### RETAIL ASSOCIATIONS.



HE movement for the formation of Retail Dry Goods Associations is apparently not to be confined to one particular place. Mr. W. Flint Jones, of Belleville, writes: "I quite agree with you that the formation of Retail Associations seems to be a necessity and I have been thinking seriously of trying to bring about some kind of concerted action on the part of retailers here. In these days of cutting prices, dead beats, and slow paying customers such an association must

be of great help and even profit to retailers." Such is the opinion of every retailer in Toronto and elsewhere with whom we have conversed on the subject. What therefore is to prevent their formation? There appears to be only one stumbling block in the way and that is jealousy. To such an absurd extent is this feeling carned that dry goods men in the same block will not even recognize each other when they meet, far less speak to each other. So we are credibly informed. Is it not a matter to be deeply deplored that among a body of men, second to one in intelligence, affability and good breeding, such conduct could be possible? There are, of course, sharks in every business, who deserve to be ostracised, but there is no earthly reason why there should not be friendly intercourse between honest and honorable rivals. We have no hesitation in saying that if the Associations referred to were formed the effect would be to at once sweep away the "green-eyed monster" and establish and perpetuate a feeling of good fellowship among the dry goods fraternity which is so sadly lacking at present. There is no community of interest among them with the result that manifest evils, which are injuriously affecting the trade, are tolerated and no effort can be made to remove them without concerted action. There is an entirely different state of affairs among the retail grocers. Since the formation of their Associations they have among other things made the wholesalers abandon the retail trade and confine themselves entirely to wholesale; they have caused a heavier license fee to be exacted from peddlers; they have suppressed dead-beats, and remedied many other evils but above all—which they look upon as of the greatest importance—the Associations have engendered a kindlier feeling among the trade and been of immense value socially. They have also, in a few instances, co-operated to take local bankrupt stocks off the market, and divide them among themselves, the benefit of which is self-evident. A merchant fails and his stock is sold by auction to the highest bidder who immediately proceeds to sell at slaughter prices to the loss, and often permanent injury, of solvent merchants in the same locality. But if these merchants had a community of interest and agreed to purchase the stock and sell it themselves at regular prices they would not suffer any loss, but rather be gainers by the transaction. We have had complaints from retailers in small places on this very question of bankrupt stock sales but we could do nothing to help them. The way to get rid of that and other evils is by organization. Let the dry goods men sink all their petty jeal-ousies and stand shoulder to shoulder with the determination to purge the trade of the evils which have brought misfortune to so many of their number, to strive for the furtherance of their interests, individually and collectively, and to liveon terms of amity and socia bility, having for their motto "United we stand, divided we fall."

## A REPREHENSIBLE CUSTOM.

The custom that seems to prevail with some wholesale merchants of asking accommodation from their debtors cannot be too strongly condemned. A firm must be in a very rotten state indeed when it is forced to beg for accommodation paper from a customer to enable it to meet its obligations. Surely a retailer must be exceedingly blind to his own interests when he allows himself to be a party to such a dangero is and unbusinesslike action. It is hard to say who is more blamab e—the wholesaler for his craft or the retailer for his stupidity. There may be some excuse for the retailer, but there is certainly none for the wholesaler. So far as the former is concerned, the mere fact of such a request being made to him should prove to

him at once that something must be radically wrong, and his only safe and judicious course would be to firmly decline to soil his fingers by signing his name to any paper. He would have nothing to lose but everything to gain by doing so. There are many other wholesale firms who would be glad to have his custom, and he is not dependent upon this particular house. A glaring instance in point has come to our knowledge, which happened quite recently. A retailer in Belleville, who is known as an honest, industrious and hardworking fellow, has gone down through the failure of a wholesale house in Montreal. They held \$1,000 of accommodation paper with his name to it, and through a mistaken desire to oblige them he found himself a ruined man. It is almost incredible that any man should be so foolish as to involve himself to so great an extent in such a No matter how specious the argument or subtle the reasoning his bounden duty was to refuse, but at the same time he should not have been asked for it. No firm, having the slightest regard for its reputation, would ever condescend to belittle itself by begging for financial assistance from any of its customers, and the sooner the trade is purged of those who are guilty of such degrading and inexcusable practices the better. Common sense should teach retailers that they cannot too quickly drop all intercourse with such firms and transfer their custom to some of the leading houses of established reputation and probity, such as are to be found in our advertising columns.

# THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

Wholesale dry goods merchants report business very quiet, but that the prospects for a successful fall trade are very promising. Payments were better on the fourth than they have been for many years, and business shows a general improvement throughout the country. There are no travelers out now so that little can be said beyond surmises; but as above stated the reports from all quarters are of a most encouraging character.

I made a trip among the retail men and found them more than pleased with the business passing. At this season of the year, with so many people away at the summer resorts and in the country, a dull trade is expected, but this year appears to be an exception to the general rule. In dress goods, cotton, crepe clothes and printed French delaines are chicfly called for. Surahs and China silk are also in good demand. Printed cottonades are being sold freely for blouses, which are now a la mode, taking the place of jerseys which are going out of favor. Ladies knitted underwear is now being asked for almost entirely in place of the woven goods. Embroideries are apparently being superseded by laces for trimming summer garments, lace flounces being in particularly good demand.

## CLOTHING.

There is nothing particularly new in the clothing line. Travelers in the North-West report the prospects very favorable, and while their orders to date have been small they expect to make a large sorting on second trip, feeling confident that they will do more than on this their placing trip. Since the recent rains business has improved wonderfully in Ontario. The merchants appear to be more confident and the sales during the last two weeks have been larger than usual. The same remarks apply with equal force to the eastern township district, but there appears to be a scarcity of rain about Lake Megantic district.

#### MILLINERY.

Millinery travelers have been on the road for a week or more now and their orders to date are about equal to last season on the whole. The eastern trade is particularly good; but there is a noticeable falling off in western orders, particularly in the London district, owing, it is said, to the large stocks in retailers' hands. The orders so far have been of a general character; but there seems to be a preference for laces, ribbons and fancy silks which are selling well. Velvets are also being freely called for. There is also a marked preference for felt hats for which some large orders are being received. The local trade reports a heavy run on flower trimmings which appear to be all the rage for summer wear.