

TO THE INSURANCE COMPANIES.

NO time can be mentioned when a merchant is in a worse condition and more in need of kindly attention than just after he has lost a few thousand dollars by fire. Very few men carry an insurance equal to more than half their stock, and when the whole stock is destroyed they are in exceedingly straitened circumstances. The insurance seldom if ever covers the entire loss. This is such a well-recognized fact that when a retail merchant loses by fire, his creditors at once want a statement of his affairs, and immediately begin to press him for prompt payment. And it is just here that an insurance company can render him kindly aid by prompt payment of the money to which he is entitled on their policy. Old debts must be paid and new and larger ones contracted, and the merchant needs the cash and that at once. The insurance company which uses every pretext to delay payment is doing perhaps a greater injury than it imagines. A delay of serious length may mean a destruction of his business, by preventing him from holding his trade by a prompt replacement of his stock. A man's goodwill, if interrupted for two months, is much deteriorated in value, and this deficit is hard to supply, or re-create. Of course, the insurance company has a right to satisfy itself that no suspicious circumstances exist, and to have time to do this in. But it should hasten matters as much as possible, as their want of promptness may cause some of the evils mentioned. It is said that some insurance companies delay payments as long as possible to gain the slight interest that will thus accrue in thirty or sixty days. But a gain of this proportion to them may mean a loss of a hundred times as much to the merchant. Insurance companies should consider these facts and make payments as promptly as possible consistent with the circumstances of the case.

MONTREAL NEWS.

THE month is an interim one in the fancy goods and stationery trade, but all the houses will have their new lines in stock during the course of the next month, and they anticipate a good trade from present indications. In toilet articles, etc., some entirely new ideas are to be exploited, and promise to meet with great favor. Sporting goods naturally meet with a brisk call in anticipation of the ensuing season, in fact this is the only line which shows any actual activity at present.

The Sabiston Company have secured the contracts for fully 90 per cent. of the canned goods and other labels of a similar nature to be turned out in Canada during the next fall.

The Montreal Laying Card Co. are now engaged on their new lines of goods, and

will offer to the wholesalers during June their samples of new goods.

Hollier & Hecker, dealers in lines of fancy hardware, specialties, etc., have moved from their old premises in the Bourn block in St. James street to 750 Craig street.

Mr. P. Kelly, the well-known music dealer, has moved from his old premises, 154 St. Antoine street, to a new and larger store at the corner of St. Antoine and Inspector streets. His greatest hit this month is Jim Thornton's latest song, "The Man Who Brought Columbus Over Here," which is having a very large run.

Cadieu & Derome, stationers, on Notre Dame street, are gradually getting their premises into shape after the fire which visited them on the 21st of the month. They have been clearing out a lot of their damaged stock at a considerable reduction.

Cameron, Currie & Co. are offering a lot of novelties this spring. A patent envelope opener which is bound to obviate a lot of profanity and annoyance to merchants who adopt the new idea is one of the latest. It consists of a simple triangular card which is inserted in each envelope, one of the points protruding. All that is required to open the envelope is simply to grasp this point and pull out the card. It can be utilized also as an advertisement, as anything could be printed on the card if so desired.

The Reinhart Manufacturing Company will offer for this fall's trade an entirely new line of goods. Instead of the plush which has been so popular of late, celluloid, felt, and finished oak are to be the range for toilet receptacles, etc. They are running also extensively in solid leather goods for travelling cases. The celluloid felt or oak as the case may be is drawn over wood, and is stamped or colored to suit all tastes. The goods finished in felt, besides being very handsome, are likely to become great favorites owing to the comparative cheapness of the stock from which they are made. The celluloid lines come a little higher than those finished in plush, but this fact is not likely to check the demand in the estimation of fancy goods dealers. Another high-priced and attractive line consists of goods made up from embossed or morrocco leather, with solid metal sides. Some of these of chased or engraved silver are really handsome, and are sure to become popular, owing to their rich look. Of course plush goods are not entirely done away with, for several novelties made from stock of this kind will be on the market also. The Reinhart Company are now taking orders from wholesalers, and the latter will likely have the new goods on the market in the course of a month or so.

Porter, Tesker & Co. report a rushing demand for fishing tackle and other lines of sporting goods. They have had great

success this spring with their line of paper mache dolls, which are practically unbreakable and therefore economical. The mould in which the doll is pressed requires a pressure of ten tons.

John Lovell & Co. commenced work on their Montreal city directory on the 1st of May, and hope to have it out by the end of the month.

A new line of samples which have been attracting considerable attention are those of John W. Lovell, of New York, late vice-president of the United States Book Company. They comprise twelve or more books, and are really high examples of the bookbinders' art.

Cameron, Currie & Co. are putting on the market a new and striking line of card stock which is sure to attract attention. It consists of thin sheets of ordinary maple wood, the fine growth of which, after proper polishing, looks for all the world like grained silk. Business cards, etc., made from this should be strikingly handsome in appearance. Another line of similar goods is made of transparent rice gelatine, on which fine rice powder is blown, the border having a fine lace-like tracery. This is sure to turn out some delicate looking cards. Another feature is a line of embossed society cards, the firm carrying a complete assortment with the crests of every society, secret or otherwise, in stock.

According to Mr. Brophy, of the Montreal News Company, the goods of the National Publishing Company, of Toronto are one of the best selling lines on the market. The complete selection of authors which they offer is the great attraction in their case.

Samples of calendar chromos and wood cuts for 1894 are being received already by many of the stationery houses. Cameron, Currie & Co. have already a complete list on hand, and some of the designs are artistic to a degree.

The Montreal News Company have had a representative of theirs on a tour through the Maritime Provinces recently. He has just returned, and reports that trade prospects down there are fairly encouraging to western news dealers and publishers generally. New England firms have in the past largely controlled the trade, but their monopoly is to have a serious attack during the coming year.

Mr. Currie, of Cameron, Currie & Co., returned from England during the month. He visited all the leading centres, and has made arrangements for a lot of the latest notions which have been the vogue of the public over there of late.

Messrs. J. C. Wilson & Co. are offering some entirely new lines of paper bags to the trade just now. They have already on the market a line of "standard" square bags, which they claim are more easily filled, and make as neat a package as anything on the market. The popular lines appear to be the "Automatic Standard," "Automatic Eclipse," and "Automatic Mikado," self-opening paper bags. The first is made from No. 1 bleached manilla stock, the second from No. 1 manilla, and the third in fancy colored striped manilla paper. They are all done up in packages of 500.