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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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is fast being recognized by everybody as the best salt for every pur-pose. It's made from the best brine by the best process with the best grain. You keep the best of other things, why not keep the best of Salt. Your customers will appreciate it as they appreciate pure sugar, pure coffee, and tea.

**Diamond Crystal Salt** Being free from all chlorides of calcium and magnesia, will not get damp and soggy on your hands. Put up in an attractive and salable manner. When your stock of salt is low, try a small supply of "*the salt that's all salt*." Can be obtair \_\_from jobbers and dealers. For prices, see price current on other page. For other information, address

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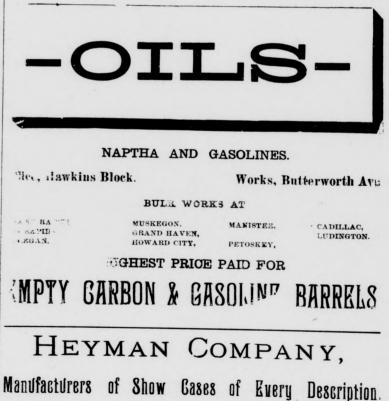
Grand Rapids.

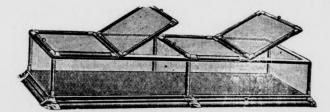
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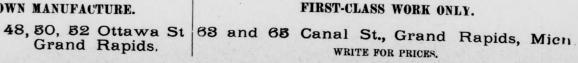
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## NO. 576

#### UNSEEN HANDS

#### Which Show Us Where to Go and Where to Come.

Where to Come. [The following story is better than most sto-ries are, because it is exactly true, excepting the names given to the parties and places. The gen-theman whom I have called "General Glover" has permitted me to put it in writing, that it may give the same courage to other persons which it has given to him and to me. But, at his re-quest, I have changed every name in the story from those which he gave me; and I assure the most curious reader or critic that he will find it impossible to ascertain by any conjecture who are the parties described. No fincident, how-ever, in the story is drawn in the slightest de-gree from imagination. I tell the tale as it was told to me, and print it after it has had the re-vision of "General Glover."—E. E. Hale.] I was riding across the country to Du-

I was riding across the country to Duluth when my old friend General Glover came into the palace car. We two were born at very nearly the same time; we like each other and respect each other. We have knocked about the world a good deal, and do not meet each other as often as we wish we did, but when we meet we begin where we left off and enjoy the meeting. At least I am sure I do, and I think he does.

As soon as the first inquiries were passed I said to him: "I want you to tell me again your story of the letter you wrote to a stranger. At the time you told me I repeated it to my wife, and afterward to one or two other persons; but now I am afraid to tell it, it is so strange, and I am always thinking that my imagination has added something to it."

General Glover looked at me with a surprise not wholly of amusement. It was quite clear to me that the story was a serious matter to him, as it was to me; and he told it to me for the second time. I think it is four years ago since I heard it first, and it speaks as well for my memory, as for his, that I should recognize each slightest detail, as a thing which had impressed itself upon his careful mind, so that this narrative was identically the same as the first was. It was as if you had struck a second impression from a stereotype plate which you had not used for four years.

"I was sitting at my desk at Xeres." he said, "and working through my daily mail. My custom was to attend to the business of the firm first, and to leave the personal letters to be answered in the afternoon. It was now afternoon, and I turned to the six or eight letters which I had for answer.

"Among these was one from a man for whom I had secured a place in the navy in the outset of the civil war. If you remember. I was then at the head of the Bunting Board, and had a great deal to do with the enlargement of the navy. Also, I was myself connected with the service. I had been in service on the seaboard all my life, and knew, naturally enough, a great many sailors in the merchant marine. Hundreds of such men came to me, and it was with my recommendation of them that they received their places in that volunteer service which was of such infinite advantage to the country in the war. Among these hundreds was a good fellow who had been, I should say, in the coasting trade;

and, at my recommendation, he was appointed, as other men were appointed, a master's mate. As a master's mate he did his duty, rose to be a master, afterward obtained a lieutenant's commission. and so went well-nigh through the war. until, by an accident-not, I think, a wound-he was so far disabled that he could no longer go to sea. I did not know this at the time: there was no reason why I should know it; I had nothing to do with him and he had nothing to do with me. He was to me no more than one post in this rail fence which we are passing now is as distinct from another. I had signed the papers, I suppose, during the service, of thousands of men who had more or less to do with our Bunting Board, and this man, his name or his affairs, made no more impression upon me than the rest of them did.

been. He wanted to serve the country.

"But, among the letters of this particular afternoon, as I said, was a letter from this man. It was a gentlemanly letter, short and to the point, in which he told me that he received his appointment on my recommendation, that, after some years of service, he had been obliged to cease going to sea, on account of the accident of which I speak. He now asked me if I were willing to write to the head of the Pension Bureau to ask that his claim might be examined and acted upon immediately. He said that neither he nor his counsel had succeeded in obtaining any letters from the Pension Office, telling them when action would be taken on his claim. He remembered that I was the person who originally introduced him into the navy, and he thought a letter from me might obtain an answer where he had failed.

"I recalled, as well as I could, the circumstances in which he first came to me, and I said, in a short letter, what I could do to his advantage, in order that he might use my recommendation, so far as it went in his application, and then I went on with my other letters.

"I had finished the whole correspondence, when something which I do not understand, and you do not understand, made me take this letter to him out from the pile. I opened it, looke at his letter again, and looked at the letter which I had written to the Pension Bureau. Clearly I had done all he asked me for. and I folded both envelopes again and sealed them. 1 went on with my other work. Still, I was haunted with the feeling that this thing was left unfinished, and I opened both the letters once more. I read his letter again, I read my letter to the Pension Bureau, and I read the note which I had written to him. This time, after reading his letter to me and mine to him once and again, I inclosed in my envelope to him some money, without saying why, for indeed I did not know. This 'finally finished' my correspondence, as I supposed; I sealed the letter again, and, finding that I could do nothing in my office, put on my coat, took all the letters I had been

through the counting room, and left the letters for the mail

"But I was not permitted to leave the door of the office. In obedience to the impulse which I had now obeyed twice, I went back to the mailing box, took out my letter to him again, went back to my private office and read it once more; read his letter now for the third or fourth time, and this time wrote a new letter to my old friend Colonel Sharp, who lived in the town from which the officer had written to me. I asked Sharp to be good enough to find him, to find what his condition was, and that of his family, and if he found that they needed any help, to render it to them at my expense, if it should be necessary. I sealed and stamped this letter, added it to my mail, and this time I was permitted to leave my office and go to my home.

"We had a nightly mail, at that time, from Xeres to Abydos, which was the city in which he was living, and, as I afterward, learned my letter to him arrived the next morning. It will save trouble if I give you a name for him. We will call him Needles, though that is not his name.

"Thirty-six hours after I had written, I received his reply. I have it now, and I will show it to you sometime. It was a most modest and simple narrative of the steady decline of his fortunes, since the accident which I have described. It seemed he had a wife and four or five children, of whom he spoke with pride and confidence. But he had been educated as a sailor, and knew no arts but those of a sailor; he had no way of earning a living now that he could not go to sea, and he had gone through all the miserv of sickness, enforced idleness, his income becoming less and less until it was nothing.

"He and his wife had sold every article of property and dress which they could sell for the food and clothing of their children. They had been obliged to withdraw their children from school, because they could not present a proper appearance there. It was under such circumstances that, needing his pension, of course, he had written to me the modest letter which I had received, asking for my assistance in hastening the decision on it.

'On the night before his present writing-that is, on the evening which immediately followed the afternoon of my writing to him-he and his wife and children were cowering around the little stove which warmed their lodging. The fire in it was maintained by coals and cinders which the children had picked up in the street. He had not a cent to pay for any article of food, and he and the children were all hungry. They reviewed the position as well as they could, and it was then that his wife said that she was sure that brighter times must be before them. For she still be lieved that God did not mean that people should perish who had not intentionally offended Him, or fought against His but I do not remember what he had writing, passed from my private room law. She knew that they had done their

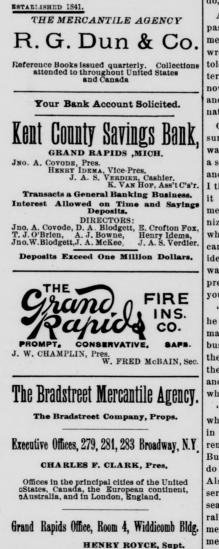


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Fire & Marine Insurance Co.

Organized 1881.

DETROIT, MICHIGAN.



COMMERCIAL CREDIT CO. COMMERCIAL CREDIT CO. 65 MONROE ST., Have on file all reports kept by Cooper's Com-mercial Agency and Union Credit Co. and are constantly revising and adding to them. Also handle collections of all kinds for members: Telephone 166 and 1030 for particulars. L. J. STEVENSON. W. H. P. ROOTS.

believed that God would carry them that the office would need three perma- know, and he told this story. through. She had no ground for this belief excepting her certainty that neither she nor her husband nor her children had Colonel Sharp to him, goodnaturedly, intentionally done what was wrong. With such comfort as they could get from such expressions as hers, they all went to bed, the earlier because they had Glover and 1 both mean that he shall nothing to eat, and perhaps because the fire was not very satisfactory.

"For the same reason they slept, or stayed in bed late in the morning. One is not tempted to rise early when he has nothing to do and nothing to eat. But they did rise, though late, and were rekindling the fire, I think, when the postman stopped at the door and brought in the letter which I had three times opened, and in which I had finally inclosed the money.

"Needles wrote to me that when the bill fell to the ground from the letter, as it did, he felt as he should have felt if it had dropped from the hand of an angel. He had not asked me for money: he had not asked anybody for money. He asked me for my influence in the Pension Without asking the money had Bureau. come. He felt, and his wife felt, as if it had come in answer to their prayer."

As General Glover told me this story, I was reminded of a phrase of my friend. Mr. Naylor, who used to say that there was no condition in human life in which a check on New York would not answer most purposes. It was clear enough that the crisp greenback which had been inclosed in General Glover's letter had been quite as valuable a workman in that starving family as Aladdin's slave of the ring would have been.

A skillful child was at once dispatched to buy the materials for breakfast, and they were well engaged in the first meal which they had eaten for several days, when another party appeared upon the stage. This time it was not the postman; it was Colonel Sharp, to whom General Glover's fourth letter had been written. I wish I could give the reader an idea of General Glover's description of Colonel Sharp's methods. He sat, cheering all parties by his lively talk-I wish I were talking with him now-and when he saw that the breakfast was well finished, he took Needles with him to the great postoffice at Abydos. Colonel Sharp was a pretty important person in that city, and, breaking all lines of defense, he soon found himself with Mr. Needles in the private room of the postmaster, whom, for the purpose of this story, we will call Mr. Rowland Hill. General Glover went on to describe the interview.

"Sharp told Mr. Hill that there was a deserving man, who had served the country, and that I was interested in him, and Hill shook hands with official cordiality. and said he would be interested in any friend of mine and his.

"Colonel Sharp said that he wanted Hill to appoint Mr. Needles to a good place in that post office. Mr. Hill at once assumed the official air of distress, and explained how many hundreds of applications he received every day from very deserving people; but he would put Mr. Needles' name on the list, and would send for him the first time he had an opportunity.

"Colonel Sharp said, at this, that he Mr. Hill, that neither of them were much

duty as well as they knew how, and she should occur. At this announcement on Mrs. Fonblanque, whom perhaps y nent chairs for some time, Mr. Rowland Hill was more startled. 'In short,' said 'the official methods will not answer in this case. Mr. Needles deserves the place; he must have the place; General have the place; and you may as well give it to him now as to give it to him next week.' There are men who can say such things, who have earned the right to say them by long and distinguished service to the country. Mr. Hill knew perfectly well that this was one of those cases, and when, therefore, Mr. Needles walked home that morning to his wife, it was to explain to her tha the

> Abydos, with a proper salary that afternoon. "All this he explained," said General Glover, "in the letter of which I told you, which I received thirty-six hours after I inclosed the bill to him."

was to go on duty in the post office of

Here ends the first half of General Glover's story to me, as he told it on the train. I wish the reader to observe, however, that the first half is accompanied by a second half, which transspired several years after.

Mr. Needles did his work so well in the new office that everyone liked him. Had it not been in-door work, and he a sailor, needing out-door life, this story would end here. But the close confinement of the office was bad for him, and the doctor told him he could not stand it. He did not repeat this to General Glover till he had found where he must go. Then it proved that in a bureau which is under the Treasury, which I will call the Bureau of Red Tape, they needed an out-door invoice man. It was work that he could do, and he applied to be transferred there. He wrote to General Glover to tell him why he wanted to remove, and asked for his help at Washington.

Help at Washington, indeed! The head of the Treasury had been at the General's side in those old days of '61 and '62, and as soon as the mail could send it, the new appointment was made secure.

And from that time, I know not for how many years, there was no correspondence between General Glover and his friend.

Years passed away; I do not know how many. General Glover, who is a man of a thousand duties, all of which he does well, went hither, went thither, and may not have thought of the letter or the answer once in a month. Needles never wrote to him. He never wrote to Needles. As 1 said, borrowing his phrase as we flew along in the express train, one such man, till the letter came. did not differ from another, more than one post in a rail fence from that which is next to it.

But the letter, and what came from it, made a difference. Yes, and the memory of that letter, and the picture of the stove, and the children, and their mother sleeping late, and all the rest which I have told you, did sometimes come back to General Glover.

And so, when, as I say, years had gone by, as he was one day making a visit in was very glad Mr. Needles interested the great roaring city which I have called Abydos, he told the story, as he told it occupied, and that they would stay in to me, and as I have told it to you. He "You say he lives in this city!" sa

she, very much interested in the stor "Do you never go to see them?"

"No," he said; "I have never been see them " "Might I see them? Where do th

live? What is his name?" she aske somewhat eagerly.

And the general confessed, that sin he began to tell the story, he had be feeling for the name, but it had escap him.

"If you had not asked me, however think 1 should have caught it. Que that I cannot recall it."

"And you have not seen him?" sa she.

"No. I should not know the man fro Adam if he came in at that door." An at that instant, as if the man were con ing, a knock was heard at the door. servant entered with a card "For Gener Glover."

The General read it, and bade the ma say he would see the gentleman in th reading room. He turned to Mrs. For blanque: "What were you asking me?

"I was asking the name of the ma whose story you told me."

"Yes, you were. And I did no know it." "You said," continued she, "that yo

should not know him if he came at that door."

"I did so. And here is his name." "Do not tell me that this is that man card."

"It is his card, and I am going dow to see him." So he left Mrs. Fonblangu to her reflections.

Sure enough, there was his friend He was twenty years older than when, a a young man, he flung himself into h country's cause. There were the mark of his accident, and there were the mark of his twenty years' work. And bot these men went back, in memory, t those eager days when the war began But it was not of them that the younge had come to talk. He was in troubl again. "You will think I am always i trouble, and you will think I always fal back on you."

General Glover is not one of thos people who turn over their own bene factions like savory bonbons; he doe not often think of them indeed. H said, cheerfully, that, quite on the othe hand, it was long since he had hear from his friend."

"Nor would you hear from me now, said the other, "if I could help it. Bu I cannot help it. I come to you, o course. My life is all to change, and do not know how. I come to you to ask I should do wrong," he said, very seri ously, "connected as you and I hav been, if I did anything without your ad vice, nay, without your permission."

The General looked at him with sur prise. But the man was not weak-h was not chattering compliments. H was speaking with the deepest serious ness. "My life, since I entered th navy, has been all wrought in with you instructions. I should be wrong if I did not come for them now."

Then he unfolded his budget of mis eries and explained that he was worse of than he had been that day of the post man and the letter. Worse off becaus a second fall is worse than the first.

This was the story:

At the time when he was transferre the private office until the opportunity was making a call at the Hotel Esterhazy ' from the post office to the Bureau of Red

u	CANDIES, FRUITS and I The Putnam Candy Co. quotes as		
d	STICE CANDY.		
	Standard, per lb	Bbls.	Pails.
	Standard, per lb "H.H "Twist	6% 6% 6%	7%
0	Cut Loaf		9
y .	MIXED CANDY. Bbh	8. 1	Pails
•	Leader		6% 6%
e	Nobby	•	8
1	English Rock		88%×
1	Broken Taffy baskets Peanut Squares		8%
1	Valley Creams		9% 13½
r	HIXED CANDY.       Bbl.         Standard       59         Leader       59         Koyal       79         Nobby       79         Nobby       79         Koyal       79         Nobby       79         Broken Taffy       baskets         Preanut Squares       8         Prench Creams       Valley Creams.         Midget, 30 lb, baskets       Modern, 30 lb.         Wanger_In bulk       ************************************		9
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	ORANGES.		28
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	Rodis, 160s Rodis, 200s		
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SINGLY OR IN TRADESMAN CO., GRAND RAPIDS MICH.

Tape, at the General's intercession, it utes after General Glover had left the had been necessary, under such Civil Service rules as then existed, that he to his friend. should file a proper certificate of character, and he had done so.

Now this certificate, alas, was headed by the most distinguished of General to do anything without consulting you." Glover's friends in that city, Governor Oglethorpe.

But in the course of five or six years, there had grown up a great feud in the party, and Governor Oglethorpe headed one side and Mr. Clodius headed the other.

And a week before the time we have come to, Mr. Clodius had been appointed from Washington to be the head of our Bureau of Red Tape.

And every man in the office knew that all their certificates had been examined on Wednesday, and that all of Governor Oglethorpe's men would be dismissed on Friday. It was now Thursday evening.

"I only heard of this to-day," said the officer we are interested in. "I would not tell my] wife. CBut she knew something was the matter. But when the evening paper came, I saw you were here at the Esterhazy, and then I knew it was all right."

"All right, dear friend?" said the General, in real distress. "It is all wrong. I do not know this Clodiushave hardly heard of him. I am out of politics these five years. None of them know me or care for me. I cannot help you."

"O, yes, you can help me," said the man, simply and confidently. "And you will. That is why 1 came. 1 told my wife it was all right-and it is."

"My dear fellow, you understand nothing about it. Even the people at Washington do not care for me now. They have forgotten me. I would gladly help you, but I am as powerless as a child."

Still he was touched-how could he help being touched-by the man's simple faith. "Of course I will write a letter for

you. But it will do no good. Your Mr. Clodius cares nothing for me or mine. Stay here, however, and I will go and write it."

So he crossed the hotel floor to the private office where, not the "gentlemanly clerk," but Mr. Mann, the wise director of the whole, was sitting.

"Mann," said the General, "do you know this Clodius?"

"I should think I did," said he. "He sat in that chair half an hour ago. William," and he struck his bell, "see if Mr. Clodius is in 75."

"No, no; I do not want to see him. But who knows him well enoughwell, to tell him a story?"

"I should think I did. I have got him this office in the Red Tape Bureau. He would not be there but for me."

"Is it possible?" said the General, a little awe-struck. "I want to tell him about one of the people in it."

"There is paper and ink. Write a note to me and it shall go to him. Man to be kept in? He shall stay in. If there is anything Clodius wants, it is to oblige me. At least, those were the last words he said to me when he left this room."

The General wrote his note, in a few lines, as such men can. Mr. Mann indorsed it. "Please see to this." The waiter took it to 75.

right. Mr. Clodius." And fifteen min- for.

reading-room, he returned with this card

"I told you so," said the man, eager, modest and simple in his gratitude. "I told you that it would be wrong for me And General Glover went back to Mrs. Fonblanque, and told her the end of the story.

I told a story somewhat like this to a very wise man last week, and he forced himself to say: "Yes, it shows how closely we are all jumbled together in this little world." But he forced himself to say this, and at the bottom of his heart he was wondering if it did not show a great deal more. And General Glover thinks, and Mrs. Fonblanque thinks, and Needles thinks, and his wife thinks, and I think, that it shows a great deal more.

We think that outside the people that write letters and put them in the post office there are unseen people who tell them what to say. We think that behind you and me, who come and go, there are sometimes unseen hands which show us where to go and where to come.

And those of us who write stories sometimes put into them such tales of crisis, as that in which Jane Eyre hears the cry of her lover, though he's two hundred miles away. But we do not put in such things merely to serve the purpose of the story. We put them in because, if we did not put them in, the story would not be true to life.

EDWARD EVERETT HALE.

The Flour Output of Michigan. Few people have any idea of the extent to which the flour industry has been developed in the Wolverine State. Sixty years ago Michigan was little more than a wilderness, and the few mills in existence then were of the crudest description and intended to supply only the immediate locality in which they were situated. This was long before the invention of the roller process. To-day there are 578 mills in the State, having a daily capacity of 43,954 barrels. Running 300 days in the year, their product would be 13,186,200 barrels, or enough flour to supply one-fifth of the population of the United States, putting the individual consumption at one barrel per year. To make that quantity of flour would require 65,931,000 bushels of wheat, as it takes five bushels of wheat to make one barrel of standard flour. Michigan's wheat crop seldom exceeds 22,000,000 bushels, so that, if the mills were grinding up to their capacity, they would use three times as much wheat as is grown in the State. But they are not run to their full capacity, the difficulty of finding a market for their product since the financial depression began being the chief obstacle. The flour made in the larger mills of the State is of first-class quality, and there is no reason why, under favorable conditions. every mill in the State should not be running to the full limit of its capacity.

The Drug Market. Opium is steady at last week's quota-

tions. Morphia is unchanged, as yet, but a

decline is possible soon. Quinine is firm but unchanged.

Flax seed continues to advance and There came back a card, with "All higher prices for linseed oil are looked





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# ALL THAT ITS NAME IMPLIES! Champion

### In Reality as Well as in Name!

All other cash registers take a back seat when entered in competition with the CHAMPION, the latest and Best Register ever put on the market.

#### A FEW GOOD WORDS:

GRAND RAPIDS, Mich., Aug. 1, 1894.

GRAND KAPIDS, Mich., Aug. 1, 1894. GENTLEMEN-We have been using for some time past your Champion No. 9, and are pleased to say it fills the bill. We are enabled to keep absolutely correct account of each one of our clerks, and a detailed account of all our sales. Also, we are especially pleased with your method of keeping the "Paid in" and "Paid outs." It supplants everything else that has been brought to our notice.

THUM BROS. & SCHMIDT.

Merchants desiring to inspect our Register are requested to drop us a card, so that one of our agents can call when in the dealer's vicinity. It will cost nothing to see the machine and have its merits explained.

## Manufactured only by Champion Gash Register Go. GRAND RAPIDS, MICH.





#### AROUND THE STATE.

MOVEMENTS OF MERCHANTS. Marquette-Alex. Lensheck has opened

a grocery store. Lansing-Owen Jones, meat dealer,

has removed to Creston Ia. Holly-C. H. S. Lowe has sold his jew-

elry business to H. M. Moore. Burr Oak-Otis Hincher has purchased

the grocery stock of E. P. Bates. Onekema--C. J. Vogel, meat dealer, has removed to Manitowoc, Wis.

Muskegon-Dow & McComb succeed M. J. Dow in the grocery business.

Bloomingdale-Charles and Frank Merrifield will soon open a grocery.

Lakeville-Frank L. Layton succeeds John Barden in the grocery business.

Port Austin-F. L. Sturtevant succeeds Wm. Somerville in the meat business.

Marquette-Hathaway & Peters suc ceed Henry Mack, Jr., in the meat busines

Dryden-Smith & Farley succeed J. S. Smith in the lumber and hardware business

Flushing-Heath & Frame succeed Geo. Ball in the grocery and bakery business

Big Rapids-Lee C. Lincoln, wagon dealer, is succeeded by Lincoln & Liggett.

Vernon-John Barden has removed his general stock from Lakeville to this place.

Battle Creeek-J. Howard Green has sold his drug stock to a gentleman named Fisher.

Manistee-J. A. Johnson has embarked in the wholesale produce and commission business.

Ishpeming-T. Grabowsky is succeeded by Chas. Grabowsky in the dry goods business.

New Lathrop-Ziegler & Weinzierl succeed Gillett & Ziegler in the grocery business.

Sturgis-A. R. Culver has removed his furniture busines from Sherwood to this place.

Eagle-Huntoon & McCrumb, general dealers, have dissolved, Jas. A. Huntoon succeeding.

Hastings-R. I. Hendershott has opened a grocery store in the Hendershatt block.

Manistique-Mason H. Quick & Co. succeed Middlebrook & Rose in the hardware business.

Blissfield-Doan & Glaser, grocers and meat dealers, have dissolved, Doan & Giles succeeding.

Reed City-Kauffman & Merner, merchant tailors, have added a line of men's furnishing goods.

Hillman-L. Davidson has purchased the dry goods and millinery business of Mrs. J. H. Stevens.

Manistee-John Brandstetter has removed his jewelry stock from Grand Haven to this place.

Menominee-Ellsworth & Lewis, druggists, have dissolved, L. D. Lewis & Son continuing the business.

Saginaw-H. P. Smith, dealer in carriages, is succeeded by the H. P. Smith rush. The crop is 50 per cent. larger Buggy Co., incorporated.

Muskegon-Gerrit Witt & Co., grocers, have dissolved. The business will be continued by Gerrit Witt.

Rapid River-M. Glazer has removed his clothing and furnishing goods stock from Escanaba to this place.

to the Battle Creek Steam Pump Co.

store near his residence in Marion township, several miles West of this place.

Lennon-W. C. Aiken, who also conducted stores at Pittsford and Clayton, is succeeded in the grocery business by N. A. & K. L. Desmond.

Orono-Wm. Haybarker will shortly embark in the grocery business. His father will put a line of dry goods and notions in the same store.

Lansing-George & Rose, grocery dealers, have dissolved. The business will be continued by S. L. George, under the style of S. L. George & Co.

Traverse City-C. M. Beers has sold his interest in the furniture stock of Beers & Wurzburg, to his partner, Peter Wurzburg, who will conduct the business hereafter.

Manistee-F. C. Larsen has erected a three story and basement store building at 61 Filer street, which he will occupy with an exclusively wholesale grocery stock.

Muskegon-E. D. Haines has opened a grocery store at 17 Pine street. His brother, A. Haines, who has had considerable experience in the grocery business, is behind the counter at the new establishmant.

Ashland Center-J. W. Pollard has sold his interest in the general stock of Pollard Bros. to A. McKinlay, and the business will be continued by the latter and Geo. Pollard under the style of Pollard & McKinlay. The new firm will erect a cold storage warehouse and embark in the butter and egg business. The retiring partner has gone to Ann Arbor, where he will pursue a course of medicine in the medical department of the State University.

Lansing-Benjamin F. Simons and David Burnham have for a number of years been rival dry goods merchants here. In 1889 Burnham sent to the various Eastern wholesalers with whom Simons did business, clippings from a local paper of a notice of a transfer of property by Simons to his wife for \$5,000. Attached to this was the following note: 'The real estate transferred and marked in slip is estimated to be worth at least \$10,000; other real estate heavily mortgaged; reported to be heavily indebted to three or four banks for borrowed money at a high rate of interest, say 8 or 10 per cent. per annum, and payable every 60 days." In one instance there In one instance there was added, "In time of peace prepare for war." The result of this was that Simons was prevented from obtaining credit, replenishing his stock and maintaining his trade. A Circuit Court jury gave him a judgment against Burnham for \$3,500 and costs, and this verdict has now been affirmed by the Supreme Court.

#### Beans Plentiful and Cheap.

"This is going to be a great year for beans," said W. T. Lamoreaux to THE TRADESMAN last week. "The season has started in a full month earlier than usual, and beans are coming in with a than last year, notwithstanding the drouth and the confident predictions of those who pretend to know all about it, and the quality is excellent. The price is on the down grade, and will touch \$1.25 in a short time. The price is not only affected by the early season and Battle Creek-The style of the Battle large crop, but it has the Canadian crop Creek Machinery Co. has been changed to contend with. It is true there are not more than three counties in Ontario in price

Brant-L. Ewing has opened a grocery which beans are raised, but Canadian beans are fully equal to ours in quality and the crop over there is generally a large one. The reduction of 50 per cent. in the duty will enable Canadian handlers to enter our market and compete with us on almost equal terms; in fact, they are now quoting beans at nearly all the points to which I ship them. They are waking up over there, and will keep us hustling as long as their beans last. I expect to start 900 cars this season, and, as a beginning, have taken in forty cars in the last two weeks. Beans are going to be plentiful and cheap this year, although some buyers don't seem to know it. One chap over in Holly has been buying them right along for \$1.50, and I told my men to let him have them. One of my buyers writes me that the poor fellow has at last tumbled to the truth, but not until he was heavily loaded with high-priced stock. My men are now buying at Fenton and Holly for \$1.35. The other fellow is bound to drop some money on his beans, for the price is receding all the time."

#### Purely Personal.

H. Brower, of the firm of Klomparens & Brower, general dealers at Hamilton, was in town a couple of days last week.

Corwin F. Miller has sold his drug stock at Wolcottville, Ind., to Shook Bros., formerly engaged in the drug business at Spencerville, Ind.

G. V. Nash, general dealer and lumber manufacturer at Norwood and promoter and principal owner of the Ellsworth Lumber Co., at Ellsworth, was in town a couple of days last week.

H. B. Fairchild (Hazeltine & Perkins Drug Co.) is this week taking his second vacation for nine years. He is attending the annual convention of the National Wholesale Druggists' Association at New York.

F. D. Bates, of the brokerage firm of Bates & Suydam, of San Francisco, Cal., was in town Monday for the purpose of securing the accounts of the O. & W. Thum Co, and the Diamond Wall Finish Co. It is understood that he was successful in both cases.

Henry Riechel, of the drug firm of Thum & Riechel, at 166 West Bridge street, was elected a member of the American Pharmaceutical Association at its convention at Asheville, N. C. This is the first time Grand Rapids has ever been represented on the membership roll of that organization.

It isn't always the man who prays the loudest at prayer meeting that people believe in most.

Henry J. Vinkemulder. JOBBER OF Fruits and Vegetables,

## 418, 420, 445 and 447 So. Division

#### St Grand Rapids.

We quote you No. 1 Apples in 3 bn. bbls. at \$1.75 per bbl. No. 2 Apples in 4½ bu. bbls. at \$1.75 per bbl. Peaches 75c to \$1.50. (oncord and Niagara grapes 15c per 81b basket. Fancy Quinces \$1.50 per bu. Pears \$1.00 to \$1.50 per bu.

VEGETABLES. VEGETABLES. Fancy cauliflowers \$1.25 to \$, 50 per doz. Home grown celery, fine 15c per doz. Green peppers \$1 per bu. Choice onions 10c per bu. Choice cabbage 30 to 40c per doz. Tomatoes 60c per bu. Fancy Jersey sweet potatoes \$3 per bbl.

Send in your orders by mail or wire. They will have our prompt and careful attention and benefit of any decline in prices. State how to ship, freight or express and what line. Before you buy your winter apples and onions get our prices.

#### PRODUCE MARKET.

As the season advances and cool weather comes prices of all kinds of produce and fruits slowly rise, although there is little diminution in the quantity marketed. One reason for the rise is the competition between the home market and shippers, the latter now having their outside customers to care for. The commission houses have done next to nothing for some weeks in vegetables, their attention being given to fruit, but the approach of winter compels them to give more time to vegetables

-The supply of summer fruit is about Apples done, although straggling lots of summer and kings are still to be seen; they are held by deal-ers at \$2@2.25 per bbl. Spies, greenings, Baldwins and pippins are in good supply and of first class quality; they are held at \$1.7502 per bbl. Pound sweets bring the same

Beans-Handlers pay \$1.35 for country picked, olding hand picked at \$1 50. The reason for the decline is-the season is at least a month earlier than in former years and the crop about 50 per cent. larger.

Beets-Are bought on the market for 35c per

Butter-Is strong and steady at 20221c for best dairy and 2.@24c for creamery Crabapples-The supply is hardly fair. Only

two kinds are to be seen now-Siberians and Tartarians; dealers hold them at 75c per bu.

Cabbage—The supply is good and the quality excellent. The market price is 40c per bu.

Carrots-Bring 35@40c on the market. Cauliflowers-Were never better than this

ison, and the supply is good. The market price is \$1.50 per doz. Celery-Unchanged at 12%@16c.

Cucumbers-Are bought on the market at 10c per 100. They are getting scarce. Egg Plant-Outside stock has been forced

out by home-grown, which are in every better of the two. Dealers hold them at \$1 per

Eggs-Supply and demand are about at par and the market is firm and active. Strictly fresh bring 15c.

Grapes-The supply is still equal to the de-nands of both shippers and the home market Concords, Niagaras, Brightons, Delawares and Rogers are the varieties now being marketed. Dealers hold lhem at 15c per 8-lb. basket

Green Corn-Evergreen has dropped on the market to 7c per doz.

Lettuce-Hothouse, of good quality, is held by growers at 10c per 1b. Muskmelons-Are held by dealers at \$1.25 per

Onions-Spanish bring \$1.25 per crate. Of home-grown, yellow Denvers and reds, of which there seems to be an over supply, are the chief there varieties; they are held by dealers at 35@50c per bu. The little silver skins, for pickling, bring \$2 per bu, although some of inferior quality can be had for \$1.75.

Peaches-The better known varieties have disappeared. Smocks and gold drops are now the leading varieties. They are held by dealers at \$1.50@1.75 per bu.

Peppers-Both red and green are held by deal ers at \$121.25 per bu.

Potatoes-The market is in a very unsettled condition, the uncertainty regarding the crop Chief varieties are Empire State and Hebrons, Dealers hold them at 70c per bu. The supply is no more than equal to the demands of the market.

Plums-Californias bring \$2 per 4 basket crate. Pears-Keefers and Bells are about the only kinds now being maraeted; the first of these are of inferior quality. They are held by defiers at \$1@1.25 per bu. Californias bring \$2.50 per

Quinces-Are plentiful and are good, bad and indifferent. Dealers hold them at \$1.25 per bu. Radishes-Are sold on the market at 10c per doz.

Sweet Potatoes -Jerseys, the best grown, are held by dealers at \$3 per bbl; Baltimores, \$2.50 per bbl.

Tomatoes-The supply is failing off on ac count of cool weather. The price remain about the same-60@75c per bu. Squash-Hubbard, Fike's Peak and late sum The price remains

mer can be bought on the market for 1½c per lb. Marbleheads will be on the market in a few days.

Turnips-Unwashed are worth 20c per bu.; ashed 30c.

Vegetables Oysters-Are sold on the market for 30c per doz.

Watermelons-Floridas are held at 12%c; home-grown, 8c. Wax Beans-Sell on the market for 50c per bu.

## GRAND RAPIDS GOSSIP.

The Grocery Market. Sugar (Edgar)-Refined sugars are in fair demand with a steadily increasing volume of business. Nos. 1 to 4 have declined 1-16c and Nos. 5 to 14 have declined 1/8 c, except No. 6, which was reduced 3-16c. Production has been reduced materially and reports are current to the effect that the entire working capacity will shortly close down-probably when refiners' supplies of raws have all been melted. The increased demand to which attention is called is principally for grades other than granulated, but the latter is more in request toward the close and we look for more nearly normal conditions in the near future. Under ordinary circumstances the present basis would attract a good many speculative buyers, the working margin between centrifugals and granulated being only a shade over %c per pound, but the manifest disposition on the part of dealers generally seems to be to work stocks down to the lowest possible point and supply their moderate requirements only on a strictly hand to mouth basis.

Fish-Trout are lower. Whitefish are higher.

Brooms-Dealers generally are advancing their quotations, in consequence of the recent action of manufacturers in raising their prices. Still higher prices are looked for.

Pork-Business for the past week in the local market is reported as brisk. It is believed that top figures have been reached, and, as a consequence, sales in large quantities are not reported. If the expectations of some of the wiseacres are realized, it will not be long before there will be a heavy cut into present figures. In smoked meats hams are down 1/001/0 per lb. all round. Shoulders are down 1/4 c. Bacon is down 1/4 c. Dried beef is up 1/2 c. Lard is down 1/4 c on all brands.

Bananas-Wholesale dealers report an increased demand, but most of them have been chary about ordering shipments forward until peaches and other domestic fruits are well out of the way, as an accumulation of stock which ripens before it can be moved out on orders means a considerale loss. There will be one or two cars diverted to this market during the present week.

Cocoanuts-Are now coming forward freely and, as the hot weather is nearly over, full sacks may be purchased by the trade without fear of their spoiling. The nut is now at its best, being thick meated and juicy. A special price of \$3.75 per 100 is made on full sack lots.

Lemons-There is very little really fancy stock to be had at present, but no end to the extremely small sizes, such as 420s and 500s. These can be bought very low, but no one seems to want them, aside from the peddlers. The Maioris are now the most satisfactory to handle, as the stock is large, clean and bright. It is probable that Florida lemons will be offered in our market before long and the trade will be allowed to judge whether they are equal to the imported fruit. Florida and California growers profess to believe that their respective States are going to head off importations of foreign lemons in the Southern and Western States in much the same manner and as effectually as they have oranges. The question of establishing curing houses here and in the East is being considered, and, if deemed practica- ceived from farmers. It is expected man Grocer Co. furnishing the stock.

ble by the gentlemen now looking into the matter, we may expect to see the lemon stock of the two States mentioned as common among the trade as Messinas and Palermos now are. As believers in "America for Americans," we shall hail the anticipated day with pleasure and wish the Coast States a full measure of success. Later on when the average box yield of the present season can be ascertained with a fair degree of accuracy, we shall be pleased to favor our readers with a full and complete statement of the facts from which may be adduced an opinion as to the probability of realizing the desideratum coveted.

New Figs-Are due at the Eastern ports this week, and, while prices from first steamers will probably range fairly high, they will soon be reduced, as each succeeding vessel will have a quantity. The crop is said to be less than last year and the stock will run a little smaller, owing to dry weather during the two months prior to picking. This will have a tendency to reduce the "box pack" and increase the "bag" shipments, while the quality of the latter will be better than last year.

Oranges-It is expected by a couple of our principal fruit houses that a car of the first picking of Florida oranges from the earliest of the Hammock groves will be started for our market some time this week. As the time of transit is about ten days it will probably be about the 15th when the fruit reaches here. The packers state that the fruit will be about half colored when put into the boxes, and that by the time it is unloaded, it will be nearly, if not quite, fully colored. Grand Rapids dealers are not slow in getting hold of the first of all the good things. and producers everywhere are anxious to get our seal of approval on their goods.

#### The Grain Market.

The market closed at top last Saturday, although a trifle lower than one week ago. It shows that bottom has been found and that prices will advance. The visible increase was only moderate. Wheat receipts in the winter wheat belt have fallen off, while in the spring wheat section in the Northwest they have held up thus far very well, but, from all the information we can gather, they will soon cease to be so burdensome. Exports have not been up to the usual amount-about 500,000 bushels less than last week-but this is only temporary, for, as soon as our foreign trade see that receipts have fallen off at initial points, they will be wanting to replenish, and, as our wheat seems to be held in strong hands, they will have to pay higher prices. Report has it that 500,000 bushels of wheat was sold in New York at 3c more than December price. The amount of feeding still goes on and will soon have an effect on prices.

Corn has declined considerably in the leading markets, while at outside markets the effect has not been so pronounced. Still, corn is too high and it will be long before it will be a good thing to buy wheat and sell corn.

Oats have followed corn in price. That is, the price has receded somewhat, and may still go lower, but it is doubtful.

Receipts for the past week have been moderate--wheat 53 cars, corn 7 cars and oats 4 cars. Owing to the fair here there was not much wheat re-

that, as the fairs are over, and seeding about done, farmers will pay more attention to hauling wheat to market, which will certainly be welcome C. G. A. VOIGT. to the millers.

#### The Hardware Market.

General Trade-Continues very good, with every indication that we shall have a fairly good fall's business. Prices remain about stationary in most lines. The past week being "Fair Week," brought a great many dealers to the city and a considerable number of good sized orders were booked; in fact, jobbers report that it seemed like old times.

Wire Nails-The tendency has been downward, but at a recent meeting of the nail manufacturers it was unani mously agreed that selling nails at and below cost was all nonsense and poor business and in the future they would try to maintain better figures. The price of \$1.10 at the mill was adopted, and jobbers are quoting \$1.30@1.35 from stock. We do not look for any decided advance, but we do expect prices will rule higher. Barbed Wire-As the demand decreases there seems to be a slight wavering in

the price and, while there are no lower prices being named, we think for a good order concessions could be obtained from the present ruling prices, which are \$2.10 for painted and \$2,50 for galvanized.

Window Glass-Never so low as now. While the reduction in the tariff is only about 15 per cent., glass is now being quoted much lower, for car load orders.

Ammunition-Loaded shells, shot and powder are now moving very freely. Prices are firmly held and there is no prospect of any lower prices being made.

Tin-The reduced duty of 12-10c per pound went into effect Oct. 1, and a marked decline will probably occur. Ordinary sizes will be from 75 cents to \$1 a box less.

#### Hides, Pelts and Wool.

Hides-There has been a falling off in demand, which has resulted in increased stocks in dealers' hands, although the increase is not excessive. Prices are stationary, with lower indications. Tanners continue to protest against the high prices, as they cannot "get even" on leather. Calfskins are lower, tanners refusing to take them at the recent advance.

Pelts-Are in very poor demand, and prices have a downward tendency.

Wool-The demand has fallen off and prices, while not quotably lower, are on the down grade.

Tallow-Is in fair demand at present prices.

Ginseng-Has had a sharp advance. Late advices are to the effect that there may be a reaction, especially if the fall's collection is large, or a fairly liberal one.

#### Lower Prices in Granulated.

On account of the recent reduction in sugar, the Committee on Trade Interests of the Grand Rapids Retail Grocers' As sociation has reduced the card price of granulated to the following schedule:

6 cents per pound. 4½ pounds for 25 cents.

pounds for 50 cents.

#### 18 pounds for \$1.

Robert Craven, whose general stock was destroyed by the recent conflagration at Elmira, has already re-engaged in the grocery business, the Mussel-

The Musselman Grocer Co. has secured the agency for Western Michigan for the G. H. Hammond Co.'s celebrated butterine, comprising three brands-Springdate, Springdale Creamery and Gold Nugget. These goods made many friends last season and the retail trade will be pleased to learn that they are again in market.

Herbert A. Huyck, general dealer at Wakelee, has added a line of drugs. The Hazeltine & Perkins Drug Co. furnished the stock.

Robert I. Hendershot has opened a grocery store at Hastings. The Olney & Judson Grocer Co. furnished the stock

#### FOR SALE, WANTED, ETC.

Advertisements will be inserted under this ead for two cents a word the first insertion and ne cent a word for each subsequent insertion. o advertisements taken for less than 25 cents. No advertise Advance pe payment

L EADING CLOTHING BUSINESS FOR SALE in a city of 3 500 inhabitants. Only two ing stores. Address Lock Box 735, Belding.

Mich. (13) **F**<sup>OR</sup> SALE CHEAP-NEW AND CLEAN stock of drugs in alive town of 500, with one railroad and the second to be completed in thirty days. Good chance for a good druggist with from \$50 to \$70° to get a good business. Reasons for selling other business. Address F. D. Hopkins, Alba Mich. 612

MEN TO SELL BAKING POWDER TO THE MEN TO SELL BAKING FOWDER TO THE grocery trade Steady employment, ex-etience unnecessary. \$75 monthly and expen-es or com. If offer satisfactory address at once with particulars concerning yourself. U. S. Chemical Works, Chicago. 608

WANTED PARTNER - WITH \$1,500 TO take onchalf interest in an old-estab-lished and well-paying book, stationery and wall paper business in Western Michigan. Best chance in the United States for money required in the business. Town A1. Address Lock Box 160. Grand Rapids. Mich. 610

Robert Republic Mich. 610 ROR SALE-STOCK OF DRUGS AND STA-tionery; price \$1,500; half down and bal-ance on easy terms. Good chance for a regis-tered druggist. Address Lock Box 160, Grand Rapids, Mich.

Halpias, aitch. 611 I HAVE FOR SALE A CLEAN STOCK OF dry goods and notions. Will sell or lease the building. This is a rare bargain. Address Mrs. V. A. McIntrye, White Cloud, Mich. 607 TO RENT-VASAR MICH., BRICK STORE, concrete cellar, good location, general dry goods or grocery business. Apply to C. H. Rip-ley, Filmt, Mich.

 $\overline{\mathbf{F}}_{0}^{00}$  RALE-LARGE STORE AND STOCK of general merchandise in McBain, Mich. Gillis McBain, McBain.

CHOICE FARM OF 160 ACRES, DEEP SOIL, Ilving water, in Dickinson county, Iowa, to exchange for stock of goods or other property. Give full description-quality, quantity and value-in first letter, O. P. Conklin, 26 Madison Ave., Grand Rapids, Mich. 597

WANT&D-A DEALERINEVERY COUNTY to handle the Peerless typewriter. Send for circular, Barker & Saunders, State Agents, 19 and 21 Fountain St., Grand Rapids. 553

 FOR SALE-TWO PRESCRIPTION CASES, one pair druggist's prescription scales, four section druggist's drawers (only one year old), six four foot show cases, very cheap. Ad-dress C. G. Pitkin, Whitehall, Mich.

 604

G REAT OFFER-FINE STOCK OF WALL G REAT OFFER-FIRE STOCK OF WAIL paper, paints, varnishes, picture frames and room mouldings for sale. Reason for sell-ing, death of proprietor. Good paying business in a very desirable location. All new stock, in voieing from 82,500 to 83,000. Address Mirs Theresa Schwind, Grand Rapids. fol

A BUSINESS CHANCE-FOR SALE OR EX-change for farm or city property in or near Grand Rapids, the Harris mill property situated in Paris, Mecosta, Co., Michigan, on the G. R. & I. Railroad, consisting of saw and planing mills, store and 39 acres of land, a good water power, 28 foot fall, side track into mill, plenty of hard-wood timber. This is a good chance for anyone wishing to engage in any kind of mill business. For further particulars address B. W. Barnard, 35 Allen street, Grand Rapids, Mich. 559 PLANING MILL-WE OFFER FOR SALE the North Side Planing Mill, which is first-class in every respect, or will receive proposi-tions to locate the business in some other thriv-ing town. Correspondence and inspection solic-ited. Sheridan, Boyce & Co., Manistee, Mich. 613 BUSINESS CHANCE-FOR SALE OR EX.

WANTED-EVERY DRUGGIST JUST started to use our system of poison labels. What has cost you \$15 you can now get for \$4. Four-teen labels do the work of 113. Tradesman Company, Grand Rapids.

NEARLY NEW BAR-LOCK TYPEWRITER for sale at a great reduction from cost-Reason for selling, we desire another pattern of same make of machine, which we consider the best on the market. Tradesman Company, 100 Louis St., Grand Rapids. 564

#### SITUATIONS WANTED.

SITUATION WANTED BY A PRACTICAL commercial book-keeper. Speass German fluently and understands dry goods and grocer-ies. References. Address No. 609, care Michi-gan Tradesman. 609

### CURRENT CRITICISMS.

The Distilling and Cattle Feeding pany, otherwise the Whisky Trust, i hot water. A sort of a hot whisky tr as it were. \* \* \*

The British Government has assu control of the telephone system of United Kingdom. The advocates Government ownership of things in g eral should paste this item in their h

After a careful scrutiny of the en dry goods trade, the conclusion is reac that the most desirable thing in dr goods this fall is a handsome woman.

An exchange says: "Cooking mea the knowledge of Medea and of Circe a of Calypso and of Helen and of Rebek and of the Queen of Sheba." Come brother, come off.

Mayor Fisher vetoed the Comm Council's resolution to bond the city \$150,000 for the creation of an elect lighting plant. He did right. The Cou cil had absolutely no information up which to base their action, being actuat solely by a desire to create more offic for the benefit of political henchmen. \* \* \*

It is true an apparent majority of t voters voted in favor of the city's ownin its own plant, but that is no excuse for the haste and carelessness evinced by th Council in pushing the matter through without first informing themselves as the probable cost of such a plant, an also as to whether the present price pai for lighting the city could not be mater ally discounted.

The matter was agitated and pushe through last spring by the demagogic un ionist leaders who saw the prospect of few more fat jobs. Not one of them ha the least idea as to the cost of such plant or the cost of operating it after it erection. \* \* \*

They were not concerned about the expense to the taxpayers-they pay no taxes. They hoped, however, that if the city erected a lighting plant unionists would get control of it. That is the heart and soul of their advocacy of the scheme.

But Mayor Fisher is no demagogue. The interests of the city are more to him than votes, and the business community will know how to appreciate his manly action.

The Prudent Business Man's Guide.

He never overloads stock. He buys only what he is sure to sell, and no more than he can pay for. He gives but little credit and that gilt-edged.

He keeps his personal credit so that

the keeps ins personal creat so that it will secure him best bargains and largest discounts. He discounts nothing except a bor-rower's word, and neither borrows nor lends.

He sticks to business to make it stick to him.

He never joins societies for business purposes, unless they are purely busi-

He keeps thoroughly posted on the current market reports of interest to

He makes no risks and takes none. He lives by calculation, and thrives

He takes his trade paper and reads it through carefully. He buys from the man that adver-

tises, for he knows he must be a live man.

Use Tradesman Coupon Books.

Cor	n-	Dry Goods Price Current		
, is	in	UNBLEACHED COTTONS.		An
trus	t,	UNBLEACHED COTTONS.       Adriatic     7     Arrow Brandard       Argyle     5%     Woold Wide       Atlanta AA     64     LL       Atlanta AA     64     LL       Atlanta AA     64     LL       Atlanta AA     64     Full Yard Wide       " H     64     Georgia A       " H     64     Hartford A       " LL     6     Hartford A       Archery Bunting     4     King A A       Beaver Dam A A     44     Lawrence L       Black Rock     5%     Madias cheese clo       Black Rock     5%     " D       Cayanat V     5%     " D       Caranat V     5%     " D       Caranat C     5%     Our Level Best.       Comet     5%     Our Level Best.       Dwight Star     6%     Sylord R       Idford C C     5%     Solar       Carton C C     5%     Solar       Comet     5%     Solar       BLEXCHER     6%     Solote R.       Clifton C C     5%     Solar       BLEXCHER     6%     Solote R.       Clifton C C     5%     Solar       A B C     BLEXCHER     S%       Black Ro	1d 4%	An
		Atlanta AA	. 41/	Be
ume		H. B. Georgia A.	. 61/1	P
of th	a	D 6 Hartford A	. 6	Bo
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ı ger	1-	Beaver Dam A A. 4½ Lawrence L L.	. 5	
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	1	Black Rock 5% "B	. 5	
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1.		Dwight Ster 5% Oxford R	. 6	Arl
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leans	5	BLEACHED COTTONS.	. 7	Cen
eand	1	Amazon	. 8	Cun
ekah		Art Cambric 6 Gold Medal	7%	Esse
on,	H	Blackstone A A 7 <sup>1</sup> / <sub>4</sub> Great Falls	61/	Even
		Boston	5	Exp Glen
mon		Cabot, %	71/2	Glen
for	C	Conway W	8	Ham
etric	D	wight Anchor 8 No Name	41/2	
oun-	E	dwards	6 5%	
pon	F	arwell	12	Amo
fices	F	itchville	4%	Amer
	F	ruit of the Loom %. 7% Vinyard	0	Clark
	F	Construction       0.41       Fequot.         Construction       Top of the Heap.         A B C       Start.       Top of the Heap.         A B C       Start.       Start.         Amazon       S       Gleo.         Amsburg.       Gold Medal.       Art Cambric.         Art Cambric.       10       Green Ticket.         Backstone A.       7%       Great Falls.         Bacts All.       4       Hope.         Jabot.       6%       Just Out.       4%         Conway W       7%       Lonsdale Cambric.       6%         Onway W       7%       Lonsdale.       6%         Middlesez       6%       No Name.       6%         dwards.       6       Our Own.       6%         mipric.       7%       Sonitight       1000 with Mills.         "ichylife.       7%       Winit Mills.       1000 with Mills.         "ichylife.       7%       Winite Horse.       1000 with Mills.	6	Coats
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Everything in seeds is kept by us-Clover, Timothy, Hungarian, Millet, Red Top, Blue Grass, Seed Corn, Rye, Barley, Peas, Beans, Etc.

If you have Beans to sell, send us samples, stating quantity, and we will try to trade with you. We are headquarters for egg cases and egg case fillers.

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## And his wife said:

"Be sure and buy nothing but ATLAS soap, for it makes the washing easy and keeps the hands so soft and white."

Manufactured only by HENRY PASSOLT. SAGINAW, MICH. EATON, LYON & CO. 20 & 22 Monroe St. GRAND RAPIDS. void the Urse of Gredit BY USING COUPON BOOKS. THREE GRADES : Tradesman. \* Superior, Universal. Manufactured only by

TRADESMAN COMPANY, Grand Rapids, Mich.

PATENT FLANISHED IRON.

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#### MEN OF MARK.

Chas. C. Kritzer, Manager of the Sweet Electric and Manufacturing Co.

Charles C. Kritzer was born in Newaygo, Mich., in the year 1862. His father, Henry Kritzer, was engaged in the milling business in that town and had succeeded in building up a large and profitable business. Charley's boyhood was uneventful; he was probably engaged part of the time in getting into scrapes and the rest of the time in getting out of them, as is the manner of boys. Incidentally, he attended school and acquired the rudiments of an education. It was his father's intention to take the boy into his own business as soon as he was fitted for it, so at 15 years of age he was sent to Swensberg's Commercial College, in this city, as a preparation of his entry into business life. At 16 he was given the management of the milling business, his father keeping the general supervision of it in his own hands. This continued for 10 years, until the elder Kritzer's death in 1889. As Charley grew toward young manhood the need of a better education became plainer to him, and it was his determination, as soon as opportunity served, to go back to school for further training. His father's sudden death, however, put an end to this hope, all his time and thought being required in the business. The care of the family now devolved upon him and he manfully put aside his personal desires and ambitions and devoted himself to them. Changes in the officers of the Kritzer Milling Co., rendering his presence in Newaygo unnecessary, four years after his father's death, Mr. Kritzer came to Grand Rapids and entered the office of Butterworth & Lowe, taking charge of the credit and collection department of the business. One year after coming here his attention was directed to an invention by D. F. Sweet, the electrician. Becoming con vinced that the device was bound to fill a long felt want, and that there was money in it, he obtained his release from Butterworth & Lowe, and began, with energy and enthusiasm, the task of creating a market for the invention. At first it was not Mr. Kritzer's intention to manufacture the device here, but to have the work done in Cleveland and Chicago; but it was finally decided to put in a plant and produce the the device here. The second flat of the Reynold's building, corner of Campau and Louis streets, was accordingly secured and the necessary machinery put in. This required more capital than it instruction in cooking as a part of teaching in public schools. Sweet Electric and Manufacturing Co. was organized, with Mr. Sweet as President and Mr. Kritzer as Treasurer and General Manager. Charley is most enthusiastic over the invention, as he has good reason to be. "See," he said to THE TRADESMAN, "how simple the thing is. If the clectrical current becomes too strong, from any cause, and threatens the motor or the lights, this little steel bar becomes magnetized, is drawn down to the field and the circuit is instantly broken. In case of lightning striking the wires, or if the current is turned on faster than the motor can use it, or if the powerhouse should shut down and then start up before the switch could be turned, our limit switch receives the whole force of the current, and the circuit is instantly broken. There can be no danger of fire

for there is nothing to fuse. The whole secret lies in the breaking of the current." Samuel Barnes, late chief electrician of the Street Railway Co., occupies the position of electrician with the new concern. Mr. Kritzer, in addition to his duties as Treasurer and General Manager of the new enterprise, is President of the Kritzer Milling Co., of Newaygo. He is a member of the Masonic order and has already attained to the 32nd degree. He was married in December, 1892, to Miss Edith Walker, of Newaygo, and has one child, a boy, who is now five months old. Charley says that Grand Rapids will be his home as soon as he can find time to make the necessary arrangements.

Abolishing the Tenth Commandment. This particular commandment forbids us, as you know, to covet anything that is our neighbors. How answerest thou? Are you keeping or breaking the "tenth?" All the anarchists have the covetous eye and a great crowd of others who are not wild anarchists. It is what the Bible calls "the evil eyil"-the eye of the merciless hawk. Among men-semi-good and bad men alike-the fellow who covets his neighbors' goods or anything he has isn't liked. Society makes laws to protect itself against him-society has a great deal of trouble with him. He's more of a pest in a neighborhood than the Russian thistle

In order to understand the heinousnes of this evil you've got to own a little something that is taxable-for instance, you have saved up in thirty years fifty thousand dollars. Now many people round about are very willing to give the tax gatherer all information about you and your property; they are desirous that your burden just here should be heavy and theirs light. The idea is that the bulk of taxation should be paid by those who have amassed much and worked hard. Those who took it easy musn't be pressed. Let them off cheap. Is a heavy tax on industry and economy the thing? The covetous and the lazy will reply in the affirmative, but I opine that the rank and file of the people will not be satisfied with the law, after it has had a thorough trial. GEO. R. SCOTT.

"Your wife takes great interest in the woman question." "She does, sir; she is so much taken up with the rights of woman that she forgets men have any.

Mrs. Mary J. Lincoln, a noted public speaker on the subject of good cooking, and also at the head of the Boston Cooking School, advocates the introduction of

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E.	А.	STOW	E,	Editor.	
WEDN	ES	DAY	00	TOBER	3

PUBLIC OWNERSHIP A FAILURE. From a recent report of the Interstate Commerce Commission, concerning the ownership and operation of railroads by foreign governments, it appears from the statistics therein presented that the average cost of travel and of the transportation of freight is not diminished by the substitution of public for private ownership and control. It is true that the rates are higher in Great Britain, where the state has no railroad property, than in Germany and France, where the national governments own and manage the roads; but the rates are lower in the United States than in either of those countries. A part of the roads in Holland, Greece and Italy are owned by the state, but in each of these countries the state railways are leased to private companies, and the Italian Government has formally recognized the fact that state control is more likely to increase than to lighten the burdens of industry.

The question of immediate cost is not, however, the only one to be considered in dealing with this matter. The experience of the colonial governments in Australia and Cape of Good Hope furnishes actual instances of the evils which inevitably attend the intrusion of political authority into the department of business where government is in any degree representative or democratic. These governments found that the legislation requisite to secure the building of really needed railways was obstructed by that species of parliamentary chicanery which is known in this country as log-rolling. In other words, bills providing for the construction of necessary roads were saddled with provisions for the construction of roads which were not demanded by the general interest, and which could not be made self-supporting. In consequence of this fact, the governments concerned were compelled to raise the rates over the paying lines to meet the deficits of the unremunerative roads. This is an embarrassment with which an autocratic government, like that of Russia, for example, does not have to contend; but it is one that would probably prove a source of enormous expense and corruption in the United States. Those doctrinaires who insist that railroads other candidate can present the prestige should be owned and managed by the government because they are affairs of man.

national importance do not sufficiently consider the fact that their theory involves the assumption by the government of the exclusive authority to construct new roads. A little serious reflection upon this aspect of the question would, it seems to us, go far to temper their zeal with a moderation which they have not hitherto displayed. It is, of course, a very easy matter to point out some defects in the present system of railroad management in this country, but the same thing might be said of any enterprise, private or public, of anything of like extent and intricacy of detail, and all history goes to show that public works undertaken by state or national governments have exhibited a disregard out of special conditions. This fact has been illustrated by a reference to the old Roman roads and aqueducts, with their often unnecessary solidity "and magnificence and straightforward contempt for natural obstacles."

Prof. Charles H. Cooley, at one time chief of the Transportation Division of the Eleventh census, in a recent publication, sums up the merits of the whole question, so far as this country is concerned, as follows: "The question of what the United States should do with regard to railroads may be considered either as to their location and construction, or to their operation when constructed. The opinion here advanced is that, in view of the preceding analysis, a country having the history and the present economic structure of the United States would better leave both of these processes to the enterprise of private associations, subject to a control more or less detailed and stringent as experience may dictate. It is certainly the spirit of our institutions to give private initiative the benefit of the doubt in all questions relating to the conduct of industry, and in the case of railways there appears to be very great doubt whether public construction and operation would be expedient. It seems to me improbable that the

railroad system of this country would be so well laid out at the present time had this been done by either state or federal agency. Doubtless many mistakes have been made, but the matter has been in the main determined wisely by individuals who have carefully studied the natural and economic conditions of railway building with a view to their own profit." We will add a single reflection: Railway building has been undertaken by the state in some foreign countries because private enterprise has been found insufficient; but in the United States there has been and is now no such occasion for extending the scope of governmental authority.

Although the contest for a Grand Rapids candidate for the Secretaryship of the M. K. of G. was spirited and critically close, the best of feeling prevailed and the outcome left no sore spots or strained relations anywhere. So far as THE TRADESMAN's information goes, the campaign was clean on both sides and the balloting was impartially conducted and correctly reported. Mr. Owen is a strong candidate, by reason of the solid backing of the Grand Rhpids boys and his extended acquaintance throughout the State, and it stands to reason, that no commanded by the Grand Rapids gentle-

#### MAYOR FISHER'S VETO. It is too late now to discuss the ques-

tion whether the city should erect and operate its own electric light plant. That question was settled at the polls last spring. Notwithstanding the fact that the city voted in the affirmative, the action of a majority of the Council, in passing a resolution to bond the city for \$150,000 for the erection of a plant, was none the less ill-advised and premature. While the promoters of the scheme claim to have informed themselves as to the probable cost of such a plant as would be needed by the city, the cost of maintaining and running it, and other points relative to the subject, they have not seen fit to give the other members of the for economy and for difficulties growing Council or the public definite information. What the public would like to know, and what they have a right to know, is, whether \$150,000 is all that will be needed to erect and equip the plant, or whether it may not be the story of the city hall repeated. There are those who assert (and they know what they are talking about) that that amount will not build an electric light plant adequate to the needs of the city. Are the electric light schemers in the Council and out of is prepared to refute that assertion? The Mayor says in his veto message that there was not a majority of all the votes cast at last spring's election in favor of the city erecting an electric light plant, as the law requires. Does Ald. Emmer or any other promoter of the scheme know whether the Mayor's position on that point is well taken or not? Have they an answer to any of Mayor Fisher's objections to the resolution except the puerile one that their action was in accordance with the vote taken last spring? It is a popular belief (upon what it is founded is not quite clear) that the Council is composed of business men. Do these members of the Council who voted in favor of the scheme act in their private business (if they have any) as they do in the city's business? Would they invest \$150,000 in any project without thorough investigation? The city having voted in favor of owning its own its own electric light plant, there seems to be no help for it, but before any steps are taken the matter should be thoroughly looked into and the public informed of the results of the investigation. Because he believed the majority of the Council was moving upon insufficient data, Mayor Fisher vetoed the bonding resolution. He does not believe in spending a dollar of public money foolishly or hastily. He would have the Council move intelligently and cautiously, and upon reliable information. Business men generally will approve his action. If the vote on the bonding resolution be analyzed it will be found that the business men of the Council to a man voted against the resolution; the irresponsible and ill-informed portion, who have ne concern but to make capital with the voters, and who pay little or no taxes, voted to a man for it. This, of itself, should be sufficient to condemn the action of the majority. It is openly asserted by Ald. Emmer and his henchmen that, should the city erect a plant, the Council will have control of it. This means that, instead of the public lighting costing the city about \$55,000 a year, the bill will be nearer \$150,000, for the aldermen who are active in promoting the scheme will see to it that their constituents get all the light they ask for. fold.

The men who passed the bonding resolution are not business men, although they may think they are; how, then, can they hope to do what such men as W. T. Powers and Daniel McCoy-both business men in every sense of the termhave failed to do? The two companies operating at present in the city are not making any more than ordinary interest and for years did not do as well as thatnot because of poor management, but because of the enormous expense of running and maintaining their plants and the impossibility of charging enough to give adequate returns. The two plants pay fair salaries to their officers. For some incomprehensible reason municipal corporations always pay higher salaries than private individuals can afford to pay for the same service. This would certainly be the case if the city owned an electric plant; it would cost more for the city to run such a plant than it now costs to run either the Brush or Edison plants. Then it is certain that the next time bids are asked for the present price per light will be heavily discounted. Where, then, is the necessity for haste? Just here, that the schemers hope to rush their scheme through before the people become acquainted with the facts.

### THE BADGE OF SERFDOM.

A new concern, which recently opened its doors for business in this city has issued a card to the public, on the upper right hand corner of which appears the badge of infamy, otherwise known as the union label. From a printer's standpoint the card is a neat one, being well set and well printed; but the union label spoiled it-it was a blotch upon an otherwise good piece of work. Why any self-respecting business man should permit such an imposition is incomprehensible. When be sends his copy to the printer he, presumably, knows what he wants to say; and it is a piece of impertinence for a union or anyone else to add to his copy something which has not the remotest reference to the business he is advertising. Any printing office which permits such a thing is unworthy of patronage. If a business man wishes to advertise his slavish fear of the unions, the union label will do the business for him to perfection; it is the American nineteenth century badge of serfdom. It may be that those firms which submit to the imposition of the union label imagine their business is benefitted by it, and that their trade is increased. Possibly it is, but they must remember that there are a great many people who have little respect for the union label and less for the men who are enslaved by it, and who think that, since they have deliberately submitted their necks to the yoke, they should look to their masters for support. That is not the way of it, however; they expect the patronage of the public generally, while permitting the intelligence and manhood of every independent patron to be insulted by the hideous, un-American, ultra-slavish union label. Let unionist serfs support the wearers of the union label, let free men patrohize free men, and the union label will soon die a natural death.

### The Pun Has Whiskers.

From the New England Grocer. THE MICHIGAN TRADESMAN is eleven THE MICHIGAN TRADESMAN is eleven years old and continues to Stowe away in its columns much valuable informa-tion for the trade. May it grow with years and its power multiply a thousand fold

#### BANK RESERVES.

Paper Read by Geo. B. Caldwell at Recent Bankers' Convention.

The year 1893, which will always be a The year 1893, which will always be a memorable one in that it severely tested not alone the genius of our "Napoleons of Finance," but the ability of all finan-cial institutions to meet their obligations in a very short period, has left with us many lessons and brought before the con-ventions of bankers in this country for discussion many questions of material value to the future wellfare and business prosperity of our people. The weak and strong points in the present system of banking are now more fully and gener-ally understood than ever.

In choosing the subject of "Bank Re-serves" for a paper at this time, I am called upon to discuss an asset which, while it was maintained last year at considerable sacrifice by many of you, is one which has served you many a good turn. What I shall say must necessarily be a What I shall say must necessarily be a matter of experience showing the rela-tion of reserve funds to practical bank-ing, and, therefore, very brief, the mo-tive being that some features may be laid before you, for your further considera-tion, from which some good may come. In the report of the Comptroller of the Currency for 1893, he refers to this sub-ject as follows: "Not less attention has been attracted

ject as follows: "Not less attention has been attracted during the present year to the subject of lawful money reserve to be held by the banks than to that of clearing house loan certificates, and the discussion provoked has been quite as widespread. The evi-dent theory of the law is, that a bank shall always have on hand such an amount of lawful money as will enable it, under normal conditions of business, to meet the current demands of its deit, under normal conditions of business, to meet the current demands of its de-positors. A careful examination of Sec. 5,191, U. S. Revised Statutes, as amended, will show that it is expected that emer-gencies will arise under which this fund will fall below the legal requirements. This contingency is distinctly recognized by the plain provisions contained in the section named, prescribing what shall be done whenever the lawful money reserve of any banking association shall be be-low the amount of the required percent-age of its deposits." While the report of our State Banking

While the report of our State Banking Commissioner for the past year is silent upon this subject, yet it is true, I think, that he has interpreted and applied the law of the State with reference to relaw of the State with reference to re-serves in a very similar manner. To the ordinary man, a bank's reserve is some-thing that must not be touched, even though its use might be the salvation of the institution that owns it, and, per-haps, his own. Such was evidently the interpretation of the populist Senator from Kansas who introduced a resolution in the Senate in the midst of our recent panic, directing an inquiry by the Comp-troller of the Currency concerning the re-serves of New York banks. If, however, that panic demonstrated anything, it has serves of New York banks. If, however, that panic demonstrated anything, it has demonstrated the lack of elasticity to our bank loans, as well as to our currency, and the rigid regard to the limitations of bank loans in time of financial trouble, and the general use and utility of bank reserves and clearing house certificates and the general use and utility of bank reserves and clearing house certificates, in supplying what the former lacks. This condition was the experience of nearly all banks holding commercial and demand deposits, as shown by the re-ports of the Comptroller and the State Commissioner. The latter reports that on May 4, 1893, the State banks of Michi-gan held as reserve funds. 1814 per cent Commissioner. The latter reports that on May 4, 1893, the State banks of Michi-gan held as reserve funds,  $18\frac{1}{2}$  per cent., 6 per cent of which was cash in banks, and  $12\frac{1}{2}$  per cent in balances due from banks. The report of the Comptroller shows that National banks held  $23\frac{1}{2}$  per cent,  $12\frac{1}{2}$  per cent. of which was cash on hand and 11 per cent. due from banks. On Oct. 3, 1893, the State banks held as reserve 20 per cent., 8 per cent. in cash and 12 per cent. in balances due from banks. The last reports of July 18, 1894, show the net liability of State banks to depositors to be \$66,700,000, and of National banks, \$39,220,000, the for mer holding 21 per cent. reserve,  $7\frac{1}{2}$  per cent. in banks, and 12  $\frac{1}{2}$  per cent. in balances due from banks. The last reports of July 18, 1894, show the net liability of State banks to depositors to be \$66,700,000, and of National banks, \$39,220,000, the for mer holding 21 per cent. reserve,  $7\frac{1}{2}$  per cent, cash on hand, and  $12\frac{1}{2}$  per cent. in

bank balances, and the latter 30 per cent. reserve, 14 per cent. in cash on hand and 16 per cent. in bank balances.

Referring to the report of our State Bank Commissioner, (Page 7) for the year 1893, we find that the State banks suffered a shrinkage of deposits, between suffered a shrinkage of deposits, between May 4, and Oct. 3, 1893, of \$10,777,000, or 16 per cent., while the National banks suffered a shrinkage of \$9,169,000, or about 20 per cent. That commercial de-posits in all banks—being largely the ac-counts of business men, non-interest bearing, and payable on demand—were the ones to suffer the greatest shrinkage, especially after savings banks resorted to time limits, and the further fact that National banks are used almost entirely as reserve agents for all banks in the in-terior of our State, readily explains the difference in the percentage of decrease between the State and National banks. The phenomenal and satisfactory feature

between the State and National banks. The phenomenal and satisfactory feature of this situation is the withdrawal of \$20,000,000 of deposits within six months from the banks of Michigan, yet still leaving the reserves of the banks in this State larger at the close of that time than et the baginning.

State larger at the close of that time than at the beginning. To those of you present and those now engaged in banking in Michigan, no greater compliment could be paid you. Four things made this condition possible: Four things made this condition possible: First, variety of resources, both natural and artificial, which we as a State pos-sess; second, the quality of your assets, showing the great care with which loans have always been made; third, the intel-ligence of our people, for which the bankers are largely responsible; and, fourth, the wisdom of your bank man-agers, exercising proper regard for exist-ing laws, both written and unwritten, in the conduct of your business. The Commissioner of Banking of our State refers to this in his report of 1898.

State refers to this in his report of 1893, in the following very complimentary manner:

manner: "Although the year covered by this re-port has been one of unusual distress and disaster to banking corporations throughout the United States, I am pleased to report that Michigan's State and National banks, with four excep-tions, have withstood the financial strain which carried down so many banking in-stitutions in other states and to-day stands as a monument to the intelligence of our citizens, the honesty and integrity of our banking officers, the financial abil-ity of directors, and the excellence of our ity of directors, and the excellence of our State and National banking laws

While there were several localities in the State, and numerous illustrations outside, of the inability to strictly main-tain, at all times, a lawful money re-serve, yet it is in this that the utility of bank reserves are now better understood and their importance illustrated.

Let us so far digress from the question of reserves proper, as to examine the changes in deposits during the periods from May 4, 1893, to Oct. 3, 1893, and from Oct. 3, 1893, to July 18, 1894. On May 4, 1893, the tables show that the commercial deposits in both State and National banks were \$73,395,000, as against \$38,762,000 held in savings banks as savings deposits. The ratio of sav-ings deposits to commercial deposits were at this time, as \$1 to \$2.15. The table fur-ther shows a shrinkage of commercial de-posits in State and National banks, be-tween May 4, and Oct. 3, of \$16,686,-219.58, as against a shrinkage of \$5,250,-730.17 of savings deposits; in other words, Let us so far digress from the question 219.58, as against a shrinkage of \$5,250,-730.17 of savings deposits; in other words, the withdrawals were in the ratio of \$3.17 of each one dollar of commercial deposits, to one dollar of savings depos-its. It is here demonstrated why the commercial banks must carry strong re-serves, and a reasonable explanation is made for the large variation between the reserves held by State and National banks at this time. In the experience of the past year it is shown as well in act-tive banking, as in the closing of banks through receivers, that the commercial banks are also easiest and quickest to liquidate and the first to recover from financial depression. This condition nat-



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9

rate of interest in a commercial bank, payable on demand, they will choose it rather than a savings bank pass book, subject to payment at the option of the bank? In other words, is it longer doubted that the same laws that govern savings banks and trust companies do doubted that the same laws that govern savings banks and trust companies do not apply to National and commercial State banks in so far as the banks' re-serves are concerned, the nature of their assets, and in their relations to the de-positor? I venture the statement, that 3 per cent. on deposit in commercial banks, which it has been demonstrated must carry larger reserves by reason of the business contingencies and demands which they are expected to meet, is equal which they are expected to meet, is equal to 4 per cent. on time deposits in savings banks, with the advantages which now exist in the present law in favor of the latter.

latter. I am the friend of conservative, hon-est banking methods, whether State or National, and believe in honest competi-tion, but I also believe that the two kinds of banking, whether the banks are all eventually organized under the State law, or under the National law, or if they remain as at the present time, under both, should be separated and confined each to its proper sphere and the people educated as to the relations of one to the other and the value of both to the State. I have given very little thought, so far.

I have given very little thought, so far, to the question of lawful money reserves. Suffice it to say that in this State all or-Suffice it to say that in this State all or-ganized banks, outside of Detroit, are re-quired to carry but 15 per cent. of their deposits as a reserve, of which 6 per cent. shall be cash on hand and 9 per cent. shall be cash on hand and 9 per cent. is required under the National law and 20 per cent. under the State law, one-half of which in each case is required to be in cash on hand and the remainder can be held in bank balances. With ref-erence to savings deposits, the State law makes a distinction and requires but 5 per cent. to be kept on hand, the bal-ance, 10 per cent. to be deposited in banks approved by the Commissioner or invested in United States bonds. Those who + romoted the passage of

Invested in United States bonds. Those who i romoted the passage of our State banking law did themselves credit and the people a good service, but in making a distinction between the cash reserve on demand commercial deposits and savings deposits, they admit the force of my argument. Applying the law to the deposits, as they are reported on July 18, 1894, we find that the legal reserve required in Michigan was but \$15,-390,000 and that the banks held \$23, 557reserve required in michigan was but \$15,-390,000 and that the banks held \$23,557,-470 or \$8,167,000 of excess or surplus money, subject to investment. How long this condition will last is problematical and immaterial.

The recent panic has demonstrated the The recent panic has demonstrated the ill effects of surplus money in the amount of worthless outside paper that, under a condition we regarded as healthy, found its way into Michigan banks and, later, into your profit and loss account. With the earning causaity of banks reduced by into your profit and loss account. With the earning capacity of banks reduced by low rates of discount on domestic loans the question is one for your early consid-eration and solution, whether, as a mat-ter of safety and profit, all banks are not practically forced at this time to a reduc-tion of interest on deposits? I am glad to announce that in certain localities something has already been done in this direction and that there are also some banks in Michigan which have never paid interests on deposits and they are usually stronger in reserve, stronger in assets, and more profitable to stockhold-ers.

assets, and more prontable to stockhold-ers. I will, in conclusion, ask your indul-gence to one other feature of bank re-serves. As I have above stated, Michi-gan banks on July 18, 1894, held \$23,557,-470 as reserve, and of this amount \$13,-844,780 was balances due from banks ap-proved by the Comptroller and Bank Commissioner. This was a fraction over 14 per cent. of the total deposits held by the banks at that time. A situation is here disclosed in this one item of bank reserves that makes all banks in our State and National system dependent rather than independent, and is, there-fore, worthy of much consideration. The Bank of England and its branches is said to be strong because of the uniformity of here disclosed in this one item of bank reserves that makes all banks in our State and National system dependent, fore, worthy of much consideration. The Bank of England and its branches is said to be strong because of the uniformity of its methods and harmony in the con-

is this division and distribution of re-serve funds. Even though it only oper-ates as between country banks and re-serve cities, it has been demonstrated that, while it is in the power of the Bank of England and its branches to save Bar-ing Bros., and by so doing save Great Britain, and of the Bank of France to re-lieve the Bank of England and save Eu-rope, that this division of our reserves did so govern the action of the banks of New York, of our own metropolis and other reserve cities as to make it possible to save this country, and with it much of value to all of the world.

The power exercised by bank reserves should never be deprecated. Every eleemosynary institution in the United States holds a reserve. There is not a lodge, an association, or society which does not hold some reserve in its treas-ury. Insurance commanies, school disdoes not hold some reserve in its treas-ury. Insurance companies, school dis-tricts and municipalities carry funds in reserve. These funds, and the reserve of each corporation and person, are your deposits, for which you who manage banks are responsible and carry the only real cash reserve held.

Do We Need a Half-Cent Coin? n Transcript

Some of the conservatives and the long-Some of the conservatives and the long-headed are saying that this Government ought to resume the coining of the half-cent, dropped in 1857, as an approach to the much smaller coins of France, Germany, Italy-in fact, all European countrie

many, Italy—in fact, all European coun-tries. Our fault as a nation is wastefulness, extravagance. A shrewd Boston manu-facturer the other day remarked that at present he regarded the South as the most prosperous part of the country, simply because she was living within her means and paying her debts promptly in cash—or its equivalent, paper legal tender. At the North, he said, all our present financial misery is caused by our people's extravagant standards, their feverish speculating life, and living be-yond their means. In the West it is the same. In San Francisco copper is scorned; car conductors refuse it, or used to. There, as well as in New Orleans, nothing is done for less than a "nickel." In Philadelphia a boy will scarcely black your boots for less than two nickels. In Vicksburg the planters used contemptu-ously to throw coppers on the floor or ground; even the negroes refusing to pick them up. But if the wild war ex-travagance is to cease, if we are going to pick them up. But if the day— we must no longer scorn the cent or the half-cent. A thousand times a year you need the half-cent in your shopping. "1 make nothing when I sell one copy of a cent paper," said a Boston newsboy to the writer. "I only make a cent when I sell two papers." But these newsboys (how many are there—50,000 of them in the United States?) should have the half-cent cake sell two papers." But these newsboys (how many are there—50,000 of them in the United States?) should have the halfthe United States?) should have the half-cent and should have the half-cent cake and half-cent bun to buy with it. Give us back the democratic coin, and let us learn our sorest needed lesson—economy. The half-cent was coined from 1792 to February, 1857, at the very close of Pres-ident Pierce's term. Why was it discon-tinued? It might now be resumed and prove the mascot of the democratic party. Turn us out a few, gentlemen of Conprove the mascot of the democratic party. Turn us out a few, gentlemen of Con-gress, and let us see how we like them. Let us have back the old coin of our boy-hood. We don't want the centime, pfennig, or centesimo (each of these coins of the value of one-fifth of one cent and current in France, Germany and Italy, respectively), but we do want that convenient half-cent of a generation ago.

A chemist has discovered a way to

## FIRST PRIZE BRAND GONDENSED MILK.



## QUALITY ABSOLUTELY GUARANTEED.

Prepared by Michigan Condensed Milk Co., at its factories at Lansing and Howell, drawing their milk supplies from the finest dairy region in the country. Natural advantages, long experience, thorough knowledge of the business and the latest and most approved methods and machinery combine to make FIRST PRIZE the most perfect milk prepared in Europe or America.

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GRAND RAPIDS, MICH

Raisins.

Try Them and You Will Take No Other.

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For sale by-Hawkins & Co., Olney & Judson Grocer Co., I. M. Clark Grocery Co. and Musselman Grocer Co.

We Can Recommend Them as the Best and Cleanest in the Market

#### A Lesson in Law.

A Lesson in Law. Here is a story that comes from San Francisco. The moral is: Better patch up your quarrel at any cost, or pitch your property into the creek, before going to law. Court, lawyers and audi-tors indulged in a broad smile over the outcome of the case of Rowe vs. Sim-mons. Everybody smiled except William B. Rowe, who appeared dazed and ap-parently unable to comprehend the astonishing termination of his case. For fifteen years he had been in stubborn litigation with his partner's estate over certain property. When the lawsuit began there were several lots and the stock of a hardware store valued at over \$11,000. \$11,000.

"Turn over the property to a receiver until this dispute is settled," demanded both the angry litigants. Accordingly the property was turned over to Receiver Walter F. Robinson. It was agreed that he should be paid \$75 per month for his services. Then the partners went at each other hammer and tongs. They feed attorneys liberally and the latter feed attorneys liberally and the latter bombarded one another with demurrers, bombarded one another with demurrers, answers, cross complaints, affidavits, reports, orders, motions and notices, to the great delight of their respective clients. Weeks became months, months melted into years, and the case went stoutly and steadfastly on its way.

Receiver Robinson did less work than ne ould stand it as long as the litigants. Once in a while he filed a report and called the attention of all concerned to the condition and value of the property. "That's all right," said the litigants. "You just keep everything in your hands until we settle this dispute."

They were on the eve of settling the dispute before Judge Slack when Re-ceiver Robinson astonished everybody by announcing that he desired to resign his position.

"What's the matter," demanded one of the attorneys, "ain't you getting your \$75 regularly enough?"

Robinson coughed gently and mildly answered, "Yes."

"How much is left to be turned over to your successor, anyway?" asked the other lawyer, carelessly.

"I guess I may be able to scrape about \$500 worth of broken hardware to-gether," replied the witness.

"F-five what?" demanded the aston-

"Frive what?" demanded the aston-ished lawyers. "Five hundred dollars' worth," re-peated the witness. It was all very plain and very clear when the explanation was called for. Robinson's little bill of \$75 per month had simply eaten up all the property in sight; bank account, lot, fixtures, stoke and everything excent a lot of indigestand everything except a lot of indigest-ible odds and ends, in hardware. As Robinson explained, there was less than \$500 worth of stuff left, and he had

than \$500 worth of stuff left, and he had delved among the refuse pile of scrap iron long enough to know what he was talking about. "11's a rather odd outcome to the case," said Judge Slack to the dazed litigants, "but I don't see what else could have been expected under the circumstances. It was agreed to pay the receiver \$75 a month for his services. The case has been going on for a very The case has been going on for a very long time, and certainly Mr. Robinson cannot be blamed for collecting what was due him. Would you gentlemen like to suggest anything?"

suggest anything?" The gentlemen had nothing to suggest. They regarded the stack of bills, vouchers, reports, etc., representing what was left of the money, with dumb amazement.

Robinson's resignation was accepted in silence.

The eves of the dazed litigants followed him as if mesmerized. When the door closed behind him they turned and stared at the stack of receipts and

Rowe, when last seen, was going to ascertain if the scrap iron had not blown away.

Use Tradesman Coupon Books.

#### Money Will Buy More Now.

The purchasing power of wages or of crops is the most important thing for the operative or the farmer. While the price of wheat continues very low, so also are the prices of nearly all the commodities sold in exchange for wheat. A St. Paul jobber says that the Minnesota farmer can buy more goods to-day with 100 bushels of wheat at forty-five cents than he could two years ago, when the grain brought sixty cents a bushel. The rebrought sixty cents a bushel. The re-duction of prices of merchandise in many lines of goods there has approached forty per cent., and on the average is shown to be a good deal more than twenty-five per cent. The farmer who could make money raising wheat two years ago is therefore sure of a return at the lower prices for grain to day. There years ago is interfore sure of a return at the lower prices for grain to-day. There has also been a reduction in the prices of provisions and clothing in manufac-turing cities at the East, so that a con-servative estimate will make six dollars a week now in such places as Fall River the acourselant of sorem dollars a faw the equivalent of seven dollars a few years ago. A correspondent presents figures to show that wages there are on the average a little higher now than in 1885, while the things for which wages are spent are much cheaper than formerly.

#### All Shoes Were Low.

He was new in the business. Formerly he was clerk at a country hotel. Now he was clerk in a shoe store. He wanted to be pleasant and attractive. He was am-bitious to become a successful salesman.

When a woman came in and asked to be shown some low shoes he bowed, smiled, rubbed his hands together and asked:

"How low, madam? You see, our shoes are all low to-day. We're having a marked down sale."

The key to success, in any department of life, is self-denial. Idleness, laziness, wastefulness, come from lack of it; while industry, promptitude, economy, thrift, and a successful career are the result of it.—Neal Dow.

THEM

ALL

He Eats Paris Green.

He Eats Paris Green. A Chicago paper tells about a resident of that city, John Gustafson by name, who eats Paris green as other people take opium or drink whisky. A friend of his was in his room, and Gustafson lay on the bed with a box of Paris green beside him, which he was eating of a little at a time, with apparent relish. After watching him consume some two table spoonfuls, and vainly remonstrating with him, the friend went out and informed a policeman that he was attempting to comspoonfuls, and vainiy remonstrating with him, the friend went out and informed a policeman that he was attempting to com-mit suicide. Two officers and the ambu-lance were soon on hand to take the sup-posed would-be suicide to the hospital, but he surprised the officers by telling them that he did not want to go with them. He was in no danger, he said, as he had been in the habit for ten years of eating Paris green whenever he felt bad. He took it for a stimulant. Gustafson's friends told the officers that he was in love with a young lady, who had given him the cold shoulder, and that he was trying to kill himself. He denied it, but he was taken to the hospital, anyway, and pumped out by the doctors. They said that he had taken enough Paris and pumped out by the doctors. They said that he had taken enough Paris green to kill an ordinary man, but that he seemed to be all right. He had been using it so long that an ordinary dose had no effect on him.

#### Selling Sickly Fish.

If reports from points on the Illinois river be true, it is a thousand wonders that Chicago and other places are not suffering with an epidemic of cholera. It is said that the river has been so very low and stagnant for a long time, until low and stagnant for a long time, until the heavy rains of last week, that the fish have been dying by thousands, so that the river banks are lined with them, and that the fish which survive are slug-gish and sickly. In this condition they fall an easy prey to the fishermen, and many tons of them have been taken and shipped to Chicago and other markets. The people who live near the river and The people who live near the river and know what condition it is in cannot be persuaded to touch the fish.



Be Sure and Get Them. Sold by all Grand Rapids Wholesale Grocers and

THE PUTNAM CANDY CO.

Laxity of the City's License System. It is becoming clearer every day that if the city's various license ordinances are to be properly enforced the whole work of enforcement must be thrown upon the police department. At present no one seems to be responsible and so the laws are not more than half enforced. Many of the aldermen have friends among the saloonkeepers, and they use their influence to prevent their friends being "persecuted." At least two of the aldermen are saloonkeepers themselves, and they naturally do not like to see their craft interfered with. If a license for a saloon in a new locality is applied for, if granted it may mean a new "pull," and so the application is railroaded through. The present License Committee seem to have but one ambition and that is to see how many liquor licenses they can recommend during their term of office. That distinguished public servant, Ald. Shaw-better known as the "Poor Man's Friend"-and his brilliant aggregation of civic wisdom known as the License Committee, would, it was thought, after their masterly achievement in connection with the peddling ordinance, be satisfied to retire on their laurels; but they are still adding to their fame and swelling their record. It is a foregone conclusion what that Committee will do with an application for a license, and the submission of the application to them is a mere matter of form. If the police were given sole charge of the license business of the city a speedy end would be put to favoritism and wire-pulling. There would be more prosecution for violation of the law and many of the low dives, which are now allowed to run for "political purposes," would be closed up. The installment plan of paying the license fee, which finds so much favor at present with some people, and the still more pernicious permit system, by which all payment is avoided, would soon become things of the past. Then, perhaps, those festering heaps which morning after morning are hauled off the market and out to the suburbs and there sold as vegetables and fruit, would cease to be more than a hideous memory. In this connection it seems strange that there is no one whose duty it is to enforce the inspection clauses of the peddling ordinance. It may be a matter of small importance that rotten and rotting fruit is sold throughout the city-at least, it may seem so to the health officers of the city, to whom a case of measles is, apparently, a nightmare, but most people will feel different about it once the facts are known. The police have no authority to enforce the law, and the health officer says he has not the time, but would be glad to receive complaints. There the matter rests at present, and there it is likely to remain. There would be none of this if the entire enforcement of the license ordinance were placed absolutely in the hands of the police department. The law would be rigidly and impartially enforced and the many abuses which now disgrace the city's government would be DANIEL ABBOTT.

unknown. Got Her Money's Worth.

Mother—I gave you ten cents to be good yesterday, and to-day you are just trying to show how bad you can be. Willy—Yes; but I'm just trying to show you to-day that you got the worth of your money yesterday.

Use Tradesman Coupon Books.

#### No Red Clover Honey.

Fro "Why do we never have red clover honey for sale?" said the dealer. "Well, for the simple reason that there is never any red clover honey made by honey bees. There is no blossom so rich in stores of sweetness as the red clover blossom, as every schoolboy whose blosson, as every schoolboy whose privilege it is to pluck and suck their neetar well knows. But the honey bee never collects those sweets for its use, because it cannot. The corolla tube of the red clover is so deep and small that the bee cannot reach the honey stored at the bee cannot reach the honey stored at the base of the tube. The bee knows the base of the tube. The bee knows this, and if you will think a moment you will remember that you never saw a honey bee, either wild or hive-dweller, on a red clover blossom.

"These wise and busy insects do not waste their time in efforts to obtain sweets that are beyond their reach. But the lumbering bumble bee levies tribute on every red clover patch in his ball-wick. As smart as the honey bee is, it has yet to learn a trick that is as old as the hills to its big and more stupid cousin. When the bumble bee lights on a head of red clover he punctures a hole in the base of the corolla, and thrusting in his proboscis, sucks out the nectar. It used to be a favorite but cruel pastime among the boys of the rural districts to capture the bumble bee, pull it apart, and take out its honey bag—a transpar-ent sack as big as a small pea, filled with the most delicate honey, the honey of the red clover—and eat the sweet morsel, or, rather, let it burst in the mouth and spill its incomparable nectar. Any one who has thus robbed the bumble bee of its life and its hoard of sweets will never forcet the delications consist. never forget the delicious quality of the honey thus obtained. Unfortunately, this big clumsy bee is not much of a honey maker. You might rob a score of bumble bees' nests and not get a quarter of a pound of honey; and, besides, these nests are few and far between. Conse-quently we will have to wait until the hive bee learns to drill into the blossom to get the nectar before we can have red clover honey for our buckwheat cakes and waffles."

#### Armour's Impecunious Kinsman the Chicago Herald

It has been a matter of current report for years among Board of Trade men that Phil Armour has no poor relations. "He will not allow any of them to remain poor," of explanation of this unusual good fortune of a rich man. "He makes them all rich" all rich." "I have heard that story before," Mr.

Armour remarked with a smile, when one of his friends asked him about it the other day. "But it's a mistake. I have other day. "But enough of them."

Then the big packer burst out in a laugh and his friend knew a good story was coming.

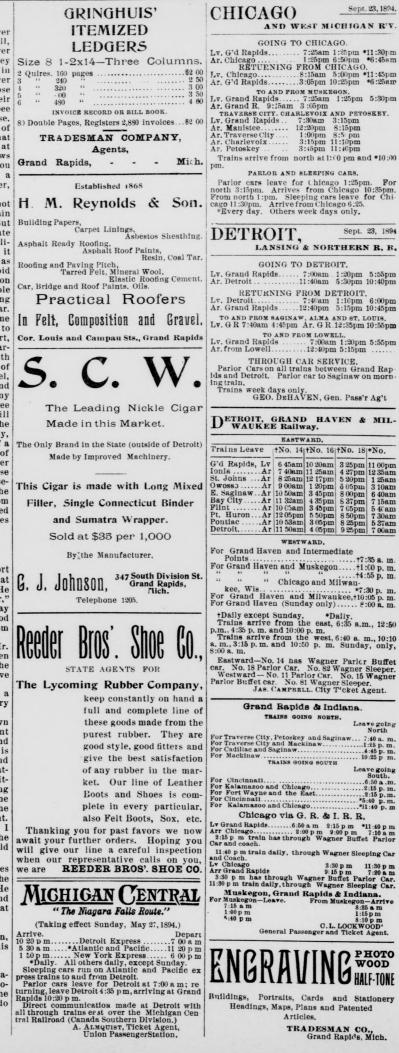
"One of the poor kind-he lives down in Illinois—is one of the most persistent men I ever knew. He keeps writing and writing for money all the time. He is not a bad fellow, only improvident, and if he displayed the same energy in at-tending to business that he does in writing to me he would have been rich a long time ago. Well, he kept sending one letter after another, saying that if he only had \$500 he would be all right. He repeated this so often that one day I told my secretary to write that if he wouldn't bother me for a year I would send him \$500."

"Well, sir," and Mr. Armour's sides shook with laughter, "as soon as the mails could bring a reply I got it. He said, 'Make it \$1,000 and two years,' and I thought it was such a clever turn that sent the money." What happened next?"

"In about three months he wrote again, saying the agreement was off because his wife hadn't been included."

The world generally gives its admiration, not to the man who does what no body else ever attempts to do, but to the man who does best what multitudes do well.-Macaulay.

Use Tradesman Coupon Books.



avoided.

### Alarm

One of the young men was a grocer away out South Division street, whose youthful appearance, dancing blue eyes and rosy cheeks are the envy of the trade. His companion was somewhat older in appearance, but guilelessness was written in every lineament of his features. He was a reporter. It was Sunday afternoon. The two had met, as hundreds meet every day, without premeditation or malice aforethought. Near them on the corner stood one of those newfangled fire alarm boxes. You turn the handle, open the door and pull the box in the ordinary way, and don't have to run a mile to find the key. During the conversation the unsuspecting young grocer thoughtlessly turned the handle of the box. Two sharp strokes of a bell were the result. "Zounds! what have I done?" he asked, and the color faded from his cheeks and his bair rose "like quills upon the fretted porcupine." "Oh, nothing," said the reporter, with all the sang froid he had with him. "You have turned in an alarm of fire, that's all. Let's wait right here and see how long it will take the boys to get here. But the latter part of the remark was heard only by the wind moaning sadly through the telephone wires. The young dealer in groceries and provisions had gone-gone so suddenly that he had dropped his breath and had no time to pick it up. As it was a little risky for a man to be going about the city without his breath, the reporter took it and followed his fleeing friend. He found him down by the Union depot asking a section hand when the next train went to Chicago. "See here, my boy," said the reporter, "you don't want to go off like that again. You will lose your breath some day when there is no near-by friend to pick it up and return it, and the grocery trade may lose one of its most shining lights. Here's your breath.". "Have they got there?" the young man wildly asked, as he deftly inserted his breath in its proper place. "Who? the firemen? Not when I left," said the reporter truthfully. He finally persuaded his friend to leave his place of hiding. But he wouldn't go down Monroe street; so, taking in all the back streets on the South side of Monroe they emerged into daylight on Canal street at Lyon. Dropping into an ice cream parlor, the youthful trader ordered ice cream and cake for two. Then he solemnly entreated the reporter to say nothing about it. He meant no harm; he had been thoughtless-that was all. The reporter assured him upon his sacred honor that never, "while the lamp of life held out to burn," would he mention the matter. Numerous cigars and other delicate little attentions have purchased his silence in the past; these having failed, there is no longer any reason for keeping the matter secret.

It is now many moons since the occurrence recounted in the above truthful narrative transpired, and in that time the reporter has received enough cigars to stock a stand. They were good cigars, too, but the snap was too good to last. The guileless young grocer has known for several weeks that he did not turn in a fire alarm-that the two bells he heard were inside of the alarm box and that a general alarm can only be turned in by pulling down a lever on the inside of the box.

Use Tradesman Coupon Books.

#### How the Grocer Did Not Turn in a Fire Lansing Meeting of the Board of Pharmacy.

Owosso, Sept. 25—A meeting of the Michigan Board of Pharmacy, for the purpose of examining candidates for reg-istration, will be held in Representative

Hall, Lansing, Nov. 7 and 8. The examination of candidates for both registered pharmacists and assistant pharmacists will commence Wednesday, at 9 a. m., at which time all candidates must be present.

Candidates for examination must fur-nish affidavit showing practical or college experience.

No certificates of registration will be issued by the Board until the applicant has furnished affidavits from the party or parties with whom he served or studied, showing explicitly by dates, the length of time the applicant has been under the instruction of the employer or teacher. STANLEY E. PARKILL, Sec'y.

#### From Out of Town.

Calls have been received at THE TRADESMAN office during the past week from the following gentleman in trade: S. Mosher, Jackson.

G. H. Walbrink & Sons, Allendale.

Klomparens & Brower, Hamilton. F. A. Rockafellow Merc. Co., Carson City

F. Sweet, Carson City.

B. F. Sweet, Carson City.
W. M. Bale, Fennville.
J. H. Lowell & Co., Wacousta.
H. E. Hogan, So. Boordman.

Pool Bros., Luther. Robert Armstrong, Reed City. Ellsworth Lumber Co., Ellsworth. N. Bouma, Fisher.

V. Nash, Norwood.

Appointment of Standing Committees. President Tatman, of the Northern Michigan Retail Grocers' Association, announces the following standing com-mittees for the ensuing year: Trade Interests-N. Bicknell, Clare; W. E. Haney, Big Rapids; C. Yost,

Ithaca. Legislation-J. Mason, Clare; R. D. Balmer, Mt. Pleasant; J. W. Densmore, Reed City.

Insurance—Chas. B. Lovejoy, Big Rapids; F. M. Taylor, Shepherd; C. S. Chase, Clare,

Transportation—J. L. Barker, Big Rapids; A. S. Barber, Ithaca; John Marin, Reed City.

#### Coffee May Get Cheaper.

Coffee is a universal habit, this country using 4,000,000 bags and Europe 5,000, 000. For some time coffee has been high in price and this has led to overproduc-tion, until now the householder has a prospect of having his Mocha cheaper than for years. It is estimated that this year's yield of coffee will be 2,000,000 bags more than the great crop of 1891-92. The talk in the New York Coffee Ex-change, based on foreign reports, is to the effect that low prices for the berry will soon rule. in price and this has led to overproducwill soon rule.

As the various schedules of the new tariff law go into effect, marked reductions in prices are made in many instances. Last week it was wool dress goods and this week it is tin. Of course. readjustments in wages will have to be made to meet the changed conditions before anything like quietness or certainty can prevail, or trade reach its normal state. No heavy buying or appreciable increase in manufacturing can be expected until the wage scale is adjusted to the new conditions.

The special anniversary edition of the American Grocer, issued in commemoration of its twenty-fifth birthday, is the most pretentious publication ever undertaken by a grocery trade journal. It is replete with interesting descriptive articles relating to the grocery business, suitably embellished with characteristic illustrations, and presents a handsome appearance in point of letter press and paper.

In noting the fact in the last issue of THE TRADESMAN that it was no longer necessary for holders of mileage tickets on the C. &. W. M., D. L. & N. and M. & N. E. Railways to purchase special tickets for freight trains, it should have been added that the ticket agent must detach a strip from the mileage ticket to cover the distance to the desired destination and issue in exchange therefor a freight train ticket. It would appear from the item published last week that the mileage ticket itself was good on freight trains, which is not a fact. This is a considerable concession, but it does not go quite far enough. The trouble at many way stations is to get the agent to open his office for the purpose of issuing the special ticket required. He may be busy in the freight house, checking out freight, or he may be at dinner when the train comes along, or he may be so interested in umpiring a ball game that he cannot leave long enough to issue the special ticket which enables the traveling man to get off on the freight and thus make an extra town. What the traveling man needs is some sort of carte blanche to conductors of freight trains, entitling them to ride on freight trains on payment of full fare, or double fare, or any other rate of fare the roads see fit to charge. If such a custom were in vogue, traveling men would be relieved of much unnecessary anxiety and annovance, and the continual friction between the traveling public and local agents and freight conductors would be

The paper read by Geo. B. Caldwell, National Bank Examiner for Michigan, at the recent bankers' convention at Bay City, which will be found on another page of this issue, is an admirable one in many respects. The subject of "bank reserves" is an important one, and one about which considerable ignorance is prevalent. Mr. Caldwell makes plain the purpose of such reserves and the place they occupy in the economy of banking. If his remark about taking deposits without interest referred to all deposits it will hardly touch a responsive chord in small depositors. If the Examiner referred to commercial deposits only little fault will be found with it: but a box in a safety deposit vault would serve all purposes as well as a bank if interest is not to be paid on deposits. If there are banks which never pay interest on deposits, and any considerable number of people can be persuaded to deposit their money with them, they certainly ought to be "stronger in reserve, stronger in assets, and more profitable to stockholders." The day will never come when very much money will be deposited with banks without interest. No fault can be found, however, with bankers for doing what they can to increase their dividends, although depositors will probably object to particular methods of doing it. On the whole, the paper is a good one and will well repay careful perusal.

"Enjoys Complete Support." From the Mit olis Co

THE MICHIGAN TRADESMAN, of Grand Rapids, is eleven years old. Mr. E. A. Stowe, the genial publisher, has the sat-E. A. isfaction of enjoying the complete sup-port of the retail trade of Michigan and he can well feel proud of the paper that he has made so successful.

Use Tradesman Coupon Books.

#### Caught Him with Ammonia.

A New York druggist used a novel and efficient weapon on some burglars the other night. He was sleeping in the rear of his store, when he was awakened by some burglars effecting an entrance through the transom. He was not armed, and for a momentum the data of the store of the efficient through the transom. He was not armed, and for a moment stood wondering what to do. Then an idea struck him, and stepping quietly to the prescription counter, he poured some concentrated ammonia into a tumbler and waited for the men. As they approached he threw the liquid into the face of the foremost man. The fellow did not see him, and, stopping, asked what hit him. In another moment he fell senseless to the another moment he fell senseless to the floor. The druggist poured out another dose, and aimed it at the other burglar, but the fellow had taken alarm, turning to escape, the charge hit him in the back of the neck. He promptly jumped through the plate glass door, and. followed by the other, who had staggered to his feet. A policeman happened along and gathered them in.

#### The Egg Product.

According to the census, the United States produced 457,000,000 dozens of eggs in 1879 and 817,000,000 dozens in These figures are probably under 889. the mark. At the figures are probably under the mark. At the figures given, however, the annual egg product of the United States amounts to \$100,000,000. If to this we add the value of the poultry sold we chall obtain a protter birth for the we shall obtain a pretty high figure for the annual output of the department. One authority has placed it at \$300,000,-In 1893 the entire wheat crop of the United States amounted to 396,000, bushels, worth less than \$300,000,000. to 396,000,000



## COUGH DROPS

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Mich.

HIRTH,



Mail us your order and we will guarantee satisfaction in both price and quality.

### Drugs & Medicines.

State Board of Pharmacy.! State Soard of Parimac sar-Ottma Eberbach, Ann Arbor. cars-George Gundrum, Ionia. Years-C. A. Bug bec, Cheboggan. eara-B. R. Parkill, Owosso. sar-B. W. R. Perry, Detroit. nt--Frenk W. R. Perry, Detroit. ror-Geo. Gundrum, Ionic, seso. g Meetings-Lansing, Nov. 7 and 8.

Michigan State Pharmaceutical Ass'n. President-A. B. Stevens, Ann Arbor. Vice-President-A. F. Parker, Detroit Treasurer-W. Dupont, Detroit. Secretay-S. A. Thompson, Detroit.

Grand Rapids Pharmacentical Society President, Walter K. Schmidt; Secretary, B. Schroud

#### The Decline in Castor Oil.

One of the most radical changes in the tariff is that affecting castor oil. The old duty was 80 cents per gallon, while the new act fixes it at 35 cents per gallon. As a result, makers reduced their prices 4 cents per pound, hoping by this action to be able to hold the trade as against possible importations of the East Indian oil. It was thought advisable to put the price down to the lowest point at one stroke, rather than take any chances on the foreign oil getting a foothold. That manufacturers were wise in thus promptly giving the consumer the full benefit of the reduction in the duty is evidenced by the prompt cable cancellation of several large orders for foreign oil that had been placed abroad in anticipation of the new tariff rate creating a market here. Had our manufacturers waited a few days longer, or had they merely announced fractional decline, there is no doubt that several hundred cases of the East Indian product would have appeared in this country in a week or ten days. Importers had been offering round lots at oneeighth of a cent per pound above the price fixed by domestic makers. At even prices domestic oil would undoubtedly be given the preference, and, owing to its uniformity and very superior quality, consumers would doubtless willingly pay a higher price for it than for the imported. Manufacturers, however, were not disposed to give the consumer an opportunity to make the comparison on that basis and satisfy himself as to which he would prefer.

Just what effect this lowering of the duty will have on the domestic industry remains to be developed later on. The change could not have come at a more opportune time for the manufacturers, as their stocks are low, and the new crop of beans is now being marketed. It has been suggested that there is a possibility of the industry being practically transferred from the West to the East, owing to the lower price at which the seaboard manufacturers can obtain their beans, the duty having been reduced from 50 cents per bushel to 25 cents per bushel. The price of wheat is also mentioned as a possible factor to bring about such a condition. Should this cereal advance to, say, \$1 per bushel, the farmer might be tempted to discontinue the cultivation of beans, thus compelling the use of the foreign article, and making it neces sary for Western manufacturers to locate where they would be in as favorable position to handle them as are the city manufacturers. It does not appear that such a state of affairs will be brought about, at least for a considerable length of time, as all indications point to low prices for wheat for some time to come, and, with wheat at or about its present figure, the growing of castor beans will pay the farmer much better at the present

price of \$1.25 per bushel. In fact, it is said that even at a higher price for wheat, castor beans at the present price would be more remunerative than wheat to the farmer in the territory where the beans are cultivated. Taking the average prices of foreign beans for the past few years, they can be laid down here, duty paid, at \$1.25 per bushel, the price last paid in St. Louis for the domestic article. Naturally, the seaboard manufacturers will give the foreign bean the preference, with the result that do mestic beans will decline in price, and, in time, the farmers may curtail the production, especially if wheat should advance materially. Everything would then seek its level, and, the supply of domestic beans being more in keeping with the decreased demand, prices might be expected to advance to their former level, thus restoring the market to its normal condition, leaving the seaboard manufacturers to use the imported bean and the Western manufacturers the do mestic bean. On the other hand, conditions may be such that our farmers will be content to accept less money for their beans than \$1.25 per bushel. Beans have been as low as 75 cents per bushel. In the event of the market price declining, even Eastern manufacturers would doubtless find it to their interest to use the home-grown beans. As a matter of fact, it is generally conceded that the price of domestic beans must decline if there is to be the same sale for them as there always has been, and from what we have stated it seems more than likely that the farmers will continue to grow them so long as the products of the farm generally bring such relatively low prices as they do at the present time.

The suggestion has been advanced that the altered conditions will result in the business being transferred to the hands of the large manufacturers at the expense of the smaller ones, but with cheap beans it appears that all manufacturers are on an equal footing. Competition, however, would no doubt produce the same results in this as in any other industry.

It is confidently hoped that new uses may be found for castor oil, at the present low quotations, to compensate manufacturers somewhat for the keen competition they are now called upon to meet. It is spoken of as a substitute for high-grade lubricating oils. As a lubricant it is said to be one of the best, but its previous high price has prevented its use for such purpose. It is also spoken of as a substitute for lard oil, as a burning oil, and for use by morocco leather manufacturers. It was used for some of these purposes many years ago, when the foreign oil was practically the only oil consumed here.

## The Vagaries of Modern Pharmacy. merican Druggist and Pharmaceutical Record.

The service rendered by chemistry to therap eutics is not an exhausted subject. Certainly our predecessors already pos-sessed a goodly medicinal treasury, but it seems very insignificant when com-It seems very insignificant when com-pared with what we now utilize. Chem-istry has loaded materia medica and pharmacology with wealth; it is the mother of new remedies, and we are proud of its aid; it has given us our an-aesthetics, antiseptics, hypnotics and an-tipyretics. These groups of remedies enable us to give relief in many cases where our forefathers were quite help-

more so than with respect to the alka-loids, there are shadows in the picture. loids. Chemists and chemical manufacturers add more and more to our store of remedies day by day without stint or truce without heeding the despairing cries of all proclaimed aloud with the noise of most perfect advertising machinery. This is now done to an extent that, in my opinion, is detrimental to the interests of therapeutics. I am not speaking of quack remedies, the orvietana of our day, of those secret specifics which the medical man views with wholesome hor-ror, to which and to whose use the old adage, *Trompeurs*, *Trompes*, *Trompettes*, can be so well applied. I am speaking of genuine well-known products, for, unfortunately, modern industrial chem-istry, in manufacturing and in placing at istry, in manufacturing and in placing a the disposal of medical men these drugs does not at all object to their being pur chased by the general public. If this be not so, why do their proprietors select for their names the fascinating names that act as veritable flags to attract the public—for instance, anti-nervine, anti-phthisine, anti-rheumatine, anti-dysen-terine, and, most expressive of all, mi-grainine? I fully appreciate the diffi-culty of finding new names for these new products, and can understand that the manufacturer would shrink from giving them the names derived from their chem ical composition, for these, generally speaking, could only be pronounced with linguistic gymnastics and intolerable strain upon our memory. 1 must, with great regret, note that we have departed from the ancient method which taught us to denominate new products according to their origin, and have followed freely a course of seeking for euphonious, so-norous names proclaiming the therapeutic use and effect of the drugs designated by them. It is not sufficient nowadays to have a good remedy—say agathine; we must be assured of its superlative excel-lence, hence aristol. Do you want to prescribe for a patient who is "out of sorts," you have euphorine; for a lack of appetite, you have orexine. You desire to procure sleep for him, you have hyp-nal, hypnon, somnal, or somniferine. You wish to lower a febrile temperature; do not let the emergency trouble you, for you have antipyrine, anti-febrine. antithermine, thermomine, thermofugine, pyrodine, and thermodine. You want to assuage pain? Eh bien, you have await-ing your orders analgesine, analgeine, exalgine, exodyne, and neurodyne. Or you have to deal with a case of heart disease; you have cardine. Or you de-sire to stimulate urinary secretion; you sire to stimulate urinary secretion; you have diuretine, phediuretine, and uro-pheine. To check the formation of pus, there is a remedy termed pyoktanine; and to combat spasms, antispasmine. I do not wish to exhaust your patience, so I will spare you the enumeration of the antiseptics, the disinfectants, the mi-errobicides c tutic memory. Ten years or crobicides *e* tutti quanto. Ten years ex-actly have elapsed since my honored col-league Professor Rossbach, of Jena, pub-lished an article full of wit and sound sense on the tendencies of modern therapeutics, and in those days we had tipyretic remedies. Nor was it then im-agined that the essential extracts of the organs of animals, of which the late Pro-fessor Brown-Sequard and M. C. Paul were the earliest to explain the thera-peutic value, would find a place in materia medica; nor cultures of microbes. It was not foreseen that we should have to chronicle in 1894 the sale not only of sequardine, but also of veritable bacterial products such as tuberculine, tubercu-locidine, antituberculine, antitoxine, etc. How shall we check the fury of this flood? There seems no reason why it should come to an end.

A writer in one of the magazines says that if even one-hundredth part of the area of tropical Australia were reduced to cultivation, the product of sugar from it in its present proportion to other articles would supply more than double the

## Crystal Springs Water & Fuel Co.

Jobbers of

## COAL, COKE and WOOD,

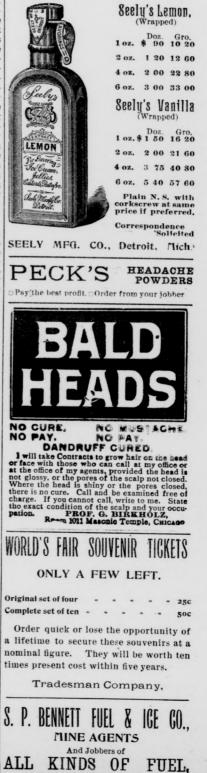
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Seelv's Flavoring Extracts Every dealer should sell them. Extra Fine quality.

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GRAND RAPIDS, MICH.

@ 27 19@ 19

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## Wholesale Price Current.

Ab Cas Cin Eu My Pru Qui Sas Uin

Gly

Hae

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Advanced-         Declined-           ACDUM.         SQ 10           Benzolcum German.         650 75           Boracle.         15           Carbollcum.         200 30           Citricum.         426 43           Citricum.         106 12           Oxalicum.         106 12           Phosphorium dil.         200 30           Sallcylicum.         12561 60           Sulphuricum.         1366 5           Tartarleum.         140631 60           Tartarleum.         300 33           AMMONIA.         Aque, 16 deg	Interes	
Aceticum 8@ 10 Benzoicum German 65@ 75	Exechthitos	2 00 TINCTURES. 30 Aconitum Napellis R
Boracic	Gaultheria	60 75 AloesF.
Citricum 42@ 45 Hydrochlor 3@ 5	Hedeoma	40 Arnica
Oxalicum 100 12 Phosphorium dil	Lavendula	00 Atrope Belladonna
Salicylicum	Mentha Piper 2 1003 Mentha Verid 1 8009	00 "Co
Tannicum1 40@1 60 Tartaricum	Morrhuae, gal 1 30@1 Myrcia, ounce	40 Barosma
AMMONIA.	Picis Liquida, (gal. 35) 10@	12 Ca damon
" 20 deg 6@ 8 Carbonas 120 14	Rosmarini 1 Rosae, ounce 6 5008	00 Castor
Chloridum 12@ 14	Succini	45 Cinchona
Black	Santal	00 Columba
Brown 50(21 00 Red. 45(2 50 Yellow 2 50(23 00	Tiglii	0 Digitalis
BACCAE.	<sup>11</sup> opt @1 Theobromas 15@	60 Gentian
ubeae (po 25) 20@ 25 Juniperus 8@ 10 Xanthoxylum 25@ 30	POTASSIUM. Bi Carb	18 Zingiber
BALSAMUM.	Bromide 400	43 Iodine
Copaiba 45@ 50 Peru @2 00	Carb	43 Iodine 15 "Colorless. 18 Ferri Chloridum
Peru.         @2 00           Terabin, Canada         55@ 60           Tolutan         35@ 50	Carb. 120 Chlorate (pc. 7@19). 16@ Cyanide. 29@3 Potassa, Bitart, pure. 23@ Potassa, Bitart, pure. 23@ Potass Nitras, opt. 8@ Potass Nitras, opt. 8@ Potass Nitras, opt. 8@ Sulphate po. 15@	55 Kino 00 Lobelia 25 Myrrb
CORTEX. Ables. Canadian	Potassa, Bitart, com @ Potass Nitras, opt 8@	25 Myrrh 15 Nux Vomica 10 Opii 9 i Camphorated 30 " Deodor
Ables, Canadian	Prussiate	9 " Camphorated 30 " Deodor
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	Althoo	Auranti Cortex Quassia 25 Rhatany 25 Rhatany 25 Cassia Acuifoi 25 Cassia Acuifoi 25 Stromonium 26 Tolutan
Ulmus Po (Ground 15) 15 EXTRACTUM.	Calamus 200	Serpentaria
Glycyrrhiza Glabra 24@ 25 po 33@ 25 Haematox, 15 lb. box 11@ 12	Gentlana (po. 12) 80 Glychrrhiza, (pv. 15) 160	10 Stromonium 18 Tolutan
Haematox, 15 lb. box. 11@ 12 " 18 13@ 14	(po. 35)	Valerian Veratrum Veride
" 18 13@ 14 " ¥8 14@ 15 " ¥8 16@ 17	Hydrastis Canden,         (po. 35)         (po. 35)           Rellebore, Ala, po	MISCELLANEOUS.
Carbonate Precip Q 15	Ipecac, po         1 30(2) 4           Iris plox (po. 350238)         356 4           Jalaps, pr         400 4           Maranta, 168         63           Podophyllum, po         156 1           Rhei         7561 0           " cut         761 0           Spigelia         356 3           Spigelia         356 3           Sunguingeria, (po. 25)         63 3	Alumen         4 F           3         Alumen         2           5         7)         ground, (po.
Carbonate Precip Ø 15 Citrate and Quinia Ø3 50 Citrate Soluble Ø 80	Podophyllum, po 150 1 Rhei	ground, (po.
Ferrocyanidum Sol	" cut @1 7 " pv 75@1 3	5 Antimoni, po
" pure Q 7	Spigelia	0 Annatto 5 Antimoni, po. 6 et Potass T. 8 Antipyrin 9 Antifebrin 5 Argenti Nitras, ounce
Arnica 1200 14	Senega 550 6 Similax, Officinalis, H 0 4	0 Balm Gilead Bud
Matricaria 500 65	" M @ 2 Scillae, (po. 35) 10@ 1	5 Bismuth S. N
Barosma 14@ 30	dus, po	12; 13, 14) Cantharides Russian,
nivelly	" German. 15@ 2 Ingiber a	Capsici Fructus, af
alvia officinalis, %s and %s 15@ 25	Engiber j 180 2 EENEN.	Carvophyling, (po 15)
GUMMI. 802 10	nisum, (po. 20)	Carmine, No. 40 Cera Alba, S. & F
cacia, 1st picked @ 60 1 "2d " @ 40 0	Bird, 1s	Coccus
" sifted sorts @ 20	orlandrum 120 14	Centraria
loe, Barb, (po. 60) 50@ 60 C Cape, (po. 20) @ 12 C	henopodius 100 12	Chloroform squibbs
Socotri, (po. 30) @ 50 H atechu, 1s, (125, 14 125,	oeniculum	Chondrus Chondrus Cinchonidine, F. & W 1
mmoniae	ini	Corks, list, dis. per
ensoinum	obelis	Creasotum Creasotum
Corrocy and units         Corrocy and units         Corrocy and units         Corroc         Corroc <t< td=""><td>inapis Albu 70 8 Nigra 110 12</td><td>" prep</td></t<>	inapis Albu 70 8 Nigra 110 12	" prep
ualacum, (po 35) @ 30 ino, (po 1 75) @1 75	SPIRITUS.	Crocus
(yrrh, (po. 45) @ 40 pii (po. 3 10/23 40) 2 15/2 20	" D. F. R 1 75@2 00	Cupri Sulph
nellac	Ascharum N. R. 1 75@3 50	Ether Sulph 72 Emery, all numbers.
HERBA-In ounce packages.	pt. Vini Galli 1 75@6 50 ini Oporto	Ergota, (po.) 40 30
bsinthium	Ini Alba 1 25@2 00 SPONGES	Galla
ajorum	orida sheeps' wool Garriage	Gelatin. Cooper 30
<sup>11</sup> Vir	assan sheeps' wool carriage	Less than box 75.
beintaium 25 patorium 20 beils 25 i Vir. 25 Nu acetum, V 22 hymus, V 25 Billion 25 beils 25 patorium 28 patorium	wool carriage 1 10	"White
XAGNESIA.         EX           loined, Pat	carriage	Grana Paradisi
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rbonate, Jenning5 35@ 36 Ye OLEUM.	Carriage 2 00 elvet extrs sheeps' 2 00 elvet extrs sheeps' 1 10 xtrs yellow sheeps' 80 rariage 85 rass sheeps' wool car- riage 65 ard for slate use 75 ellow Reef, for slate use 1 40 STRUPS.	" Ammoniati " Unguentum, 45
nygdalae, Dulc	SYRUPS.	Hydrargyrum
isi	ngiber	Indigo
rgamii	iranti Cortes	Lupulin
ryophylli	nilax Officinalis 60 " 50	Macis
mamonii	111ae	drarg Iod
OLEUM.           sainthium.         2 50@3 00           aygdalae, Duic.         30@ 50           aygdalae, Luic.         30@ 50           aygdalae, Amarae.         8 00@ 82           isi	atan	Mannia, S. F 2360



### For Sale By

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DRUG

## 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.



FICKLES.	
Medium. Barrela, 1,200 count Q5 00 Half bbls, 600 count Q3 00	Chi
Berrele 9 400 count 6 00	Del Dw
Half bbls, 1,200 count 3 50	Tay
PIPES. Clay, No. 216	1 02
Clay, No. 216	2 "
POTASH, 48 cans in case.	1 02
Babbitt's 4 00 Penna Salt Co.'s 3 00	2 .
RICE. Domestic.	2 02
" No. 1	
Domestic.           Carolina head	2 dc
Japan, No. 1	A
Paina 5 SPICES.	Old Goo Wh
Whole Sifted.	
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Cloves, Amboyna	Len Mot
Mace Batavia	Tow
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Whole Sifted. Allspice	10 b Ja
Pure Ground in Bulk. Allspice	Ame
Allspice	N. I Sant
Cloves, Amboyna	Bra
Ginger, African	Acm
Mace Batavia	Cott Mar Mas
" Salgon	Tho
" Cayenne	1
"Cayenne	
Allspice	
Absolute         Factorization           348         348           Allspice         84         155           Cloves         84         155           Ginger, Jamaica         84         155           "African         84         155           Mustard         84         155	
Mustard	
SAL SODA.	Silve
Granulated, bbls	Save Sunt Gold
SEEDS.	Ecor
Anise	Sing 5 box 10 bo
Cardamon, Malabar	25 bo
Mixed Bird 5@6 Mustard, white 10	Sapo
Canary, Smyrna	Be
STARCH.	price whole cal f
0-1b boxes	cal f your you the
Ih na aka maa 5	the
1b         "         5           1b         "         5½           0 and 50 lb. boxes         3%           Barrels         3%	pays he p point the v
SNUFF.	Dom
Scotch, in bladders	Cut Cube Powe XXX
SODA,	Gran Fine
SODA,           Joares         5/2           Kegs, English         4%           Diamond Crystal.         4%           Jases, 243 lb. boxes         160           Sarreis, 320 lbs         250           " 115 2½ lb bags         4 00           " 005 lb         3 75           " 30 10 lb         3 50           Sitter, 56 lb bags         65           " 2014lb bags         50           " 2016 bb bbls         2 50           Worcester.         2 25           Worcester.         2 26           Worcester.         4 00           05 lb         2 75	Moul
Cases, 24 3 lb. boxes\$ 1 60 Barrels, 320 lbs 2 50	Diam Confi No.
" $115 2\frac{1}{2}$ lb bags 4 00 " $005$ lb " 3.75 " 2010 lb " 3.75	Confe No. No. No.
Butter, 56 lb bags 65 20 14lb bags 3 50	No. No. No.
" 280 lb bbls 2 50 " 224 lb " 2 25	No. No.
Worcester. 15 2½-lb sacks	No. 1
30 10-lb *** ,	No. 1 No. 1 No. 1 No. 1 No. 1 No. 1
Worcester.         44 (0)           15 234-1b sacks.         44 (0)           805-1b         375           30 10-1b         350           22 14 lb.         3 30           20 1b. bbl.         2 60           21 1b. bbl.         2 60           8 1b sacks.         32½           1inen acks.         60           Common Grades.         60	No. 1
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Common Grades. \$2 10 60 5-1b, " 1 90 28 10-1b, sacks	Half
6 lb. dairy in drill bags 30 8 lb. ""… 16	Fair . Good Choic
Ashton. 6 lb. dairy in linen sacks. 75 Higgins. 8 lb. dairy in linen sacks. 75 Sour Root	
bolar nock.	Lea & Halfo
6 lu. sacks 22 Common Fine. aginaw	Salad

THE N	110
SALERATUS,	1
Packed 60 lbs. In box. Church's	Fa
Church's         3 30           DeLand's         3 15           Dwight's         3 30           Taylor's         3 00	Ch
STREAT THE TAY ME A OTHE	Fa
Lemon. 1 oz. F. M. \$ 90 doz. \$10 20 gro 2 " N.S. 1 20 " 12 60 " 2 " F. M. 1 40 " 14 40 " Vanilla.	Ch Ch Du
1 oz. F. M. 1 50 doz. 16 20 gro 2 " N. S. 2 00 " 21 60 " 2 " F. M. 2 50 " 25 50 " Roccoco-Second Grade.	Fa Ch Ch Ex
Lemon. 2 oz	Co Ex Ch
2 doz 1 00 doz10 50 " SOAP. Laundry.	Co
Allen B. Wrisley's Brands. Old Country, 80 1-lb3 20 Good Cheer, 60 1 lb3 90 White Borax, 100 <b>%</b> -lb3 65	Su Co Su
Proctor & Gamble. Concord	Fa Ch Be
Concord	F
Single box.         3 95           5 box lots, delivered.         3 85           10 box lots, delivered.         3 75	Sw
Jas. S. Kirk & Co.'s Brands. American Family, wrp d 3 33 " plain 2 27	Hia Cu Ro Spa Ste
N. K. Fairbank & Co.'s Brands. Santa Claus	Baa
Lautz Bros. & Co.'s Brands.	Nel Un Mc
Acme         3 75           Cotton Oil         6 00           Marseilles         4 00           Master         4 00	Col Col Ban Ban
Thompson & Chute Co.'s Brands	
SILVER	Spe Jok Nol
SOAP	Kyl Hia Val
	Old Joll Clir
Silver         3 65           Mono         3 30           Savon Improved         2 50           Sunflower         2 80           Golden         3 25           Economical         2 25           Passolt's Atlas Brand,	Gr Thr Son
Economical         2 25           Passol's Atlas Brand.         3           Single box         3         65           5 box lots         3         60           10 box lots         3         50           25 box lots         3         50	Out Wi Gol
	Hap Mes No' Let
Sapolio, kitchen, 3 doz 2 40 "hand, 3 doz 2 40	
BUGAR. Below are given New York prices on sugars, to which the wholesale dealer adds the lo- cal freight from New York to your shipping point, giving you credit on the invoice for the amount of freight buyer pays from the market in which he purchases to his shipping point, including 20 pounds for the weight of the barrel. Domino	Kill Gol Hui Mee
cal freight from New York to your shipping point, giving you credit on the invoice for the amount of freight huver	An Myr Stor Ger
pays from the market in which he purchases to his shipping point, including 20 pounds for the weight of the berrel	Fro Jav Ba
Domino	Ban Gole
point, including 29 pounds for the weight of the barrel.         Domino	Wan Hon Gold
Diamond Confec. A 4 87 Diamond Confec. A 4 69 Confec. Standard A 4 55 No. 1	Peer Old
No.         2         4         37           No.         3         4         37           No.         4         31         31           No.         5         4         14	Stan Gl Han
No. 6	Rob Unc Red
No. 10	Tom Tray
No. 13	Buc Plow Corr
Corn. Barrels	40 gr 50 g
Fair         19           Good         25           Choice         20	Bull
TABLE SAUCES.         Lea & Perrin's, large       4 75         "small       2 75         Halford, large       3 75         "small       2 25	Beer
" small	War

TEAS.	1-
TEAS.           JAPAN-Regular.         @17           odd.         @20           olcee.         .24           00ceet.         .32           ist         .10           sun curkto.         .012           fr	1 5
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BASKET FIRED.	H
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tra choice, wire leaf @40	
mmon to fair 25 @35	
tra fine to finest50 @65 olcest fancy75 @85 OOLONG. @26 mmon to fair23 @30	
mmon to fair	P T
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ENGLISH BREAKFAST.	NNNN N
ENGLISH BREAKFAST. 1r	
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Driveto Brands	G
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of Sight 24	*P *S
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smate	Ry
Lorillard's Brands. nax (8 oz., 41c)	con l dit
Smoking. Catlin's Brands. 1 dried	
len Shower	Br
rschaum	Sen Mi
tle Navy40	Mi Co
rschaum 25630 ierican Eagle Co.'s Brands. tie Navy	Ca
a, ½s foil	Le
ner Tobacco Co.'s Brands. ner	Ca Le
15 ner Cavendish	No
Scotten's Brands.         4           path	No
ey Dew	fol
F. Adams Tobacco Co,'s Brands.	WE
Brands. less	Tro
dard	Ha
dmade40 Leidersdorf's Brands.	Blu Fre Coo
Leidersdorf's Brands. Roy	No
Clover	Sm Ree
and Jerry	Col
Horn	Ma
Spaulding & Merrick. and Jerry	Fai F.
VINEGAR. 7 @8 7	Sel F. c
8 09 81 for barrel.	An Sta Far
	Cou
WET MUSTARD,           , per gal	Ex
VEAST	Sta Sca
100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100 </td <td>Shr Cla</td>	Shr Cla
t Foam1 00	Ove

FICKLES. Medium.	SALERATUS. Packed 60 lbs. In box.	TEAS. JAPAN-Regular.	<b>WOODENWARE.</b> Tubs, No. 1
Barrels, 1,200 count 05 00 Haif bbls, 600 count 03 (0 Small.	Church's	Fair	" No. 2 5 50 " No. 3
Barrels, 2,400 count 6 00 Half bbls, 1,200 count 3 50	Dwight's	Choicest	Pails, No. 1, two-hoop. 1 30 "No. 1, three-hoop 1 50 Bowls, 11 inch
PIPES. Clay, No. 216	Lemon. 1 oz. F. M. \$ 90 doz. \$10 20 gro	Good	Bowis, 11 men
Clay, No. 216	2 " N. S. 1 20 " 12 60 " 2 " F. M. 1 40 " 14 40 " Vanilla,	Choicest	21 " Baskets, market
48 cans in case. Babbitt's	1 oz. F. M. 1 50 doz. 16 20 gro 2 " N. S. 2 00 " 21 60 " 2 " F. M. 2 50 " 25 50 "	Fair	" shipping bushel 1 15 " full hoop " 1 25 " willow cl'ths. No.1 5 25
Penna Salt Co.'s 3 00 RICE.	Rococo-Second Grade.	Choicest	** snipping busnel: 1 15 ** full hoop ** .1 25 ** willow cl'ths, No.1 5 25 ** No.2 6 26 ** No.3 7 25 ** No.3 7 25 ** No.3 7 25 ** No.3 4 25 ** No.3 4 75
Domestic. Carolina head	Lemon. 2 oz	Common to fair25 @35 Extra fine to finest50 @65 Choicest fancy75 @85	" " No.2 4 25 " " No.3 4 75
" No. 1	2 doz 1 00 doz10 50 " SOAP.	Common to fair	Pails 3 15
Imported. Japan, No. 1	Laundry. Allen B. Wrisley's Brands.	IMPERIAL. Common to fair23 @26 Superior to fine30 @35	Tubs, No. 1
<sup>6</sup> No.2	Old Country, 80 1-1b3 20 Good Cheer, 60 1 1b3 90	YOUNG HYSON. Common to fair18 @26	Butter Plates-Oval. 2 50 1 00
SPICES. Whole Sifted.	White Borax, 100 % lb3 65 Proctor & Gamble.	Superior to fine30 @40 ENGLISH BREAKFAST.	No. 2
Allspice	Concord	Fair	
	1vory, 10 oz	TOBACCOS.	No. Queen 2 50 Peerless Protector. 2 40 Saginaw Globe. 1 75
Mace Batavia	Dingman Brands.	Fine Cut. P. Lorillard & Co.'s Brands.	Double. Water Witch
Salgon in rolls	Single box	Sweet Russet	Wilson
" shot	Jas. S. Kirk & Co.'s Brands.	Hiawatha	Peerless
Allspice	American Family, wrp d. 33 33 "plain 2 27	Rocket	Perkins & Hess pay as fol- lows: HIDES.
Saigon	N. K. Fairbank & Co.'s Brands. Santa Claus	Private Brands. Bazoo	Green
"Zanzibar	" 80 bars 3 25 Lautz Bros. & Co.'s Brands.	Nellie Bly	Dry
Gochin	Acme	McGinty         27           " ½ bbls         25           Columbia         24           Columbia, drums         23	Calfating green 5 0.6
Mustard, Eng. and Trieste22 "Trieste25 Nutmegs, No. 2	Marseilles 4 00 Master 4 00	Bang Up	" cured 6 @ 7½ Deaconskins 10 @25 No. 2 hides ½ off.
Pepper, Singapore, black 16 white	Thompson & Chute Co.'s Brands	Bang up, drums 19 Plug.	PELTS.           Shearlings
"Absolute" in Packages.	GYYYPPD	Sorg's Brands. Spearhead	WooL. Washed
11spice         34         155           2innamon         84         155	SILVER	Nobby Twist 40 Scotten's Brands.	Tallow 4 @ 5
		Kylo	Grease butter 1 @ 2 Switches 14@ 2 Ginseng
Hnger, Jamaica 84 1 55 "African 84 1 55 fustard 84 1 55 epper 84 1 55	SOAP.	Finzer's Brands. Old Honesty 40	GRAINS and FEEDSTUFFS WHEAT.
age 84 SAL SODA.	Silver	Jolly Tar	No. 1 White (58 lb. test) 47 No. 2 Red (60 lb. test) 47
Franulated, bbls 14 " 751b cases 14	Mono 3 30 Savon Improved 2 50 Sunflower 2 80	Green Turtle	MEAL. Bolted 1 40 Granulated 1 65
ump, bbls	Economical	Something Good 38	*Patents 2 05
SEEDS. anise	Passolt's Atlas Brand. Single box	Out of Sight	*Standards 1 55 Bakers' 1 35 *Graham 1 40
anary, Smyrna 4 <sup>3</sup> araway 8 ardamon, Malabar 90 emp. Russian 4	25 box lots del	Messmate	Rye 1 40 *Subject to usual cash dis- count.
lixed Bird 5@6 lustard, white 10	Scouring. Sapolio, kitchen, 3 doz 2 40 "hand, 3 doz 2 40	Smoking.	Flour in bbls., 25c per bbl. ad- ditional.
oppy 9 ape 5 uttle bone	SUGAR.	Catlin's Brands. Kiln dried	MILLSTUFFS. Less Car lots quantity
Corn.	Below are given New York prices on sugars, to which the wholesale dealer adds the lo-	Huntress	Bran \$14 50 \$15 00 Screenings 12 00 13 00
-lb boxes	cal freight from New York to your shipping point, giving you credit on the invoice for the amount of freight buyer	American Eagle Co.'s Brands. Myrtle Navy	Mixed Feed 23 00 24 50 Coarse meal 22 00 23:00
Ib nackages 5	pays from the market in which	German	CORN. Car lots
1b         11         5           1b         11         5½           1b         10         5½           1b         10         10           1c         10         10	he purchases to his shipping point, including 20 pounds for the weight of the barrel.	Benner Tobacco Co.'s Brands.	Less than car lots
SNUFF. cotch, in bladders37	Domino	Banner Cavendish	Less than car lots
accaboy, in jars35 rench Rappee, in Jars43	Powdered	Scotten's Brands.	No. 1 Timothy, car lots11 00 No. 1 " ton lots12 50
SODA, oxes	Granulated 4 69 Fine Granulated 4 69 Extra Fine Granulated 4 81	Honey Dew	FISH AND OYSTERS. F. J. Dettenthaler quotes as follows:
SALT. Diamond Crystal.	Diamond Confee A 4 60	F. F. Adams Tobacco Co,'s Brands. Peerless	Whitefish ©10
ases, 24 3 lb. boxes\$ 1 60 arrels, 320 lbs	No. 1	Old Tom	Black Bass 12%
" 60 5 lb " 3.75 " 30 10 lb " 3 50	No. 4	Globe Tobacco Co.'s Brands. Handmade40	Halibut
" 113 252 10 bags 4 00 10 5 1b " 3 75 30 10 1b " 3 50 utter, 56 1b bags 65 20 20 41b bags 3 50 20 280 1b bbls 2 50	No. 6 4 13 No. 7	Leidersdorf's Brands. Rob Roy	Cod 10 No. 1 Pickerel @ 9
Worcester.	No. 8	Red Clover	Pike
3 239-10 Sacks	No. 12	Spaulding & Merrick. Tom and Jerry25 Traveler Cavendish38	Columbia River Sal- mon 15
2 14 lb. "	No. 13	Buck Horn	Mackerel 18@25 ovstErs—Cans. Fairhaven Counts @40
8 lb sacks	SYRUPS.	Corn Cake16	F. J. D. Selects
	Corn.		
0 5-1b. " 1 90 8 10-1b. sacks	Barrels	VINEGAR. 40 gr	Anchors 22 Standards 2)
0 3-lb, sacks	Barrels	50 gr 8 @9 \$1 for barrel.	Anchors
0 5-16. "	Barrels	40 gr	Anchors
0 5-10. "	Barrels	50 gr	Anchors
0 5-16. "	Barrels	50 gr	Anchors

6 00 5 50 4 50	PROVISIONS. The Grand Rapids Packing and Provision Co. quotes as follows:
1 30 1 50 90	Mess,         POBK IN BABRELS.         16 0.3           Short cut.         16 0.0         6 0.0           Extra clear plg, short cut.         17 50           Extra clear, heavy.         17 50
1 25 1 80 2 40 35	Short cut       10 00         Axtra clear pig, short cut       17 50         Extra clear, payy       17 50         Clear, fat back       17 00         Boston clear, short cut       17 00         Clear back, short cut       17 00         Standard clear, short cut       17 00         Standard clear, short cut       17 00
1 15 1 25 5 25 6 25 7 25 3 75	BAUSAGE.     7½       Bologna.     5½       Liver.     6       Tongue.     6½       Blood.     5½       Head cheese.     6
4 25 4 75	Frankfurts
3 15 3 50 2 00 0 50	LARD.         9%           Granger         9%           Family         7%           Compound         7%
1 0C 2 10 2 45 2 80 3 50	Rettle Rendered
2 25 2 50 2 40 75	BEEF IN BARRELS. Extra Mess, warranted 200 lbs
25 50 75	SMOKED MEATS—Canvassed or Plain.           Hams, average 20 lbs.         11½           "" 16 lbs.         11½           " 12 to 14 lbs.         12½
85 RS fol-	Boneless, rump butts.         10 75           SMORED MEARS—Canvassed or Plain.         11%           """"""""""""""""""""""""""""""""""""
3 3½ 4½ 6	DRY SALT MEATS. Long Clears, heavy Briskets, medium.
4 6 6 7½	Butts Butts D. S. Bellies. Fat Backs.
5 20 60	PICKLED PIGS' FEET. Half barrels
7	Kits, honeycomb
5 2 25 FS	CROCKERY AND GLASSWARE           LAMP BURNERS.         45           No. 0 Sun         50           No. 2 "         50           Tubular         75
7	LAMP CHIMNEYS. Per box. 6 doz. in box. No. 0 Sun
40 65 05	No. 2
55 35 40 40 is-	No. 2
ıd-	Pearl top. No. 1 Sun, wrapped and labeled
ty 00 00 00	No. 1, Sun, plain bulb
50 00	No. 2 " " 150 No. 1 crimp, per doz
	No. 0, Tubular, cases 1 doz. each
00 50	ROCHESTER STORE LAMPS. No. 10, Brass, 400 candle power
8.8	TAND WIGHTS
*	No. 0, per gross.         23           No. 1,         28           No. 2,         38           No. 3,         75           Mammoth, per doz.         75           FRUIT JARS.         75
	Mason—old style.         £ 00           Quarts         5 50           Half gallons         7 00
	Dandy-glass cover.     8 50       Quarts
	Sealing wax, red or white, 51b packages
	JELLY TUMBLERS—Tin Top. 56 Pints, 6 doz in box, per box (box 00) 1 64 16 24 " " bbl, " doz (bbl 35) 23 16 6 " " box, " box (box 00) 1 80 16 " 18 " bbl, " doz (bbl 35) 26 17 26
20 85 85 15	STONEWARE-AKRON.           Butter Crocks, 1 to 6 gal
75	STONEWARE—BLACK GLAZED. Butter Crocks, 1 and 2 gal
00	" 1 " " … 78

#### DIVERSE VIEWS

On the Subject of the Present Exemption Laws.

Below are given the views of a number of the leading business and professional men of the city on the subject of exemptions. There is a very general agreement on the question as to the equity and utility of exemptions, but a marked disagreement as to the amount which ought to be exempted. It has been generally supposed that there was a desire on the part of the business community for the abolition of exemptions; but such does not seem to be the case. The opinions published are representative of the business and professional sentiment of the city, and, it is believed, represent the views of the business men of the State. It was to be expected that there would be disagreement as to the amount, but that is immaterial. Notwithstanding the fact that the sentiment seems to be overwhelmingly in favor of exemptions, THE TRADESMAN SEES no reason for a change of view on the subject. Business would be vastly improved, bad debts become much less frequent, and both buyer and seller be immensely benefited by putting the giving of credit on a basis of mutual confidence. abolishing all exemptions and all laws for the collection of debts. One point may, however, be emphasized: Those houses which are doing and have done a sash business have never been interfered with by the law of exemptions. There can be no bad debts where a strictly cash business is done; but until the time shall arrive when credit shall be a thing of the past THE TRADESMAN will advocate the abolition of all exemptions and laws for the collection of debts.

Hon. W. J. Stuart (attorney): As a lawyer I believe in the law of exemptions. Workingmen and their families need some protection against the rapacity of dealers who have neither heart nor conscience. They are anxious enough to get trade, and are not concerned about who suffers, so long as they get their money. The amount of the exemption is intended to cover the entire amount of a workingman's wages, which, in my judgment, it ought to do. I do not think the dealer's exemption is excessive-\$250except in the case of firms, when I think \$250 is all that should be allowed. The exemption of 40 acres and improvements allowed farmers, however, is, I think, excessive. It should be materially reduced. The exemption of the tools or implements by which a man earns his living are rightly exempt. A horse, or a team of horses, and wagon are also exempt to the man who earns a living for himself and family by their use. 1 do not think anything would be gained by the abolition of exemptions.

E. J. Herrick: I believe in exemptions as a business principle; it keeps the unscrupulous dealer within bounds. The majority of workingmen are honest, and will pay their debts. Many times they are unable to pay through no fault of their own; in such cases I think the law should protect them. Dishonest men, of course, will take advantage of the law to beat their creditors; so they would if the exemption laws were abolished. Dishonesty will always find a medium no matter what the laws may be. I think, however, that the amount exempted is too high. Not one man in 10,000 gets \$25 The homestead exemption is, also, I

from \$6 to \$10 the law would be more | law could be improved, and I certainly equitable and come nearer doing the work it was intended to do. That would give sufficient protection to both parties. I don't think the dealer's exemption of no fault of his own, that amount will give him a chance to start again.

A. J. Elliott: If the amount exempted were reduced to \$15 I think it would be nearer right. Perhaps it might be put even lower. A man who contracts a debt should be willing to make some sacrifices in order to pay it; but I don't believe a dealer should be allowed to take everythink a debtor has, while I believe that the dealer should have a certain measure of protection. I don't know what to say about the dealer's exemption of \$250. At first blush it seems high. It covers the entire value of the stock carried by many retail dealers. You may say, however, that I believe in the exemption law.

Frank Jewell (l. M. Clark Grocery Co.): 1 most certainly believe in the exemption laws. There are more honest than dishonest men in the world and they should be protected against the rapacity of a certain class of traders. The amount exempted, however, is too high; it ought not to be more than \$6 a week. That would give adequate protection to the majority of workingmen's families and would, also, sufficiently protect dealers. The dealer's exemption is, also, too high. It is high enough to cover the entire stock of a majority of retail dealers. In the case of firms, if they were allowed to keep no more than \$250 it might be all right; but as it is now each partner can reserve \$250, which, in most cases, would have nothing for the creditor. If the amount were reduced to \$100 it would be about the right figure. However, I believe in some exemption.

John Snitseler (Voigt, Herpolsheimer & Co.): The law is a righteous one in my estimation, although the amounts exempted may be too high. That is a matter of opinion, however. No matter what may be the circumstances, we have no right to cause suffering to the innocent family of a debtor. That, I believe, is the purpose of the law.

Ex-Judge Reuben Hatch: The exemption laws of this State are more equitable, to my mind, than those of any other Western State. The \$25 exemption accorded a workingman is not intended to cover the entire amount of his earnings, as some people seem to think, but is intended to leave him a reasonable amount upon which his family may subsist until the next pay day. Many workingmen are paid by the month, and, if the exemption were smaller, it would hardly afford subsistence until the next pay day. The dealer who allows a customer to run

a bill does so with a full knowledge of the law; he takes the risk in order to get the trade. I fail to see how the exemption law can be held responsible if he loses. Many of those who run into debt never heard of the exemption law; that is the difference between them and their creditors. I have little sympathy with those dealers who lose through their own lax business methods; if they were not so eager to sell goods, they would not have so many bad debts. The dealer's exemption of \$250 I do not consider unreasonable. It amounts to no more in a week. If the amount were somewhere think, about right. I don't see how the about right.

do not believe it should be abolished.

J. Geo. Lehman (Treasurer Grand Rapids Retail Grocers' Association): I believe there ought to be some exemption, but \$250 is extravagant. If he fails, through the present amount is too high. If it were reduced to, say, \$10 it would be about right. The men who get from \$6 to \$10 a week are generally good pay, but the fellows who get \$12 or \$15 a week are the people we have the most trouble with. They get just enough to make them high-toned and they try to get into the swim with their rich friends, and leave their tradesmen to whistle for their pay. If the exempted amount were put down to \$10, it would give us a chance to get at these people, and would not hurt the majority of workingmen. We have many accounts on our books contracted by laboring men; we do not push them, for we know they are honest and will pay when they can. We would not take advantage of the exemption law in their case if we could.

C. G. A. Voigt (Star Mills): As we do not do a retail business the workingman's exemption does not affect us. As to the dealer's exemption, I don't think it is too The homestead exemption aphigh. pears to me to be out of all proportion to the others; but the common people make the laws, so what can you do about it?

Joseph Houseman (Houseman, Donnally & Jones): Do I think the exemption law is a good thing? Sure. If I trust a man, that's my fault. I know all about the exemption law when I trust him; so, if he beats me, I am to blame. But we have had little trouble that way. We have run against a few dead-beats, but we have found workingmen, as a rule, to be as honest as any other class. The exemption law is good because it protects the helpless and innocent family. Because a man owes me is no reason why his family should suffer, as they might if there was no exemption law. The law is good and just and ought to be maintained.

Paul Steketee (P. Steketee & Sons): So far as our retail business is concerned the law of exemptions is meaningless. We have always done a strictly cash business and, therefore, have no bad debts to worry over or exemptions to dodge. Neither do the collection laws trouble us. It is different in the wholesale department; but, as we scrutinize our credits very closely, we have little trouble there. As to the broad question of the utility or expediency of such laws, 1 think they are a benefit to business, and are certainly needed for the protection of the families of workingmen. Perhaps the amount is too high, especially the amount of dealers' exemption, but I am not in a position to say much on that point

Wilder D. Stevens (Foster, Stevens & Co.): I believe that every dollar workingmen earn should be exempt from garnishment. They work hard enough, as a rule, and generally will compare in point of honesty with the average business man. Not many workingmen run into debt with the intention of beating their creditors; they will pay their debts if they have opportunity, but there are many dealers who will jump on a man and take everything he has, or they would do so if the law allowed. No, 1 don't believe the exemption laws should the end than that of the workingman. The homestead exemption is, also, I amount of the dealer's exemption is be abolished, although the amount might

#### REPRESENTATIVE RETAILERS.

B. S. Mosher, the Jackson Grocer and Association Worker.

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Burton S. Mosher was born in Mosherville, Hillsdale county, Mich., in 1851. The village was named after his grandfather, who came from the East in the early days, settling upon the land which now forms the town site. Later, however, he took his family back East, where he died. His son, David G. Mosher, father of Burton S., returned to Michigan and, later opened a general store in the village of Mosherville. Burton attended the village school until he was 14 years of age, when he entered his father's store, where he remained eight years or until he was 22. He then went to Jackson, where for six years he was engaged as a grocery clerk. Failing health then necessitated a change of climate, and he traveled westward as far as Colorado, remaining two years. He then returned to Jackson and re-engaged as clerk in a grocery. About eight years ago he began business on his own account and has built up a substantial trade by means of fair dealing and the uniform excellence of his goods. Mr. Mosher is an enthusiastic and devoted member of the Jackson Retail Grocers' Association, was first Vice-President for one year, and is at present chairman of the Committee on Trade Interests. "I am," said Mr. Mosher, "a firm believer in associated effort and associational methods for the relief of the retail grocery trade from the many abuses and evils from which it suffers. There is no other way by which grocers can better their condition or free themselves from the incubus of ancient customs and prejudices. Our Association has done wonders in the direction of bringing the dealers together and creating a better understanding. Then, too, our business has been put on a higher plane in public estimation through the efforts of the Association; the people have more respect for us since we have become unified by organization and the individual dealers no longer occupy the isolated would-be independent position of former days. Before the organization of our Association I never thought of such a thing as consulting with a neighboring grocer, no matter what the trouble was, my only concern being to get as many of his customers as possible. Now, however, all that is changed and we consult together nearly every day on matters of mutual interest. Before, every competitor was an enemy; now, though he is none the less a competitor, he is a friend whose interests in nearly every direction are identical with my own. We have succeeded in getting an ordinance through the City Council licensing fruit and vegetable peddlers and imposing a fee upon them. The law is not all we would have it, but it is a vast improvement on the old condition of things when every peddler was a law unto himself. We hope to do better next year. I am, indeed, a firm believer in retail grocers' associations in general and the Jackson Retail Grocers' Association in particular." Mr. Mosher's views are commended to some Grand Rapids grocers who are not mem-hers of the Association. With the exbers of the Association. With the ex-ception of the Grocers' Association, Mr. Mosher is not a member of any society. He was married in 1887 to Miss Alice Brown, of Jackson, daughter of a former employer. He enjoys the comforts and employer. He enjoys the comforts and delights of home life and says his wife is the only society he needs.

#### SIX LETTERS TO A CLERK --- III.

### Economy in Its Relation to Advancement. An Old Merchant in Hardware.

There is but one class of clerks, my dear Tom, to whom there is the least use dear Tom, to whom there is the least use in preaching economy, and that is the class who have a well defined aim before them, and who are working steadily to-ward their object. To say to the young man who does not look beyond to-day, "you ought to be saving," is simply a waste of words. The one thing he does not do is to look further than the pres-ent hour. But to the young clerk who is determined that the future shall bring him something more than the present holds it is well to be reminded that one of the sure steps to success is to have beof the sure steps to success is to have be come well grounded in habits o of economy.

You may be one of the best salesmen that ever sold goods in your employer's store, and you may force him into a po-sition where he must decide whether he chall give non-on-intervention whether he shall give you an interest or lose you, and if you have been reckless with your salary, he will hesitate about trusting you with his capital. Among the very pleasantest ways of handling money I count spending it as the most pleasant. But to get this nleasure one must feel But to get this pleasure one must feel that he can afford to spend it. The salthat he can abord to spend it. The sal-ary of a clerk, if he is a good clerk, is not intended to be the exact sum upon which he can live, but is usually more than that. If he is a young man with no ties depending on him there is generally a very snug sum between the amount of the salary and the sum nearcont to upon the salary and the sum necessary to support him. If he is desirous to see how fast he can spend this, or if he is aping some stylish companion who in turn is copying the fashion plates, he can very soon keep his account down where the casting of a balance between the two sides is a very easy matter. It is the proper use of this salary about which I desire to write you.

That man has seen very little of life who has not learned that a few ready dollars are a great power; not the dollars that you might own or may have, but the dollars you can lay your hand on now. In every branch of trade we all how there are bargains now and then for the man who can avail himself of the chances. So in business houses, there are constant changes and occasionally a little cash can do wonders.

I remember a boot and shoe merchant who owned half of a stock of goods worth four thousand dollars; he wanted to sell out his interest, and so that he might out his interest, and so that he might make a ready sale he offered it for a thousand dollars cash. The stand was a good one; the firm was making money, and for a young man with small means it offered an excellent opening, but neither of three young men to whom 1 mentioned the bargain could raise the money, though each of them might easily have been that much ahead and the opening was lost to them. One of the questions in men's minds when you tell such a story as this is, "Why didn't you help some one of the boys into this?" And the answer is, "The boy who will not help himself is not worth assisting." When I was a traveling man one of my companions on

traveling man one of my companions on the road was the representative of a boot and shoe house. He was not satisfied with his position, his salary or his prosa pleasant fellow 1 one day introduced his name into some conversation 1 was having with his employers, and sug-gested their giving him an interest in the business, stating that I had found it an excellent way to deal with alore so the business, stating that I had found it an excellent way to deal with clerks so that they might have encouragement to do better work. "There are some young men you can't encourage," said the mer-chant, "and this fellow is one of them. I have tried to make a man of him and have been willing to give him an inter-est in my business the first moment I saw him taking hold as if he realized what life was; but I can see no encour-agement to helping him. Two years ago I told him when he had saved a thousand dollars I would give him an interest in dollars I would give him an interest in my profits in addition to his present sal-ary. He receives a salary of \$1,350 a year, now let us see what he might save:

Board at \$7 per week..... Washing, say Clothes (at the highest estimate) Allowing for spending money..... \$365 75 200 200

8840 and you have then \$510 a year for what he ought to save. Well, the facts are he is in debt, and I am satisfied he never will save \$1,000, and I am disgusted with him."

Now there was no gush or sentiment about this thing; the employer liked his clerk and was anxious to help him up, but he did not propose to do anything till the young man had shown that he had some self-restraint and discretion. But the clerk had fallen into expensive babits end ended the state of the habits and among extravagant associates and did not have strength of mind enough to break away from them all. He is a clerk to-day.

Only a few days ago I overheard two business men canvassing two of their business men canvassing two of their clerks. In character and personal hab-its both were alike, but one on a salary of \$1,200 was always in debt, and the other on \$1,000 a year was saving money. The one was unable to deny himself aught that he wanted; the other was strong willed enough to buy nothing that he did not need. It is not necessary to state which clerk was advanced. There is a class of people who can never hear a word of economy without

never hear a word of economy without at once jumping to the conclusion that you desire them to be miserly, but this is not the case with me; I despise a mis-erly disposition, and know of nothing that will be more damaging to a merchant. I like to see a clerk dress well both at his work and out of the storewell. not gaudy, nor discarding a good gar-ment to get one a little more in style, but to dress sensibly and well, as most of their employers dress. And I do not think a clerk should shut

himself away from every form of enterhimself away from every form of enter-tainment or society pleasures; on the contrary, I think a young man who works steadily at the desk or counter will be all the better for an evening at the theater or concert, or at a pleasant home party in some friend's house. But these things are not the end and aim of life, and consequently should only fill out a small part of it. out a small part of it. Now, if one looks at the cost of a rea-

Now, if one looks at the cost of a rea-sonable amount of innocent pleasure, the expense for a year need not be such a very large sum. I have before me the expenses of a young man for the years '66, '67 and '68, and I find the total ex-penses for the three years \$2,200; of this amount he eant his mother \$500, loaving amount he sent his mother \$500, leaving for his own expenses \$1,700.

Being a traveling man his board was light, as his employers paid his expenses when on the road—it was \$800; clothing during three years, \$375; leaving for extras, \$525.

And upon looking over the items making up the sum of \$525, I see some that look rather extravagant, but I can remember that even a very economical person enjoys a litte extravagance occasionally.

In the three years that this young man was spending seventeen hundred dollars he saved fifteen hundred, and with them was enabled to go into business for himself.

I haven't said one tithe of what might I haven't said one tithe of what might be said in favor of a young man's being economical, but I have given a few heads for what each clerk can expand into a great many sermons for himself. And I venture to say no man ever kept an ac-curate account of his expenses for a year or two but that he was led to ture his curate account of his expenses for a year or two but that he was led to turn his thoughts toward saving, and for that rea-son 1 advise you to watch your salary for the next twelve months and see if the exhibit is not the strongest sermon ever preached you on economy.

#### London's Water Supply.

In London, the largest city in the world, the water is furnished by comworld, the water is furnished by com-panies, and is charged for by the quan-tity. No one has a free faucet or can af-ford to waste his water. Every family bargains for as many gallons per diem as it needs, and this amount is placed in tanks. Then the water is shut off. If the family used it up by noon it gets no more until the next day unless it can borrow of its neighbor.

## **General Stampede**

FROM THE

## Curse of Credit.



Hundreds of merchants are now abandoning the old-time credit system and discarding the pass book for the cash and coupon book system, which enables the dealer to avoid all the losses and annoyances inseparably connected with the credit busi-

If you are a victim of the credit business and desire to place your business on a cash basis, send to us for a catalogue and samples of our several kinds of coupon books, which will be forwarded free on application.

### Tradesman Company, GRAND RAPIDS, MICH.

n returning thanks for the large increase in trade for the fall and winter of In returning thanks for the large increase in trade for the fail and winter of 1894-5, it affords us much pleasure to acknowledge receipt of many letters from leading merchants expressing their pleasure on finding that we have in-troduced so many Impoved Styles in Overcoats and Ulsters. The Paddock Over-coat is a surprise and leading feature, is dressy and shows the figure to perfection. Our Clay and Fancy Worsted suits are in great demand, and our large line of Double and Single-Breasted Suits in Unfinished Worsteds, Chevoits, Cassimeres, Etc., sold at popular prices, have afforded our customers the pleasure to meet all competition

competition.

Write our Michigan Representative, WILLIAM CONNOR, Marshall, Mich., Box 346 (his permanent address), who will be pleased to call upon you, and you will see and learn something to your advantage. All mail orders promptly attended to.

## MICHAEL KOLB & SON,

#### Wholesale Clothiers,

ROCHESTER,

N. Y.

William Connor will be at Sweet's Hotel, Grand Rapids, Mich., on Friday, Oct. 12.

GOUPON BOOKS IF YOU BUY OF HEADQUARTERS, YOU ARE CUSTOMERS OF THE TRADESMAN COMPANY,



Badges

SOCIETIES, CLUBS, CONVENTIONS, DELEGATES COMMITTEES.

> The Largest Assortment of Ribbons and Trimmings in the State.

TRADESMAN COMPANY.

#### GOTHAM GOSSIP.

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

NEW YORK, Sept. 29-If signs count for anything, we are going to have the "dryest" city on the Western continent. Superintendent Byrnes has decided to go ahead, in spite of the police commissioners, and collect evidence against the vio-laters of the excise laws as best he may. Hitherto it has been against the rule for policemen to investigate saloons in their plain clothes. They must go in uniform. Of course, arrests were few and far between; but within a few days the plan has been changed. Arrests are now be-ing made by policemen in plain clothes. Of course, the police justices before whom the saloonkeepers are taken are about of the area parts and the saloonkeepers are taken are about of the same nature as the latter themselves, and, as a result, the prison-ers are generally discharged. For iners are generally discharged. For in-stance, a detective had made an arrest and the prisoner was taken before Justice Hogan. The latter said to the de-tective, "You had no right to enter the saloon without a warrant. The prisoner and clitzens have a right to be in the saloon (2 a. m.). There may be selling and drinking in it hat you have no more and drinking in it, but you have no more right as a policeman to enter the prem-ises without permission than any other citizen.

"How am I to find out if the bartender is selling then?" "The prisoner is discharged. Get off the stand." And thus is Justice ground

the stand." And thus is Justice ground out in the courts of Tammany. The coming campaign promises to be the very hottest since the war—or words to that effect. The Democracy was badly demoralized, and fled to the Hill as their last resort, saying: "He never has been defeated; how can he be beaten now ?" And here is Morton, on the other hand. with a barrel of money. How can be be beaten ? It is for the future to deter-mine whether it is better to be born lucky or rich.

Sometimes a man's sins are a good Sometimes a mars sins are a good while in finding him out, but, sooner or later, the result is always—or nearly al-ways—against him. Here is the case of H. W. Howgate, the defaulter against the Government to the tune of \$300,000 or more. Detectives have been after him or more. Detectives have been after him for over twelve years, and, finally, loca-ted him as a second-hand bookseller in a dingy basement on Tenth street. He was living under the name of Henry Williams and has been taken to Washington for trial. For several months he was in Mt. Clemens, Mich., after his first arrest in 1881. In fact, he was a native of that State, and was once postmaster in

Romeo. We were kept in agony for a week by the Weather Bureau watching for a big hurricane from the West Indies, which has not yet materialized. Rubbers and umbrellas were carried back and forth in umbrellas were carried back and forth in the arms, until the thing became a bur-den, and now everybody hates the Weather Bureau. And they should, too. Secretary William Rose, of the New York Fruit Exchange, says: "The reduc-tion of the duty on foreign lemons, I think, will not have any very great effect on the imports for the coming year; es-pecially as the new Italian crop is re-ported to be about 25 per cent. short. There were 632,310 boxes of Mediterported to be about 20 per contractive. There were 632,310 boxes of Mediter-ranean oranges imported in the season of 1893-94, just ended. The Florida orange crop this year will probably be nearly, if not quite, 6,000,000 boxes, and California will produce from 2,500,000 to 3,000,000 boxes more. This will not leave much chance for Sicilian oranges in this market, notwithstanding the reduced duty, if the American growers do not lose their heads and attempt to put prices up too high."

The supply of good Sicilian lemons in The supply of good Sicilian lemons in this market is very small. Trashy little juiceless lemons that can scarcely be given away are plentiful, but large lemons are scarce and command high prices. There are only a few thousand boxes on the way here now, and their ar-rival will wind up the importing season. The new crop of Italian lemons will not begin to arrive until about the middle of November. There are no more Italian November. There are no more Italian oranges to arrive and the stock on hand is very small. A few oranges are coming

in from Jamaica, but the Florida crop has not yet been picked, although some small lots of early Floridas have been resmall fors of early Fioridas nave been re-ceived. The Florida crop will not begin to arrive in any considerable quantities for several weeks yet. Oranges have been very plentiful, but there is so much other fruit now in the market that they will search be missed before the angle scarcely be missed before the supply will again fully equal the demand.

Trade is not very active this week, and a slight reaction seems to have set in. Dun's review says that the retail trade, which is a good barometor of general conditions, is considerably less than in a normal year, and in the more im-portant trades 20 per cent. smaller than in 1892. Nor is the wholesale business Nor is the wholesale business what might be expected, and, in sum-ming up, they say that, comparison with other years, it is but slightly encourag-ing. Failures are few, and the amounts ing. small. small. Our net exports of gold since Jan. 1 have been \$66,208,000.

A stranger in New York must be as-tonished at the occasional exhibition of tonisned at the occasional exhibition or the autocratic powers of Anthony Com-stock. He is about the only absolute ruler upon the American continent, and sometimes, when he finds it impossible to devote all of his attention to regulat-ing the universe, his lieutenants take a hand and find it onits as as yourk as the hand and find it quite as easy work as the boss himself. An instance occurred in an up-town hotel recently, when a Com-stock man walked up to the news stand and told the man in charge to send a pile of books displayed there back to the pub-lisher. The books thus condemped comlisher. The books thus condemned con sisted of a series of studies of the nude and which are sold in every book shop in New York. These books had recently been delivered to all the news stands in been delivered to all the news stands in the city, and the news agent in the botel protested that if all the other stands were allowed to sell them he did not see why he should be forbidden to offer them for sale. The Comstock agent looked at the newsdealer a moment with the air of a man who cannot believe his ears. The argument struck him as being so thoroughly flimsy that he apparently did not give it a second thought, and he leaned over and shook his finger in the face of the newsdealer and told him that face of the newsdealer and told that if if the books were not returned to the publisher within an hour Mr. Comstock would come up and see him. Within six would come up and see him. Within six minutes the frightened newsdealer had apologized, and was hurrying the books out of the place. The other hotel news stands were not disturbed. It was merely a small exhibition of Comstockian au thority. When Comstock ordered a ped-dler away from the Astor House with a lot of books which he chose to consider indecent the peddler hurriedly com-Indecent the peddler hurriedly com-plied and gave up the books promptly and obsequiously. Within fifty feet of the spot there is a well-known art store, where precisely similar books are sold over the counter all the year around. Mr. Comstock's attention was called to the store, and he was asked why this dealer was not attended to. Mr. Com-stock did not think it necessary to an-swer the query. Some day an effort will stock did not think it necessary to an-swer the query. Some day an effort will be made to find out where the Comstock-ian, authority comes from, for it is certain-ly a remarkable thing in its limitless power and scope.

Benjamin Richardson, the deceased eccentric millionaire, whose estate is now being settled in the courts, evidently an-ticipated the claim of dower right on the part of the woman who has posed in the proceedings as his common-law wife. Mr. Richardson lived for many years in a small, old-fashioned frame cottage, which stood a few yards back of the fence line on 125th street. His household consisted on 125th street. His nousenoid consistent of a middle-aged woman and a young colored girl, who was petted or scolded by the millionaire head of the establish-the humor saized him. The inment, as the humor seized him. The in terior of the place was plainly furnished, terior of the place was plainly furnished, and contained many curious relics of revolutionary days. Mr. Richardson was extremely close in money matters, and believed that everybody with whom he had dealings was endeavoring to gain an unfair advantage over him in the trans-action. This mistrust of human nature extended to the people under his own roof. When the visitor entered the hall-way of the Richardson cottage the first. way of the Richardson cottage the first thing that attracted his attention was a

large board sign, hung near the entrance to the parlor, upon which was painted in huge black letters the following informa-tion: "The woman you see here is not my wife. She is my housekeeper. I am a widower and unmarried. Benjamin Richardson."

The American Baking Powder Co. The American Baking Powder Co. is defunct. When a new baking powder company starts in this town they have got a hard row to hoe. There is too much Royal and Cleveland and Horsford. A man will stand a better chance success to begin in a lowly way with-let us say, a saloon.

Prices in nearly all lines remain about as for the past few weeks, and trading is such as to call forth no remark other than that already made. Coffee is weaker and lower, with only

an everyday trade taking place. Rio No. 7 is worth 15%c, and this is the top. Refined sugar is dull, and refineries are doing very little. Granulated is worth 4%c.

Teas are growing firmer in price and supplies of some sorts are looked at with some anxiety, but there will probably be

enough to go around—war or no war. Butter is firm and a trifle higher. There is a large amount in storage and some dealers say that the article will reach 35 or 40c at retail; but this is hardly likely, as supplies West are said

Canned goods are meeting with very little inquiry, and the tendency is to lower and lower prices in some lines, while Baltimore reports a firm market in me vegetables. Fresh fruits are in ample receipt, and

Fresh fruits are in ample receipt, and the streets are full of it. The week closes quiet. We hope for something better further on—a great deal better and not so very far on. We hope there will be no such long lines of people waiting for a free loaf as were seen last winter, and we do not believe there will be. But trade will stand a good deal more pucking then it is having good deal more pushing than it is having at present. JAY.

### Special Meeting of Post E.

In response to the call of Chairman Bradford, in THE TRADESMAN of last week, about sixty members of Post E met in the parlor of the New Livingston last Saturday evening for the purpose of nominating a Grand Rapids candidate for the Secretaryship of the Michigan

for the Secretaryship of the Internation Knights of the Grip. Nominations being in order, Henry Dawley presented the claims of Fred Blake and C. L. Lawton sounded the praises of Geo. F. Owen. E. A. Stowe and D. S. Haugh were ap-monited tallers and an informal ballot re-

L. A. Stowe and D. S. Haugh were ap-pointed tellers and an informal ballot re-sulted in Mr. Blake's receiving 28 votes and Mr. Owen 27. A formal ballot re-sulted in 29 votes for Blake and 32 for Owen, when the latter was declared the

unanimous choice of the Post. Brief addresses were made by both candidates, the successful candidate thanking the Post for the nomination and the unsuccessful candidate thanking his friends for their votes and bespeak-ing for the regular nominee their hearty support.

E. E. Stanton moved the appointment of a Campaign Committee, to further the interests of Candidate Owen. The mo-tion was adopted and Chairman Bradford announced that he would announce the Committee during the coming week. On motion of W. E. Richmond, the

Chairman announced the regular Enter-tainment Committee for the ensuing year, as follows: W. E. Richmond, Ben. Van Leuvan, Jas W. H. Pipp. Jas. A. Massie, Henry Dawley,

On motion of Joe F. O. Reed, the Chairman announced a special Committee on Hall, to arrange for a place of meeton Hall, to arrange for a place of meet-ing for the State convention, as follows: Geo. F. Owen, W. F. Blake, A. D. Baker. There being no further business, the meeting adjourned. The next regular meeting will occur at Elk's Hall on Saturday evening, Oct. 13. Chairman Richmond has called a spe-

cial meeting of the Entertainment Com-mittee, to be held at THE TRADESMAN of-fice Friday evening, Oct. 5, to make arrangements for a social party in connec-tion with the regular meeting on the evening of Oct. 13.

Chairman Mills, of the Campaign Committee, has called a meeting of that body at THE TRADESMAN office Saturday evening of this week, for the purpose of formulating a plan of campaign.

Monthly Report of Secretary Mills. GRAND RAPIDS, Oct. 1-The follow-ing new members have joined since my last report:

3587 B. F. Downs, Grand Rapids.

- 3689 Ben S. Wilcox, Coldwater. 3693 Wm. M. Sterling, Plainwell. 3694 G. C. Steel, Battle Creek.
- 3695 S. S. Swigart, Grand Ledge. 3696 H. Vandenberg, New York.
- 3699 H. Vandenberg, New York.
  3697 R. R. Robertson, Grand Rapids.
  3698 E. N. Thorne, Grand Rapids.
  3699 F. J. Wolfarth, Saginaw.
  3700 F. H. Seymour, Grand Rapids.
  3701 I. F. Roup Constanting.
- 3701 J. E. Roup, Constantine.

3702 C. J. Labar, Pierson. 3703 Rufus K. Stallings, Grand Haven. 3704 C. W. Granger, Grand Rapids.

- S705 C. W. Granger, Grand Rapids.
   S705 M. M. Mallory, Grand Rapids.
   S706 C. H. Potter, Cleveland.
   S707 J. W. Moore, Grand Rapids.
   S708 W. W. Wyatt, Chicago.
   S709 Leba A. Berry, Dhild delability.

3709 John A. Barry, Philadelphia.
3710 Chas. E. Wakeman, Pontiac.
3711 Bert Kline, Flint.
3712 Alexius Fleckenstein, Fairbolt, Minn.

3713 A. C. Chapman, Ovid. 3714 E. A. Rasch, Detroit.

Chairman Moeller, of the Railroad Committee, informs me that after Sept. 24 the C. & W. M. and D., L. & N. Rail-ways will put into effect a new system of handling the business on freight trains, nanding the business on freight trains, similar to that on the G. R. & I. Railway, for the better accommodation of the traveling public, as follows: "Agents at stations are authorized to detach from mileage books strips covering the dis-tance to the point to which the traveler is destined, and issue in exchange there-for a 'freight train order and a purplex for a freight train order, and a number of additional freight trains will carry passengers after above date. Also passenger trains Nos. 3 and 4 will stop at Grand Junction on flag."

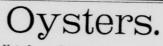
I trust our members will duly appreci-ate the efforts of these popular lines to accommodate our members.

A number of our members have failed to remit for death assessment No. 3, which closed Sept. 20, and all who remit to after that date must make a statement that they are in usually good health, or the remittance cannot be accepted.

the remittance cannot be accepted. I have received \$1 in currency in a let-ter, postmarked Boston, Mass., Sept. 15; also a postal note from Ann Arbor, dated June 4—with no name in either. L. M. MILLS, Sec'y.

"She has a very strong face, it seems to me."

"Yes, I daresay she used a dash of plaster of paris.'



Note Lower Prices

Solid Brand, Extra Selects, per can \$ Solid Brand, Selects, per can..... 28 26 Solid Brand, E. F., per can..... Solid Brand, Standards, per can.... 22 Solid Brand, Standards, per can.... Daisy Brand, Selects, per can.... Daisy Brand, Standards, per can... Daisy Brand, Favorites, per can... Mrs. Withey's Home Made Jelly, made with green apples, very fine 30-lb pail.... 20 24 18 16 ... 1 00 17-lb pail. Mrs. Withey's Condensed Mince 65 Meat, the best made. 85 cents per doz. 3 doz. in case. Will quote bulk mince meat later. Pure Cider Vinegar, per gallon.... Pure Sweet Cider, per gallon.....

fine Dairy Butter, per pound		19
Fancy 300 Lemons, per box	4	50
Extra Choice, 300 lemons per hox	4	00
Extra Choice, 360 lemons per hox	4	00
Choice 300 Lemons, per box	3	50
Choice 360 Lemons, per box	3	50
EDWIN FALLAS	~	

Oyster Packer and Manufacturer. VALLEY CITY COLD STORAGE, 215 and 217 Livingston St.

Grand Rapids, Mich.

## Are You Selling<sup>T</sup><sub>H</sub> Hunting Season



IF NOT, WHY NOT?



## Grackers Muskeqon Bakery

(United States Baking Co.)

## Are Perfect Health Food.

There are a great many Butter Crackres on the Market-only one can be best--that is the original

## Muskegon Bakery Butter Cracker.

Pure, Crisp, Tender, Nothing Like it for Flavor. Daintiest, Most Beneficial Cracker you can get for constant table use.

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Muskegon Toast, Roval Fruit Biscuit, Muskegon Frosted Honey, Iced Cocoa Honey Jumbles, Jelly Turnovers, Ginger Snaps, Home-Made Snaps, Muskegon Branch, Mlik Lunch

ALWAYS ASK YOUR GROCER FOR MUSKEGON BAKERY'S CAKES and CRACKERS

United States Baking CO. LAWRENCE DEPEW, Acting Manager, Mich.

Muskegon,



is upon us

We are agents for all the leading lines of Guns and Ammunition.

Winchester, Marlin, Remington and Colt's Guns always in stock.

We shall try and keep our assortment complete, and hope to secure the trade of Western Michigan on this line of goods.



RINDGE, KALMBAGH & GO 12, 14 & 16 Pearl St GRAND APIDS. HEALTH SHOES.

ASK TO SEE THEM.

They are the coolest shoe in summer, The warmest shoe in winter, and The easiest shoe ever made, Combining ease, comfort and good looks

in one pair of shoes.

In addition to the above, our factory and jobbing lines are complete. Styles attractive. Prices at the bottom.

> We carry all the leading lines of Socks and Wool Boots; also Boston Rubber Shoe Co.'s goods.



**<u>HOYT</u> & CO., General Selling Agents, Dayton, Ohio.**