he calls it "homemade stuff." This "stuff" Mr. Abbott thinks is a cheap mixture of "flour, water, yeast and salt," whereas real bread, such as the bakers make, contains milk and lard. I feel grateful to Mr. Abbott for this bit of information. I know that there is a difference so marked that the ordinary mortal, whether dining at home or in a hotel a thousand miles from home, will never feed on baker's bread if the domestic article is within his reach; but I—ignorantly, it seems—attributed this difference to the use, on the part of the bakers, of alum or some other deleterious and unknown ingredient. Milk and lard are valuable compounds, but if the bakers cannot make a pound and a half loaf of bread out of \$1.35 baker's flour (price quoted by THE TRADESMAN), and put it on the market without putting into it such a quantity of milk and lard as to warrant its selling price eight cents, then all I have to say is that, in the light of comparison with the "homemade stuff," the milk and lard, valuable as they are for other purposes, are absolutely thrown away.

I have no quarrel to pick with the bakers. In these days of trades unions, trusts and combinations, the bakers are simply looking after their own fences; and, if the bakers of Grand Rapids are now, and have been for some time, wringing sweat money out of the consumers of bread, let us give them credit for working so successfully the very thing for which we are all striving.

Mr. Abbott says that I am the only man in the city who thinks that bread does not cost anything. What a blooming idiot I must be! No, Mr. Abbott, I do not believe that baker's bread gently falls upon our tables from heaven like the manna of old, free of cost; but I do believe that, if our Heavenly Father were to feed us in this way, it would not be the "milk and lard" kind of manna, but more like the "stuff" our wives

make. Strange as it may appear to Mr. Abbott, I know that bakers' loaves do cost something; but the cost to the baker doesn't appear to cut any figure in regulating the cost to the consumer. Mr. Abbott says that, at the time I wrote the article in question, no baker "of any consequence" in the city was making any money. I do not know why he adds this qualifying phrase. Surely, if no baker "of any consequence" was making money, how could one of no consequence make money? Probably he was thinking of some of the "stuff" makers whom the "hard times" had driven into the "stuff" making business, all because they "did not know how to sew."

Now, Mr. Abbott doesn't know any more about the baker's business than I do—and that is precious little. All we know about the composition and cost of the baker's loaf is simply what they see fit to tell us. On the other hand, we who have wives who know how to bake, or we who keep store in country hamlets and on lonely crossroads where the baker and baker's union do not exist, do know all about the composition and cost of the "homemade stuff." We know how many pounds of "stuff" fifty pounds of flour will make, and just what the "stuff" costs per pound. And we know, further, that the majority of men will choose the "homemade stuff" when they can get it, in preference to baker's bread, or "real bread," as my friend would put it. Surely, it is not unfair to gauge the baker by these facts. With his superior skill and scientific appliances he must be able to get as many pounds of bread out of a given quantity of flour as the home baker does; and, as he buys his materials at wholesale prices, and makes a lighter loaf and sells it at the same price, it is but fair to assume that the cost is less and the profit greater than in the case of the domestic article.

Mr. Abbott has either been misinformed by some city baker, or else there is something wrong in Denmark. I am, at present, located in a brisk little incorporated village of about 1,000 population. There are two bakeries in the village. The provincial statute provides that a baker's loaf shall weigh two pounds, and any baker who sells short weight is liable to fine or imprisonment. This law is observed here, as, indeed, most of the laws are in Her Majesty's Dominion. Now, this two pound loaf sells, and is delivered anywhere inside of the corporation, for four cents—just one-half the price of Grand Rapids bread. Wheat ranges from one to three cents higher than in Grand Rapids. The bakers here are making money, although they have to pay more for their material and only receive one-half as much for their product as the bakers do there; and, yet, Mr. Abbott would have us believe that our Grand Rapids bakers, poor fellows, were imposed upon because we kick at eight cents a loaf. Of course, this is a small country place where rents and fuel are cheap. Light (that means kerosene) is nearly double what it is with us, and, even in the large towns and cities where rents and fuel are higher, bread sells for four and five cents. It may be said that labor and the cost of living are lower in this country. That is true, but not enough lower to make up the difference. Why, if our Grand Rapids bakers gave us a two-pound loaf, according to Mr. Abbott's defense, they would have to receive

nearly eleven cents a loaf in order to keep soul and body together; and, if the bakers here were allowed to sell the same weight as their brothers in Grand Rapids, they could sell their loaves at three cents and make the money out of it they now do.

I attribute this mighty difference in the cost—to the consumer—of the "staff of life" to competition and trade unionism. A healthy competition is the life and soul of business. It weeds out indolence, improvidence, and incompetence, and brings out the best that is in a man; but, when carried to a point where it is no longer profitable to do business, it becomes necessary to gag it by organized effort on the part of both capital and labor. This denotes an overdone condition of things—two many competitors, too much for labor, too high a price for the commodity, and no money in the business. This, in my opinion, is the key to the mystery. Let us pray that our wives may be spared from the curse of unionism, and that the "homemade stuff" may remain within our reach.

E. A. OWEN.

He Stirred 'Em Up.

A wholesale house in this city recently sent a statement of account to a country creditor who had made the plea that he could not collect what was due him. He was exhorted to "Stir 'em up" and he would have no trouble to pay his bill. He sent the following reply:

In reply to your statement of February 3, 1894, to send you some money and also to "Stir 'em up," will say that I have stirred 'em up, if I did not send the money. Please note the effect of stirring 'em up. One hundred statements sent out, cost \$1.20 for postage.

First one heard from, man whipped his wife for running him in debt, and a divorce case is on call; second, very angry man wanted to whip me for sending him a dun—I expect to answer to a case of assault and battery. With ninety-eight to hear from, I remain, yours respectfully

P. S.—One more heard from—Have \$4.70 to send you by next mail.

The Wool Market.

The market is very dull. Prices are fairly steady and well sustained, all things considered. Sales this year are 11,000,000 pounds less than for the same period last year. Manufacturers have shown so little interest in the situation that they have ceased to be a factor in fixing prices. Dullness is the prevailing characteristic of the market. The local market is unchanged.

People are scarce who think that the folks in the next house have religion enough.



NO CURE, NO MUSTACHE, NO PAY, NO PAY. DANDRUFF CURED.

I will take Contracts to grow hair on the head or face with those who can call at my office or at the office of my agents, provided the head is not glossy, or the pores of the scalp not closed. Where the hair is shiny or the pores closed, there is no cure. Call and be examined free of charge. If you cannot call, write to me. State the exact condition of the scalp and your occupation. **PROF. G. BIRKHOFF,** Room 1011 Masonic Temple, CHICAGO



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AGAIN REDUCED.

P. & B. OYSTERS.

The Lenten season will soon be here and this class of goods will be just what is wanted.

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One Year—Ottmar Eberbach, Ann Arbor.
Two Years—George Gundrum, Ionia.
Three Years—C. A. Bugbee, Cheboygan.
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President—Ottmar Eberbach, Ann Arbor.
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Treasurer—Geo. Gundrum, Ionia.
Next Meeting—Grand Rapids, March 6 and 7.
Subsequent Meetings—Star Island, June 25 and 26;
Houghton, Sept. 1; Lansing, Nov. 6 and 7.

Michigan State Pharmaceutical Ass'n.

President—A. B. Stevens, Ann Arbor.
Vice-President—A. F. Parker, Detroit.
Treasurer—W. Dupont, Detroit.
Secretary—S. A. Thompson, Detroit.

Grand Rapids Pharmaceutical Society.

President, Walter K. Schmidt; Sec'y, Ben. Schrouder.

How To Meet Cut-Rate Competition.

Written for THE TRADESMAN.

The cut-rate evil is still to the fore in drug circles, and complaints of the mischief it is doing are constantly heard.

"What am I to do?" asked a retail druggist of the writer, one day last week. "Every day people come in here and tell me how cheap they can get certain remedies. 'I can buy such a medicine 25 cents cheaper than that,' said one customer, when I told him my price. Am I to let all that trade go away from my store? Wouldn't it be better for druggists if they would just meet those low prices and sell at the cutter's own figures? It sometimes seems to me as if that would be the better course, as it might make the cutter's trade in patents so unprofitable that he would be glad to go out of the business. I don't want to be the only one to do this, although I am sometimes strongly tempted to do it. Can't you advise me?"

Of course, it is the easiest thing in the world to give advice, but this is one of those questions of the merits of which it is difficult for an outsider to judge. How easy it would have been, for instance, to have said to the gentleman whose words are quoted, "Pay no attention to cutters. Hold your goods at the regular price, even if you do not sell as many as you would by meeting the cutter's prices. Don't let the cutter run your business—run it yourself."

That sounds all right, and is, possibly, the proper thing to do; but, when a dealer sees trade going past his door and entering the stores of his natural enemies—the department store man and other cutters—it sounds very much like cold comfort. But, after all, is it not the best thing to do for all concerned? The department store man cannot be driven out of the drug business by legitimate druggists lowering prices to his figures. He does not sell patents for the profit there is in them, but merely to draw people into his store; in other words, he uses them as leaders. That being the case, he could sell them below cost without a pang, and the lower the price, the better it pays him in the long run. He reasons that he might better give the people low prices than to spend his money in newspaper advertising. Retail druggists are notoriously poor advertisers. If their names are seen in the papers at all, it is generally at the bottom of a patent medicine "ad," and usually at someone else's expense. Whether it is considered bad form for druggists to advertise their business, or whatever may be the cause, they spend very little money in "printer's ink." It might be well for druggists to consider this point, and see whether some portion of the evil might not be removed by a somewhat greater liberality in this direction.

To return to the question propounded at the beginning of this article, the wisest and safest course for retail druggists to pursue in regard to the cutting evil is to ignore it as far as possible. The trouble is now in a fair way of being removed. The Detroit Plan is working admirably, and the lines are being drawn tighter and tighter about the cutters, and the time is not far distant when they will be unable to make a paying advertisement out of proprietary remedies. The matter may be confidently left in the hands of the jobbers and manufacturers, who are doing all in their power to enforce the provisions of the Plan. The work is necessarily slow, as there are a great many details to be arranged, which must be done by correspondence. Druggists in all parts of the country are waking up to the importance of the subject, and are speaking in no uncertain terms in favor of the Plan. At a recent meeting of the Interstate Retail Druggists' League, held in New York City, which was largely attended, the Detroit Plan was fully debated. Henry Canning, of Boston, presided, and Robert J. Frick, of Louisville, Ky., was the secretary. The Plan was adopted, except that resolutions were passed restricting the manufacturers to selling to wholesale jobbers in drugs only. By this means the large dry goods dealers who retail and the grocery concerns who wholesale drugs would have their supply cut off. This new plan was called the "League Plan," which also favors that portion of the Detroit Plan by which 80 per cent. of the druggists in any one town may make prices which must be maintained. The druggists who refuse to abide by these prices are blacklisted and jobbers will refuse to sell to them. In order that the cut-rate stores may not procure stocks through others, a system of private marks has been adopted, and all possible steps are being taken to wipe out the cutter. If druggists who suffer from the cutting canker will but possess their souls in patience, they shall see the end of the trouble, and that in the not distant future.

DANIEL ABBOTT.

The Utility of the Business Sign.

Two merchants, with stores on one of the most prominent business thoroughfares of a leading city, were dealers in the same line of goods. They were located but three blocks apart, yet while one had been in the business for years, his competitor, the younger of the two, was apparently doing a more thriving trade.

"I cannot tell," said the veteran one day, in the course of conversation with a valued personal friend, "how it is that, although I have been established here for years, during the last decade there has been a perceptible falling off in my out-of-town trade, while my rival down the street tells me that country customers were never more numerous."

"Why, my dear man," answered his friend, "that is very easily explained. The times have got ahead of you. You must remember that new generations make new customers; when you began business years ago, you had a good country trade; the buyers of that time have passed away, and a new generation with bright, progressive ideas has succeeded the old one; and the present buyers do not know where to find you."

"Well," growled the old merchant,

"they ought to; the store has been here long enough."

"Have you anything to attract them? Do you put forth any effort to let them know where you are? Now, look at that dark, uninviting window. While such an exhibition of slovenliness might have suited the tastes of the old-fashioned fathers, it is absolutely repugnant to the sight of the sons. Now, come to the door and I will show you why these sons do not patronize you."

Across the front of the building was an old weather-beaten sign, the wood cracked and warped, and with the letters in a state of semi-obliteration, and entirely undecipherable.

"Look at your sign, then at your neighbor's, and then note the difference. That is the solution to the problem you have so long been trying to determine. You need to modernize yourself, and get ahead of the times—not the times ahead of you."

"By Jove, Harry," said the merchant, thoughtfully, "there's logic in that."

It was not many days before the window put on an attractive appearance, and a new, bright sign supplanted the old one.

Another incident of the utility of the sign as a valuable index to buyers: A merchant decorated his window with most exquisite taste, and placed therein an interchangeable or magic sign, mounted on two fancy trestles. It gave his name and also that of two specialty articles. One day a buyer from the rural districts happened along, and incidentally glanced at the window. He was astonished as he read the sign first one way and then the other. He resolved on an investigation. He went in, made a purchase, and had the *modus operandi* courteously explained to him by the clerk. He went home and advertised that store all over the village by telling about the "tarnal curis sign he seed," and the consequence was that the merchant gained a valuable and permanent custom from that village through the medium of that silent but potent way of inviting trade.

The merchant must not delude himself with the hallucination that any kind of sign is going to attract trade, and that because the antique stencil sign guided the father to his store the son will still look for it. No, indeed! The brain of inventive genius is too prolific in the production of sign novelties in this progressive age; the stencil has been relegated to the past as a business sign, and the wide-awake, active merchant has abandoned the primeval methods of advertising, whether it be on a sign or in a newspaper. A walk along our business thoroughfares or a glance at the papers attests the proof of this.

There are a thousand and one designs—neat, tasty and attractive, and there are many conspicuous for their beauty and uniqueness, evidence of the artist's skill and intelligence. Some have carved models of some specialty or a landscape or marine scene, with lettering of symmetrical beauty and exquisite blending of colors. One particularly noticeable sign represents four fence rails, so placed as to imitate a huge frame, with fifty or more frail pendants tinted in a delicate white, in imitation of stalactites. The whole is painted in blue and gold pricked with white, presenting a striking combination of color that is at once attractive to the eye. Window lettering,

too, is coming prominently in vogue, and some handsome signs, in script, in gold and black or a combination of red, blue and gold, are observed, although the white letters of china are predominant at present, and when set artistically and symmetrically produce a very effective attraction.

The intelligent artist who understands punctuation, who can set his letters with skill and judgment, and who has the capacity for introducing originality and novelty into his work is sure to win custom for every wide-awake merchant. But a poorly executed piece of work is worse than no sign at all. The letters may be well set and the painting neatly executed, but if the spacing is irregular and the punctuation incorrect, the beauty is marred at once. The idiosyncrasies of human nature are peculiar. The tastes are governed according as the object presented is repugnant or pleasant to the sight. While a sign executed in a high state of art—one where the colors blend harmoniously, where every attention has been paid to symmetry of space and lettering, and the spelling and punctuation correct, the person of aesthetic tastes will grow enthusiastic over it. On the other hand, one painted by an unskilled workman, with no regard to the imperative requirements of the details noted above, will exert just a contrary influence upon the observer and cause him to turn away in utter disgust. For instance, a sign reading like this:

JOHN. WALSH.

WHOLESALE. CASH. GROCER.

is neither artistic nor elegant, but develops an inexcusable and palpable ignorance on the part of the painter. Another sign in the same category is one painted on canvas, and for the sake of economizing space, or in a spirit of mistaken judgment, flaunted it on the awning posts:

620HATS AND BONNETS620

jumbled together in such inextricable confusion that no one could decipher it at a casual glance. Yet such signs as the above actually exist in this city.

To the careful observer who studies the signs on business houses, there is much to interest and amuse, for, while he will find many exquisite and unique productions of the artist's brush, and many of real merit executed by the ordinary painter, he will also discover many amusing oddities interspersed, and that there are still a great many merchants who in this age of artistic sign painting and unique newspaper advertising, are identical with the old merchant mentioned above, who think their customers ought to find them by the light of the antiquated tallow candle, while they are unconsciously hiding their electric light under the traditional bushel measure.

J. F. PENNINGTON.

After Many Days.

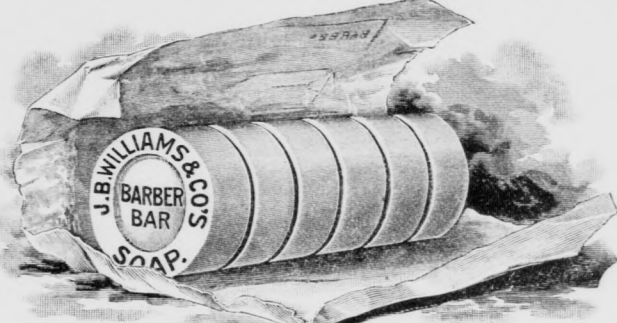
George Hanselman, the wholesale confectioner of Kalamazoo, writes as follows to THE TRADESMAN in regard to a curious incident in connection with the Dead Letter Office:

I have just received from Washington a letter I mailed Dec. 20, 1879, addressed to Franklin Bros., West Haven, Ct. It was found in a former clerk's desk, and the Dead Letter Office returns it to me now, over fourteen years from date of the letter. It contained 60 cents in 1 cent stamps.

Wholesale Price Current.

Table containing various commodity prices categorized by 'Advanced—Aqua Ammonia' and 'Declined—'. It lists numerous items such as acids, tinctures, oils, and soaps with their respective prices and units.

HAZELTINE & PERKINS DRUG CO., Agents for the J. B. WILLIAMS CO.'S Barbers' Soaps.



\$2.70 per Box of 10 Bars.



Large Size 75 cts. per Doz., Small Size 40 cts.



90 cts. per Doz.

65 cts. per Doz.

HAZELTINE & PERKINS DRUG CO., GRAND RAPIDS, MICH.

GROCERY PRICE CURRENT.

The prices quoted in this list are for the trade only, in such quantities as are usually purchased by retail dealers. They are prepared just before going to press and are an accurate index of the local market. It is impossible to give quotations suitable for all conditions of purchase, and those below are given as representing average prices for average conditions of purchase. Cash buyers or those of strong credit usually buy closer than those who have poor credit. Subscribers are earnestly requested to point out any errors or omissions, as it is our aim to make this feature of the greatest possible use to dealers.

AXLE GREASE. Aurora 55 6 00, Castor Oil 60 7 00, Diamond 50 5 50, Frazer's 75 9 00, Mica 65 7 10, Paragon 55 6 00

BAKING POWDER. Acme 45, 1 lb. cans 3 doz 75, 4 doz 1 90, Bulk 10, Arctic 55, 4 doz 1 10, 1 doz 2 00, Foston 80, 4 doz in case 2 00, Red Star 75, Telfer's 45, Our Leader 45, 1 lb cans 75, Dr. Price's 50



BATH BRICK. English 90, Bristol 80, Domestic 70

BLUING. Arctic 3 60, 8 oz 6 75, pints round 9 00, No. 2 sifting box 2 75, No. 3 4 00, No. 5 8 00, 1 oz ball 4 50, Mexican liquid 4 oz 3 60, 8 oz 6 80

BROOMS. No. 2 Hurl 1 75, No. 1 2 00, No. 2 Carpet 2 25, No. 1 2 50, Parlor Gem 2 75, Common Whisk 80, Fancy 1 00, Warehouse 3 00

BRUSHES. Stove No. 1 1 25, 10 1 50, 15 1 75, Rice Root Scrub 3 row 1 25, Palmetto, goose 1 50

CANDLES. Hotel 40 lb boxes 10, Star 40 9, Paraffine 10, Wicking 24

CANNED GOODS. Fish. Little Neck 1 lb 1 20, Standard 3 lb 2 25, Cove Oysters 75, Lobsters 1 45, Star 1 lb 2 45, Picnic 1 lb 2 50, Mackerel. Standard 1 lb 1 10, Mustard 2 lb 2 25, Soused 2 lb 2 25

Fruits. Apples. 3 lb standard 1 10, York State galons 3 25

CATSUP. Blue Label Brand. Half pint, 25 bottles 2 75, Pntd 4 50, Quart 1 doz bottles 3 50, Triumph Brand. Half pint, per doz 1 35, Pint, 25 bottles 4 50, Quart, per doz 3 75

COCOA SHELLS. 35 lb bags 2 3, Less quantity 2 3, Pound packages 6 47

COFFEE. Green. Rio. Fair 18, Good 19, Prime 21, Golden 21, Peaberry 23

Meats. Corned beef Libby's 1 95, Roast beef Armour's 1 80, Potted ham 1/4 lb 1 40, tongue 1/4 lb 1 35, chicken 1/4 lb 95

Vegetables. Beans. Hamburg stringless 1 25, French style 2 25, Lima 1 35, Lima green 1 25, Lewis Boston Baked 1 35, Bay State Baked 1 35, World's Fair Baked 1 35, Picnic Baked 1 00

CORN. Hamburg 1 40, Livingston Eden 1 30, Purity 1 40, Honey Dew 1 40, Morning Glory 75, Soaked 75

CHOCOLATE. Baker's. German Sweet 23, Premium 37, Breakfast Cocoa 43

CHEESE. Amboy 13 1/2, Acme 12 1/2, Lenawee 12 1/2, Riverside 13 1/2, Gold Medal 11 1/2, Skim 11, Brick 11, Edam 11, Leiden 23, Limburger 21, Pineapple 23, Roquefort 23

Sap Sago 2 21, Schweitzer imported 2 24, domestic 2 14

CLOTHES PINS. 5 gross boxes 44 45

COFFEE. Green. Rio. Fair 18, Good 19, Prime 21, Golden 21, Peaberry 23

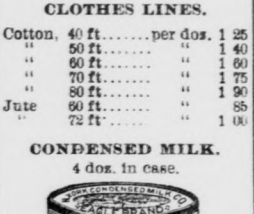
COFFEE. Roasted. To ascertain cost of roasted coffee, add 1/4 c. per lb. for roasting and 15 per cent. for shrinkage.

CRACKERS. Butter. Seymour XXX 5 4, Family XXX 5 4, Family XXX, cartoon 5 4, Salted XXX, cartoon 5 4, Salted XXX, cartoon 7 4, Kenosha 7 4, Boston 7 4, Butter biscuit 6

CHICORY. Bulk 5, Red 7

CLOTHES LINES. Cotton. 40 ft per doz 1 25, 50 ft 1 40, 60 ft 1 60, 70 ft 1 75, 80 ft 1 90, Jute 60 ft 85, 72 ft 1 00

CONDENSED MILK. 4 doz. in case. N.Y. Condensed Milk Co's brands. Gall Borden Eagle 7 40, Crown 6 25, Daisy 5 75, Champion 4 50, Magnolia 4 25, Dime 3 35



Peerless Evaporated Cream.

COUPON BOOKS. TRADESMAN 1, TRADESMAN 5, CREDIT COUPON

COUPON BOOKS. 1 books per hundred 2 00, 2 2 50, 3 3 00, 4 4 00, 5 5 00, 6 6 00, 7 7 00, 8 8 00, 9 9 00, 10 10 00

ONE CENT COUPON. Universal 3 00, 2 3 50, 3 4 00, 4 5 00, 5 6 00, 6 7 00, 7 8 00, 8 9 00, 9 10 00

COUPON PASS BOOKS. 20 books 1 00, 50 2 00, 100 3 00, 250 6 25, 500 10 00, 1000 17 50

CREDIT CHECKS. 500, any one denom'n 83 00, 1000 5 00, 2000 8 00, Steel punch 75

CRACKERS. Butter. Seymour XXX 5 4, Family XXX 5 4, Family XXX, cartoon 5 4, Salted XXX, cartoon 5 4, Salted XXX, cartoon 7 4, Kenosha 7 4, Boston 7 4, Butter biscuit 6

CREAM TARTAR. Strictly pure 30, Telfer's Absolute 37, Grocers' 15 25

DRIED FRUITS. Domestic. Apples. Sundried, sliced in bbls 7, quartered 7 1/4, Evaporated, 50 lb boxes 11, California in bags 14, Evaporated in boxes 14 1/2, Blackberries. In boxes 8, Nectarines. 70 lb bags 10, 25 lb boxes 10 1/4, Peaches. Peeled in boxes 6, Cal. evap. 10 1/4, In bags 10, Pears. California in bags 10, Pitted Cherries. Barrels 50 lb boxes 25, Prunelles. 30 lb boxes 15

Raspberries. In barrels 50 lb boxes 25, 25 lb 15, Loose Muscatels in Boxes. 2 crown 1 20, 3 1 60, Loose Muscatels in Bags. 2 crown 4, 3 5

Foreign. Currants. Patras, in barrels 2, In 1/4 bbls 2 1/4, In less quantity 2 1/4, cleaned, bulk 5, cleaned, package 5 1/4, Peel. Citron, Leghorn, 25 lb boxes 12, Lemon 25 8, Orange 25 10

Raisins. Ondura, 25 lb boxes 7 1/2, Sultana, 20 8, Valencia, 30 8, Prunes. California, 100-120 6 1/4, 90x100 25 lb. bxs. 6 1/2, 80x90 8, 70x80 8 1/4, 60x70 9

Turkey. Silver 10, Sultana 60-70, French, 70-80, 80-90, 90-100

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

FARINACEOUS GOODS. Farina. 100 lb. kegs. 3 1/2, Hominy. Barrels 2 75, Grits 3 00

Lima Beans. Dried 3 1/2, Macaroni and Vermicelli. Domestic, 12 lb. box 55, Imported, 10 1/2 @ 1

Oatmeal. Barrels 200 4 25, Half barrels 100 2 25, Pearl Barley. Kegs. 2 1/4, Peas. Green, bu 1 25, Split per lb 3

Rolls Oats. Barrels 180 2 1/2, Half bbls 90 2 25

Sago. German 4 1/2, East India 5, Wheat. Cracked 3 1/2

FISH-Salt. Bloaters. Yarmouth. Cod. Pollock 5 25, Whole, Grand Bank 5 25, Boneless, bricks 6 25, Boneless, strips 6 25, Halibut. Smoked 11 @ 12 1/4, Herring. Holland, white hoops keg 70, bbl 9 50

Norwegian. Round, 1/4 bbl 100 lbs 2 40, 1/2 40 1 25, Sealed 20

Mackerel. No. 1, 100 lbs 11 00, No. 1, 40 lbs 4 70, No. 1, 10 lbs 1 30, No. 2, 100 lbs 7 75, No. 2, 40 lbs 3 50, No. 2, 10 lbs 92, Family, 90 lbs 6 00, 10 lbs 70, Sardines. Russian, kegs 55, Trout. No. 1, 1/4 bbls, 100 lbs 6 25, No. 1 1/4 bbl, 40 lbs 2 80, No. 1, kits, 10 lbs 80, No. 1, 8 lb kits 65, Whitefish. Family No. 1 1/4 bbls, 100 lbs 87 50 83 50, 1/4 40 3 50 1 65, 10 lb. kits 90 50, 8 lb. 75 45

FLAVORING EXTRACTS. Souders'. Oval Bottle, with corkscrow. Best in the world for the money.



Regular Grade Lemon. 2 oz doz 75, 4 oz 1 50, Regular Vanilla. 2 oz doz 1 20, 4 oz 2 40, XX Grade Lemon. 2 oz doz 1 50, 4 oz 3 00, XX Grade Vanilla. 2 oz doz 1 75, 4 oz 3 50

Jennings. Lemon, Vanilla. 2 oz regular panel 75 1 20, 4 oz 1 50 2 00, 6 oz 2 00 3 00, No. 3 taper 1 35 2 00, No. 4 taper 1 50 2 50

GUNPOWDER. Rifle-Dupont's. Kegs 3 25, Half kegs 1 90, Quarter kegs 1 10, 1 lb cans 30, 1/2 lb cans 18

Choke Bore-Dupont's. Kegs 4 25, Half kegs 2 40, Quarter kegs 1 35, 1 lb cans 34

Eagle Duck-Dupont's. Kegs 11 00, Half kegs 5 75, Quarter kegs 3 00, 1 lb cans 60

HERBS. Sage 15, Hops 15

INDIGO. Madras, 5 lb. boxes 55, S. F., 2, 3 and 5 lb. boxes 50

JELLY. 17 lb. palls 40, 30 70

LICORICE. Pure 30, Calabria 25, Sicily 12

LYE. Condensed, 2 doz 1 25, 4 doz 2 25

MATCHES. No. 9 sulphur 1 65, Anchor parlor 1 70, No. 2 home 1 10, Export parlor 4 00

MINCE MEAT. Tin, per dozen. 1 gallon 1 75, Half gallon 1 40, Quart 70, Pint 45, Half pint 40, Wooden, for vinegar, per doz. 1 gallon 7 00, Half gallon 4 75, Quart 3 75, Pint 2 25

MOLASSES. Sugar house 14, Cuba Baking. Ordinary Porto Rico 16, Fancy New Orleans 30

Fair 18, Good 22, Extra good 27, Choice 32, Fancy 40, One-half barrels, 3c extra



THE ADVANCE INEVITABLE.

Further Reasons for the Recent Action of the Insurance Companies.

Further interviews have been had with a number of business men on the insurance question, the result of which is given below. There are many business men who do not feel at liberty to express just what they feel on this subject, at least for publication. This is not altogether from fear of antagonizing the insurance companies, but because it is thought to be useless to protest. No matter how vigorous the kick or how loud the protest, the companies will follow their own course; so, rather than speak their minds without effect, many prefer to say nothing.

The interview with Mr. McBain is given in full, and will be found interesting. As he does not touch the main point in last week's article (which was the discrimination in rates), his silence may be taken as a confession that such discrimination exists. Its existence is plain—at least to everyone but an insurance man—while the reason for it must remain a mystery. It may be the result of anxiety to get business, of ignorance on the part of the underwriter, or of a dozen different causes. Whatever be the reason, insurance men do not seem anxious to discuss the point.

Mr. McBain does not think that the management of insurance companies can be criticised, because "the losses have been upon the so-called desirable class of risks." That losses have been generally upon this class of risks is not affirmed, but only that Mr. McBain's company lost more heavily on this class than upon any other. Even if it were true that more and greater losses were sustained last year on desirable than on hazardous risks, it would prove only that last year was an exceptional one in insurance business. No provision has been made by the companies for a recurrence of last year's condition except as a possible contingency. Anything further than this would mean a complete revision of the classification of risks, which it has taken insurance experts many years to compile. "But," says Mr. McBain, "we admit that the companies are somewhat to blame for the present condition of their business, owing chiefly to the general prevailing demoralization growing out of competition caused by greed for premiums." Mr. McBain's frankness is commendable, though unexpected. As this is a concession of all that was urged against the management of insurance business in the past, nothing further need be said on that point. Mr. McBain also admits that expenses have been too high. After that, he may be expected to admit the discrimination in rates, in which case it will leave the co-insurance clause as the only *casus belli* between the companies and the policy holders. It is taken for granted that the companies, after admitting the abuses, will take immediate and vigorous measures to correct them, and, if the work of reform necessitates a readjustment of rates on an equitable basis, no objection will be made; but the kind of rating which prevails at present can hardly be termed equitable. If readers will give the interview with Mr. McBain a careful perusal, especially that part relating to the co-insurance clause, the force of the arguments on both sides will be more plainly manifest.

Paul Stekete (P. Stekete & Sons): Our rates have been raised very materially in the last six months. We have been told that we are a good risk in our class, and that our facilities for fighting fire are good, and yet we are compelled to submit to an increase in insurance rates, and compelled, in addition, to insure under the co-insurance clause. I don't like compulsion—we had enough of that before coming to America. It smacks very much of Old Country customs and laws to say that we must take out so much insurance. We will take out all we can afford to carry, and we are in a better position than the insurance companies to know how much we can afford.

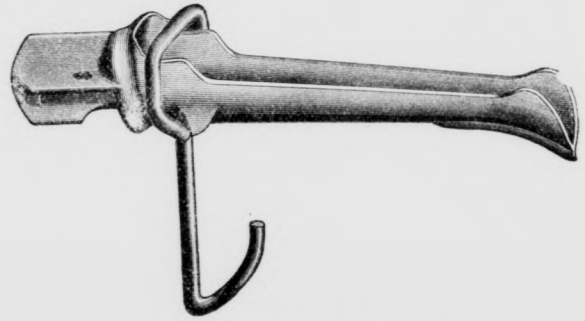
C. G. A. Voigt, (Star Mills): Our rates have not been raised. It may be because we are pulling out of the stock companies and placing our insurance with the millers' mutuals. They tried to force the co-insurance clause on us, but we wouldn't have it, and now we have very little insurance in the old companies. It is probably true that most of the companies have been losing money for several years, and especially during 1893; but they are not the only people who lost money last year, though they are about the only ones who have raised prices in order to make up their losses. I have no doubt that this action of the insurance companies will force many people into mutual insurance, which I consider just as safe as, and which is considered much cheaper than stock company insurance.

John Jamieson (Trankla, Jamieson & Co.): We, in common with the rest, have been raised, and we consider that it was done without sufficient reason. But a protest would be useless.

Charles D. Lyon (Eaton, Lyon & Co.): Our rates were raised 30 per cent., which we think unwarranted, either by anything in the risk itself or by the necessities of the insurance business. So far as the co-insurance clause is concerned, we would insure to our full valuation if we could; 80 per cent. is the best we can get at present, so we take what we can get.

W. Fred McBain (Secretary Grand Rapids Fire Insurance Co.): The reason for the advance of insurance rates in Grand Rapids and throughout the country is simply the result of absolute necessity on the part of the companies, in order to furnish the public the indemnity for which they pay. It is a matter of record that there has been less than one-half of one per cent. profit on the underwriting of the leading insurance companies of the country in the past ten years. Although many show a much larger profit on their investments, it is not due to the underwriting but to the banking feature of the business, and, were it not for the income derived from the investments, rates would necessarily have to be much higher than they are at present. Liquidation and the general shrinkage in values going on in the commercial and financial world have run the loss ratio up to an unprecedented percentage. For this the companies are not responsible. Had the losses in the past few years been upon property paying the highest rates and considered fire traps, or specially hazardous by reason of the nature of the business, the management of insurance companies might be criticised; but it is a matter of fact that the losses have been upon the so-called desirable class of risks, such as brick mercantile buildings, stocks, dwelling

Post's Eureka Sap Spouts.



OVER 20,000,000 SOLD.

These Spouts will not Leak

Highest Award of Merit from the
World's Industrial Exposition.

Spout No. 1, actual size, with Heavy Wire Hanger, that does not break like hangers cast on the spout.

PATENT IMPROVED—Sugar makers acknowledge a very large increase in the flow of Sap by the use of the Self-Sealing Air Trap in the Improved Eureka, as claimed for them.

GET YOUR ORDERS IN AT ONCE so as not to get left. Write for prices.

FOSTER-STEVENS & CO.

MONROE
ST.

ATLAS SOAP

MANUFACTURED ONLY BY

HENRY PASSOLT, SAGINAW, MICH.

Our "Oak" Grain.



GUARANTEED SOLID THROUGHOUT.
Heel or Spring, E and EE, 6 to 8, at..... 65c
Heel or Spring, E and EE, 8½ to 12, at..... 75c
SEND FOR A SAMPLE DOZEN.

HIRTH, KRAUSE & CO.,
12 & 14 Lyon St.,
GRAND RAPIDS, MICH.

This brand has now been on the market three years, and has come to be regarded as a leader wherever introduced. See quotations in Price Current.

houses, household furniture, public buildings, etc. The classification of risks written by the Grand Rapids Fire Insurance Co. for the past two years (and we do a conservative business) shows that our money has been lost on the so-called best risks, fully demonstrating that rates have been too low to pay the losses and expenses. We admit that the companies are somewhat to blame for the present condition of their business, owing chiefly to the general prevailing demoralization growing out of competition, caused by greed for premiums; yet the public have their share of the blame to bear in patronizing Cheap John, wildcat companies, whose policies they accept and then use as a leverage against the local agent of a responsible company to get their rates lowered. This, together with onerous State taxation and unjust legislation, has something to do with the present increase. We also admit that the expense of conducting our business is too high, and companies are recognizing the fact that they have obligations to the assured in giving them indemnity at the lowest possible rates, which cannot always be maintained at a point to furnish profit to companies whose expenses are high, and they are wisely using the pruning knife in this direction. People not familiar with the workings of an insurance company cannot understand why the rate on their own risk, or the rates in the city in which they reside (which, we will say, show a small loss to the companies) should be increased because the losses on the whole have been heavy. A communication received from a competent underwriter on this subject might be interesting. He says: "We will consider an individual risk: The amount insured is \$2,500; the premium paid, \$20, hence the insurance would have to be continued at this rate for 125 years without a loss before the premium would be sufficient to pay the loss, should one occur. This is without allowing anything for expenses (amounting to, at the lowest, 33 per cent. of the premium), and you will see that the risk would have to stand 185 years in order to make the company good. Considering liability to accidents, even with the best ownership and most careful management, the danger of carelessness on the part of employes, explosions, and numerous other causes continually working to produce fires, you will hardly be prepared to assert the probability of the continuance of this, or any other single risk of like character, for the long term required. You may say we leave out computation of interest, but a loss is as likely to occur the first or tenth year as the last year, so interest cannot be considered unless you can insure the life of a risk for a given number of years. This calculation leaves nothing whatever for profit to the company. But, of course, risks cannot be considered solely by themselves. Insurance is based upon a different theory, and in fixing rates we must consider the average probability of a given number of risks of like character." Leaving the question of profit out of consideration, you will see that it would require 185 risks of this kind, insured for like amount, and paying a like premium, to enable the company to pay the loss of one in any given year. You may now be prepared to assert, in view of the existing dangers to every risk, that it is probable that of the 185 risks at least one of them would not burn

every year. The record is against such a conclusion. Again, you may say that 185 risks as good as you own could not be found; but 185 owners of risks can be found who will assert that their risks are as good as yours, and who would claim that, in the calculation, they must have equal consideration. Our calculation must be based upon the average character and probable results, and it is the duty of the companies to demand figures which contemplate a much shorter average term of existence than the above figures would give. Neither can the rates be fixed upon the record of a given town for any short term of years, although such records should not be left entirely out of consideration. If this city should be overtaken to-morrow with a sweeping conflagration, consuming all and more than the companies have heretofore realized in the way of profit by writing its risks, you would hardly expect that the rates to be charged by companies doing business here in the future should be based on such misfortune and advanced accordingly. Such a rule would, in that event, place rates so high as to be prohibitory and drive merchants and property holders out of business. Every town has to be treated as a common whole, and rates have to be based upon the average experience of an entire State or section. There is no business where the interests of the seller and buyer are so mutual as the relations existing between insurance companies and their patrons. We may buy a suit of clothes of our tailor at a price at which we know the seller cannot live, and we can wear the clothes whatever becomes of the seller. Not so with insurance; there we must pay a price sufficient to enable the seller to meet his obligations, for we only wish to use the goods when the day of calamity comes, and it is then we are interested in the seller's solvency. Every insurer should be interested equally with the company in paying such rates as will enable the companies to live and meet their obligations, and it will be conceded also that the companies are entitled to add an amount to enable them to reap some profit for the risks to which their capital is subjected. In regard to the 80 per cent. co-insurance clause, which has been slandered and abused both by property owners and agents, I think it will soon obtain recognition as a good friend, once its meaning and merits are understood. This clause does not mean, as some people interpret it, that the insurance company is liable for only 80 per cent. of the loss in any event, for, on the contrary, the companies are liable for the full amount of the loss, no matter what it may be, so long as the insurance carried is 80 per cent. or more of the value, which the assured guarantees in accepting the clause in the policy. It is an equitable and scientific basis for rating property and places all upon an equal basis. Here is an illustration of the application of the clause: A & B occupy two adjoining stores; the stores are exactly similar and both men are engaged in the boot and shoe business; each stock is worth \$10,000. A carries a policy of \$8,000, covering 80 per cent. of his stock; his premium at one per cent. is \$80; the insurance is divided equally among four companies, so that each company gets a \$20 premium. B carries a policy of \$2,000, 20 per cent. of his stock, all in one company; at 1 per cent. his

total premium expense is \$20. A fire occurs and each store is damaged to the extent of \$2,000. Without the 80 per cent. clause B's one company would have to pay \$2,000, while A's loss would be split up among four companies, each paying \$500. Thus B's company would be obliged to pay \$2,000 on a \$20 premium, while A's four companies would be out only \$500 each on a \$20 premium. With the 80 per cent. co-insurance clause there would be no change respecting A, but B, carrying only 20 per cent. of insurance, would himself become an insurer to the extent of 75 per cent. His insurance being only one-fourth of 80 per cent., he would get but one-fourth of the amount of his policy from the company, or \$500. It will readily be seen that, with the 80 per cent. clause, more insurance will be carried, companies will receive more premiums and, in the end, the clause will be a rate reducer. The clause is not compulsory—a person can take a 50, 60 or 70 per cent. clause, but must pay a rate in proportion.

Mr. McBain does not make it quite clear how the co-insurance clause is a benefit to insurers. Certainly the companies must pay the full amount when the loss equals the face of the policy, with or without the co-insurance clause. If B pays a rate on a \$2,000 policy equal to A's rate on an \$8,000 policy, is he not entitled to equal indemnity with A, the loss on equal stocks being the same? If B's loss is \$2,000 and A's loss is \$2,000, both should, in equity, receive an equal amount of indemnity. B has been led to suppose that his stock was insured to the amount of \$2,000; he has paid a premium on that amount, and it matters not at all whether it is 80 per cent. or 20 per cent. of his stock. If the companies can find a man who is willing to insure his stock for \$2,000, and then, in case of a loss equal to that amount, accept \$500 as full payment of his policy, that is their business; but they will have to work hard to convince the public that a \$2,000 policy is worth but \$500. The 80 per cent. clause is, beyond question, a good thing for the companies, as, if insurers submit to it, must result in largely increased premiums. That it will be a "rate reducer," according to the confident prediction of Mr. McBain, is a question which time only can decide.

CHEAP SAMP BUCKETS.
 1X Tin, 10 qt. \$10.50 per 100
 1X Tin, 12 qt. 12.00 per 100
H. LEONARD & SONS,
 GRAND RAPIDS.

ARE THE TIMES HARD?
 THEN MAKE THEM EASY
 BY ADOPTING THE COUPON BOOK SYSTEM FURNISHED BY THE
TRADESMAN COMPANY
 GRAND RAPIDS.

MICHIGAN CENTRAL
 "The Niagara Falls Route."
 (Taking effect Sunday, Nov. 19, 1893.)
 Arrive. Depart.
 10 20 p. m. Detroit Express 7 00 a. m.
 5 30 a. m. *Atlantic and Pacific 1 20 p. m.
 1 30 p. m. New York Express 5 40 p. m.
 *Daily. All others daily, except Sunday.
 Sleeping cars run on Atlantic and Pacific express, trains to and from Detroit.
 Parlor cars leave for Detroit at 7:00 a. m.; returning, leave Detroit 4:55 p. m., arriving at Grand Rapids 10:20 p. m.
 Direct communication made at Detroit with all through trains east over the Michigan Central Railroad (Canada Southern Division.)
 A. ALMQUIST, Ticket Agent,
 Union Passenger Station.

CHICAGO NOV. 19, 1893
 AND WEST MICHIGAN R.Y.

GOING TO CHICAGO.
 Lv. G'd Rapids 7:30am 1:25pm *11:30pm
 Ar. Chicago 1:45pm 6:50pm *6:30am

RETURNING FROM CHICAGO.
 Lv. Chicago 7:45am 4:55pm *11:30pm
 Ar. G'd Rapids 2 30pm 10:20pm *6:10am

TO AND FROM MUSKOGON.
 Lv. Grand Rapids 7:30am 1:25pm 5:45pm
 Ar. Grand Rapids 0:55am 2:30pm 10:20pm

TRAVERSE CITY, CHARLEVOIX AND PETOSKEY.
 Lv. Grand Rapids 7:30am 3:15pm
 Ar. Manistee 12:10pm 8:15pm
 Ar. Traverse City 12:40pm 8:45pm
 Ar. Charlevoix 3:15pm 11:10pm
 Ar. Petoskey 3:45pm 11:40pm
 Arrive from Petoskey, etc., 1:00 p. m. and 10:00 p. m.
 Local train to White Cloud leaves Grand Rapids 5:45 p. m., connects for Big Rapids and Fremont. Returning, arrives Grand Rapids 11:20 a. m.

PARLOR AND SLEEPING CARS.
 To Chicago, Lv. G. R. 7:30am 1:25pm *11:30pm
 To Petoskey, Lv. G. R. 7:30am 3:15pm
 To G. R. Lv. Chicago. 7:45am 4:55pm *11:30pm
 To G. R. Lv. Petoskey. 5:00am 1:30pm
 *Every day. Other trains week days only.

DETROIT NOV. 19, 1893
 LANSING & NORTHERN R. R.

GOING TO DETROIT.
 Lv. Grand Rapids 7:00am *1:20pm 5:40pm
 Ar. Detroit 11:40am *5:25pm 10:25pm

RETURNING FROM DETROIT.
 Lv. Detroit 7:45am *1:45pm 6:00pm
 Ar. Grand Rapids 12:45pm *5:40pm 10:45pm

TO AND FROM SAGINAW, ALMA AND ST. LOUIS.
 Lv. G. R. 7:40am 4:50pm Ar. G. R. 11:40am 10:55pm
 TO LOWELL VIA LOWELL & HASTINGS R. R.
 Lv. Grand Rapids 7:00am 1:20pm 5:40pm
 Ar. from Lowell 12:45pm 5:40pm

THROUGH CAR SERVICE.
 Parlor Cars on all trains between Grand Rapids and Detroit. Parlor car to Saginaw on morning train.
 *Every day. Other trains week days only.
 GEO. DEHAVEN, Gen. Pass'r Ag't.

DETROIT, GRAND HAVEN & MILWAUKEE Railway.
 Depot corner Leonard St. and Plainfield Av.

EASTWARD.

Trains Leave	*No. 14	*No. 16	*No. 18	*No. 22
G'd Rapids, Lv	6 45am	10 30am	3 25pm	10 45pm
Ionia Ar	7 40am	11 25am	4 27pm	12 27am
St. Johns Ar	8 25am	12 17pm	5 20pm	1 45am
Owosso Ar	9 00am	1 30pm	6 05pm	2 40am
E. Saginaw Ar	10 50am	3 45pm	8 00pm	6 40am
Bay City Ar	11 32am	4 35pm	8 37pm	7 15am
Flint Ar	10 05am	3 45pm	7 05pm	5 4 am
Pt. Huron Ar	12 05pm	5 50pm	8 50pm	7 30am
Pontiac Ar	10 53am	3 05pm	8 25pm	5 37am
Detroit Ar	11 50am	4 05pm	9 25pm	7 00am

WESTWARD.

Trains Leave	*No. 81	*No. 11	*No. 13.
G'd Rapids Lv	7 00am	1 00pm	4 55pm
G'd Haven Ar	8 20am	2 10pm	6 00pm

*Daily except Sunday. *Daily.
 Trains arrive from the east, 6:35 a. m., 12:50 p. m., 4:45 p. m. and 10:00 p. m.
 Trains arrive from the west, 7:10 a. m., 3:15 p. m. and 9:15 a. m.
 Eastward—No. 14 has Wagner Parlor Buffet car. No. 18 Parlor Car.
 Westward—No. 11 Parlor Car. No. 15 Wagner Parlor Buffet car.
 JAS. CAMPBELL, City Ticket Agent,
 23 Monroe Street.

Grand Rapids & Indiana
 Schedule in effect Dec. 24, 1893.

TRAINS GOING NORTH.
 Arrive from Leavegoing South. North.
 For M'kinaw, Trav. City and Sag. 7:20 a. m. 7:40 a. m.
 For Cadillac and Saginaw 2:15 p. m. 4:50 p. m.
 For Petoskey & Mackinaw 8:10 p. m. 10:25 p. m.
 From Kalamazoo 9:19 a. m.
 From Chicago and Kalamazoo 9:50 p. m.
 Trains arriving from south at 7:30 a. m. and 9:10 a. m. daily. Others trains daily except Sunday.

TRAINS GOING SOUTH.
 Arrive from Leavegoing North. South.
 For Cincinnati 6:50 a. m.
 For Kalamazoo and Chicago 9:50 p. m.
 For Fort Wayne and the East. 11:40 a. m. 2:00 p. m.
 For Cincinnati 5:15 p. m. 6:00 p. m.
 For Kalamazoo & Chicago 10:55 p. m. 11:20 p. m.
 From Saginaw 11:40 a. m.
 From Saginaw 10:55 p. m.
 Trains leaving south at 6:00 p. m. and 11:20 p. m. run daily; all other trains daily except Sunday.
 Chicago via G. R. & I. R. R.
 Lv Grand Rapids 10:40 a. m. 2:00 p. m. 11:20 p. m.
 Arr Chicago 4:00 p. m. 9:00 p. m. 7:05 a. m.
 10:40 a. m. train solid with Wagner Buffet Parlor Car.
 11:20 p. m. train daily, through coach and Wagner Sleeping Car.
 Lv Chicago 6:50 a. m. 4:15 p. m. 11:40 p. m.
 Arr Grand Rapids 2:15 p. m. 9:50 p. m. 7:20 a. m.
 4:15 p. m. solid with Wagner Buffet Parlor Car and Dining Car. 11:40 p. m. train daily, through Coach and Wagner Sleeping Car.
 Muskegon, Grand Rapids & Indiana.
 For Muskegon—Leave. From Muskegon—Arrive
 7:35 a. m. 9:40 a. m.
 5:40 p. m. 5:20 p. m.
 Sunday train leaves for Muskegon at 7:45 a. m., arriving at 9:15 a. m. Returning, train leaves Muskegon at 4:30 p. m., arriving at Grand Rapids at 5:50 p. m.
 C. L. LOCKWOOD,
 General Passenger and Ticket Agent.

PECK'S HEADACHE POWDERS
 Pay the best profit. Order from your jobber.

GOTHAM GOSSIP.

News from the Metropolis---Index of the Markets.

Special Correspondence.
NEW YORK, Feb. 17.—Trade during the past week has perhaps been about as good as at any time since Jan. 1 and in some lines has been all that could be hoped for. This is not saying much, however, and it is to be regretted that all hands are not busy from morning until night. Prices are very unstable on some lines of canned goods and a little firmer on others. Local trade has doubtless been retarded somewhat by the severe weather conditions, which have quite seriously delayed shipments. Returning salesmen report only the usual everyday trade and say that in no section is there anything like a full volume of trade being done. Of course, there is no speculation in anything. Breadstuffs have experienced the lowest point ever touched and we are inquiring where the end is to be. The one redeeming feature in the general situation is the resumption of more mills and factories throughout the Union, and with each one goes a heartfelt wish for its future prosperity.

There are very few failures occurring throughout the trade, which is another source of consolation. Our wholesalers are putting forth every effort to make the most of such opportunities as are offered, and it is a pleasure to record a sound condition all around. The action of Congress upon the sugar question is awaited with a good deal of interest—even with some anxiety—and the refineries are working the wires for all they are worth to lead victory to perch upon their banners. The buyer of a big Chicago bazar is advertising his presence in town this week and soliciting big offers of groceries.

It can hardly be said that coffee is any higher, but there is a little firmer feeling apparent among jobbers and importers and it is quite confidentially thought that retailers will soon begin to buy more freely. In fact, they are already doing so, and transactions are becoming more frequent. A higher price than 17½¢ for Rio No. 7 seems hardly warranted, but at this the market is decidedly firm. Mild sorts are well held, but it is hard to give quotations with exactitude. A good Java coffee can be bought for 23¢ and from this the range is up to 29¢30¢.

For lemons, oranges and foreign green fruits generally there is a very quiet market, and at the moment sales are confined almost exclusively to a strictly local region. Supplies of lemons are seemingly ample and prices are low. No inducement is sufficient to create more than the ordinary everyday demand. Havana oranges are worth \$2 @ 2.50 per box. Bananas may be purchased at a range of from \$1 @ 1.25 for the first run. Florida oranges have been in quite free receipt and prices are low; quotations are about nominal. Apples are in demand for strictly sound fruit and, when such is found, it is worth \$4.50 @ 5.00 per bbl.

Domestic dried fruits are meeting with limited sale and very low quotations are made without finding purchasers, being quotable at 10 @ 12¢. California raisins and prunes seem to be doing a little better than a week ago, and the quotations prevailing for the past few days indicate a firm feeling. Sultana raisins, 5 @ 6½¢. Figs, dates, prunes and nuts are quiet. Raisins are selling at 1¼¢, but even this price is not productive of any greater sales being made. Butter is dull and the supply ample enough to preclude any immediate rise, unless the cold snap should be of long duration. For the very best creamery, Elgin brands, and the same grade of Pennsylvania, 27½¢ seems to be top. From this, the range is down to 22¢23¢ been obtained. Eggs are in good demand, and prices show some hardening. For Western firsts, 20¢ might be obtained without trouble, although this is about the range of nearer by stock. Beans are selling pretty well, and the market is not over abundantly supplied. Pea beans are worth from \$1.80 @ 1.90, and medium, \$1.80.

Potatoes and vegetables begin to come

in freely from the Bermudas and the South, and with free arrivals from abroad also the market is well supplied. New Bermuda potatoes, \$5 @ 6 per bbl., old domestic, \$1.50 @ 2.25.

The week closes upon a market scarcely different from that of a week ago, and with no particular cheer in the outlook. With every day spring is coming nearer, however: and, finally, we shall see daylight. As one man puts it, "You will see the greatest era of prosperity ever known inaugurated before Cleveland finishes his term as President"—a consummation devoutly to be wished.

JAY.
The Grocery Market.

Sugar—Despite the talk about high prices in sugar, the usual Monday morning advance failed to materialize this week. Refiners appear to be as much at sea over the outcome of the tariff legislation as the smallest dealer, some of the shrewdest political prognosticators declining to attempt to predicate the outcome.

Lemons—Prices at the Eastern auctions have dropped to a very low point. This has been brought about by free arrivals and because the Western markets are well supplied and are not placing orders for any more stock than is needed for two weeks at a time. There is no reason why they should do so, as the crop is large and the fruit of excellent quality and arrivals regular. Prices may fluctuate a little both ways, but, until warm weather, there will be no necessity for—or money made in—laying in more stock than is required from week to week.

Oranges—Florida fruit is held considerably firmer by local wholesalers, and the prospects are that prices will be advanced 25 c per box all around during the coming week. Buyers from this market have been getting fruit below Chicago quotations for some time, and, even now, can secure needed stock as low as from any market in the country. Advices from Florida state that many of the groves are cleaned up and the last of the crop will soon have to be shipped. As a natural consequence, demand is spirited, and the balance of the crop is and will be held firm and remaining shipments will pay the growers a profit—which is as it should be.

Bananas—No change to note this week. The extremely cold weather is detrimental to safety in handling, and outside dealers are very chary about ordering when the chance of loss is so great.

Foreign Nuts—The market on all varieties is practically unchanged, excepting Brazils, which have declined a trifle.

Poultry—Firm, without change. Offerings were small, and the week closed with everything cleaned up. Lent usually has a quieting effect on the poultry market, and this year will, probably, be no exception.

Pork—A slight drop in all kinds of barreled pork may be noted if the market report is referred to. This is due, no doubt, to the opening of the lenten season.

The Prevailing Craze.

Customer—How many yards in the piece?
Clerk—This is a whole bolt; not a yard has been cut off, and there is not another piece of goods like it in the stock; it—
Customer—Well, then, you'll have to show me something else. I want enough for sleeves.

Flyers in Tolman's canned goods this week. Phone J. P. Visner at Bridge Street House.

CANDIES, FRUITS and NUTS.

The Putnam Candy Co. quotes as follows:

STICK CANDY.			
	Cases	Bbls.	Palls.
Standard, per lb.		6	7
" H. H.		6	7
" Twist		6	7
Boston Cream	8½		8½
Cut Loaf			
Extra H. H.	8½		8½

MIXED CANDY.			
	Bbls.	Palls.	
Standard	5½	6½	
Leader	5½	6½	
Royal	6½	7½	
Nobby	7	8	
English Rock	7	8	
Conserves	7	8	
Broken Taffy	baskets	8½	
Peanut Squares	7½	8½	
French Creams	9	10	
Valley Creams	13	14	
Midget, 30 lb. baskets	8½	9½	
Modern, 30 lb.	8	9	

FANCY—in bulk			
		Palls.	
Lozenges, plain		8½	
" printed		9½	
Chocolate Drops		12	
Chocolate Monumentals		12½	
Gum Drops		5	
Moss Drops		7½	
Sour Drops		8½	
Imperials		10	

FANCY—in 5 lb. boxes.			
		Per Box	
Lemon Drops		50	
Sour Drops		50	
Peppermint Drops		60	
Chocolate Drops		75	
H. M. Chocolate Drops		80	
Gum Drops		40	
Licorice Drops		1 00	
A. B. Licorice Drops		80	
Lozenges, plain		60	
" printed		65	
Imperials		60	
Molasses		70	
Cream Bar		55	
Molasses Bar		55	
Hand Made Creams		85	
Plain Creams		80	
Decorated Creams		90	
String Rock		60	
Burnt Almonds		1 00	
Wintergreen Berries		60	

CARAMELS.			
No. 1, wrapped, 2 lb. boxes		34	
No. 1, " 3 "		51	
No. 2, " 2 "		28	

ORANGES.			
Russets, 96		1 75	
Russets, 126		2 25	
Russets, 150		2 50	
Brights, 126		2 00	
Brights, 138		2 25	
Brights, 170-200-216		2 75	

BANANAS.			
Small		1 50	
Large		2 50	

LEMONS.			
Extra choice 300		3 25	
Extra choice 300		3 00	
Extra fancy 300		4 10	
Extra fancy 300		4 10	

OTHER FOREIGN FRUITS.			
Figs, fancy layers, 6 lb.		@ 13	
" " 10 lb.		@ 13	
" extra " 14 lb.		@ 15	
Dates, Fard, 10-lb. box		@ 7	
" " 50-lb. "		@ 5½	
" Persian, 50-lb. box		@ 5	

NUTS.			
Almonds, Tarragona		@ 16	
" Ivaca		@ 15	
" California		@ 2	
Brazils, new		@ 10½	
Filberts		@ 11	
Walnuts, Grenoble		@ 13	
" French		@ 10	
" Calif.		@ 12	
Table Nuts, fancy		@ 12	
" choice		@ 11	
Pecans, Texas, H. P.		@ 7½	
Chestnuts		1 25	
Hickory Nuts per bu.		1 25	
Cocconuts, full sacks		4 00	

PEANUTS.			
Fancy, H. P., Suns		@ 5	
" Roasted		@ 6½	
Fancy, H. P., Flags		@ 6½	
" Roasted		@ 6½	
Choice, H. P., Extras		@ 4	
" Roasted		@ 5½	

OILS.

The Standard Oil Co. quotes as follows:

BARRELS.			
Eocene		8½	
XXX W. W. Mich. Headlight		7	
Naphtha		@ 6½	
Stove Gasoline		@ 7½	
Cylinder		27	
Engine		13	
Black, 15 cold test		@ 8½	

POULTRY.

Local dealers pay as follows:

LIVE.			
Turkeys		8	@ 8½
Chickens		7	@ 8
Fowls		6	@ 6½
Ducks		8	@ 9
Geese		8	@ 9

DRAWN.			
Turkeys		10	@ 11
Chickens		10	@ 11
Fowl		9	@ 10
Ducks		10	@ 11
Geese		10	@ 12

UNDRAWN.			
Turkeys		9	@ 9½
Chickens		7½	@ 8
Fowls		6½	@ 7
Ducks		8	@ 9
Geese		8	@ 9

Before You Buy

SEE THE SPRING LINE OF FINE GOODS MANUFACTURED BY

SNEDIGOR & HATHAWAY,
DETROIT, MICH.

A FEW OF OUR NEW SPECIALTIES IN OXFORDS ARE:

The Juliet Bootee, Three Large Button Newport, Southern Tie and Prince Alberts.

Dealers wishing to see the line address F. A. CADWELL, 67 Terrace Ave., Grand Rapids, Mich.



A LADY'S GENUINE : VICI : SHOE, Plain toe in opera and opera toe and C. S. heel. D and E and E E widths, at \$1.50. Patent leather tip, \$1.55. Try them, they are beauties. Stock soft and fine, flexible and elegant fitters. Send for sample dozen. REEDER BROS. SHOE CO., Grand Rapids, Mich.



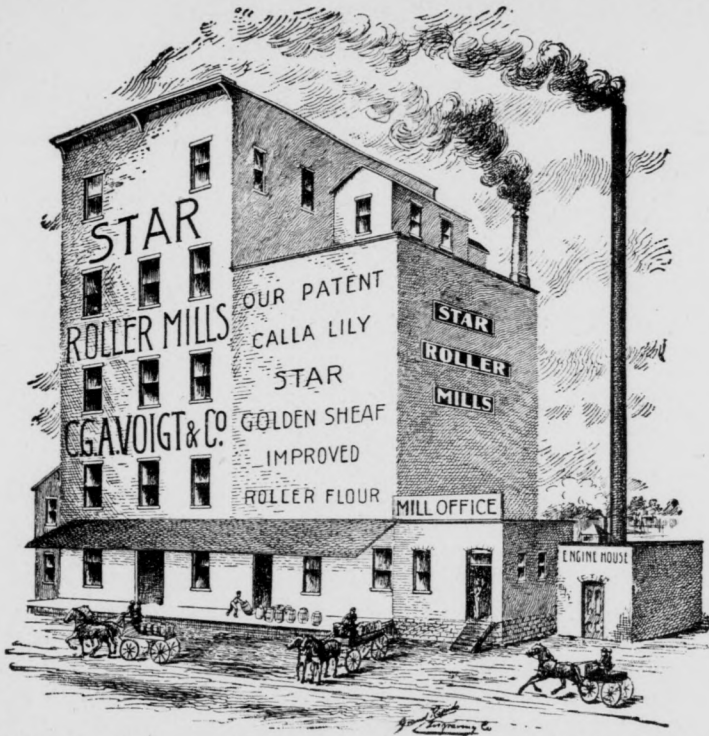
SEND US YOUR BEANS,

WE WANT THEM ALL, NO MATTER HOW MANY. Will Always Give Full Market Value



Lemon & Wheeler Company, Agents, Grand Rapids.

C. G. A. VOIGT & CO. New York Biscuit Co.,



STAR ROLLER MILLS

OUR LEADING BRANDS ARE

Our Patent, Gilt Edge, Star, Calla Lily and Golden Sheaf.

WE GUARANTEE EVERY SACK.

C. G. A. VOIGT & CO.,

GRAND RAPIDS, MICH.

Write for Quotations.

IF YOU WANT THE BEST

ORDER



SOLD ONLY BY

**I. M. Clark
Grocery
Co.**

MANUFACTURERS OF
WM. SEARS & CO.'S
Crackers and Fine Sweet Goods.

WE constantly have the interests of the trade in view by introducing new novelties and using the best of material in the manufacture of a superior line of goods.

The Continued Patronage of the Oldest Established Grocery Houses in the State is our BEST TESTIMONIAL.

OUR GOODS ARE ALWAYS IN DEMAND, AND NO WELL APPOINTED GROCERY STOCK IS COMPLETE WITHOUT A FULL LINE. SEND IN A TRIAL ORDER AND BE CONVINCED.

We also take Orders for the Celebrated KENNEDY BISCUIT, made at our Chicago Factory.

S. A. SEARS, Manager,
GRAND RAPIDS, MICH.

If You Want Good, Light, Sweet Bread and Biscuits,

—USE—

FERMENTUM
THE ONLY RELIABLE
COMPRESSED YEAST

SOLD BY ALL FIRST-CLASS GROCERS.

MANUFACTURED BY

The Fermentum Company

MAIN OFFICE:

CHICAGO, 270 KINZIE STREET.

MICHIGAN AGENCY:

GRAND RAPIDS, 106 KENT STREET.

Address all communications to THE FERMENTUM CO.



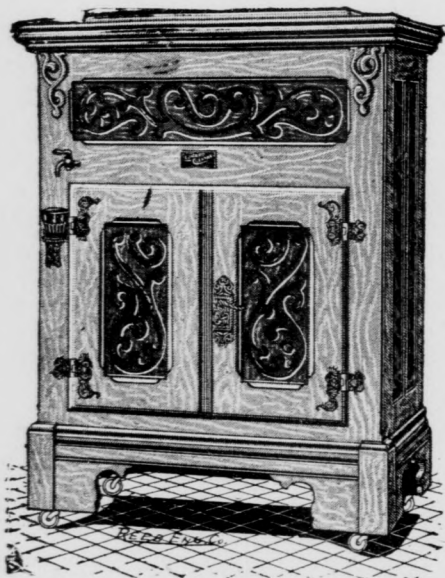
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TRADESMAN COMPANY, GRAND RAPIDS, MICH.

REFRIGERATORS.

The Leonard Cleanable
EXCELSIOR LINE.



STYLE OF NO. 273.

DO YOU

Handle Refrigerators?
If so, why not carry
the best—**The LEON-**

ARD CLEANABLE? They cost no more money than poorer makes, and are always sure to give your customer the best of satisfaction.

IF YOU NEVER

Have sold Refrigerators why don't
you? They pay a good profit when
you can buy them direct from the manufacturers.

We Manufacture

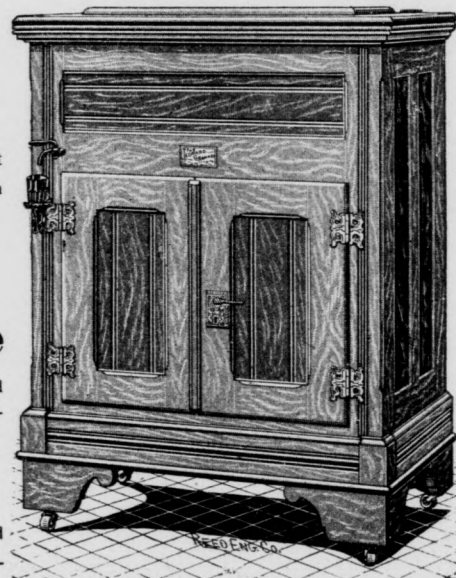
All our Refrigerators, so in buying from us you buy direct and pay no jobbers profit, but get the benefit of the lowest manufacturers prices.

WRITE US

For Catalogue and
Discount **B-4** buy-

ing your Refrigerators for the coming season.

The Leonard Cleanable
CHALLENGE LINE.



STYLE OF NO. 215.

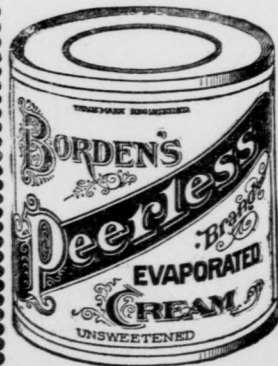
H. LEONARD & SONS, Grand Rapids, Mich.

Manufacturers of **THE LEONARD CLEANABLE REFRIGERATORS**

SPECIAL NOTICE

A BRIEF STATEMENT FOR BUSY MEN.

The New York Condensed Milk Company takes pleasure in announcing that the trade is now prepared to supply you with



Borden's Peerless Brand Evaporated Cream,

UNSWEETENED; guaranteed to keep under all conditions of temperature. The process used is far in advance of any other method of preserving milk without sugar. Our new plant is constructed especially for this branch of business, and is unequalled in equipment for the various processes employed. Having thoroughly tested all the important points in connection with the milk referred to, we are now prepared to offer the trade, through the jobbing houses, **Borden's Peerless Brand Evaporated Cream, unsweetened,** with entire confidence that it will prove, like our celebrated **Gail Borden Eagle Brand Condensed Milk,** to have no **Equal.** It is thoroughly guaranteed in every respect, and this guarantee is substantial, as every one knows.

Prepared by the New York Condensed Milk Co.

FOR QUOTATIONS SEE PRICE COLUMNS.