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THE CANADIAN TEXTILE DIRECTORY

A Handbook of all the Cotton, Woolen and other Textile manufactures of Canada, with lists of manufacturers' agents and the wholesale and retail dry goods and kindred trades of the Dominion; to which is appended a vast amount of valuable statistics relating to these trades. Fourth edition now in hand.

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Editorial

Terms.

At a meeting of the Canadian Woolen Manufacturers' Association, held in Montreal, 20th October, 1896, the following resolutions were unanimously adopted: Resolved: 1. "That the terms of dating for the whole trade in future be: Four months 1st March, spring, for goods delivered as required; four months 1st September, autumn, for goods delivered as required. Repeats and deliveries in March, April, May, for spring; and in September, October, November, for autumn, to be dated four months from 1st of the following month." 2. "That the rate of interest to be allowed for prepayment shall not exceed nine per cent. per annum." 3. "That the giving of

sample ends for the purpose of taking orders should be discouraged to the utmost, and that in no case should sample ends be given without double price being charged."

Money Made.

There are usually said to be two kinds of advertising; the kind you pay for, and the kind you get for nothing. To these has been added lately a third, the kind you get paid for taking. The Sanford Manufacturing Company, of Hamilton, are the discoverers of this additional and very profitable variety. The papers of Toronto and Hamilton have recently devoted a large amount of space, top of column among reading matter, to the Sanford Company. As this matter was printed as important news, one may safely assume its insertion was not paid for. The probability of the company's removal from Hamilton to Toronto was widely discussed. The citizens of the former town were depressed at the prospect, those of the latter elated. The employees of the company were panic stricken, and accepted without a murmur a considerable cut in their wages. Net result to the Sanford Company: columns of free advertising in the leading papers of Canada, and a saving of 10 per cent. on the pay roll. Did the late P. T. Barnum ever do better business than this?

Pay as You Go.

The profits secured by means of long credits must give place to those resulting from the more advantageous dealing of the cash buyer, if business is to be placed on a satisfactory footing. A credit business is a risky business; the more credit, the more risk. Capital will not subject itself to risk, except it is paid for undertaking it. Thus interest charges are high relatively to the earning power of money on an investment basis. The ordinary profits of business are now reduced, so that there is not sufficient to pay normal interest charges and insure the risk entailed by credit transactions. Eventually a cash basis is inevitable. In the meantime, shorten credits.

Wool Crop Short.

Indications point to a serious shortage in the United States wool crop next season. The low prices of the past two years have swept the sheep from the ranches in millions. It is estimated that flocks in the United States have decreased by 15,000,000 sheep during the past three years. Whether the lowest point has been reached remains to be seen.