## CHAT WITH RETAILERS.

WAS buying a paper on the street corner the other day, and while I was hunting for a nickel in the corners of my not-toowell filled trousers pockets, I said: "Will you trust me for a nickel?"

"Oh, yes!" replied the urchin.

But at last I found the nickel and paid for my paper.

"I always trust people after they hand over their money," was the parting remark of the barefooted, bright-eyed sage.

Art thou as wise, dear retailer?

\*-

Some time ago a rural retailer told me about his success in selling dress goods last Fall. Instead of advertising the goods by the yard in the windows of his store, he would put in goods at a different price twice a week. From eight to a dozen pieces would fill the window. Around each piece he would put linings, buttons, thread, braid facings, and other trimmings. Then he would advertise in the papers, and on a card in the window: "A costume (of so many yards) of any material in this window, with all necessary trimmings, (enumerating them), for \$3.67." Many women are not quick at arithmetic, and this told them at a glance what a dress off any of the pieces shown would cost. He said it "took." Some were mystified and some were enlightened, but the effect was the same.

٠.

It is always nice to see a clerk taking an interest in clerking and attempting to create schemes for pushing his employer's business. I have just seen a photograph of a print rack invented by H. B. Dawson, with Matthews & Fraser, of Port Arthur. It is capable of showing \$4 pieces of print each side, showing six inches by the width of the fold of each piece. The floor space necessary for the rack is only 3 feet 5 inches by 2 feet 3 inches. It has been used in Port Arthur with success, and is very suitable for stores in small cities and towns. For very large stores, I do not think it would be suitable. Further information can probably be secured from Mr. Dawson.

\***\***\*

During July or August most retailers take stock to see how the preceding six months' business has turned out. Most of you will take all your goods in at invoice price and your book debts at their face value and declare that you have made \$1,000 for the half year. But you are fooled, and badly fooled. About one half of your goods are worth 75 cents on the dollar and your book debts are worth about 50 cents. If your stock is no larger, and is as well assorted as at the last stock-taking, and your book debts are no larger and are all new accounts, then you may safely say: "I am \$1,000 less 25 per cent, or \$750, better off than I was in January." But if your stock and the volume of your book debts are larger, and yet you have only a surplus of \$1,000 more than in January, you are treading on dangerous ground. The real value of your stock and book debts is what they would bring at a forced sale.

•\*•

The New York Dry Goods Chronicle, speaking on this point says: "If you take inventory at all you should take it with the idea of finding out exactly where you stand, so that you may know what to expect for the future, what mistakes you have made in the past, and find some way to correct those mistakes

in the future. What is the good of an inventory unless you learn something from it? It certainly is not a very pleasant thing to take, for it involves a great deal of hard work and careful attention. You should not take it merely from force of habit, but from a real desire to find out where you are in a business sense, and find out what is lacking to make your business still more of a success for the future. Take inventory honestly. Go at it with a view of finding out facts and of learning something which will do you good in the future business. Let each year bear its own losses. If you have lost money this season don't try to shove it on next season by over-estimating the value of your goods."

٠.

Of course, it is exceedingly difficult for you to get away from your business, and, as trade is poor, it is also hard to see how you can afford it, but nevertheless you had better get away for some holidays.

For a whole year you have buckled down to hard work, and it is beginning to tell on you. Your ambition needs renewing, your energy is at a low ebb, your brain requires a chance to regain its normal activity. Give your physical and mental systems a chance to catch their breath after the twelve months' constant hurrying.

It is an excellent investment. You put \$25 into holidays and draw out \$100 worth of extra profits due to foresight and clearheadedness. Your wife and your family get an additional \$200 from the increased pleasure of a bright and sunny head of the household.

## THE GREAT ASSORTING HOUSE.

Some special lines are being shown just now by John Macdonald & Co.

In the staple department there are special drives in towelings, tablings, shirtings and cretonnes.

A special line of ladies' rubber circulars and another in men's tweed rubber coats are shown. They are warranted new and guaranteed for two years.

Four lines of overalls: Lots 1, 2 and 3 are said to be 20 per cent, below market value, while Lot 4 is special value in diagonal tweed pants, a manufacturer's overmake.

Bend-Me-Bows are re-stocked in 20 designs with 120 colorings.

The silk department is well stocked, as it should be when the market is rising. All plain ribbons, in Nos. 16 and 20 especially, new and striking drapery silks, shot blouse silks and shot glaces are prominent. The Plantagenet frilling, a cambric frilling with Torchon or Valenciennes edge, is new with this house.

Their woolen department is well stocked for Fall, including the well-known high-grade specialty, Belwarp serges.

## TRIMMINGS.

The great difficulty experienced by many buyers is to get trimmings to match their dress goods. This is a department to which Brophy, Cains & Co. pay particular attention. They are showing a large assortment of handsome trimmings in jets, gimps, swansdown, lamb and feather, in black and colors.