

It is your business to discourage the illegitimate trade paper. It is your business to encourage, with your money and your interest, the trade paper of character, for such a paper is as much a part of your business, and is as necessary to your business, as your desks and your counters.

### THE JANUARY TRADE.

**J**ANUARY is the judgment month of the year. It is the month that shows strength or weakness of a concern.

In January stocks are inventoried, accounts settled and the business of the year is weighed in the balances.

Don't listen to doleful ditties. Look for the brighter times that are crowding the already prosperous present.

Remember that "no wound did ever heal except by time."

Don't expect too much in a few months' improvement.

And if your business has no bright side it must be because it sadly needs polishing.

Please remember, says The Dry Goods Economist, that although January is the great month of the year for clearing sales, the merchant who uses no other means to make business will have but a sorry month's trade.

Wide-awake merchants all over the country have rescued the month from the old-time quietness in which it was once enshrouded, but it has been done by timely offering of new and desirable goods, and these methods have also enabled them to work off the balance of their winter stock with greater ease and to much better advantage.

They have also made January a very strong and important advertising month, not merely as regards newspaper work, but in the superlative values which are offered to their customers and which—like actions—speak louder than newspaper talk.

January is the month in which to thoroughly advertise the business, and to lay a good foundation for spring and summer work, by methods which will convince old customers that their confidence is well placed, and by winning new ones and enlisting them heartily in the cause.

January is seed time, and neglect now will mean useless regrets when a bountiful harvest is looked for. The merchant who says that it is a no-account month makes a mistake. Work as earnestly as you did for the Christmas trade, and you will make no mistake.

The remnant counter may be in charge of a young beginner. That is all the more reason why habits of good stock-keeping should be early instilled into him. That boy if properly trained may some day be your right-hand man, and "just as the twig is bent the tree's inclined."

Besides, those remnants will sell far more readily, and with smaller loss, if they have the appearance of being useful and usable pieces of dry goods, instead of looking like a pile of dust rags.

### A SPECIAL IN GARMENTS.

The demand for ready-made garments has grown to such an extent this past season that Boulter & Stewart have added five different mills, samples for spring trade, consisting of blouse waists, wrappers, etc. They are making a specialty of lines suitable for trade leaders, as advertised in this issue. It will pay you to call and see this line when in the city. Their travelers start out Jan. 6th showing these goods.

### BRITISH DISCONTENT WITH OUR INSOLVENCY LAW.

**A** MEETING of the British Empire League was held in London, Eng., last month to promote the enactment of a Canadian insolvency law. Mr. Houss, of Cook, Sons & Co., moved, seconded by Mr. Tanner, of S. Hanson, Sons & Barter:

"That in the opinion of this meeting the fact that no legislation exists applicable to all provinces of the Dominion of Canada providing for the realization, administration, and distribution of insolvent estates tends to seriously restrict trade between the Dominion of Canada and Great Britain, and that the confidence of British traders in the export of goods to the Dominion would be increased if there existed in the Dominion legislation as to insolvent estates providing for a pro rata distribution of the proceeds amongst all creditors, the avoidance of preferential payments and voluntary settlements, the filing of adequate accounts by the debtor showing his assets and liabilities, and explaining the deficiency shown by such accounts, and the punishment of traders who trade recklessly, fraudulently, and with a knowledge of insolvency. That the Executive Committee of the League be requested to take such steps as it may deem desirable to bring the resolution under the notice of the Canadian Government."

The resolution was adopted.

Commenting upon this The London Drapery World says: "Each of the provinces which constitute the Dominion of Canada has some sort of bankruptcy laws of its own. This would not matter so very much, perhaps, if they provided for the proper realization, administration and distribution of insolvent estates, but they do not, according to our ideas, for the one thing that our laws guard most jealously against is the giving of any kind of preference to one creditor over another. In the various provinces of Canada the reverse is the case, and the smartest creditor can save himself at the expense of the others if he will. Unfortunately, this too often happens, and, of course, creditors on this side of the Atlantic have to come in at the finish and take what is left for them. Naturally, they are dissatisfied, and rather than run the risks that the existing legislation forces upon them, they let considerable business pass by; and hence it is that it is only firms who can afford the risk that do the trade."

Our English contemporary is right in contending that Canadian legislators are dilatory in this matter, and that the best business sense of the country favors a reform in the law. There may be differences of opinion as to the nature of the changes to be made, but this need not lead to the whole measure being "hung up" indefinitely. Yet that seems to be the present position of affairs.

### GOOD MATERIALS FOR TAILOR-MADE GOWNS.

Tailor-made costumes are becoming almost as fashionable here, says The New York Dry Goods Chronicle, as they are in England, and they are worn by our own elegantes with as much grace and becomingness as our English sisters. Some of the most appropriate fabrics used are Irish friezes and Donegal homespun, the stoutness of which betokens endless durability. Then there are the Caledon tweeds, somewhat softer in texture, made in plain shades or mixtures; some of the latter are beautiful blendings of color—for example, a gown made in tweed shows a small check of brown or electric-blue, a heather or rich brown, just speckled with electric-blue, and another mingled with purple, green or brown. Serges plain and diagonal and warm materials of every description, zobelines, and most styles of boucles are adaptable to the tailor-made costume.

### GETTING A FREE AD.

London tradesmen are clever advertisers at times. The London newspapers of late have had items like the following: "His Majesty the King of Portugal visited on Wednesday last the establishment of John Smith, and bought several pieces of choice," etc. English shopkeepers know the value of royalties.