

## TO OUR SUBSCRIBERS.

We want our subscribers to let us know if they do not receive their copy of THE DRY GOODS REVIEW regularly every month. The first of every month of every year, without one exception, this paper has been mailed, but, notwithstanding great care, we have frequent complaints. The publishers are not to blame, and unless subscribers notify us promptly errors cannot be rectified.

## COLORS AND SHADES IN 1896.

THE new Paris syndicate color card for the spring of 1896, just out, shows a dearth of really novel shades and a large adherence to primal colorings. Deep, rich yellow tones, including the brilliant nasturtium, are prominent.

The greens are in great strength, and embrace some good tones, including three tender leaf greens, suggesting the early spring. The magenta family is well represented, the range including every shade, from the lightest to the darkest. Two new shades of pink are shown. In greys there is nothing really new, except in name. The violet shades include three of a bluish tone and two of a reddish tone.

Oyster white is a new tint that needs no further description. It has been remarked that the wit of the French is nowhere more clearly shown, nor their discriminating use of language, than the nomenclature of their color card discloses: Clair de lune, smoke, enraged rat and subdued mouse; eminence, a bishop purple; vesuve, a flame-colored yellow; lettuce, Nile green, reseda, are instances of nice perspicacity in words, to which is added a sense of the gay and amusing. Take, for example, a gamut of blues, ranging from ciel, a sky-blue, through azurine, lumineux, Alpine, saphirine, electrique, none of which could possibly be confounded with the other by anyone of average intelligence.

There are about 18 shades on the spring card which found no place in the fall and winter lists. The new orange-red shades are already being used in fine millinery and silken goods. The list begins with these shades, of which Giroflee was called Van Dyck before. The golden yellow Regent is followed by Duguesclin, Capucine, Giroflee, Diavolo and Dante. The last three shades are decidedly reddish, somewhat on the brick order of shades, and very rich in effect.

Next in order come the china greens, as they are of the bluish-green tints often seen in fine chinaware.

A pale water green heads the list as Benvenuto, then Palissy, Ceramique and Saxe. The two darker tones lose much of the blue tint, and are known as Palmyre and Delphes. In the card issued they were Chine and Japon.

Pale yellow or stem-green shades are returned to the card, after an absence of a year, under the titles of Printanier, Peuplier and Ormeau.

The strong shades of the winter, Moskowa and Russe, are found in this list, with a shade between, Orof.

The vivid cherry pink tints repeat the Bengale, Flox and Reine of last season, with a deeper tone, Roi, which is a bright cerise. Rose and corall are here and a deep coral shade called Ithum.

Coquelicot, cardinal and grenat are back again, like old friends. So are the familiar greys—argent, nickel and platine.

Two beige shades appear—beige and caille—but golden browns have spoiled their whilom favor.

The same brown shades are for spring as we have seen this fall, beginning at the golden tan, Coree, and following down, Formose, Kola, tabac, marron and loutre.

Blue is a neglected color for 1896, to judge from this new card. The ever-worn matelot and marine are represented, also ciel and turquoise shade, recheur.

Sauge reminds one of jacinthe, and is the only reminder of bleuets in the list of blues.

A new bright blue is clochette, of a little purplish cast.

Ivoire, creme, mais, genet and ebenier are kept, from the fact that they are as handsome as cream and yellow shades can be.

The violet or purple tints are repeated from the present season—clematite, iris, petunia and parme, the latter being more bluish than the others.

The reddish-purple Duchesse is used again, and a lighter shade, Ophelia, that might be styled a mauve.

Brown, green, orange-red, cherry pinks, also coral pink and violet, are pronounced perfectly safe colors for the spring.

## THE VALUE OF CASH DISCOUNTS.

TOO little attention is paid by retailers, and even jobbers, to the points there are in discounts," says a recent mercantile writer. "One or two per cent. off for cash looks small, but in reality it is considerable. If a man buys \$10,000 worth of goods and gets 2 per cent. off for cash, he saves \$200. Would he like to go out and pay \$200 for \$10,000 for twenty days, or \$20 for \$1,000 the same time? No, he would say it was bad financing, and yet that's just what hundreds of business men are doing every day all over the country. Nine dollars, 1 per cent.: ten days; thirty days net. Does it pay to discount such a bill? At first glance you would be inclined to say no, but did you ever stop to figure? Of course, it's only 9 cents. Suppose I come to you and say: 'Brother merchant, will you oblige me with a loan of \$9 for twenty days, providing I pay you interest at 18 per cent.?' You would not hesitate to comply with my request, that is, if my credit was good.

"Well, this is exactly what a jobber offers you when he says: 'One per cent., ten days; thirty days net.' Yes, he offers you 18 per cent. for the use of \$9 for twenty days, and what's queer about it, you ignore his offer, preferring to pay him 18 per cent. for the use of that amount for twenty days. You may say: 'Had I the money I would discount all my bills.' Why, you don't need the ready cash to do so. Now, let me ask you another question. Suppose I sell you a bill of goods with terms 1 per cent. ten days, thirty days net, and you were prepared to pay at the end of thirty days. Now, suppose I offered you a discount when the bill became due, would you take it? Yes? Then, why don't you?

"To be brief, why don't you, on the tenth day, go to your banker and get the required amount for twenty days at ten per cent., so that in reality you profit 8 per cent., as you pay the banker 10 per cent., and the jobber pays you 18 per cent.

"These little things are well worth your attention. Do not pass them by as trifles, light as air, but remember, discounting little bills makes it easier to discount the big bills."