

## COLLECTING SMALL ACCOUNTS.

THE Territories have, since the recent session of their Legislative Assembly, had a new law for the collection of small debts which was much needed, and which, while imitating the legislation of other provinces, may itself be profitably imitated. It is for the collection of debts and breach of contracts under \$100.

In entering the action a creditor simply leaves with the Clerk of the Court, or mails to him, a statement of claim in the form of an account, or if it be a note or order a copy of the same so that it may be easily understood what the action is brought for. The Clerk then issues a summons to the defendant and attaches a copy of the statement. If the defendant intends to dispute the matter he must notify the Clerk of such intention within twenty days from the service of the summons, stating the ground of his defence.

In case of debt the defendant must file with his dispute-note an affidavit that he has a good defence and that the dispute is not entered merely for the purpose of killing time. If the defence is in the nature of an off-set, the defendant must send a statement of same in duplicate, verified, by similar affidavit, to the clerk, who sends one copy to the plaintiff. If no dispute is filed within the time limited the plaintiff may, in claiming for debt, have judgment entered for the debt, while if the action is for an unliquidated amount on a breach of contract the amount is to be ascertained in such manner as the judge may direct.

If the action is defended the plaintiff may enter it for trial. If he does not do so within three months the defendant may either take that step or apply to the judge on twenty days' notice to the plaintiff for the dismissal of the action.

The costs under this system have been considerably reduced; no advocate's fee is to be allowed unless the action is contested, and then only to the extent of ten per cent. of the claim, no fees being less than \$1.

The Ontario Act of last session on this subject applies only to debts of less than \$10. Debts of over \$10 still come under the old procedure and are very costly in their collection. The Manitoba Act on the other hand applies to all debts of less than \$100. The difference would seem to be that the laws of the North-West Territories are made for the people, while the Ontario laws are made for the sheriffs and bailiffs, the staunchest supporters of the Government.

## A USE FOR PERSONAL ITEMS.

THE personal columns of the news and society papers can be made of very great value to business men. Often they announce that Mrs. or Miss Jones of some smaller place is spending a week or so in town. Nine and a half times out of ten they will do considerable shopping before they return. It is unfortunate perhaps that they should do so, but most people think they can get nicer things in the bigger places than at home. The villages buy in the towns and cities, and the people there go to New York or England, each probably paying more than they would have to at home.

The dry goods, carpets and fancy goods dealers get most of this trade. They will go usually where they are recommended by their friends with whom they are staying. The first effort should be to get at these friends. Good, steady, careful advertising in the local papers will generally effect that. But it is

also well to get directly at the visitor. If you do a large business it will pay to send a type-written personal letter on your regular paper. Something like this will do:

MRS. JONES,

Care of Mrs. A. B. Robinson,

St. Catharine street.

DEAR MADAM,—We have noticed that you are spending a few days in town and trust that they may be pleasant. We understand you intend making a few purchases before leaving, and as we make a specialty of the goods you want, being large direct importers, we would feel honored if you would look at our samples.

When you call kindly ask for Mr. C. D. Brown.

Yours truly,

THE DRY GOODS CO., LTD.,

Per C. D. BROWN.

Their should be altered according to circumstances. It may do admirably for one firm and not for another. The last paragraph has a two-fold object. After you have used a few thousand of these at the right season, you can tell whether there is enough in this style of advertising to pay. These out of town customers are usually large purchasers. They should be handled by the most affable member of the firm, who can sell them goods, inspire confidence and retain their trade. This letter will put them in his hands.

## THE FIRMNESS OF WOOLENS.

"I look for great firmness in all woolen goods during the ensuing season," said a leading Montreal merchant to THE REVIEW the other day. He based his contention on the ground that the raw material promised to be much higher this year. The recent London wool sales were a pretty good indication in this connection on foreign wool, while in Canada the American demand was already, in the short space of time since the American tariff had been passed, having a material influence on the value of domestic wool. "You may look for higher prices on Canadian wools of all kinds," added he, "for I have reason to know that some of the mills have already contemplated the propriety of an advance in the case of their orders for next season. My buyers now on the other side also advise me that all tweeds, henriettas, cashmeres, serges and other wools show a distinctly firmer tendency on all the European markets. This is notably the case on the continent, for manufacturers there don't stock up ahead with raw material as the English or American mills do, and as a result respond more quickly to the influence of any appreciation in the cost of the raw material."

## WINDOW-DRESSING.

THE REVIEW is anxious to obtain a number of good designs of windows which retailers in Canada have proved to be drawers, and is also anxious to encourage those who take the pains to make their windows attractive, and for this purpose has opened a window-dressing competition. A liberal first prize is offered for photos of the three best-dressed windows shown by any one retailer between October 1st and January 1st.

If the merchants generally enter into the matter heartily, and encourage their clerks to make an attempt to capture this prize, and to have the honor which will accompany it, a great deal of general good will result to the whole trade.