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### THE CANADIAN TEXTILE DIRECTORY

A Handbook of all the Cotton, Woolen and other Textile manufactures of Canada, with lists of manufacturers' agents and the wholesale and retail dry goods and kindred trades of the Dominion, to which is appended a vast amount of valuable statistics relating to these trades. Fourth edition now in hand.

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## Editorial.

### Spinners Afraid.

Spinners for the trade of woollen and worsted yarns are seriously affected by the new tariff, and state that, when the second instalment of the reduction provided for in the preferential clause goes into effect next year, they cannot compete with English spinners. One manufacturer of yarns in Ontario takes so serious a view of the outlook that he contemplates moving to an American city, where for the next three years at least, tariff conditions afford prospects of good profits. It appears to have been a question of the strength of "pull" possessed by the hostery manufacturers as

against the Canadian yarn spinners, and the smaller interest appears to have been sacrificed for the greater.

### Insolvency Law.

What is the cause of the delay in enacting the insolvency legislation which has been so urgently demanded for some years past by the boards of trade and by the leading business men of Canada generally? Is it that any one class in the community would be adversely affected by such legislation, or is it possible that there is "nothing in it" for any of the legislators, and hence the wheels of the legal mill grind so slowly? The advances which we are making in our trade relations with Great Britain are seriously hindered by the reputation which Canadian traders have in the British market. It is all very well for us to build fast Atlantic steamers, establish cold storage systems, and preferential tariffs, but trade is not a river which is content to flow with full current in one direction; there must be a reciprocal action, and if our products are to go to Great Britain, the products of Great Britain must come to us. The bad odor in which Canadian traders are held across the Atlantic, may be seen by the following quotation from a leading London mercantile journal, when commenting on a recent Canadian failure. "The sole partner in the house of --- and ---, is financially embarrassed, but it is unknown how the estate may turn out, although he owes \$25,000 or more. If I mistake not, this firm has had a financing creditor, who, in these hard times, has perhaps been anxious to "get out," which is not always an easy matter. But the Canadians will patch it up in some way, and Irene will, no doubt, start again with the usual Canadian surplus." A vast number of the men in business in Canada to-day are insolvent. They go on from year to year, wearing out their lives in an effort to meet the payments on their growing liabilities, and piling up fresh indebtedness by the exercise of the most marvellous ingenuity, till some day the largest creditor grabs the remnants of what was once a fine business, and the small fry are left without anything. The Scotch law is a good one, which makes it criminal for a man to carry on business when insolvent. Any law is better than ours, if it compels an honest distribution of a debtor's assets.

### Trade

The state of trade at the present moment is generally satisfactory. A large crop and high prices have made the farmer's position easier, the local merchant is meeting his paper promptly, and the depleted coffers of the wholesale