

A NEW PLAN FOR SELLING GOODS.

(Chicago Chronicle.)

Within the next few months it is proposed that Chicago merchants shall institute a novel and original method of selling goods to the retail merchants in the smaller cities and towns. The time-honored method in which drummers travelled over the country alone, and offered their goods for sale, with competitors at long range, is to be discarded, and competition is to take place at such close quarters that rivalry between wholesale houses will be hotter than ever before. In the new scheme rival drummers will travel together, on special trains composed of Pullman cars, which will be arranged for the display of samples, and for the permanent homes of the drummers while on the road. Sleepers will be attached for the living quarters of the men, and in cars especially designed for the purpose the arrays of samples will be arranged for the inspection of prospective buyers. Attached to each train will be a dining car, so that it will be possible for the men to spend their entire time on the train.

This train will roll into a town, and the retail merchants will repair to it as they now do to hotels to inspect the goods of the commercial travellers. Each drummer will be on hand before his own particular compartment of a car to exploit the qualities of his line of goods. The retail merchant will thus have an opportunity for comparing samples of different manufactures far better than he has ever had before. This stimulus to competition, it is said, will result in a general improvement in manufactured goods that will be at once apparent, for no merchant could afford to thus closely place his goods in opposition to those of others unless he were perfectly confident of their quality. To display articles in the best manner possible it will probably be necessary to build cars especially with this end in view.

There is one point of importance in connection with the project which has not as yet been definitely determined. This is whether it will be advisable to attempt to carry more than one line of goods on these special trains. It is said this is largely dependent upon the sizes of the various towns and cities which will be visited. In the larger cities, it would, of course, be practicable to have several different lines of merchandise on one train, as the merchants handling various articles could all be inspecting at once. But in the smaller towns, where each merchant handles many different kinds of merchandise, it would not be practical to use a train carrying more than one line of goods, for it would require too long a time for the merchants to view all the various lines. Before the new idea is put into execution this point will have to be definitely determined. It is, however, very probable that most of the special trains sent out by the big wholesale houses will carry only one line each; that is, there will be one train for gentlemen's furnishing goods, another for millinery, a third for dress goods, a fourth for underwear, a fifth for boots and shoes, a sixth for ready-made clothing, a seventh for hats and caps, and so on through the lines of the large staple articles which are extensively handled throughout the country. It is not supposed that the special train scheme would be practicable for the sale of jewellery, cigars, tobacco, stationery and such articles, which are, comparatively speaking, minor staples.

THE OTHER SIDE OF THE QUESTION.

Commenting on the disposition to blame underwriters for insisting upon adequate means of fire protection in Canada, the *New York Journal of Commerce and Commercial Bulletin* lately said: The increase in rates ordered by the Canadian Fire Underwriters' Association because of the danger of a conflagration at Hamilton, Ont., owing to poor water service, referred to in our issue of the 19th inst., has aroused considerable feeling among the business people of Hamilton, who feel they have been harshly dealt with. They reason because the experience has been favorable in the past that it is sufficient guarantee for the future, and call the underwriters all sorts of hard names because they cannot see it in the same light. Among those who have expressed themselves very strongly on the subject is Senator Sanford, who is quoted as saying that Hamilton business men, rather than submit to any such tyranny, would throw in their lot with the mutuals or non-admitted American companies.

This statement is interesting beside another

made by Mr. R. T. Riley before the Edmonton Board of Trade, when advocating the claims of the Canadian Fire Insurance Company to public favor. He is Sanford and Co.'s representative at Winnipeg, and this is what he says: "In the city of Hamilton we have a large factory, in which the upper flat is littered with rags, and has gas stoves going, and steaming apparatus, and we have two elevators running, and in the basement an engine and boiler. It is always considered by insurance men that manufacturing risks are greater in Hamilton than business ones. We pay 70 and 75 cents on the dollar there."

Mr. Riley, by this harangue, intended to convey the idea that 70 cents on the building, and 75 cents on the contents of Sanford's clothing factory, were very low rates indeed, and he was quite right. Now, because the companies do what is only reasonable under the circumstances, not only as regards this risk, but all similar risks in Hamilton, they are denounced as tyrants. Underwriters say that if Hamilton would take a leaf out of Ottawa's book and bring its fire protection up to the mark, instead of indulging in fierce tirades against the companies for doing what is manifestly its duty of all—protecting their own interests—its people would display more business acumen and good common sense.

AMERICAN INDUSTRIAL PROGRESS.

Notwithstanding the panic created by the inroads made upon our trade in German manufactures, we have more cause for anxiety and need of vigilance in regard to America than of Germany. Our Teutonic rival succeeds chiefly through the advantage of cheaper labor; our kin beyond the sea through his larger ways, his labor-saving machine and his cheaper freight. The Duke of Devonshire at the annual meeting of the Barrow Steel Company remarked upon the inroads made upon our iron trade and prices by American competition, and he expressed the hope that Americans might be satisfied to confine a good deal of their fighting to their own country. But they won't! They have been sending us sewing machines, agricultural implements, typewriters, cycles and many more articles made, or for the workshop, for years; with their food supplies our palate has long been accustomed, but latterly they have given us a fright by overcoming the disadvantages of protection and long distances, and sending pig iron to our home market.—*London Shipping World*.

THE WOOD PULP INDUSTRY.

The *Montreal Star* says:—"Ex-Senator Warner Miller, of New York, President of the Nicaragua Canal Company, is in Montreal in connection with his pulp mills and water power interests in the Dominion. Mr. Miller told the *Star* that he anticipated a boom in Canada's pulp and paper industries during the coming year. The direction which the expansion of the business would take would be in trade with Great Britain rather than with the United States. The higher duties on pulp and paper imposed by the McKinley tariff would tend to throw the trade to Great Britain, even not considering the fact that the product brought a higher price there than across the border. 'You have the material here in Canada,' said Mr. Miller, 'and you have cheap water power. Both these are lacking in Great Britain, and the British market is bound to prove a most valuable one. I believe the industry of pulp and paper manufacture in Canada will see a wonderful expansion during the next few years and will overshadow many industries that have heretofore been looked upon as Canada's chief resources.' Mr. Miller already owns, in conjunction with one or two other wealthy Americans, an extensive pulp mill at Grand Mere, Que., to which additions are now being made. He has also purchased the right of the water power of the Shawenigan Falls, near Three Rivers, where another mill will be erected during the coming summer. Mr. Miller expects to go to Three Rivers shortly, to look over the site. Engineers have been on the spot for the past three or four days."

On this the *Quebec Chronicle* comments as follows:

"The new section of the Great Northern Railway which is now under construction has made the water-power referred to available for

manufacturing purposes, as the track will be laid close to the Shawenigan Falls in a few weeks. All this goes to show how wise the promoters of this railway have been in the interest of Quebec, where all the produce of this mill will be shipped to England, and how unwise our city council has been in putting obstacles in the way of its completion. If the city council of Three Rivers should succeed in inducing the Great Northern people to build the proposed short line from Shawenigan to Three Rivers, and ship this freight there, as they are offering great inducements to do, we shall look very foolish. In Quebec, we always seem to lock the stable door after the horse has gone."

A FEMALE TELLER.

The State Savings Bank, Detroit, Mich., a few months ago established a woman's department, for the accommodation of women who keep separate accounts, and the department has already proved a marked success. On one side of the bank a space was partitioned off for the exclusive use of the ladies. The room was handsomely fitted up, and a teller's cage was placed in it. Albert W. Russell, son of the president, acted as teller until the department was in perfect running order, but now a woman is to have charge of the woman's department. Miss Elizabeth M. Kingsley, a young woman stated to possess exceptional business ability, has been appointed teller. The State Savings Bank enjoys the distinction of being the first Detroit bank to give women a separate department and a teller all their own, and a woman at that.

THE ORIGIN OF A TRADE CUSTOM.

Why are ships assumed to be divided into sixty-fourths? The custom of making such division has prevailed in Great Britain for a great many years past, and it was so in numerous casrs on the lakes until stock companies became popular. A writer in the *Liverpool Journal of Commerce* gives the following as the origin of the custom: When vessels were of small dimensions it was the custom to take the plans of the designer for working practice, and the builder divided the hull by a midship fore and aft line, which was again bisected. The four quarters were again quartered, and these sections again divided by four, so that each of the first four quarters contained sixteen divisions, thus making a total of sixty-four. The draughtsman prepared the sixty-four parts for the moulders, and this was a handy method for sub-contracting. In process of time a ship was described as consisting of sixty-four parts, and owners purchased the entire vessel. In deeds of purchase ships were described as sixty-fourths, and this cube of four quarters became generally accepted for the division of shares.

—Two ladies entered the cable car at an hour of the day when seats are a possibility. One was an elegant dowager in regal magnificence of attire, the other was evidently her daughter. "Shall I pay the fare, mamma? I have my purse with me," said the young lady sweetly. "Oh, no; I'll pay. I have plenty of change." Thereupon she leaned sideways, and commenced the intricate and hampered process of searching her rich draperies for her pocket. After a minute or two of fumbling, during which her face grew an apoplectic red, she exclaimed tragically: "Laura, what shall I do? I've been robbed. My purse is gone—my pocket is entirely empty." "Perhaps, madam," said the gentleman by her side, into whose coat pocket she had thrust her hand, "perhaps if you search your own pocket instead of mine, you will be more likely to find your purse."—*Judge*.

—The French Minister of Finances has recently issued a circular containing the text of a proposed law for organizing a hygienic and fiscal control of alcohol. The proposal is to appoint a technical committee to fix the conditions of purity and to prohibit the sale of alcohol in France for human consumption, unless it has been submitted to the hygienic control. This service, which will include entrepôts and ten laboratories, is estimated to cost \$50,000f. per annum, which will be partly covered by an analytical tax.