

so nearly reached that the annual increase is small. This condition is not satisfactory to the successful merchant and he says, all my customers wear hats, why not try and sell them? The hat department is added. The first step taken, furnishing goods, boots and shoes and other departments follow easily, and the department store confined to men's goods is the result. Then comes the addition of a less direct connection and the result is the great department store.

It is not every merchant who can successfully handle a large business, but there are many who could who do not because they will not. It is the tendency in every line and in every town to concentrate. Increased capital seeking profitable fields finds it in some such enterprise as the above, and many think it vastly better that the money be employed in one business where one hand can often be made to wash the other, as the old saying goes, to spreading it out in variety of enterprises which have no connection beyond the same proprietorship.

### BUSINESS METHODS.

Merchant tailors realized several years ago that their method of doing business was bad, and felt the need of reform. They were too willing to extend credit and their business was seriously crippled by bad accounts. The New York Sun did not, therefore, tell them anything new when it said, editorially, just before the recent auction sale of judgments, that:

"The tailors have only themselves to blame because of the accumulation of bad accounts. They should have been more discriminating in the extending of credit; but, of all trades, they have been the most wedded to old fashions of doing business—borrowed from Europe, and from England more especially."

This is truth, if it is not *as*, and it is keenly sarcastic. That merchant tailors, who should, above all things else, follow the fashions, are, of all trades, the most unfashionable in their business methods, is discreditable to them and provocative of ridicule. But they are rapidly reforming their vicious system, and through their national exchange and local exchanges are establishing safeguards against undesirable customers and acquiring an amount of knowledge that will enable them to conduct their business on sound principles. They are, in fact, and have been for some time, doing what the Sun says in the editorial from which we have already quoted, is true policy, which it thus briefly defines:—

"The true policy for the merchant tailors is to get the most they can for their bad debts, accept the loss with philosophy, and then proceed to put themselves in line with modern business progress."

Continuing, the Sun says with wisdom that shines with a very large amount of refulgence:

"The plan they have adopted of making inquiries in the trade as to the credit of customers and their habits as to paying bills, will be a sufficient measure of protection if they act in accordance with the information obtained. A similar method is pursued by the Retail Dealers' Protective Association, which publishes a directory giving those particulars as to the thousands of individuals. Purchasers are classified according to the amount of their capital, and also as to their practice with reference to paying bills, whether they are cash buyers, prompt or slow in paying bills, or dead beats. The mere possession of wealth is no sure indication that a man or woman is trustworthy; for rich people may fight harder against paying small debts than those in moderate circumstances, thus putting their creditors to much expense and annoyance in making collections. But the method of securing information adopted by these organized retail dealers enables them to proceed intelligently in giving credit."

But while the Sun is right in this it is wrong in supposing, as it seems to do in common with the majority of newspapers, that the high prices charged by our leading merchant tailors are excessive because of bad accounts. These, of course have their influence on prices, but this influence is slight compared with that of the expensive alterations they expect and generally have to make to satisfy the personal taste and whims of their customers who, were they dealing with houses of less reputation, would expect no such costly

changes to be made. We are speaking now of alterations that have nothing to do with the fitting qualities of garments, but of those that relate to style and expression.

Very often the high class tailor finds it necessary, in order to please a customer, to make extensive changes in finished garments that decidedly impair their beauty and ruin their style, and this he must do as smilingly as though he were delighted to pay the eight or ten dollars it often costs, or he will soon find his reputation as a high-class tailor monopolized by himself.

Between the cost of making a suit, including trying on and altering, as made by a good, conscientious tailor for say \$50, and as made by a high class tailor for say \$75, there is at least a difference of \$10, and very often of more than twice that amount, and this difference will continue as long as there are as many men in this country as there are now, whom nothing but the best of workmanship will please, and who have ideas of their own about art and style in clothes on which they place a higher value than they do on those of their tailor.—Sartorial Art Journal.

### NEW YORK OUTING FASHIONS.

The outing season, says the N. Y. Clothier and Furnisher, promises in all its details to be comparatively unsensational. The toggerly provided for the summer youth, while bright and picturesque, in no phase transcends the bounds of propriety in color or design. This naturally means a more universal popularity than ever of the outing stuffs, for there were those that under the lurid regime of past seasons hesitated in adopting the vogue at that time for fear of being too conspicuous. The outing mania is, of course, irrepressible. He will revel in his panoramic idiocy in spite of all the safeguards of the fashion-framers. He will get his var-colored and blinding color effects, if he has to get them made to order out of different pieces of fabrics. But he will be the exception, and he will be harmless and humoresque in his isolated pre-eminence. The promoters of outing wear have not forgotten that the slab pavements of the big cities reflect the heat of summer time with greater warmth than the sands of the sea-shore, and there is no tempering breeze to make life easier to endure. They have remembered the coolness of the fabrics that may only be worn out of town, and have furnished quiet designs in blue, gray and brown in tropical weights suitable and satisfactory for town wear. The Gothamite may, therefore, this coming season be garbed in suitings as comfortable, and to a proper extent as negligé in character, as the suburban youth who may enjoy a wider scope in tint. The washable waistcoats that come in many well-chosen designs will be worn with the coats and trousers. They may be worn with the cheviot, but not the flannel shirts. If it is so warm that the flannel shirt must be donned for comfort, it is too warm to add the weight of the dressy waistcoat.

### SERVED HIM RIGHT.

A Boston purchaser who looked into a clothing store for a thin suit, was shown by the indifferent salesman a thick suit that would have done for Fall or Winter. On saying that would not do he was asked, sullenly, "Don't you know what you want?" "Yes; I can't give the names of the fabrics, but thin goods—suitable for the season." At this moment another salesman came along and addressed his associate. "George, warm to-day, isn't it?" "Yes" was the response, "warm enough to melt down a thick-skulled donkey." The customer, somewhat annoyed, turned and looked at "George" full in the face, and remarked thereupon, "I didn't know the hot weather affected you that way!" and left the store.—N. Y. Clothier and Furnisher.

### CLOTHING OF THE HUMAN RACE.

According to statisticians, somewhere in the neighborhood of five hundred millions of the human race are well clothed—that is, they wear garments of some kind. Two hundred and fifty millions go entirely naked, and seven hundred millions only cover certain parts of the body.