

TERMS OF BUSINESS.

THE PRICES IN THIS CATALOGUE are net cash with order, being the store prices after the cash discount has been deducted. We quote in this way to simplify matters for our mail customers.

No further discount will be allowed to the trade.

GOODS ARE CHARGED ONLY to those known to the firm or who send a Montreal reference, or a letter from a local bank manager, and are then booked at the *store prices which are 10% higher* than those quoted in the catalogue, *but are subject to that discount if paid within thirty days.* Where correspondents are unknown in Montreal, a letter from a local bank manager will be sufficient.

SELECTIONS will be sent for inspection, except during the fortnight preceding Christmas, during which time only single articles can be spared. Correspondents unknown to the firm, desiring goods on approval, must send either a Montreal reference or deposit.

DELIVERY.—All orders are sent *prepaid to destination*, except selected parcels on approval, *in which case we pay the return charges*, and in the case of a few articles listed on pages 83, 92 and 103, in each instance full particulars being given. Parcels too large or too heavy to send by post are expressed to the nearest express office, and customer is notified. *The firm assumes all risk in forwarding orders of \$1.00 and upwards. Orders of less than \$1.00 must be accompanied with 5 cents additional to ensure safe delivery. Our agreement to return the money will be faithfully kept*, so please do not request small orders sent C. O. D., as it causes both you and us extra expense.

HOW TO ORDER.

Fill out the order blank to be found at back of catalogue, simply stating page and number, name and price of article. Do not cut the catalogue.

Money may be sent safely by Express Order, Post Office Order, Canadian Postal Notes or marked cheque. All cheques must be payable at par in Montreal.

FOREIGN ORDERS.—Unless otherwise mentioned, we prepay all orders of \$5.00 and over to the following countries: Great Britain, Newfoundland, West Indies and Bermuda. Orders for a less amount we charge 15 cents for additional postage.

All packages sent us should have your name and address on the wrapper or inside of parcel.

ORDER EARLY for the Christmas season, as, notwithstanding our best efforts, we may run out of certain articles.

ENGRAVING.—Prices in this catalogue *do not include engraving*, except in the case of one dozen or more solid silver spoons and forks, on which we engrave one letter free of charge. For prices of engraving, see page 103. To avoid mistakes, *always print the letters to be engraved.* We employ only expert and therefore highly-paid engravers capable of doing the finest work. *No engraving can be executed between December 15th and 25th.*

OLD JEWELLERY.—We make a special feature in re-making, repairing and purchasing old jewellery of all kinds. Owing to our factory facilities we are able to offer exceptional advantages to customers in this department of our business. Valuations and estimates are always submitted for customer's approval.

SPECIAL NOTICE.

In many cases time and expense may be saved by sending us the address and any cards you wish enclosed, and we will forward the articles prepaid to the parties for whom they are intended. Such orders will receive our most careful and prompt attention.

CORRECTIONS { Page 53. No. 11,415 should be \$1.75 net.
Page 33. No. 11,078 should be .90 net.