

BUSINESS TACTICS—III.

WE now come to the fourth point to which we would direct attention under the above heading, and it is one which deserves the special attention of all, we refer to avoiding litigation.

To hear men talk, one would think that an advice of this kind were quite unnecessary. but, unfortunately, in this world, talking and acting are very different things, and often they are at marked variance with each other. If we would believe what men say, every one hates law. but if we would form our opinion from what they sometimes do, we would arrive at a very different conclusion.

It is some time since we felt convinced—and we must still acknowledge our conviction—that nineteen-tenths of the business law cases which arise might be avoided advantageously to both plaintiff and defendant; and it is under this impression that we touch on this point. There is a very good proverb, that "an ounce of prevention is better than a pound of cure;" and we think this axiom might be applied, with immense benefit, by our business men, to litigation.

The proportion we have put down—say nineteen-tenths of the business law cases—arising out of pure doggedness on both sides, is not, we believe, too great; and, if we would avoid these, there is but one way of doing it—we must be prepared to meet our opponent in a reasonable spirit. We all know that, almost invariably, quite the opposite is the case. When the slightest trouble arises, each party mounts his "high horse," and if the case is argued at all, it is argued in such a one-sided way, that it would be the greatest miracle of the age if any good came out of the argument, and much more so if a settlement were arrived at. Instead of arranging the difference, it is only increased; and that which at first was "a cloud no bigger than a man's hand," at last, or, in other words, before it leaves the court, bursts in torrents over the heads of both. It may be affirmed that this is only one side of the case, and it may be supposed that if you win, then things are very different. We will, therefore, look into this supposition, with a view to testing it. There are two ways in which the case may be said to be won, the first is when it is decided in your favour each paying his own expenses, and the second, when your opponent has to pay the amount of your claim, and the expenses of both. The latter is decidedly the preferable way of gaining your case; but it is questionable if your point is gained on then. Say, for instance, a law-suit arises from a difference between two parties, of fifty dollars, which by a reasonable arrangement might be settled at a loss of twenty-five dollars each—that is, halving the difference. But neither will submit to this, and the case goes into court; and before it comes out, what with consulting lawyers, attending court, and hanging on there until the case comes up, the value of the time lost amounts to three times the sum of the difference out of which the suit arose. It may be interposed here, that a lawsuit about a small difference may save numerous annoyances afterwards, but this is an exceptional case, and here we are treating of general principles. Or, again, it may be said that we overlook the satisfaction which there is in securing our rights; but we do not apprehend that this is the business man's aim. He is striving to increase his capital, not to lessen it, therefore we cannot but regard a law-suit of this nature as bad business policy, in fact, feeling is just as unsafe a guide for the merchant as it is for the physician.

We now turn to the fifth point, viz.: *Punctuality in business.* There is, perhaps, no better foundation, or, we should rather say, corner-stone, to employ in building up a business than this. "Time is money," and this is almost as good as capital, at any rate it will soon increase that amount which is already looked at in that light.

There is great force in that hackneyed illustration, of six gentlemen who met as a committee, but had to wait ten minutes on the seventh to form a quorum. In the absentee entering, he was informed by the chairman that they had just lost an hour by his delay. The former was at a loss to understand this; but when requested to multiply ten minutes by six (the number of persons who lost the time), he at once "saw the point." Unfortunately, we too frequently omit to look to the ultimate result, in taking but a cursory glance at that which is more immediate.

We all know the effect of the boot-maker promising a pair of boots on the following Saturday, and sending them a week later; or the grocer forgetting our groceries for a day; and the same fault produces a

like result in matters of greater importance. Our principal aim, however, in touching on this point, is to speak about punctuality in money matters. Few store-keepers, if any, thoroughly realize the importance of this; but if they could see the prices at which men buy who are always up to time with their payments, and compare these with their own, they would open their eyes. It may be argued here that if this punctuality were attended to so closely, it would limit the business considerably; but this argument is very shallow, as a hundred dollars saved in buying is better than two hundred dollars profit to be realized on sales, some of which may never be paid for.

THE DRY GOODS TRADE.

Bachgar, Back & Co.
Wm. Benjamin & Co.
John Douglass & Co.
Gibson, White & Co.
Lewis, Kay & Co.
Thomas May & Co.
Munderloh & Stein-Ken

Ogden & Co.
Ringland, Ewart & Co.
A. Robertson & Co.
Sutcliffe, McCall & Co.
William Stephen & Co.
Thomson, Claxton & Co.
Alexander Walker.
George Winks & Co.

THE FASHIONS.

FOR the benefit of those of our readers who may not have an opportunity of consulting the best authority on the all-important subject of fashions, we shall occasionally make selections gathered from reliable sources, and of the most recent date. Those we append in this issue may not prove uninteresting.

During the last fortnight spring novelties have begun to make their appearance, not, perhaps, in great numbers, but sufficient, however, to give an idea of what the prevailing fashion will be.

Bonnets occupy most thought. They are the momentous question of the day. The shape of bonnets is nothing more than a half-handkerchief in straw, crinoline, or paille de riz. Plain straw is no longer worn, but is superseded by fancy plaits, such as straw with patterns, of two colours, or embroidered. Those bonnets which still retain a crown have it quite circular. Crinoline bonnets are in the form of a half-handkerchief, pointed at the back. Pearls of every size are sewn upon white and black crinoline, or even coral, jet, or steel beads. Crystal beads have a very pretty effect, but, generally speaking, large pearls are preferred to any other kind of bead. The edge of the handkerchief is trimmed with a chenille fringe, having at the end of each strand a large pearl, fringe and beads also ornament the ends of the strings. Straw bonnets are often divided in three, down the middle and at either side, the latter plain and the middle in bands of straw placed across like a trellis-work, out of the interstices of which appear puffs of silk, crape, or tulle. Upon tulle bonnets are sewn small flowers or stars in straw, and the veil is embroidered to match. A plait of straw beneath the brim serves in place of the usual diadem of flowers. Straw gimps are also used for bonnets, and with tassels fastens down the ribbons behind and in front.

Hats are made so very small that they no longer cover even the back hair, and consequently are becoming to no one. It is useless to be pretty, since a little hat perched at the summit of the head allows no woman to look so, and to many faces is perfectly ridiculous. The casquette will be the queen of hats during the summer months. It alone amongst these head-dresses seems at all suitable for the generality of faces. During the spring it is made in felt, velvet, or a mixture of velvet and straw. The brim, for example, is edged with velvet, and round the crown is placed velvet with long ends falling down behind, and for ornament either peacock's feathers, or a long ostrich feather encircling the hat passes over the brim, and falls down on one side. Upon this feather is placed a small humming-bird to enliven this otherwise quiet hat. After the casquette we must certainly place the toque Parisien, with turned up sides. Let a hat be imagined pointed behind in the style of the Glenarry cap, but having the sides turned up. Upon the point behind are placed long ends of ribbon, and upon one side a bunch of feathers, a rosette of velvet, or a bird's head. This is quite original. The Directoire hat is most used for riding or travelling, by great ladies. It is either in felt or straw, with a broad brim, and one side only caught up with a ribbon, which fastens it by a rosette of velvet or a ribbon to match the string. The opposite side of the hats is ornamented with a long feather. Amongst the novelties of the season are many varieties of hats—The Madrilène and the Polonoise, for instance. The Madrilène, or Spanish, is in white straw, pointed before and behind, and is entirely covered by black gimp. The Polonoise reminds one entirely of the Polish cap, and is ornamented with little steel or straw chains, surmounted by an aigrette; only this hat has a point behind, and much grace is added to it by its being trimmed all round by small marabouts. For ladies who do not wish to show much of their faces, larger hats are preferred. We must also mention that the crowns of hats are melon-shaped.

Straw gimps are being introduced, but next month many more will be seen. Veils embroidered with straw have given the idea of straw heading to blonde in black or white for ornamenting dresses. Laces entirely made of straw add much novelty to the dress. The skirts of nearly all dresses are cut in train. Hand-some silk dresses are very little trimmed at the bottom. Coat bodies are very much ornamented, and made in various shapes. That with two long tails close together is very distinguished. These scarf-like tails are disposed in several plaits behind, and are trimmed with a deep fringe of Thibet hair, chenille or steel. The coat for full dress is always much shorter than that

for ball dress. The newest shape in coats is that called the coat with points, and is made with the basque pointed instead of rounded. The basque does not appear at all in front, and is trimmed with fringe. Upon the body of the dress is designed a shawl in fringe. If the point is not made too long, this shape is pretty enough. Lovenge-shaped laces are also much worn, and may be made at the back either with one or three lozenges. Another lozenge is designed upon the back of the body, either in velvet or silk of another colour, and at three of the points of it hang small tassels. When the dress is trimmed with a cashmere border or Algerine embroidery the tassels must be of mixed colours. These tassels, very long and thin and bright in hue, are called Chinese, and may be found on dresses, bonnets, or caps. Small paletots with hoods carry the day. Large capuchins, lined with white satin, reach down to the shoulder, and four or five tassels hang from this hood. The stuff used for these cloaks is called *vermiculés*. It is in worsted of two colours, such as white and red, white and lilac, white and blue, black and violet, &c. The cloak is trimmed round with a silk cord. Little talmes are also made in the same *vermiculés*, ornamented at the back with rows of buttons. There will be many varieties of paletots, owing to the fashion of their being made like the dress and they will be worn smaller than last year, particularly if with pockets. Pockets will be cut square and straight, like those worn by gentlemen. Vandykes, which are becoming rare upon dresses, begin to appear upon cloaks. Small paletots with vandykes, edged with three or four rouleaux or a cross-plait, are very becoming to a pretty figure. Many will be made without sleeves and in fivo vandykes. The vandyke behind should be very long, and the others decrease in size, the shortest in front. For black silk cloaks the teeth are not cut up, but formed by a large plait above and rounded at the edges, and lightly trimmed with lace, &c. Another paletot has five vandykes, only indicated by trimming of *ruches à la ricelle*, fastened down by small buttons, which same ornaments are placed at the bottom and round the throat. Small paletots to be worn with dresses of the same material must have the trimming of the dress reproduced on the back of the cloak. For instance, the following two are very pretty specimens of dresses to match. The first is a green silk dress, ornamented before and behind upon each breadth with small plaits of green silk, headed by a silk cord which forms a bow and from which depend tassels. The paletot has similar plaits behind and before, and in front where the jacket fastens are a cord and tassels knotted. The other is in blue, and trimmed with bows of black lace fastened in the middle by a mother-of-pearl buckle. The bow has three loops and two ends. The bonnet to accompany this dress is made of blue net dotted with black chenille spots, and has a black lace bow for ornament, fastened by a mother-of-pearl buckle. Beneath the rim is placed a bee in mother-of-pearl, rather large. Scabius in gold also appear as wreaths upon bonnets for full dress, and are placed upon the white tulle forming the cap beneath them, but gold never looks well by daylight. Many great ladies, however, wear it. A gold arrow through the hair behind, and seeming to support the bonnet, looks very well. For caps, squares of lace, embroidered with gold and placed at the side of the head, have a very pretty and Dutch-like appearance. These are often added to small guipure caps, pointed behind. This head-dress was first called Neapolitan, but since it has become pointed in front it has no further resemblance to an Italian head-dress. In blonde it is very much worn for the theatre.

THE LEATHER MARKET.

DURING the past week there has been a very unusual animation in Sole Leather, considerable sales have been made at full prices, with an advance of a cent in some transactions, and holders are now firm at the advance, viz., 38 cents, with a fair prospect of being sustained in their demand.

Two different offers were made yesterday and to-day for large parcels of 2,500 and 6,000 Sides at 17 cents, without, however, ending in any practical result. The stock on hand is not heavy. There are two new outside markets, which will tend to improve present low prices. About 5,000 Sides are computed to have been shipped to Lower ports since opening of navigation. Hitherto the United States have exclusively enjoyed this trade; but Sole being now 31 cents in New York, this is now, and likely to continue to be, the lowest market in the world for some time.

The sales have been chiefly at 17 cents, one sale being for 1000 Sides, with the privilege of 2,000 at 17 cents.

Further shipments are being made to Boston and Chicago. We put up the quotations 1 cent.

Upper Leather continues very dull, ranging from 21 to 25 cents.

Other descriptions are quiet.

Varnishes.

In this article we have to report a fair demand, and prices of turpentine varnishes are higher in consequence of an advance in the value of turpentine. Benzine varnishes are scarce at present, and may be quoted at 60c. to 65c. per gal. The best turpentine is worth \$2.25 to \$2.50 in this market.