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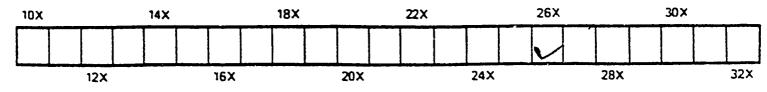
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TRUE INWARDNESS OF THE BREAK BETWEEN THE Dominion Cotton Co. and Morrice & Co.



THE avalanche of orders now arriving for Feder's POMPADOUR SKIRT PROTECTOR again demonstrates the popularity of this, the best and only perfect skirt edge. With scores of braids, bindings, velveteens, etc., already on the market when Feder's POMPADOUR Skirt Protector first appeared, it caught up and distanced them all. Both a skirt protector and a timming, it has such manifest advantages that when once a womail tries it she has rouse for any substitute. Feder's POMPADOUR Skirt Protector is made in every fashionable shade for Fall, and as a protection every yard is stamped "FLDER'S." Don't delay your order for Fall colourings.

Manufacturers and Controllers of the Patent.

HERMANN H. WOLFF & CO. MONTREAL

TORONTO AND MONTREAL.

705

OCTOBER, 1897

THE TRADE SPEAK REGARDING AN INSOLVENCY LAW.



Roman Stripes Check Silks Silk Plaids

Our travellers are now on the road with full line of the samples of Fancy Silks and Japan Matting fc⁻ import. . . .

01010101010101010101010

and other newest novelties in Blouse Silks are shown in our new collection for 1898 Spring. Everything in the pure Japan Silk, and the prices specially adapted to the Canadian trade. Do not fail to inspect our samples before placing your order for Spring Silks.

K. ISHIKAWA & CO.

C. K. HAGEDORN, Manager.

MARK Orders Solicited. Goods Shipped Promptly. Remember We Guarantee Satisfaction.

Suspenders and Buttons

...Toronto

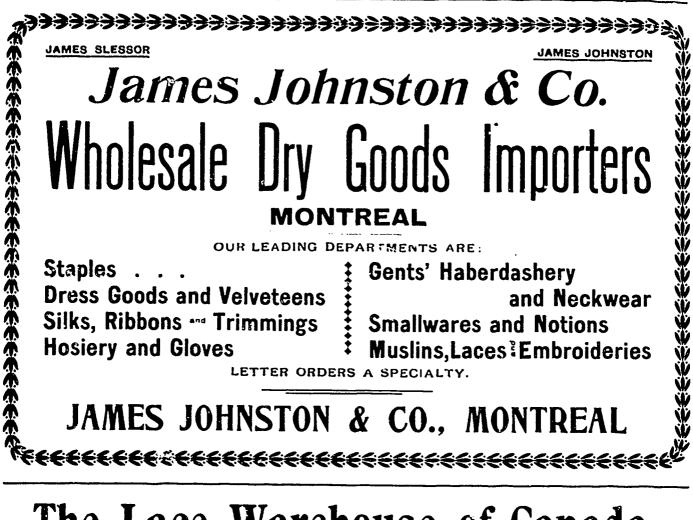
OUR FALL SAMPLES ARE NOW READY.

This season we are showing a much larger range, more varied styles and much better value in Suspenders than ever before; in fact we are surprised ourselves at the values we are enabled to present. The fact that our trade is surely and constantly increasing we take as evidence that our goods are meeting the requirements of the trade.

In buttons, as usual, we have the largest range of samples in the market, and show excellent value.

The Berlin Suspender and Button Cc. -----BERLIN

1



The Lace Warehouse of Canada.

LACES AND EMBRO

Our travelers are on their last round with their import sets of these lines for Spring, 1898, and you will miss it if you don't get your order in, so as to secure prompt and satisfactory delivery. We have large shipments of all the leading makes of laces coming forward for our October, November and Holiday trade.

WORKS OF ART

This was the expression used by one of the largest manufacturers of such goods on this continent when shown our range of Blouses and Waists for Spring, 1898. Every garment is a creation in itself, and it won't pay you to miss seeing them. The samples are now in our travelers' hands.

VELVETS AND VELVETEENS

Are represented among our collection by large ranges of colors and qualities.

SILKS AND RIBBONS

Our range of shades and prices in these lines will interest any buyer who wants right stuff at right prices.

DRESS GOODS . .

Our new Specialty has given most gratifying results, and we ask only your inspection of this line to secure your approval.

Cloakings, Sealettes and Cape Velvets In these we show a large variety of styles and range

of prices.

Trimmings, Garniture and Braids

We probably show the largest collection in Canada of these lines.

ASSORTING . .

We will show for the assorting season complete ranges of Gloves, Hosiery, Handkerchiefs, Underwear, Curtains, Draperies, Linings, Table Linens, Combs, Fancy Pins, Buttons, Smallwares, etc., etc.

KYLE, CHEESBROUGH & CO.

MONTREAL



REGATTA and

OUTING SHIRTS



May be seen in our assortment for

SPRING, 1898

Our travellers will shortly submit these. Buy early and secure the best patterns and early delivery.

EXCLUSIVELY Men's Furnishings.	3 St. Peter St., MONTREAL
Matthews, T	OWCTS & CO. BOARD OF TRADE BUILDING.
Strand, " - 214 in.	Men's and Boys' Bicycle Goods. New shades in
Grosvenor, " - 215 in.	Sweaters, Long Hose, Footless Hose, Caps, etc.
English Collars and Cuffs	Self Cottons Fancy Cottons
ENGLISH COLLARS	No. 3300, Natural Wool TO Sell at 75c.
Builington, turned points, 134 in-	No. 3313, Natural Ribbed Skirt and Brench
Royal Arthur, " 2 in;	Neck. To sell at \$1.00
" No. 3. Open Front, with Cuffs.	Underwear
" No. 0. Open Front "Pique"	Balbriggans Natural Wools
And Collars Shirts No. 1. Open Back, with Bands. "No. 2. Open Front, with Bands.	Black Cashmero, 3758, at \$2.00
make the celebrated "Anti Swearing" Shirt	Hosiery Department-
which should be worn by every good citizen.	Absolutely stainless and Hermsdorf Dyc.
Wolff & Glaserfeld's German Shirts	from \$1 per doz. up.
front, to sell at 75c., \$1.00 and \$1.25.	The Portland (Studs) The Rival (Studs)
White Shirtsour own make	The Premier (Links) The Rideau (Links)
Will be found exceptionally good. We	To sell at 25c.
\$1.00 and \$1.25,	The Colonel (Military) 2½ in.
Self body, white neck and wrist bands, open	ENGLISH CUPPS TO Sell at 20C.
White body, with colored open fronts, to	2% iv. To sell at 200.
sell at 75c., \$1.00 and \$1.25.	The Grafton, roll points, 2%, 3% in.
Self body, open front, cuffs attached, at 75c.,	To sell at 200.
Open back, two collars, to sell at 75c., \$1.00,	To cell at 15c.
\$1.25 and \$1.50.	The Preston, turned points, 2, 21/4, 21/4,
Collar attached, to sell at 50c., 75c. and	Gresham, turned points, - 234 in.
\$1.00.	Roll points, Waterloo, 234, 234, 234 in.

3



BRANCHE8:

PARIS, 5 Rue Palestro LONDON, 16 Monkwell St., E.C. MANCHESTER, 21 York St. NEW YORK, 83 to 87 Grand St.

Emil Pewny & Co.

Manufacturers of Fine Kid Gloves and Suedes.

H GRENOBLE, FRANCE N

MONTREAL, 10th September, 1897.

DEAR SIR,

• • W^E have much pleasure in announcing to you that we have appointed . .

Messrs. S. Greenshields, Son & Co.,

of Montreal & Vancouver,

our Sole Agents for Canada, who will in future carry our full lines of Gloves.

Yours respectfully,

EMIL PEWNY & CO.

Cable Address "GRENSHIELD"

S. GREENSHIELDS, SON & CO.

Dry Goods. -- WHOLEBALE --

Montreal - & - Vancouver

15,17,19, & 21 Victoria Sy. and 730,732,734, & 736 Craig St.

Montreal, 10th September. 1897

DEAR SIR,

6

• WE beg to inform you that

MESSRS. EMIL PEWNY & CO.

Kid Glove Manufacturers of Grenoble, France

have appointed us their Sole Agents for the Dominion of Canada for their well-known brands. We have made arrangements to carry a full range of their gloves in stock and will always have the latest novelties on hand.

THE great reputation of Messrs. Emil Pewny & Co's gloves in Canada, England, the United States and France, is sufficient guarantee for their style and quality. Messrs. Emil Pewny & Co. will give very special attention to bringing out new lines that will suit every class of trade in the Country.

• OUR Travellers will call on you shortly with samples for immediate use and Spring import. Please do not place your orders until you have seen our collection, when we hope to receive your valued favors.

We are, Dear Sir,

Very truly yours,

S. GREENSHIELDS, SON & CO.

W. R. BROCK & CO.





Voi. VII.

MONTREAL AND TORONTO, OCTOBER, 1897.

No. 10.

NEWS AND NOTES OF THE TRADE.

ECHOES OF THE DRY GOODS BUSINESS FROM THE ATLANTIC TO THE PACIFIC.

M R. G. R. GORDON, who has conducted a retail business at Vancouver, B.C., in clothing, hats, caps and gents' furnishings, will in future carry on a wholesale business only. THE REVIEW, while at Vancouver recently, called on him, and found him and his assistants busily employed opening up and arranging stock, which was arriving daily.

Christopher Martin, proprietor of the "Flags of All Nations" clothing store, on King street east, Toronto, died in Muskoka on September 22. He had gone there for health, which had been poor for some time. Mr. Martin learned the dry goods business with Hughes Bros., and afterwards founded the firm of Martin & Echlin. Later on he moved into the store in which the business is now carried on, where it has been for 28 years. Mr. Martin was never married, was a prominent Mason and Orangeman, and much respected in Toronto.

Two merchant tailoring firms in Muskoka have changed styles lately. Ballantyne & Fraser, Bracebridge, have dissolved, Mr. J. M. Ballantyne carrying on the business. Messrs. Palmer & Co., also of Bracebridge, have likewise dissolved, P. A. Smith retiring, and Henry Palmer continuing at the old stand.

The Toronto tailors are talking of organizing a local union under the auspices of the International Union. Mr. Christopherson, of Rockfield, Ill., the organizing officer, is to visit Canada in connection with the matter.

Writing to his paper from Alberta. Mr. S. D. Scott, of The St. John Sun, says there are a number of New Brunswickers out in the Calgary district. "John R. Costigan, son of the Hon. John Costigan, is a leading barrister in the district. He now lives at Macleod, and was formerly Crown prosecutor in the Alberta region. J. G. Vanwart came 14 years ago from Woodstock, N.B., and settled in Calgary. To-day his firm is the leading grocery house in the town. One of his partners has been Isaac Freeze, lately of Sussex, who is now mining in British Columbia, but there are two Freeze brothers still in Calgary. H. D. Beveridge, of Andover, N.B., is largely interested in sheep and cattle ranching. He has 5,000 sheep, and his cut of wool this year will be about 12 tons, for which he asks 12c. a pound. It will be observed that the wool grown in this district is of the finest quality, mostly merino, and that the price for the unwashed article is very good. Last year's product of this ranch was sold to the Humphreys to be used in their woolen factories at Moncton. An interest in the same ranch is held by R. J. Ingalls, of Halifax, now living in this country, who is connected by marriage with Mr. Beveridge's family. One of the leading lumber dealers is I. S. G. Vanwart, formerly of Woodstock, who is a manufacturer as well as a dealer."

Thomas Iteland, of the staff of R. C. Struthers, London, will, after October 11, sever his connection with the firm, having been engaged by Knox, Morgan & Co., of Hamilton. Mr. Ireland has represented R. C. Struthers on the road for the past seven years, his district lying north from Palmerston to Wiarton and through the Southampton district.

The small price paid for flax this season will be the means of driving the growers out of the business, says a Western Ontario paper, and if the manufacturers want to continue husiness, they will have to guarantee a price.

Cal. Wilson, for many years with the late firm of John Birrell & Co., and subsequently with R. C. Struthers & Co., London, has gone to Vancouver, B.C., where he purposes making his home in future. A large number of his personal riends were at the depot to see him off, and all wished him the greatest success.

At Calgary recently judgment was delivered in the case of J. H. Brown, who was charged with offering goods for sale on behalf of a non-resident merchant without havir, a license from the city; the fee for which license is \$60. For the defence it was contended that the bylaw under which the license fee was charged was ultra vires, that the fee itself was unreasonable, that the evidence showed that a local agent had been appointed for the sale of the goods in question, and that the accused was in fact canvassing as servant of the local agent and not of the merchant. The magistrate, however, held that the bylaw was not beyond the powers of the city to pass, that the amount of the fee was not unreasonable, and that the appointment of an agent was made after the committal of the defendant, and imposed a fine equivalent to the amount of the licenses together with the costs of the prosecution. In default two months' imprisonment. It is understood that the decision will be appealed to a higher court.

Wm Smith, for ten years in the employ of Hagaman & Gull, Ridgetown, Ont., has joined the staff of J. H. Chapman & Co., London. Before leaving, his fellow employes presented him with a handsome cane and umbrella as a token of their esteem and good will.

Mr 1 E. Fedlow, the well-known merchant of Renfrew, while in Montreal lately on a buying trip made one very interesting purchase, being a case of bayonets that had been used by the French in the war with the Germans, but had since been discarded. They are much sought after now as curios for decoration purposes, etc. A sample bayonet was put on exhibition in one of the show-windows of Mr. Pedlow's establishment.

Tolton & McKay, of Galt, are arranging for the removal of their shirt factory to Hamilton after the fall orders have been filled. They will then enlarge their business so as to embrace the manufacture of ladies' shirt waists as well. They employ on an average in the busy season about fifteen hands, and expect to double their capacity after their removal.

Mrs. A. Richard has begun a millinery business in Moncton, N.B.....R. Dealy is succeeding J. M. Chisholm in the business of a general store at Lion's Head, Ont..... Messrs. G. H. and A. Munroe have been registered proprietors of their flourishing men's furnishing business on St. Catherine street, Montreal.

The fire at Picton, Ont., last month, damaged slightly the premises of Young & Co., dry goods, G. M. Farrington, merchant tailor, and Fralick & Stanton, tailors.

J. T. Acheson, dry goods, Godench, Ont., has gone to reside in Morden, Manitoba.

Brandon, Man., exhibits business activity, and there is a demand for stores. A. A. Hunt, of George Craig & Co.'s establishment, Winnipeg, is going to open a dry goods business, and it is reported that T. H. Hessen, late Customs officer at Brandon, will also go into dry goods.

McGillivray & Pole, hosiery manufacturers, talk of locating their factory in Orillia, Ont..... Miss Culbertson has opened a new millinery shop in Durham, Ort.

A Qu'Appelle, N.W.T., paper says that "A merchant tailor doing business in Winnipeg visited Qu'Appelle last week and staned to drum the town for orders. Two local tailors got after him and compelled him either to quit or take out a license. He decided to quit."

The Woodstock, Ont., Woolen Mills Co. have received an order for goods from Comox, British Columbia.

A pleasing incident in connection with the dry goods establishment of Jas. Paton & Co., Charlottetown, P.E.I., was the annual picnic of the employes. The party went by steamer to Halliday s wharf, where lunch was had and the neighborhood explored. Mr. and Mrs. Paton and Mrs J A McLare \cdot accompanied the party and a thoroughly enjoyable day was spent. This pleasant episode speaks volumes for the good relations between the firm and the staff, and is satisfactory evidence of the unity in one of the most prosperous establishments in the country.

John Hettle, member for Turtle Mountain in the Manitoba Legislature, who died the other day, came to Canada in 1857, clerked in a store at Wroxeter, Ont., and in 1869 opened a business at Teeswater, which he ran until 1879. Then he went to Manutoba, where he did well and died greatly respected.

S. R. Cossey, formerly of Northup & Cossey, Halifax, a ompanied by Mrs. Cossey, has returned from Lingland. Mr at Cossey left Halifax to reside in London some months ago, but Scotta is more attractive than even the Old Land, and it is urstood they will again take up their residence on this side the ocean.

The death is announced of G. H. I alconer, of Streetsville, Ont., who kept a general store there. The firm was formerly Webb & Falconer. The cause of death was typhoid fever, and the deceased merchant passed away at the early age of 4. Mr. Falconer was highly thought of by the trade as a straightforward, manly fellow.

The dissolution of the partnership of the firm of Gilroy & Wiseman, dry goods merchants, Clinton, Ont., is announced. It has not yet been decided which member of the firm will continue the business. The dissolution takes effect January 1 next.

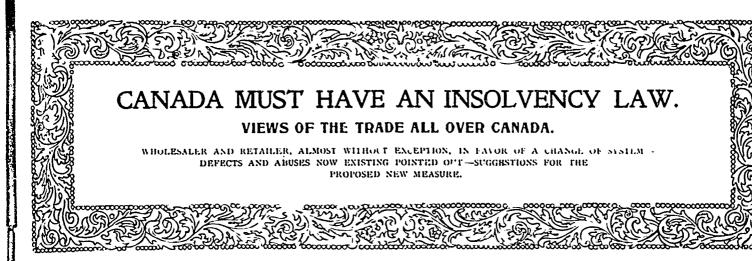
Messrs. G. Clarke and M. McMurdo have opened a tailoring establishment at Kingston. By their well-known hustling qualities, genial ways and skill in cutting and make, success is assured them by a large patronage.

Harold McCosh, of Lucan, Ont., who has been with Runians & Butler since the opening of the departmental, has accepted a position in Windsor, Ont., and left for that city.

George Johnston, late of Johnston Bros., merchant tailors, Richmond street, London, has formed a partnership with J. E. Perrv. These gentlemen are men of wide and practical experience in the tailoring trade in all its branches. They will carry in their new store, 201 Dundas street, one door east of Crystal Hall, a choice assortment of goods.

Abe Cohen, a Chatham, Ont., clothing dealer, who left that city last December with \$11,000 in money and was arrested in Buffalo on a charge of defrauding his creditors, has settled the case by paying over \$7,000.

Mr. Robert Crawford, the pioneer merchant and postmaster of Indian Head, N.W.T, died Sept. 22. having been ill only two days, from peritonitis. Mr. Crawford was, prior to taking up his residence in Indian Head, for many years an officer of the Hudson's Bay Company, his last place of service being at Augawa Bay, at the mouth of Hudson's Bay. No man in the district was more widely known nor more thoroughly respected than Mr. Crawford. His genial manner and sterling character in business, added to a Christian conduct, impressed all who knew him and stamped him as a leading man among men. Mr. Crawford served for one term as the representative from his district in the Northwest Legislative Assembly, and was also employed by the Hudson's Bay Company during the last Northwest rebellion as paymaster for transport service. The remains were taken for interment to Brockville, Ont.



From special interviews and special correspondence of THE DRY GOODS REVIEW.

H AVING resolved to ventilate thoroughly the question of a new Dominion insolvency law, THE REVIEW presents in this issue an instalment of interviews with leading merchants, both wholesale and retail, on the urgent need of a change. The verdict, as a whole, is one strongly in advocacy of an honest law. In one or two cases retailers state objections to a system resembling that which prevailed in Canada fifteen years ago. These points are dealt with in THE REVIEW'S editorial page elsewhere. Here we content ourselves with giving in full the interesting and valuable opinions of many prominent and successful men :

THE EVILS OF THE PRESENT SYSTEM.

Mr. E. B. Greenshields, head of the old firm of S. Greenshields, Son & Co., said :

" You ask me for my views about the passage of an insolvency act for the Dominion of Canada. There is no doubt in my mind about the absolute necessity of this, if Canada wishes to give justice to her citizens, and to show to other nations with which she has trading relations that her desire is that all creditors should share equally and fairly when they are so unfortunate as to make bad debts in her land. When the object of an insolvency law isstated in this plain way, surely there is no person of ordinary moral sense but will say that we should all strive to obtain it. I have taken an active interest in this matter for years, and some time ago, with a little of the hopefulness of earlier years left in .ne, I thought we were on the eve of legislation. But the years have come and the years have gone and we are still in the "as you were" position. When Sir John Abbott was in office he told me that if the principal boards of trade of the country agreed on the main features of an insolvency law, the Government would bring in a measure. Acting on this the beards of trade of Montreal and Toronto prepared what I think is an admirable draft bill. This we presented to Sir John Thompson, and from the reception we received from the Government we thought our work was done. But no time has been found in the hurried business of Parliament from then till now for this important measure, though much has been wasted over many matters of little or no importance to the country.

"The present situation is about the following : In the province of Quebec the common law provides for fair treatment of all creditors, with, perhaps, the exception of preferences being given for rent and the ranking on business estates of marriage contracts. In all the other provinces the common law is as bad as it can be. Preferences of all kinds, especially transfers of book debts, chattel mortgages and sales of stocks when merchants are insolvent, are legal. In the Lower Provinces a man can, in the act of assigning, and in the deed of assignment, instruct his assignee (whom he himself appoints !) to pay certain of his creditors in full and divide the balance, if there is any, among the rest. Not long ago in New Brunswick a wholesale dry goods firm transferred all their assets to a limited company, with instructions that the assets were to be used in paying its creditors in, I think, two years if they were sufficient. The creditors, who were the real owners of this estate, were not consulted and had no voice in the unusual disposal of their own property ! To-day, in Ontario, a merchant though insolvent can sell out his business and take the proceeds and pay his debts or not as he chooses. He usually has to pay, however, some one or more creditors, for the people he sells to, or through whom the arrangement is made, usually manage, before he is allowed to leave, to make him disgorge sufficient to pay their friends' claims. The immorality of this is beyond doubt. Its legality, as far as the payments to the preferred creditors are concerned, is, according to our antiquated laws, also equally beyond doubt. The transfers of book debts are also very objectionable. A debtor signs an agreement transferring his book debts, present and future, to a creditor. This document, without any publicity given to it, remains with the creditor till the debtor fails, when it is produced and has been held to be a legal lien on all the book debts of the estate. In New Brunswick they have amended the common law and the situation is improved. But even now perverse ingenuity can still favor one or more of the creditors of an estate. In a case the other day at St. John, as no chattel mortgage could be legally given in New Brunswick, a quantity of goods, it is said in their original packages, from the west, were sent over the border to a village in Nova Scotia and a chattel mortgage given on them there ! In Ontario there is a Distribution of Assets Act, but it is often useless as there is no clause in it by which the creditors can compel an insolvent to assign, so that he can defend the suits brought against him through the courts, using the creditors' money to fight them, and make away if he choose with all the assets he can dispose of. This shows the weakness of provincial Acts, for the Privy Council of England has upheld the contention of the Dominion Parliament that it alone can deal with insolvency legislation, and has decided that the Ontario Act is valid, because it makes no provisions to compel an assignment, but is really a Distribution of Assets Act. By the same reasoning, the Province of Quebec Insolvency Act is invalid, for it provides machinery for compelling assignment, and arresting a debtor who in certain circumstances will not assign.

"This shows that the only relief the country can get for this state of affairs is from the Dominion Parliament, and the present Government should be urgently asked to bring in the measure that was submitted to the late Government. Its leading features are :

"1. Complete doing away with all preferences. This can be easily done with the exception of transfers of book debts and sales of assets when the merchant is really insolvent. An eminent commercial lawyer in Toronto told me it was difficult to prevent these when the proceeds were used in payment of debts, even if they all went to one or two creditors. But means can surely be found, such as compulsory notice to all creditors of such transfer or sale, and so many months given for o¹-jections before they would be legal.

"2. Equitable distribution of the assets with as little expense as possible.

"3. A reasonable discharge clause for honest debtors. It might be well to leave this to the creditors, and many people would prefer this, but the fact remains that no Insolvency Act can be carried at Ottawa without this clause. Indeed, I personally think it would be wrong not to have it, as we all know how sometimes from one motive or another a single creditor will refuse to give a discharge, even when he has no charge to lay against the insolvent except that he was unfortunate in business. But this clause should be a strict one, and safeguarded in every way so that no improper use could be made of it.

"4. No class of official assignees. Those who had charge of the Boards of Trade Insolvent Act were very particular in insisting on this. They wanted the present system under which the creditors employ any competent accountant they choose to wind up the estates. They were very much opposed to any class of assignees being officially appointed by the Government.

"It will be seen from what I have said that the country has a right to demand from this Government redress of the great grievances the mercantile community suffers from, and this on the broad ground of justice, 'the great standing policy of civil society.' If there is any duty specially laid on the Government it is to see that the laws of the country are equitable. It is a disgrace to Canada that in the end of the nineteenth century, when she is taking such a prominent place in the world, her commercial laws should be so iniquitous and so directly opposed to any system of right morality."

CHAIRMAN OF THE TORONTO BOARD'S INSOLVENCY COMMITTEE.

Mr. S. Caldecott, head of the firm of Caldecott, Burton & Spence, who is chairman of the committee of the Toronto Board of Trade on an insolvency law, spoke to THE REVIEW as follows :

"The committee of which I am chairman has met. and, after giving the matter consideration, deemed present action useless until an answer had been received from the Government, as to whether it was intended to pass an Act during the coming session or not. However, we invited the co-operation of other boards of trade, and have secured the approval of nearly every board in the country in favor of a proper bankruptcy law. The committee have had a number of schemes before them, but it was thought better not to formulate any plan just now, but wait to see the Government's measure and then seek to make such changes as the trade thought advisable.

"A number of safeguards ought to be introduced into a new law, especially in the way insolvents obtain discharges. Discharges should be guarded so as to make it difficult to fail, but if a merchant did fail he should not get a discharge if he had made false representations about his business in order to get goods, if he had exhibited recklessness in trading, or if it was shown that there had been extravagance in his personal expenditure. If not guilty of these things discharge could be obtained, provided the estate were handed over to the creditors."

"Did not the movement in favor of the last proposed law break

down owing to a dispute between the banks and the mercantile interests ? "

"Yes, to some extent; the point on which there was disagreement was the desire of the banks to rank fully on two estates. That is, if 'A' borrows from 'B' and the note is discounted in the bank, the bank in the event of both 'A' and 'B' failing, wanted to hold both lender and borrower for the money. The merchants resisted this contention, which is not even embodied in the present Ontario law,"

"The impression now is, Mr. Caldecott, that the banks get a preference in an insolvent's estate by having the best of the assets transferred to them before the failure?"

"There is nothing in the Ontario law giving such a preference. It is only the weakness of a merchant who is in a tight corner for money which leads him to pledge the best of his assets to the bank in order to get accommodation. If it were not for the general honesty of traders we could not get along under the present law.

"The reason we want a change is to prevent rogues from continuing in business and to make it more profitable for honest men to do business. In France they have a law whereby the merchant must take stock once a year, and if he finds himself insolvent he must immediately notify his creditors and call a meeting to decide what shall be done. If he continnes, knowing himself to be insolvent, it is a criminal offence, and he is liable to condign punishment.

"We want a clause in the new Canadian law forcing the merchant to keep an accurate account of all his cash transactions and all his personal expenditures. That would be a great check on a man's continuing in business after he was really insolvent. If an insolvent failed 'brough extravagant personal expenditure it should be enacted that his discharge should be suspended for a length of time. We ought to have a uniform law in Canada. If intercolonial trade is to be developed on a sound basis there must be such a law. That is what merchants in the United States are agitating for. In Canada what we want is a law just to debtor and creditor, and one of the essential features of it should be that creditors would have the control of an estate, appointing their own officials to deal with it and not having an official assignee foisted upon them."

SALE OF BANKRUPT STOCKS.

Mr. Henry, manager of John Murphy & Co.'s big retail store. Montreal, was of the opinion that legislation in the direction of an insolvency law is badly needed. Failures are too frequent, and Canada's reputation suffers through the dishon- 'y of some of her merchants. The law that is adopted should certainly apply to the whole country. The sale of bankrupt stocks at big discounts was injurious to the business of honest traders.

FOR THE CREDIT OF CANADA.

Mr. N. Tousignant, 295 St. Lawrence street, Montreal, spoke strongly in favor of an insolvency law. "For the credit of our country," said he. "such a law must be passed without delay." He thought every retail merchant should be compelled to keep a set of books. There has been much that was dishonest in some recent failures, and a law is required to prevent this.

MERCHANTS SHOULD KEEP BOOKS.

Tooke Bros. (Mr. B. Tooke): "That an insolvency law is required no one can doubt. In common justice to merchants throughout the country the Government should take the matter in hand at once. What we require is a Dominion Act which will treat all creditors alike and will put a stop to chattel mortgages and preferences being given. I do not think any merchant should be released unless he pays at least 50c. on the dollar. It would be

CLASSED A 1

Our range of

DRESS GOODS, SILKS ...AND ... COSTUME CLOTHS

Write for Samples should our representatives not have the pleasure of seeing you.

Fully assorted stock of . . .

General Dry Goods, Smallwares, and Fancy Goods.

Brophy, Cains & Co.

23 ST. HELEN STREET Corner Recollet MONTREAL

well to insist upon every dealer keeping a set of books and having a certain percentage of his stock protected by insurance."

A DISGRACE TO CANADA

Mr. C J W Davies, Montreal, agent for Messrs. Bradbury, Greatorex & Co., London, England: "I desire to see an Act passed similar to the Bankruptcy Act of Great Britain, which is the fairest law of its kind that I know of. Whatever law is adopted should be universal for the whole country, providing a fair and equitable distribution of assets amongst the creditors and recognizing no chattel mortgages or unjust preferences. We want a law that will treat us all equally and will give every creditor his proper share of an insolvent's estate. The official class of assignees should be abolished and receivers should be appointed by the Government similar to the English system. The power of the banks in case of failure should be restricted. A law along these lines will give protection to the wholesaler without pressing too hard upon the retail men. It is a disgrace to Canada, occupying as she does an important place in the commercial world, that her laws permit so; many shameful failures and barefaced attempts to defraud creditors."

NEXT SESSION SHOULD SEE IT DONE.

Mr. Hector, of Thos. May & Co., thought an insolvency law should be passed at the next session of Parliament. Wholesale men who sold outside their own province were not sufficiently protected, and the law practically imposed no penalty on insolvents who defrauded their creditors. He favored the adoption of a iaw along the lines of the Board of Trade draft bill, which is in the hands of the present Government.

A BRITISH COLUMBIAN SAYS VES.

W G. Cameron, Victoria, B. C. writes "We want an insolvency law, and it is strange that with all the influence the merchants of Canada have, a good Dominion Act has not been passed and put in force."

IT SHOULD PROTECT THE RETAILER.

Dundas & Flavelle Bros., Lindsay, Ont., write : "We quite favor an insolvency law which will protect creditors, giving an equitable distribution to all alike. At the same time, in the interest of retail dry goods dealers, it is most important that the other side be guarded so that no abuse will follow same."

A FAVORABLE OPINION FROM P. E. I.

James Paton & Co., Charlottetown: "It is our opinion that an insolvency law for Canada should be passed immediately after the House sits. In that law we would propose that no preference whatever be given to any one, and even those holding bills of sale or judgments against the bankrupt should be compelled to share the same as any ordinary creditor. We would also suggest that the boards of trade in the different provinces discuss the subject and exchange their views with one another, and by the time Parliament met a practical idea could be formed and members of Parliament posted as to what the merchants of Canada expect in the way of a bankrupt law."

KEEP OUT INCOMPETENT MEN.

Mr. Carsley, sr., of S. Carsley & Co., Montreal: "Yes, I am strongly in favor of a proper insolvency law. In my opinion creditors are too lenient with insolvents and are willing to accept whatever is offered them. This not only encourages incompetent men to embark in business but is also a serious injustice to merchants who pay too cents on the dollar. It may frequently happen that merchants are unable, through the stress of circumstances, to meet their engagements, and in that case I think it is hut right they should be given an extention of time, but if after receiving this they are still unable to pay I do not think they should be allowed to go into business again. The law adopted should be uniform for the entire country. Canadian credit is not as good in England as it should be, and it will not improve until we provide protection for the British merchant who sells his goods here."

SHOW MERCY TO HONEST MEN.

W. J. Ferguson, Stratford, Ont. "Foreign credit should be maintained; to this end let there be no preferred assignments in other words, give every man British fair play in the distribution of estates. The next special need is to make provision for cheap and prompt closing up of the estate and thus securing as large a dividend as possible to the creditors, which would be largely gratify ing to the debtors themselves. Keep fraudulent debtors out of the market and err in mercy towards an honest man though faulty and lacking in success."

A RETAIL FIRM OPPOSED TO A LAW.

Geo. Ritchie & Co., Belleville, Ont., write: "You ask for an expression of our views as to an insolvency law for Canada, and state that you are agitating for its enactment in order to secure creditors against unjust distribution of the assets of insolvent debtors, at the same time seeking so to have the law framed as to prevent fraudulent settlements by traders at so much on the dollar.

"We beg to say that if these ends could be attained by legal enactment without the law resulting in greater evils and more widely spread injustice, we would heartily move to have it placed on the statute books, but this, we contend, cannot be done, which contention we believe both reason and experience prove to be true.

Persons, in considering the bearings of an insolvency lawon fair and honest dealings in the commercial world, fix their attention almost exclusively on the wicked debtor, while the wicked creditor is largely lost sight of. Yet everyone knows that it is the dispensers credit who are almost wholly responsible for overtrading and for maintaining in the field of competition persons lacking in integrity of character, wanting in business ability, or possessed of inadequate means. Any one, on due reflection, can readily perceive that the power of control is in the hands of the dispensers of credit, and that in the wider field the debtors are nearly helpless before them. It is the creditors who are chiefly responsible. As matters stand now in Canada, without an insolvency law, many a capable and honest trader is crowded to the wall by the reckless bestowal of credit on the unworthy, and such as are honestly striving to do a legitimate business within the extent of their means are rendered insolvent by unscrupulous dispensers of credit extending credit to such others as are not entitled to it, or beyond what circumstances would justify.

" As this state of things is found to exist now in the absence of an insolvency law, how much worse will affairs necessarily become should a law be passed granting full assurance to reckless dispensers of credit of a pro rata division of assets of debtors in insolvency. We can judge from experience of its operation in the past that had such a law been in force in Canada during late years of depression the general trade of the country would have been toppling down like a house of cards instead of having maintained comparative stability. One reason for a demand for this law which you advance itself illustrates the fallacy of enacting it. You say, The retailer who imports direct will be able to do business on a better basis in Great Britain.' This can only mean that credit will be more readily bestowed there on the passage of an insolvency law here. Now, everyone knows that credit there is at present granted most freely, and far beyond what right business principles would justify. Thus an insolvency law is asked for in order that wealthy dispensers of credit may act still more recklessly, to the

injury and loss of all merchants in the Dominion who are trying to do right, whether engaged in the wholesale or retail trade.

"On a thorough examination of the whole bearing of an insolvency law upon the trade of the country it will be found that its chief result is that of effecting a partial insurance for wealthy and unscrupulous dispensers of credit against the righteous punishment of their own wrong-doing. Under the promise of the plausible object of prescribing preferential payments, an insolvency law is little else than a state insurance system to protect wealthy dispensers of credit from the evil effects on themselves of their own bad conduct of business.

"It is to be hoped that the trade generally throughout the country, wholesale and retail, will consider well the full bearings of an insolvency law before again going to Parliament to ask for one. Its enactment is certain to result in injury to all, both debtors and creditors alike, who are seeking to do business on true and just principles."

SHORT CREDITS A GOOD REMEDY.

Mr. James Morgan, of Henry Morgan & Co., Montreal, thought it would be almost impossible to frame an insolvency law which could not be evaded by dishonest men. Short credits will do more to prevent failures than any law. Under the present system a merchant is allowed from six to twelve months to pay for his goods, and is tempted to buy more than he requires. This is the cause of many failures. if a law is passed proper provision should be made for dealing with dishonest insolvents. The sale of bankrupt stocks at a large reduction does much harm to retail men.

COINCIDES WITH MR. GREENSHIELDS' VIEW.

Mr. Slessor, of James Johnston & Co., was one of the committee of the Montreal Board of Trade, who after consultation with the Toronto Board of Trade presented a draft bill to the Government some years ago, and has given the matter a good deal of study. When interviewed by a REVIEW representative Mr. Slessor had nothing to say, remarking that the views of Mr. E. B. Greenshields, which are published elsewhere, exactly fitted the case and were in accord with his own opinions.

A QUEBEC CITY OPINION.

Mr. Garneau, jr., of P. Garneau, Sons & Co. . "The present provincial insolvency laws are not satisfactory. What we want is a uniform insolvency law for the whole Dominion—a law similar to that in force in the province of Quebec. This is a good one, and with certain necessary changes would, I think, fill the bill. Under this law preferred creditors are not recognized, nor is a chattel mortgage. A dealer in this province selling in Ontario and the Maritime Provinces has to depend on his customers' honesty, for the law will not help him much. A feature of any new law should be a clause making it compulsory for a retailer to keep certain books. I would suggest that a deputation of reliable business men wait upon the Government, as was done some short time ago, and make their views known. This would materially help in the framing of a workable law. Canada has many needs, and an insolvency law is not the least of them."

A MONTREAL RETAILER OUTSPOKEN.

W. H. Scroggie, St. Catherine street, Montreal. "I consider that the wholesale men are theniselves to blame for many of the disgraceful failures which occur, because they are willing to give credit to incompetent men without capital. I am, however, in favor of an insolvency law. I think it should be for the whole of Canada and not for each province, as at present. The law should not permit chattels to be given, nor should it recognize preferred creditors. If certain minor defects were remedied, I think the Quebec law would be satisfactory to most business men. A work-



OUR representatives are now covering Western Ontario, Manitoba, and North West Territories with a collection of carefully selected samples which for value and style will interest all merchants.

The stock is now well forward and we respectfully solicit an inspection of the values now offering by our representatives, and a share of your FALL ORDERS.

Customers know that we fill orders in rotation, and that goods are shipped promptly and equal to samples.

During the warm summer days we shall be pleased to have want lists by mail.

able and adequate insolvency law will improve our reputation in the Old Country."

WHAT WOULD HAPPEN IN EUROPE.

Mr. Emil Pewny, of Grenoble, France, who was in Montreal last month, wrote THE REVIEW as follows . "With great pleasure I see your efforts towards obtaining an insolvency law. Not only is this absolutely necessary, but, until Canada possesses laws protecting the honest merchant, it is far away from being counted amongst the nations which deserve any esteem at all. What superiority has a merchant to-day who makes use of his capital and pays always 100c. on the dollar-he has even no merit-and how can he resist if his unscrupulous neighbors without capital are able to sell cheaper? If he should not be demoralized by these reckless proceedings, and stays honest, he will stay in business until he drops all he has and gives up the b. siness as a poor man. In Europe it is regarded as a disgrace if ... man fails, and (taking the circumstances of the Canadian failures into consideration) 80 per cent of them would, if in Europe, be put in prison. The present situation is abominable, a real shame to the country, without the first primitive basis on which confidence is built up."

AGAINST THE OLD LAW.

Mr. George Brasher, Tilsonburg, Ont., was in Toronto recently, and, in conversation with THE REVIEW, expressed a desire that Canada's credit abroad should be upheld. He was one of those who agitated for the repeal of the old law on account of its defects. He was not willing to support a new law until its provisions were made known. Meichants did not want the old law again. However, if an Act could be framed leaving out the former objectionable features, and protecting honest men, while not allowing the incompetent or dishonest to get discharges, it would secure support. Mr. Brasher has since written THE REVIEW offering to bring to the attention of the local board of trade the provisions of a new measure when one is framed.

A VOICE FROM MANITOBA.

Mackay Bros. & Norris, Winnipeg, write . "We must confess to a lamentable ignorance of the present insolvency law, and therefore are not competent to make suggestions for its improvement.

We are quite aware of the difficulty that is met with in making a law that will prevent fraud and still not bear heavily on the man of honesty of purpose who, through misfortune, may find it necessary to come under its operation. We also believe great difficulty will be experienced in making a law such as you suggest that will secure equitable distribution of assets, especially of the dishonest trader who will always find means for transferring his stock under pressure from banks or others advancing funds for pressing needs. We are convinced of the need of a law that will uphold the credit of Canada in foreign countries, and that will give as little countenance as possible to dishonest and tricky men, while not bearing heavily upon the men who always pay 100c., and who now find this difficult from the competition of men who only pay, as you say, 50c., or often much less.

"With so much of our legislative machinery operated by lawyers, it should be an easy matter to secure an almost perfect law, although our experience is that lawyers often make laws that invite the very actions they are intended to prevent. Trusting that your efforts will be successful."

HOW RETAILERS ARE AFFECTED.

Mr. Alexander, of Alexander & Anderson, Toronto, was asked if the retailer would benefit from an insolvency law like the wholesale trade : "There is no doubt that an insolvency law is needed, and as it would tend to restrain dishonest men who might be in the retail trade, honest retailers would benefit. Take the case of a man who goes into business, competes with other retailers, and after a short experience gets behind, transfers the assets to another person and leaves the creditors in the lurch. The stock may be jobbed off, and who suffers most, if not the legitimate retailers in the neighborhood? To this and all such practices an insolvency law should put a stop, and in the interest of honest traders we ought to have it."

NOVA SCOTIAN ADVOCACY OF A NEW LAW.

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W. & C. Silver, Halifax, say, "We most emphatically second your agitation. It cannot be denied that we have in this country a larger proportion of honorable and high principled men engaged in trade than perhaps any other country in the world. If this were not the case it would simply be impossible to carry on a wholesale business with long credits at all. In justice to this happily predominating class, as well as to the wholesale merchants, there is an urgent demand to protect them from that class which fortunately is in the minority, who prey on the others like parasites---men who are either incompetent, idle, and extravagent, or else are weak in moral fibre, scheming and unscrupulous. We have personally witnessed the slur our country as a whole has received in Great Britain, from the questionable methods of even important firms when they have gone into insolvency.

"We are strongly in favor of a bankrupt law modelled after the British, which on the whole works in a satisfactory manner. But, at all events, let us by all means have some provision that shall secure an equitable distribution of assets without nefarious preferences, and some means of a searching investigation to prevent frauds or concealments of assets, and only allow honest unfortunates a discharge with a clean sheet to go into business again.

" In fact, legislation in our country does not keep up to date. We require in these days of company promotions to have the same safeguards imposed as older countries like England have found necessary to prevent the guileless public from being shorn, or at least to make it more difficult. The field about here has lately been much cultivated in this direction, and, without any salutary checks on the directorate, it is likely to prove a happy hunting ground for the writer of the alluring company prospectus. At all events, the mercantile community should rise like one man and see to it that the man who proposes to settle at 50c. on the dollar should not unfairly compete with his neighbor who honestly pays 100c. without being compelled to make an honest division of all his assets under the light of a searching investigation by a qualified official, and under such common-sense provisions as required by the British Act, which originated in Mr. Joseph Chamberlain's fertile brain. We think you would be doing a service if you briefly published the leading provisions of the English laws of insolvency, with which the writer is familiar, but space forbids details at present."

COMPEL MERCHANTS TO KEEP BOOKS.

Mr. Matthews, of Matthews, Towers & Co.: "An insolvency law is absolutely necessary. I want to see a law that will compel every storekeeper, no matter how small a concern it may be, to keep books. I want to see all preferences done away with and every creditor treated alike. If we get a proper law business will be on a better footing and dishonest traders will be forced out. As things are now the man who does an honest business is handicapped by his neighbor who is able to obtain settlements at twentyfive cents on the dollar."

Strasser & Co. have removed their tailoring business from Berlin, Ont., to Waterloo. FRENCH P.D. CORSETS



are universally acknowledged to be

The Leading Make

They are made in every variety of shape and form and the well-known trade mark,

P. **D**.

(with which every genuine pair is stamped) is a guarantee that the materials and workmanship are the very best that can be procured. 10 Gold Medals have been awarded to the makers of these celebrated corsets at all the leading International Exhibitions during the last 20 years, a distinction no other makers can show.

Sole Agents for the Dominion of Canada

ONE'S.

SUCCESS

M

or the Canada KONIG & STUFFMANN 7, 9 and 11 Victoria Squaro, MONTREAL.

Wyld, Grasett & Darling

Stock throughout the warehouse is well assorted for the fall trade. Daily deliveries and shipments of late have filled up the gaps made by our exceptionally heavy September business.

> Travellers' and Letter Orders will receive our careful and prompt attention. . . .

Staples, Dress Goods, Smallwares, Men's Furnishings, Linens, and Imported and Canada Woollens and Tailors' Trimmings.

WYLD, GRASETT & DARLING - TORONTO

T has been said that one's success depends very much on what he does not say, as well as what he does say. One's success also depends very much on what he does not buy. He who overlooks buying **VICTORIA CROCHET THREAD** jeopardizes his own success. He thus loses the assistance of one of the greatest selling forces in the crochet thread realm. Those qualities which appeal strongest to crochet workers and their highest development in the "VICTORIA." It is soft to work. It is silky in appearance. It will not become hard from washing. Find a crocheter who has tried the "VICTORIA" and you are sure to find an enthusiast. Goods possessing such marked qualities can be nothing but ready sellers; and this is eminently true of the "VICTORIA CROCHET." Every day you do without it, you are losing profits which

could as well be in YOUR POCKETS as any one else's. If you are not already handling the "VICTORIA," order your first lot NOW. The makers of these goods have been established since 1840, and all their lines are the best produced in every respect.



VICTORIA CROCHET THREAD Morse & Kaley Embroidery Cotton Morse & Kaley Knitting Cotton Morse & Kaley Lennox Crochet Cord TAYLOR'S EMBROIDERY RINGS TAYLOR'S "O.K." HOSE SUPPORTERS TAYLOR'S "WORTH" SKIRT EXTENDERS TAYLOR'S DRESS STAYS

ROBERT HENDERSON & CO.

Sole Agents for Canada.

323 St. James St., MONTREAL

WINDOW DRESSING.

DOES IT PAY A MERCHANT IN SMALL PLACES ?

A T a meeting of merchants in Chicago recently the fact was brought out that in towns of about 2,000 inhabitants many merchants do not give window dressing much attention. The Chicago Dry Goods Reporter makes some remarks on this subject which apply with equal force in this country. It seems that there are still merchants, thousands of them, who do not believe, or who have not yet had it proved to their satisfaction, that the benefit in dollars and cents resulting from fresh, attractive window displays is not worth the small addition to the store expense and the necessary time and thought.

They say that it may pay in cities and large towns, where people lay much importance to style and appearances, but that in small towns it would be of no avail as a trade winner, for there is no style there; customers are satisfied if they have their plain food and plain dry goods served to them in a plain fashion, and to make any extra effort in the way of window displays and store decorations is like "casting pearls before swine."

If it were not a fact that there are merchants in all kinds of towns and cities who attribute a good share of their success to the way in which they keep their windows, it might be conceded that there are exceptions to the rule that "window dressing pays." The abundance of cases of this kind and the scarcity or absolute nonexistence, so far as we know, of a case where window trimming has been given a fair trial without building up the trade and reputation of the store, leaves, it would seem. little to be said in order to convince several thousand merchants of the error of their way.

Not a few who admit the value of window displays do not attempt anything of the kind themselves because they have an exaggerated idea of the skill and artistic ability it takes to produce them. As a matter of fact, anyone who has had experience in handling diess goods and merchandise ought to be able to put in a window display that would be a credit to the store. Practice makes perfect, and if the same person is given the work to do steadily there is no question that the displays will improve, and in time bring recognition from the public. A display does not have to be as good as the best that are seen in the largest cities to be of value as a trade winner. There may be many degrees of excellence, and because it is impossible to produce displays of the first degree it is absurd to suffer the windows to fall into neglect.

If any merchant chances to read this article who is among the number that are now awake to the possibilities of window dressing, let us urge you to do something—no matter how little—in this line before the decline of the fall trade. The size of the town has not a great deal to do with it. No matter if the store is located at a crosscorners it would be strange if there were not someone who would appreciate a neat window display.

In every small town there are people who are lured away to larger places to do part of their trading. In a great many instances they can do no better than at home, but they are impressed with the idea somehow or other that their home merchants are not upto-date. It may be discovered that it is not the lack of goods so much as it is the poor way in which the goods are displayed that drives trade to other towns. This is an old, old truth, and it ought not to be necessary to repeat it and discuss it so often, yet this space is not begrudged if it gives any one a better appreciation of the art of window trimming.

THE QUESTION OF PRICE TICKETS.

Price tickets in a window always add to its attractiveness where the goods are sold at a medium price. Very fine goods, when dis played in a window, are usually better without a price ticket unless the store caters exclusively to very fine trade. The best name that a store can have is that of selling satisfactory goods, and the next best name is that of selling goods at a low price, quality considered. For this reason goods of a very fine quality displayed in a window with a price ticket are usually seen by so many persons who do not appreciate quality that too much of it is apt to give a store the name of asking high prices.—St. Louis D.G. Reporter.

RECENT DISPLAYS.

The displays of fall dress goods and silks show that in arranging them there is no better unit than the pyramid composed of several sections or tubular folds. In silks each fold or layer is of a different color usually producing a rich effect.

Lace curtains were beautifully and effectively displayed by making three canopies of them, one a large one at the back of the window and one at either back corner. The back and sides were decorated like the walls of a room. Curtains with a color underneath them were draped over stands about the window, and to give more life to the display there were a couple of stands of colored tapestries.

A millinery window was arranged much the same as the curtain window described above, instead of the stands there being pedestals with busts on them, and several tables of plants and palms being at the rear and sides.

A design for displaying umbrellas and parasols was a large disc, seven feet in diameter, covered with plaited cheese cloth. In the centre a piece about eighteen inches in diameter stood out from the disc, and about the circumference of this umbrellas were fastened like spokes on the hub of a wheel. This central circle was covered with white cloth, the large disc with yellow cloth, and about the edge of the latter was a ruffle of black cloth. Umbrellas were also arranged in the front of the window.

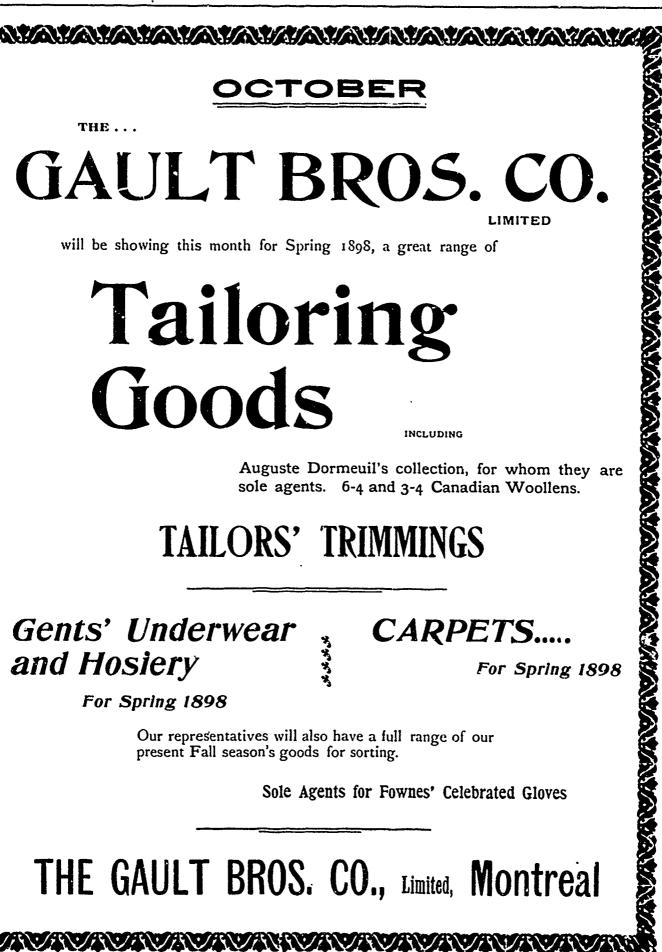
The centre of attraction in a clothing window was a dancing doll. It was about three feet high and stood on a pedestal. By a mechanical arrangement it was made to whirl around and kick up its heels after the manner of the skirt dancer.

A school supply window showed the exterior of a schoolhouse, with the school teacher standing in the door and the heads of scholars appearing at the windows. Everything in the way of school supplies was displayed at the sides.

HOW A BUYER WAS IMPRESSED.

I was going along a street in Edinburgh, on the way out to Leith, and a window display caused me to linger. The shop was not a large one, but the trimmer understood his business, for the goods were arranged with an eye to effect, and the dress and other materials which would not interest a man were set off by the tasteful display of some small articles. Price-tickets everywhere. I wanted to buy a present and entered. At once the eye noticed that the shop was a small one not likely to attract a casual purchaser except for the excellent window display. The first thought was to go out and try some larger place. But being in, enquiry was made to examine one of the smaller articles shown in the window-a pair of glove stretchers. The salesman knew his business, and the article was purchased. Sizing up his customer for a stranger, he produced one or two other things. The end was a purchase amounting to five shillings instead of one shilling, as at first intended. Perhaps good salesmanship was a strong factor. but the window display started the thing.

Mr. Tindale, of Tindale Bros., Arthur, Ont., called on THE REVIEW while in Toronto recently. Among other visitors have been Mr. Rankin, of Wilson, Rankin & Co., of Brandon, and Mr Austin, of Austin & Co., Chatham, Ont.



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TRADE NOTES AND NEWS.

PASSEMENTARIES have come back to favor, and one can well understand how that is. They certainly do set off a dress to great advantage, and a few yards go a long way to tone up even the cheapest material. Caldecott, Burton & Spence say they are selling more of these goods this season than for some years. Jet trimmings and chiffons are also in use as trimmings, and particularly in black will have a good run this fall.

S. F. McKinnon & Co. have a full stock of black and white silk laces, fine values.

Fire at West Prince Albert, Saskatchewan, September 26, burned the brick store of S. McLeod, men's furnishings and shoes; Mrs. J. Stewart's general store, and J. W. Toogood's fancy goods store. There was insurance, but the inconvenience and loss are great.

S. F. McKinnon & Co. draw attention to their large stock of silk velvets, which are superior in make, unsurpassed in value, and contain all popular shades.

Robert Hill, general store, Glen Annan, Ont., has sold out to James Fleming.....J. F. Gibson has opened in dry goods, at Watford, Ont.....C. S. Cooke is starting a general store at Boissevain, Man.....Simpson & Young, general store, at Crystal City, Man., have dissolved and the new firm is P. A. Young & Co.

S. F. McKinnon & Co. have a large and full range of narrow black velvet ribbons.

Wales. Ont., which is a growing centre, has a new general store, Ridley & Cleland's.....Wm. Erskine has begun the manufacture of rugs and curtains at New Hamburg, Ont.....H. Speare has sold his men's furnishing business at Seaforth, Ont., to Messrs. Greig & Macdonald.

S. F. McKinnon & Co. give great attention to their ribbon department; all leading makes and colors constantly on hand. Values unsurpassed by any.

Mr. H. D. McMaster, J.P., senior member of the firm of Dunbar, McMaster & Co., Limited, linen thread manufacturers, Gilford, Ireland, was in Montreal a few days ago on a business trip, and was introduced to THE REVIEW by the firm's agents, R. Henderson & Co.

S. F. McKinnon & Co. invite jacket buyers to call and inspect their large stock of perfect fitting German jackets.

The lawsuit over who should be permanent liquidator of the John Eaton Co. estate, Toronto, has been decided by the coust appointing Mr. E. R. C. Clarkson, who was temporary liquidator.

S. F. McKinnon & Co. show the largest range of fur felt dress shapes in the market. The demand for this class of goods this season is the largest for years. The hat department anticipated this by securing the very latest ideas.

Dealers who are looking for some special line to run as a leader in their smallwares department should see the 25-dozen lots of ladies' hemstitched handkerchiefs offered by the Gault Bros. Co.

A very sad affair took place at a meeting of the Ottawa Reform Association on Thursday night, Sept. 30. E. Leblanc, of Leblanc & Lemay, clothiers, Sussex street, dropped dead on the floor from his chair. He had been addressing the meeting a minute previous. Dr. Troy was sitting near him. The doctor thinks that heart disease was the cause. Leblanc was one of the license commissioners for the city. He was about 60, and very popular.

S. F. McKinnon & Co. have a full range of white Valenciennes edgings, now so popular with the trade.

The Gault Bros. Co. have a complete range of colors in fancy tubular dress braidings with single or double fancy silk edge at reasonable prices. These goods are the correct thing for braiding and ornamenting purposes.

S. F. McKinnon & Co. have just received a large shipment of their special Victory brand velveteens, and ask buyers when in the city to see these. They are worthy of attention.

Velvets and velveteens are in continued favor, and make at once a rich and yet cheap dress trimming. Caldecott, Burton & Spence carry a large assortment of these goods, from the very lowest to the highest grade of quality, highly finished to look rich and silky as a dress trimming.

S. F. McKinnon & Co. draw special attention to their large stock of black ribbons, unsurpassed in value.

The Gault Bros. Co., Limited, are showing in their smallware department a complete range of black dress trimmings and ornaments in all styles in jet and braid; also a splendid range of shades in colored trimmings with ornaments to match. These goods produce a fine effect and are being picked up very quickly.

The D. McCall Co., Limited, state that the demand is good in silk laces in black and cream for present requirements. They have a full range in stock. The trade will not experience any delay in having their orders attended to.

S. F. McKinnon &/Co. have large cable repeat orders for their perfect fitting German jackets arriving every few days.

"Our travelers are taking exceedingly large orders for laces for importation," write the D. McCall Co., Limited. The trade evidently are not slow in realizing the exceptional values offered. They would advise the trade to delay placing orders elsewhere until they have had an opportunity of inspecting their samples.

S. F. McKinnon & Co. make a specialty of veilings, and do a very large trade in these goods; they have just received and passed into stock a large shipment of the newest designs in this much used article.

Ribbons keep well to the front. Manufacturers report great sales and find it difficult to meet all demands. Caldecott, Burton & Spence have wisely anticipated the demand and carry a very heavy stock of double-taced satin and faille ribbons in all shades, and are selling them very treely, particularly in black, cream and white.

The D. McCall Co., Limited, have a large assortment of shawls in stock. Buyers in the market would do well to have a look through. They are offering some good jobs in these goods.

The D. McCall Co., Limited, advise that they have received another shipment of their special line in silk velvet so popular in the trade—all shades. Send for samples; their letter order system will do the rest.



Importers of Fancy Goods and Toys.

THE SORTING BUSINESS will be VERY LARGE this season. GOOD CROPS and GOOD PRICES mean GOOD TRADE, and for this

Caldecott, Burton & Spence

have made ample preparation, and draw buyers' attention to the following TRADE WINNERS now in stock :---

RIBBONS. Double-faced Satin, Faille, Black and Colors, Nos. 5 to 40. Baby Ribbons, all Colors. Moire Ribbons, Black only.

RIBBON VELVETS. Black, every width from 2 to 150.

VELVETS AND VELVETEENS. Black and Colors, from 18c. up to 75c.

RINGWOOD GLOVES. All the new patterns, every size Child's and Women's.

CASHMERE GLOVES. Black and Colored, all sizes Child's and Women's.

KID GLOVES. The latest novelties, Fancy Stitched Backs and Pearl Buttons, to match dress shades.

HOSIERY. In Cashmere, Heavy Wool, Silk and Merino, Child's, Women's and Men's.

UNDERWEAR. Ladies' Ribbed Vests. Our famous brands, "Climax," "Our Own," "Best Out," "Victoria," "Empress," etc., etc.; and also a big lot of Mill Clearings, at great bargains.

FEATHER BOAS AND COLLARETTES. Coque Hackle, Ostrich, etc.

- SILK DEPARTMENT. Black Silks, in Peau du Soies, Faille, etc., etc., Colored Silks, Plain Shots, Brocade Shots, Fancy Taffetas, Figured Glace and Figured Brocades, Chiffons in 5-in., 18-in., 36-in., 40-in., 46-in., all colors.
- TAILOR-MADE SKIRTS. Our own make. Correctly cut and sized, 36-in., 38-in., 40-in. and 42-in. Black and Navy Serge, Black and Navy Serge (Fancy Trimmed), Figured Sicilians, Plain Sicilians, etc.
- DRESS GOODS DEPARTMENT. Plaids in Repps, All-Wool, Union; Hopsacking Tartans and Silk Overcheck; Black and White, Navy and White, Brown and White Silk and Wool Checks, to cost 65c., much enquired for; Tweed Effects; Boucle Effects; Plain Poplins, Duchess of York Style; Short End Cashmeres, Evening Shades; Coating Serges, Black, Navy and Colors. from 20c. to 75c. per yard; Estamenes, from 20c. to 45c., Henrietta Serges, from 18c. to 37 1/2 c., in Black and all Colors, and a splendid range of our celebrated Two-Tone Brocades and Black Brocades, Toronto dyed and finished at our, works on Liberty St., Toronto.

Our representatives are now on the road. Orders carefully filled.

CALDECOTT, BURTON & SPENCE

Dry Goods Specialists and Dress Goods Converters, 46 and 48 Bay St., TORONTO



The MacLean Publishing Co., Limited

TRADE NEWSPAPER PUBLISHERS,

AND FINE MAGAZINE PRINTERS.

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MONTREAL AND TORONTO, OCTOBER, 1897.

AN INSOLVENCY LAW.

THE letters and interviews on other pages of this issue indicate the force of the feeling in Canada that we ought to have a national bankruptcy law. What we print elsewhere does not, by any means, exhaust the material which has come pouring in. We shall continue to publish, as space permits, the views of the trade, and shall not give up the agitation until Parliament passes the desired Act.

It will be seen that merchants generally want to clear Canada's good name in the eyes of British trade. Now, we are under suspicion. We buy in Britain pretty largely, but the insolvency law gives the British creditor no protection. Over and over again British houses have sold to Canadian merchants, and when they wanted their money have simply had to whistle for it ; the estates when in financial difficulties have practically been transferred to Canadian banks or mercantile concerns and the British creditor gets little or nothing. This system is strongly criticised by British boards of trade and British commercial journals. They use strong language, but not too strong. The whole procedure is legalized swindling; because while the British house which sells in Canada must take its risks like other people, it has a right to expect that its claim will rank on an insolvent estate on an equality with others. In practice, as we know, the banks or some one or two large local creditors will bag the principal assets and leave the British creditor on the outside. If we allow this sort of thing to continue, and at the same time through Parliament offer to British merchants what we call a Preferential Tariff-accepting great praise for this and claiming Imperial consideration and good feeling on account of itwe would be guilty of the most oflensive hypocrisy. While professing superior regard for Great Britain we would be permitting imperfect insolvency laws to rob her merchants.

But a new law is needed for the benefit of local trade as well. Some of our retail readers, for whose views we have every respect, are suspicious of insolvency legislation. They object to a revival of the old Act-and in this we agree with them. They also see in this agitation a desire on the part of the who'esalers to bolster up their own position, and complain that credit is far too readily given to unsuitable persons. On another occasion we propose to go fully into this phase of the question. In the meantime, we wish to ask these objecting retailers : Are you satisfied with the present state of affairs? Does it tend to keep incompetent or dishonest men from competing with you? Does it produce a single satisfactory condition that is of value to retail trade? Our belief is that the retailer would benefit from a Dominion law properly framed. Not a law which enabled a man to pass through a bankruptcy court at 25c. on the dollar and then start up again to compete with merchants in the same street who are honestly endeavoring to pay tooc., and who find it hard enough to do that in these days of severe competition. The safeguards proposed to be put in a new law are all intended to help honest traders; the other kind we have no sympathy for.

THE REVIEW, therefore, will be pleased to hear from othermerchants, and to promote in every possible way the passage of the desired legislation.

THE CANADIAN BRAND.

N OW that Canada is getting some attention in Europe, her products should be pushed. Unless they are named Canada gets no permanent value from the sales abroad. Therefore, our manufacturers should see that a good thing bears a distinctive brand and then those who are pleased with it will ask for it again by its name.

Unbranded goods, like illegitimate children, are no credit to their parents. It is living from hand to mouth for a manufacturer to buy expensive machinery, to add to a large equipment, to employ skilled hands—and then send out the product of his skill, forethought and capital without a name. The money he gets on each sale is practically the sole return for years of planning, anxiety and enterprise.

The mistake is sometimes made of mixing up the question of brands with the problem of distributing and selling the goods. The jobber does not want to push other people's brands. If his business is on a large scale he wants the mills to make him lines that he can pass off as his own. The mill simply becomes in this case the bondslave of the distributor, who has a perfect right to dominate the manufacturer as long as the latter is fool enough to let the process go on. Sometimes the rumor goes through the trade that this or that manufacturer is going to sell direct to the retail trade. Eather this is an empty threat held over the head of the wholesaler or it is based on a feeling that the manufacturer is not betting enough profit by the method of distribution. The manufacturer who has capital and practises modern methods has the remedy in his own hands. Let him brand his goods, and if the jobber will not handle them, then the latter is responsible if the goods go direct from the mill to the retailer.

We are quite ready to admit that in some cases it would not pay the mills to assume the expense and responsibility of selling direct. In such cases the retailer would gain nothing by the system of direct selling. The price would have to go up to cover the cost of distribution. Handling, as he does, many lines, the wholesaler can often distribute cheaper and more conveniently. But that gives him no right to dictate to the manufacturers and forbid the use of brands. In the matter of textile goods, Canada is not getting the reputation she should, simply because many of the best lines bear no name, are unknown at home or abroad, and redound to no one's credit. Against such a policy, no matter who is hit by our criticisms, we shall never cease to protest, and we carnestly hope that every retailer who sells Canadian goods as Canadian will insist upon their origin being plainly indicated.

PRESENT STATE OF THE WOOLEN TRADE.

REPORTS from the Canadian woolen industry indicate that the best mills are busy, and that trade on the whole is good. This is, we hear, especially true of knitted goods, and concerns like Penman have nothing to complain of, as orders are plentiful. One mill is reported to be so well employed that delivery of orders placed now is not guaranteed as soon as customers ask.

In the matter of Canadian tweeds the wholesalers seem to have sold more this year than during any previous season since the industry assumed its present proportions. The extra fine qualities of Canadian makes, as pointed out in THE REVIEW'S columns often, seem to be telling with the trade. There have not been any more, if as many, Canadian tweeds jobbed off in this market than during previous years, and when business in Canada improves, as it appears to be doing steadily, there will be less of this sort of thing.

One reason for the increased sale of Canadian woolens is the demand for domestic mantlings. To a certain extent Canadian mantle cloths are replacing German and the lower priced British goods, particularly in beavers and curls. The domestic goods of this class make up well and seem to find favor.

A question often asked is: How is the new tariff affecting the woolen industry as a whole? THE REVIEW'S enquiries lead to the conclusion that it will be next year before the larger mills can correctly gauge the situation. Home trade is more active at present, and imports, since the change in tariff, show no increase. In fact, the official figures which are published each month by the Customs Department indicate a decrease for the past three months. We have gone over these figures, as the subject is an interesting one, and find the following to be the state of affairs:

IMPORTS OF WOOLENS.

	1896			1897.			
Clothing	June 17.008	July \$ 52.344	Augura \$160,825	June \$ 14,212	july \$ 25.802	1ugusi \$157.327	
Cloths, worsteds, coatings, etc Dresygoods Knitted goods Yarns Shawls	173.715 19.962	277.475 360.681 32.831 -5.023 5.825	346.393 371.334 38.140 45.354 14 508	111.717 147.643 13.409 9.594 4 437	200,986 434.945 28.174 43.945 10 764	315.848 390.y31 45.099 18.113 5 900	
Other manufactur- ed wooiens, Lotat, S	25,460 427 715	24.145 \$793 380	40,500 5987.130	<u>24.422</u> \$325.434	40.1 <i>27</i> \$770,324	41,143 \$974,290	

It appears, therefore, that the imports of all woolen goods (except carpets) during the months of June, July and August were, in round numbers, about \$2,070,000, while in the same period last year the value was \$2,200,000. So far, then, there is no perceptible

rush of imported woolens. If the tariff preference is confined to Great Britain after next August, and increased from one-eighth to one-fourth of the duty, the effect may be more marked.

ENGLISH HOUSES IN CANADA.

THE growth of trade between Canada and Great Britain will not be marked by any sudden rush. The expansion will be gradual and steady, and the increase once recorded will be permanent and, we hope, satisfactory to British exporters. It is impossible to expect an instant response to new efforts by British manufacturers to capture Canadian trade, although the preferential tariff will undoubtedly help to develop trade. It must be remembered that in Canada, as in other countries, foreign nations such as Germany, France and the United States have been doing their best during recent years to dislodge British lines. This is a condition that must be met and overcome. Once fairly grappled with, British manufacturers will find that they are doing business under their own flag with a people who want to buy from them and who want to sell to them.

It is idle, as we have heard in some quarters is the case, for these British concerns to tackle the Canadian market seriously for the first time, and expect in a single season to see results that indicate a practical victory over all foreign competitors. To appoint an agent in Canada and immediately begin to nag him for orders is not reasonable. We have heard of cases where travelers had only had their samples a month when orders were expected to flow in. It is even said that where an English manufacturer's Canadian trade expands in one year from $\pounds 100$ to $\pounds 5.000$ the result is felt to be disappointing. We cannot suppose that such a mistaken idea prevails largely, and merely mention it as a possible warning to those who intend to push their lines in Canada.

It must be remembered that the sun does not rise and set over British manufacturing alone; we wish it did to the most profitable extent, and Canada's new tariff is an evidence that she desires that it shall. But American, German and other foreigners have shown the world that they know a thing or two, and they work the Canadian market with much enterprise and energy. To displace the results of their defermined efforts is necessarily a work of more than a few months, and British manufacturers will find it good policy, even if they did business here for a short time at a bare profit, to lay the foundation of a future profitable, permanent trade. If all this cry for Imperial commercial unity means anything, it means that. For many years the policy marked out for Britain and her colonies was to separate peacefully and amicably. A new era has dawned. Britain finds that foreign manufactures are competing seriously with hers ; foreign countries are shutting out her goods by high tariffs, conceived in a hostile spirit; an extension of her markets under her own flag is seen to be desirable. The colonies are anxious to promote this new movement. But it cannot all be done in a year. There is a long pathway to be retraced. Unce we get back-and it will not take so much time-to the position of Britain and her colonies going hand-in-hand commercially, it will mean a permanent mutual advantage. For this reason we hope British manufacturers, who have allowed part of their Canadian trade to slip into foreign hands, will labor with patience to restore the balance.

THE RIGHTS OF MERCHANTS.

THE episode related in another column of a fine being imposed on Murray & Co., one of the principal Toronto dry goods houses, for obstructing the sidewalk, would seem to indicate that municipal authorities waste little sympathy on genuine merchants. An idea that establishments like Murray's are great benefits to a place never appears to dawn upon some people. Just as some Customs officials look upon all importers as robbers on the lookout to swindle the country out of revenue, so leading merchants are put to inconvenience because a petty regulation of the local police may be infringed. This is not only poor policy, but it is downright impudence as well. This Toronto firm imports extensively and when the cases are delivered in great numbers at certain seasons a few feet of the pavement are sometimes occupied until room is made inside for the goods. A passage way is always left clear. Three or four people could go abreast through it. The question of a complete blockade does not therefore arise, and as the public do not complain and are, in fact, strong friends of creditable establishments like the Murrays', it is not necessary for the authorities to intervene as they have done in this case. The principals of this house are well-known citizens, and if they chose to retire from business their doing so would at once be recognized as a loss to the enterprise and business success of the city. Bearing these facts in mind, we do not like a policy of annoyance and obstruction toward firms of this kind, and merchants should insist that a legitimate business is not hampered and harassed by municipal regulations, but encouraged in every reasonable way. A police official said : "You pay your taxes because you have to." This sneer is quite undeserved by a flourishing concern. We certainly do not "have to" put up with incivility from any official who may think he is the master of the public instead of its paid servant.

THE ART OF TRUE GENEROSITY.

1.1.1

I IS complained of even the best wholesale firms that they give credit where they should not. In the case of Mr. Bachrack last month we showed his luck to be due to the kindly benevolence of the wholesalers. This is a special line with them. If you are a stranger and are out in the cold they will usher you in with the most cordial philanthropy and insist on your taking what you want. If you happen to have a foreign accent your fortune is made. To any retailer, therefore, who would like to get better terms, we say without hesitation : cultivate a foreign accent, and try (if possible) to have come from the United States. When the time comes to make a settlement you will get a fine one. The present popular figure is $47 \frac{1}{2}$ c. on the dollar, but by holding out you can do even better. That is the moral of the situation.

It may be asked why the wholesale trade, in these cases, are so benevolent. The question is easy: they were born so. It comes natural to them, and even if they tried hard they could not resist the impulses of their generous natures. A case in point comes to our recollection. A firm (situated not more than 50,000 miles from Toronto) got into financial difficulties (less than a century ago) and the principal creditors met to "arrange" matters. Bein;, as usual, overflowing with generosity, they decided that th: firm should go on. While the discussion was under way, the head of the insolvent firm sat in another room. Round him were ranged the travelers of the firms whose financial representatives were in the next room discussing how many cents on the dollar they would have to take. The travelers had cigars a-plenty to offer and consolation without stint. They also had samples—at the hotel. When the compromise was effected they proceeded cheerfully to take the gentleman's order, and to help him on his way with fresh goods and ienewed credit. Was this business ? No, but it was benevolence of the most remarkable kind and shows how largehearted some of the wholesalers are.

There have been philanthropists in the world before : Howard, who helped on prison reform ; Wilberforce, who agitated against slavery, Florence Nightingale, who nursed the sick soldiers ; were all, in their limited ways, benevolent and charitable. But they cannot, as the saying is, hold a candle to the wholesalers for real generosity and munificence.

REBELLING AGAINST AUTHORITY.

A "Taxpayer" writes to The St. John, N.B., Telegraph :

"What good are the police to protect the taxpayers and their interests? Thirty foreign pedlars with bags and grips, selling stockings, towels, shirts, ladies' underwear, table cloths, hair pins, needles, pins and jewelry, no good to the city, pay no taxes, pay nothing, but cripple the shopkeeper who pays the taxes and sells as cheap as the foreigner. When or where will this stop? I saw four of these pests to-day in Carleton. About one in twenty has a license, and the others peddle on that, they are all of one name to fit a certain license. They should be made to pay \$500 per county for peddling, for only in some such way can this unfair business be stamped out."

"Taxpayer" does not seem to understand the situation. We will explain it for his benefit. The police, the politicians, and all other office-holders are privileged to make a living at our expense. If they are efficient, that is much to their credit; if they are not efficient, it is none of our business. The duty of all taxpayers is to pay up and look happy. Our masters, the politicians, police, and the noble army of office-holders, give us all free permission to live. What more can we expect?

There are, of course, a few old-fashioned people—"Taxpayer" may be one of them—who think we have a right to demand that the people we pay to rule over us shall becapable, honest and civil. The idea is based on a mistake. Business men are in this world to keep politicians in office, and to vote fat jobs to other people. That is what they proclaim at every election by allowing "the party" to pull them into line, and naturally the office-holders take them at their word.

"Taxpayer" will, therefore, call on the municipal authorities and say: "Please kick me." They will doubtless consent to do so; his ill-humor will vanish; and he will go homesincerely repentant for having dared to murmur at the powers that be.

TAILOR-MADE SKIRTS.

Caldecott, Burton & Spence are impressed with the necessity of keeping their stock well assorted in the leading lines likely to be in demand during the fall season, and show a splendid assortment of goods in the various lines they handle. Their tailor-made skirts have answered a felt want. Bicycle riding has become so fashionable that every lady must have a bike, and, having that, needs a tailor made skirt which fits neatly and can be obtained at a very moderate price.

HINTS TO RETAILERS.

By a Head Clerk.

Now that cold weather is drawing near merchants should look after their woolen shirts, and have them arranged in a striking manner. It is well to have some of each line on the counter so that customers when making other purchases can see what you have.

A great many people do not buy until later on, and, not wanting to trouble you, would not ask to see them. But when the garments are out where they can be examined intending purchasers will take a mental note, and when ready to purchase will bear you in mind.

It is a common thing to see shirts in fixtures without any covering. When they are exposed in such a manner they catch all the dust and dirt that is going, and in a short time are not fit to send out of or c's store. A better way is to fold them up neatly and place them in cartoons. It is an easy matter to cut cardboard boxes to fit the fixtures, and it makes the store look ninety-nine per cent. better.

Some merchants seem to think that their carpet department does not need much care. This is where they make a great mistake. Carpets have got to be one of the articles which are handled by a dry goods merchant. This being the case everyone should take great pains to have them so arranged that the goods will show off to the best advantage. Here is a way that one will find a great many keeping their stock : At one end of the store, they are all rolled up, and piled in a heap like so many logs, brussels, tapestries, in fact, all kinds together. And when you want to show them to anybody you have to pull them all down, and hunt out the kind you want. The consequence is that you have the floor so covered that it is almost impossible for one to see the different qualities and shades without a great deal of trouble.

Here is a way that has come under my personal notice: Have a space for tapestry, brussels, and so on for each line. These spaces are separated by fixtures for the purpose of putting the carpets in. These fixtures represent in some respects one table upon another, with a space about three feet eight inches between, and the square they enclose depends upon the stock one carries of that particular line.

The carpets are all neatly rolled up with the wrong side out, and about four inches of the right side turned back, so that one can tell what the shades are without unfolding the roll. This gives the place a bright appearance, with all the different colors showing up. Each roll has the number of yards marked on it, as well as the amount in reserve. In this way there is no reason why a salesman should make a mistake and sell to a customer more of any one kind than you have in stock.

The idea of having the different kinds separate is that when a person wants tapestry they see nothing but tapestry, whereas if all lines are put together they would say, "Can't you give me something like this?" and expect to get as good patterns and colors in a cheap line as they would in a better quality. When they are separated from one another they see nothing but the one kind and do not get these ideas into their head, and of course are a great deal easier to please. Run your business, Mr. Merchant, says The Dry Goods Economist, don't let it run you, or it may run away from you.

Keep a firm hold of the reins and be ever master of the situation no matter how trying it may be.

You may have a run of poor trade; all merchants experience this, sometimes for days together. Keep a firm hold and keep things up to the mark; the tide will surely turn.

Success in business means to take the first ripple of the incoming tide and with it sail into the harbor of fortune. Never be behind time. Behind time is the bane of mercantile life.

A change comes, perhaps with the weather, perhaps by sheer force of your "always sticking to it." The lull changes into a veritable flood tide of business.

Keep a firm hold still. Don't lose your head. How often a rush drives some merchants nearly frantic. It ought to make them good-natured, but it frequently does not. Sometimes it works the other way.

There are generally two causes for it—want of order and system and the existence of suspicion.

Many merchants never know how to handle a rush. They are never prepared for one; their clerks are never properly drilled. With a crowd of customers, the store is instantly changed into a state of ferment and agitation. Clerks rush here, there and everywhere, get into each other's way, never know where to find goods, yardstick, pencil or anything else.

The merchant or manager jostles customers, issues conflicting orders and makes a perfect Babel where everything should run like clock-work.

Or else he fancies every clerk is doing just what he should not be doing, and that every other customer is a shoplifter.

Suppose such should be the case. The best way, even then, would be to keep a cool head, a sharp lookout and be prepared to act promptly if occasion required.

From a badly managed store customers depart with the exclamation, "How dreadfully unpleasant!" That means they won't come again.

A COMPLAINT AGAINST WHOLESALERS.

Montreal retail dry goods men have been complaining for some time back that the local wholesale houses did not treat them fairly in the matter of selling goods to those not engaged in trade. About two months ago a circular was issued by the Retail Dry Goods Association calling the wholesalers' attention to this, and it has now been followed up by an influential deputation of retail dry goods men who waited on the principal houses and, after pointing out the justice of their demands, submitted an agreement for signature, whereby the wholesale men bind themselves to sell to trade customers only.

The movement is a perfectly reasonable one and it is likely that the wholesale trade will agree to the retail merchants' demands.

STILL ON TOP.

The Toronto Brass Co., Limited, are showing a new fixture in this issue that is having a wonderfully large sale. It is intended for displaying all kinds of haberdashers' goods and can be used for no end of purposes. It is well made, finished in brass or nickel, and sells for the small price of \$2.50. Sent by express to any part of Canada.

The Empire Cloak Co.

20 Front St. EAST, Toronto, Ont.

TELEPHONE No. 446.



No. 763.

No. 793.

No. 717.

THESE are a few styles selected from our extensive range of Tailor-made Jackets which have made a reputation for us that manufacturers of 25 years' standing would be proud of. If you feel the need of perfect-fitting, profit-making garments, give us a trial. We strongly advise early orders, as repeats are coming in at a very lively rate. We shall appreciate your patronage.







MEN'S FURNISHINGS.

FINE GERMAN GOODS.

OST retail dry goods men have heard of Wolff & Glaserfeld, Berlin, Germany. This firm are proprietors of one of the largest shirt and collar manufactories in the world, employing over 4,000 hands. They manufacture high-class goods only, giving special attention to the finish and workmanship of everything leaving their factory. M. Markus, 30 Hospital street, Montreal, is the firm's Canadian representative, and he has received samples of the latest spring novelties, specially prepared for the English and Canadian markets. The stock comprises white and colored shirts in all the newest styles, collars, cuffs, etc. Mr. Markus represents a number of other leading German houses, handling underwear, boys' clothing, gloves, hosiery, etc.

Travelers representing Glover & Brais, of Montreal, will shortly



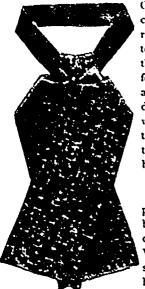
The Klondike--Niagara Neckwear Co.

visit the trade with samples of new spring and summer neckwear, etc. The stock has been selected with great care, and promises to be the best the firm have ever handled.

Glover & Brais have just received some real novelties in how ties. They are somewhat smaller than the ordinary bow and have a very neat appearance The range of colors includes plum shades and navy ground, with cardinal spots.

Robert C. Wilkins will shortly place on the market some novelties in shirts made English and from Scotch, American fabrics, in silk stripe, pique, Oxiords, and other new lines. He will also offer laundried goods in white and colors.

Purchases for spring in the men's furnishings department of S.



Greenshields, Son & Co. arc now complete, and, judging by the samples received, the stock will be more extensive and contain more novelties than ever before. Amongst the special features are regatta and negligee shirts, and extra fine quality balbriggan underwear. The firm's representatives will shortly be out with samples of these goods, and the trade are invited to delay their spring buying until they have seen these.

Arctic underwear is becoming more popular every season. Mills are away behind with their orders, and have to catch up with them during October. W. R. Brock & Co. will have a full stock of their B line in a few days, and hope to have ozz and Mottle early in October, when all back orders will

The Imperial -Niagara Neckaral be filled without delay. Under the Co circumstances they ask the indulgence of their customers.

W. R. Brock & Co. just now are showing some special novelties in bows and clubs made of choice silks - the best the world can produce. They are also showing a special purchase of 20 patterns in a line of derbys that can be easily adjusted in either knot or puff styles. The patterns and colorings are most artistic. See the samples in the hands of Brock's travelers.

DRESS GOODS.

ALDECOTT, BURTON & SPENCE have made great preparation for the black brocade dress goods trade. Not only are these goods great value, but they are also "Congo" black dyed and ab olutely fast in color, and will resist alike rain or acid. These goods have become essential to a black dress goods department.

Merchants who have deferred buying their dress goods till now in order to secure the latest novelties will find a full range of these shown by James Johnston & Co. New fancies, new black figures, new plain cloths. Write for samples.

With Wyld, Grasett & Darling, the demand is for fancy dress fabrics in tweed mixtures, knicker effects, silk and wool coverts, plaids, etc. They are having a large sale in plain stuff, in serges, French twills, muscovites, plain coverts, and in a special 54-inch pearl twill. The popularity of their "Diana " brand of velveteen is evidence of its excellent quality.

Caldecott, Burton & Spence certainly deserve great praise for the famous two-tone goods which they have produced in Toronto. It is a feather in Canada's cap that what at present cannot be done in the United States in this mode of dycing has been accomplished in Toronto. Caldecott, Burton & Spence report an enormous demand for these goods, and retailers say that they sell freely and please their customers.

SPRING STYLES.

Asked regarding coming styles, Mr. Burton, of Toronto, who has just returned from Europe, says that there was a great deal of talk about plain goods, but in actual results there was also an increasing demand for mixtures, shot effects and nice fancies. In black goods there are some pretty new designs in raised figures, and this would be a leading feature. The designs tend in size toward medium and smaller, and as to colors, greens and browns were good.

A WINDOW-DISPLAY.

A window display is an advertisement. That advertisement is the best which not only draws the attention but sells goods. Remember, therefore, not only should you make your windows bright and prett; but, in doing so, that you should use the goods most apt to catch the buyers. Your window should first of all be handsome enough to cause people to stop and look, and the articles in it should be of a kind to induce them to buy ; merely pretty things that nobody wants are not the things for window display. The fixtures manufactured by the Toronto Brass Co., Limited, are of the latest design and best workmanship, and aid a window dresser wonderfully to make an attractive display. See advertisement of a new fixture in this issue.

"ALPINE."

This brand is known all over the Dominion in connection with ladies and children's ribbed wool underwear sold by James Johnston & Co., Montreal. They keep a full range of sizes in all the best selling qualities.

WELL-KNOWN LINE OF PRINTS.

James Johnston & Co. have secured control of the No. 103 prints, heretofore sold by Robertson, Linton & Co., and will be able to show a very large range of samples very shortly.

George Armitage, Limited

Water Lane Dye Works, BRADFORD, England

COTTON SATINS, COTTON ALBERTS and all COTTON GOODS Dyed by the Fast Black Process (NOIR INALTERABLE) of G. A., Limited, are rendered unchangeable by acid, atmospheric influences or sea water, and the handle of the goods is equal to halfwoolen goods.



Caution and Warning



ARE



Stovers, Bleachers and Finishers of

SATIN-DE-CHINES ITALIAN CLOTHS MOHAIR and ALPACA LININGS WORSTED COATINGS WOOL SERGES IMPERIAL CLOTHS COTTON GOODS and DRESS GOODS of all descriptions. HALF-WOOLEN GOODS, SATEENS and MOHAIR LININGS should all bear the undermentioned stamp:

DYED AND FINISHED BY rmita LIMITED BRADFORD YORK?

TO ALL WHOM IT MAY CONCERN:

It has come to the knowledge of GEORGE ARMITAGE, LIMITED, of BRADFORD, ENGLAND, that certain fabrics of inferior dye and finish are being shipped to America which are FALSELY represented as having been dyed and finished by GEORGE ARMITAGE, LIMITED. In some cases the persons guilty of this fraudulent practice have not hesitated to insert in the lappets "tissues" printed in gold and bearing the words "Dyed and Finished by George Armitage, Limited."

THIS WARNING is given that all users and sellers of LININGS may satisfy themselves that they are handling the genuine Dye and Finish of GEORGE ARMITAGE, LIMITED—the wellknown merits of which have led to these unscrupulous deceptions—by seeing that THE CLOTH ITSELF bears one or other of the trademarks of GEORGE ARMITAGE LIMITED, as set forth above or below.

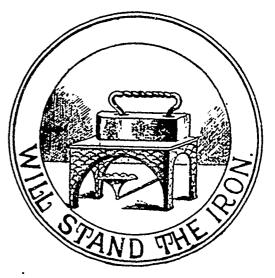
FURTHER NOTICE IS HEREBY GIVEN that drastic legal proceedings will be instituted against any one falsely representing cloth to be of the Dye and Finish of GEORGE ARMITAGE, LIMITED.

BEAVER Permanent FINISH.

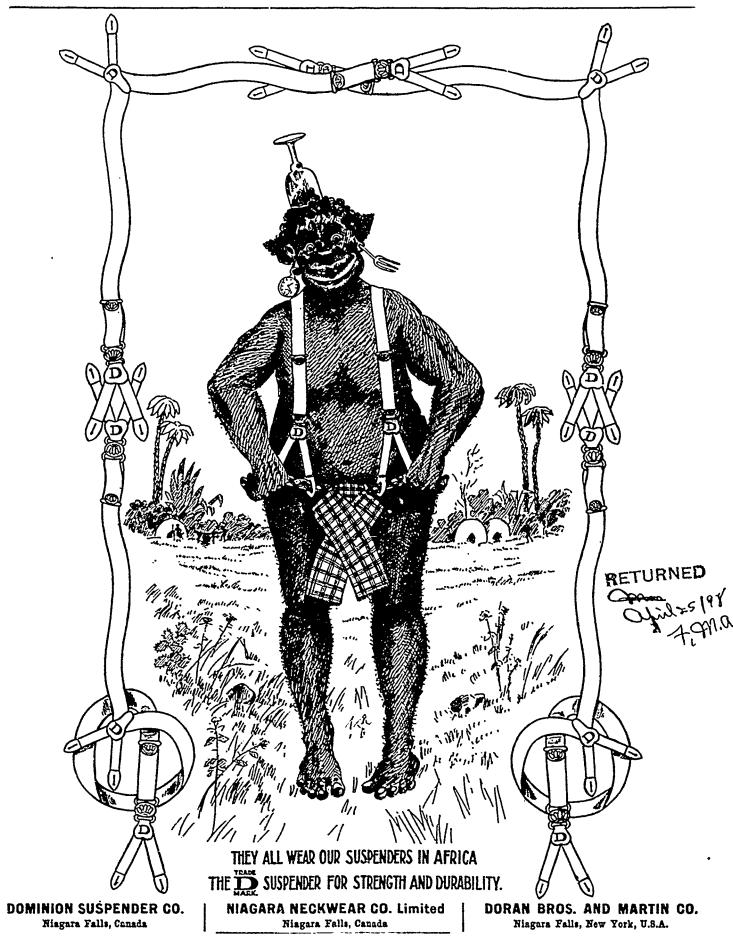
(Registered Trademark and Title.)

Suitable for all classes of LINING FABRICS (Mohairs, Alpacas, Worsted and Cotton Italians, Etc.)

Will not mark with the tailor's damp cloth and hot iron. Will not wear greasy. The dye is also made faster by this process.



There is only our place in Canada Where you can purchase wholesale Righy Waterproofed Spring Overcoats and Righy Waterproofed Bucycle Suits and that is from . H Shoreys 60 Montreal Rigby is the only waterproof compound in the World which will stand the test of man . It will not wash out . It cannot to boiled a scoured out of cloth ouce treated with it _ This causer be truly said of any. other Waterforoof Compounds Comparison united



Manufacturers of Neckwear and Suspenders. Sold direct to the Retail Trade in all parts of the world. Canadian Office : MONTREAL, 28 Sr. Salpice Street.

THE --- DRY --- GOODS --- REVIEW

WOOLENS AND CLOTHING.

THE GAULT BROS. CO. have received a large assortment of winter overcoatings, including montagnacs, plush beavers, cheviot overcoatings, naps, beavers and meltons, brown beavers and chinchillas. These goods are now being offered to the trade at reasonable prices.

John Macdonald & Co. are showing special value in all the newest designs in three and six-quarter Canadian and imported tweed suitings. Special values are given in black and boucle twill worsted. Job lines of mantlings in melton, beaver and fancy tweed effects are being chown just now, while a large shipment of black and colored Italians, including Kirk's "Doeskin Finish" has just been received. Tweeds are the best sellers. Overcoatings in meltons, beavers, friezes and naps are features in their department.

CANADIAN TRADE MISSIONARIES.

The wholesale clothing house of H. Shorey & Co., Montreal, deserve the credit of being the trade missionaries, or pioneers of trade, in their line in Canada.

They were the first house who sent goods from the older provinces of Canada to the Maritime Provinces.

They celebrated the first Dominion Day, July 1, 1867, by having six travelers ready to open up their samples in New Brunswick, Nova Scotia, and Prince Edward Island on that day.

They were the first house to send goods to British Columbia from eastern Canada, the late senior member of the firm visiting the province via San Fransisco for that purpose in 1871. They were after wards represented there by the Hon. J H. Turner's firm, Mr. Turner being now the premier of that province.

They had long done a trade with the Hudson Bay Co. before the first Reil rebellion, and after that event, and while the city of Winnipeg was still Fort Garry. One of their first customers was His Excellency the late Lieut.-Governor of Manitoba, then Dr. Shultz. Mr. S. O. Shorey was the first traveller from Montreal to visit Manitoba, when, instead of a Fullman car, a buck board or stage was the only means of communication.

Mr. C. L. Shorey opened for them a trade in the British West Indies, which, although not large, still continues to be an outlet for their goods.

They had samples in Australia during the Exhibition of 1877, but the distance and the uncertain means of communication ren dered it unadvisable to push trade in that direction

They sold to the Alaska Trading Co. a large quantity of goods for the Klondike, and hope for a large trade in the frozen north in the near future.

Their goods were worn by the builders of the Canadian Pacific Railway, from end to end. and may be found in the Crow's Nest Pass to day.

We consider such enterprise is worthy of mention in our columns, and deserves the success which it has brought.

THE OXFORD GOODS.

The Oxford Manufacturing Co. report that their dress goods are meeting with success far beyond their expectation. At the St. John Exhibition "Oxford Castle," showing dress goods and tweeds, was one of the strongest attractions. The "good times wave" over the Northwest is reaching the Oxford people in the shape of repeats on fall lines.

NO CLASS DISTINCTIONS.

In their anxiety to push the finer grade of ready-made clothing, H. Shorey & Co., of Montreal, have not forgotten the miner, the lumberman or the nsherman. They are showing a great variety of goods in mackinaws, friezes, ducks and denims. Their Klondike suits and shirts are marvels of warmth, and almost a sufficient temptation to make one visit the sunny north to gather nuggets.

H. Shorey & Co., of Montreal, have demonstrated beyond a doubt that a class of ready-to-wear clothing suitable for gentlemen can be sold in Canada. Their goods have become a household word.

TRAVELERS ON THE ROAD.

Messrs. J. E. de Hertel, Alex. Hart, Thos. Mason, Frank Riley, Geo. Helleur, Donald McEwen, Wm. B. Macnamara, W. J. Hudson, Geo. Hall, representing H. Shorey & Co., of Montreal, are now on the road for the spring of 1897. In the Lower Provinces, Manitoba and the Territories, they all report favorably of trade; and they should. With everything the country has to sell dear and everything it wishes to purchase cheap, and with goods that people want to buy to offer, a traveler's lot should not be a very unhappy one.

SOME PEOPLE BELIEVE THAT WE HAVE READERS.

H. Shorey & Co., of Montreal, sent postal cards to all of their customers referring them to their advertisements in our September number. They evidently think that up to date merchants subscribe to THE REVIEW. Perhaps they are right.

EVERYTHING TELLS.

H. Shorey & Co., the clothing manufacturers of Montreal, have got the detail work on their spring lines down fine. Little items in the finish of a garment do not cost much in themselves, but they are sometimes an important adjunct in the solling at retail of the goods. We notice, among other things, the finish they have given to the inside pocket of their coats, which, not only is very artistic to look at, and takes the eye of the purchaser, but it is a very great advantage to the garment in keeping the pocket from sagging and getting out of shape.

EVERYONE CARRIES & PENCIL.

So H. Shorey & Co. think, as they have put in all of their vests for spring, 1897, a small pocket just large enough for that indispensable article. It is the small conveniences and comforts that make this life worth living.

SPRING STYLES.

Coats having five pockets with flaps, inside pocket faced with goods to match the coat. Lining left open at the bottom, so that wadding and fluff will not accumulate. Lined with wool Italian cloth plain, to match the shade of the garment.

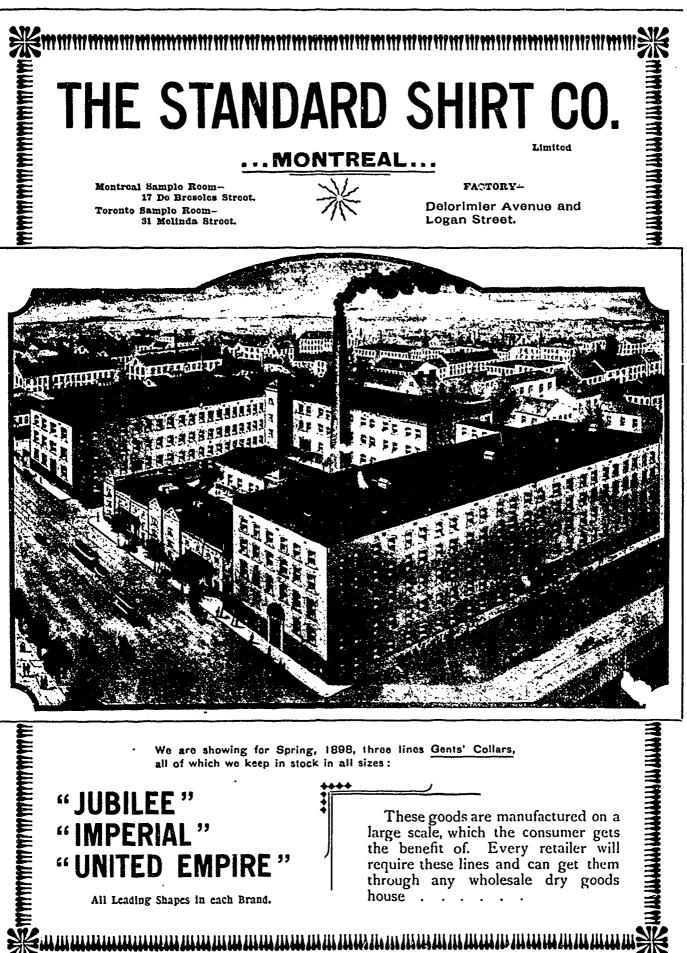
Vests with two side, watch, pencil and inside pockets. Lined with Robert Pullar's embossed Scotch sateen.

Pants with two side and hip pockets, with trimming to match exactly in shade the other garments, is the way in which H. Shorey & Co. describe their medium to best lines in suits for spring, 1898. They say that it costs no more to trim their goods with good taste than not to, and that it pays to use the brains that you have been endowed with in any business, and we believe it.

In W. R. Brock & Co.'s woolen department can be seen a large range of overcoatings, including the newest weaves in montagnacs, whitneys, llamas, meltons, beavers, whipcords, etc. A glance through this stock will well repay merchant tailors.

LONDON TAILORS HIT HARD.

London tailors have been hit hard by the Dingley tariff. Travelers find that the hundred-dollar limit which is the value of a person south admined free at New York and other ports leaves room only for two cheap suits. Many orders have been counter-



manded since the new tanff came into operation, and the tailors are in despair at the loss of so much American trade. Some big houses have been accustomed in the past to send travelers with samples to take orders in America, but this business has now been killed.

It is the smaller London tailors who utter complaints about the Dingley tariff, and who are devising all sorts of schemes to evade the provisions.

Every American going back with light baggage is being implored to carry clothes for friends to the hundred-dollar limit. One guest at the Hotel Cecil has distributed in this way about \$500 worth of clothes among half a dozen friends. Another scheme is to bring in enough cloth for a suit in the guise of a traveling rug. The London Tailors' Association will debate the Dingley bill at their next meeting.

Some Americans, before leaving, are giving away clothes bought early in the season. Enquiries are being made on every hand as to the enforcement of the Dingley law, ladies being especially interested about gloves.

SEND FOR SAMPLES.

Desiring to interest the trade in their large range of new bicycle suits for next spring—all waterproofed goods—Chalcraft, Simpson & Co. will send samples of the cloth for testing purposes.

GOOD TRADE.

Chalcraft, Simpson & Co. report the future prospects of trade as excellent. At present trade is satisfactorily active, and the travelers, who have only been out a short time, find people buying better, and a good demand is evident.

On W. R. Brock & Co.'s first floor can be seen an extensive range of Australian and swansdown flannels. These goods are attracting particular attention owing to their being extremely handsome in design, and can be retailed at a popular price.

THE CLOAK TRADE.

The Empire Cloak Co., 25 Front street east, Toronto, are now pushing a line of cloaks, of which the accompanying cut is an illustration. This cloak, and one similar to it, is being made up

in frieze and sells from \$3.50 to \$4.50. The trade are invited to write tor samples and particulars.

THE W. R. BROOK CO.

W. R. Brock & Co., of Toronto, are applying for incorporation, as so many of the leading dry goods houses in Canada and elsewhere have done as a more convenient way of carrying on business. The purpose for which incorporation is sought is to take over the general dry goods business at present carried on by W. R. Brock & Co. The proposed amount of capital stock of the company is \$1,000,000, divided into 10,000 shares of \$100 each. The names and callings of the applicants



are: William Rees Brock, Toronto, merchant; Thomas John Jermyn, Toronto, merchant; Benjamin Barton Cronyn, Toronto, merchant; William Llewellyn Brock, Toronto, merchant, and James Alexander Catto, Toronto, accountant; of whom William Rees Brock, Thomas John Jermyn, Benjamin Barton Cronyn and William Llewellyn Brock are to be the first or provisional directors of the company.



The Toronto Feather & Down Co. Limited, Toronto

THE --- DRY --- GOODS --- REVIEW



The "Maple Leaf," "Dominion" and "Beaver" Wool Carpets require no praising to a judge of carpets.

The above cut will be SENT FREE to any of our customers.

And after

And the Alexandria and

Imperatrix Axminster

years of using

In Mats, Rugs, Squares, Bodies, Borders and Stairs,

that they are equal to the best in the world.

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Ask_

For Them.

IMPORTANT CHANGE IN THE COTTON TRADE.

WHITE AND GREY COTTONS AND MAGOG PRINTS NOW GOING DIRECT TO THE WHOLESALERS.

WHY D. MORRICE & CO. RESIGNED THE SELLING AGENCY OF THE DOMINION COTTON MILLS CO.—THE COMPANY'S NEW MANAGER.—TALK OF SELLING TO THE RETAILERS DENIED.—WILL THERE BE COMPETITION IN WHITE AND GREY COTTONS ?— RUMORS AND OPINIONS IN THE TRADE.

THE most interesting subject in trade circles recently has been the withdrawal of D. Morrice & Co. from the selling agency of the Dominion Cotton Mills Co. On Sept. 21 a circular was sent out to the wholesale houses of Canada doing business with the company, announcing the change and stating that their salesmen were now on the road and would wait on the trade.

WHAT DOES IT MEAN?

Behind this simple announcement there is endless discussion, many rumors, and a good deal of surprise in the trade generally. As far as THE REVIEW is able to ascertain the facts, it seems that the Dominion Company felt that the commission paid to the selling agents was larger than the company itself could sell the goods for. A proposition was made to reduce the amount of the commission, but no arrangement could be come to, and the selling agents resigned. The Dominion Company at once engaged two salesmen, Messrs. Cochran and Hardy, and will engage, it is said, three more. Offices were opened at 316 St. James street, Montreal, and Mr. C R. Whitehead was appointed general manager to success Mr. James Jackson, who resigned. Mr. Leslie Craig, the secretarytreasurer, devotes his time to the financial management, while Mr. Whitehead controls the manufacturing entirely.

NO SELLING DIRECT.

It was rumored in Montreal and elsewhere that the Dominion Colton Co. proposed to sell direct to the retail trade, but this has since been denied. There appears, if rumors can be relied upon, to have been some discussion on this point before Messrs. Morrice resigned the selling agency. But it was not any difference of opinion as to this policy that led to the change in selling. In fact, positive assurances have been given to the jobbing trade that there will not be any direct dealings with the retail. Certain wholesalers were prepared to unite in not selling Canadian white and grey cottons if the retail trade were dealt with direct. For the present, therefore, there is nothing new in the situation, except that the Dominion Company is selling by its own representatives. The seven mills controlled by the Dominion Cotton Co., are as follows : Hochelega, Magog (where the Canadian prints are made), Coaticook, Brantford, Kingston, Windsor, N.S., Moncton, N.B., and Halifax, N.S., (where prints are also made). When this combination of mills was effected, it was arranged that they should manufacture white and grey cottons and not compete with the mills grouped under the name of the Canadian Colored Cotton Mills Co., the selling agents of which are still D. Morrice & Co.

NO COMPETITION JUST NOW.

The break, therefore, does not necessarily mean competition. At the same time there is always a possibility of this. The mills controlled by the Canadian Cotton Co., the selling agency of which D. Morrice & Co. still retain, are St. Croix (where colored goods are made), Merritton and the Lybster Cotton Co. (making cotton blankets, etc.), the Canada Cotton Co.'s and Stormont Co.'s mills at Cornwall, the Ontario Cotton Co. and Hamilton Cotton Co. (situated at Hamilton), the Dundas Cotton Co. and the Gilson Cotton Co. at Marysville, N.B. (where flannelettes are made). Of the above mills those at Dundas and the Lybster mill at Merritton are closed down under the arrangement with the syndicate. These mills could be used for the making of grey cottons by the addition of bleacheries so that the Canadian Colored Cotton Co. could easily compete with the other concern in making white and grey cottons if a policy of competition were resolved upon.

THE NEW MANAGER.

Mr. Whitehead, the new manager of the Dominion syndicate of mills, is a young man of 28, but experienced and capable. He still retains the management of the Montmorenci mill. The Montmorenci mill withdrew from the syndicate about two years ago. It has for years been making cottons for the China market and has apparently done well since its withdrawal, as a new addition is being built by it. This mill during the past few years has been selling grey cottons to the Canadian trade as well as to China, and is acknowledged by the trade to make very nice goods. The Chinese trade compels exactness as to weight, etc., so that the Montmorenci cottons are noted as being carefully made. It is also said of this mill that in every detail their business is carefully run; even their bills are carefully made out, so that the appointment of Mr. Whitehead is warranted not only by his experience, but by his record in the mill at Quebec.

WHAT ONLOOKERS SAY.

The above are the bare facts, as far as they can be ascertained when the principal interests concerned make no statement for publication. The public, therefore, are left pretty much to draw their own conclusions. The Review has heard a great many theories advanced to account for the break between the selling agents and the Dominum Company. It is generally supposed that the severance of relations was not altogether amicable, and that competition between the two indicates may come sooner or later. For the present, as stated above, while squiet on the Potomac."

Then, as to the profits enjoyed by the selling agents, an experienced man said to THE REVIEW: "You must remember that if Messrs. Morrice got a profit yearly by means of a commission they also assumed the risk by guaranteeing large accounts and bearing the loss if any accrued. You know that in both the large failures of wholesalers in Toronto in recent years Messrs. Morrice sustained the loss; the mills lost nothing."

"But that argument does not apply in this case," declared a bystander who overheard this remark ; "it is understood that D. Morrice & Co did not guarantee the account for the Dominion Company, but received 2 per cent. commission. The accounts of the Colored Company were guaranteed and the commission therefore was higher, being 3 per cent."

Another point of far more general importance is that of selling direct to the retail. On this matter THE REVIEW has heard many opinions. One gentleman said : "I have no doubt that there are two sides to this question. The mills could not possibly distribute as cheaply all round as the jobbers can. The latter send their travelers into the back townships and are content to sell cotton in small quantities, because they are handling other lines. Canadian cottons, many lines of them anyway, are not sold in the large centres at all. They are specially manufactured for country trade. Take lines like colored shirtings, denims, cottonades, etc.: these are exchanged for the butter, eggs or poultry of the farmer, so that the manufacturer could not pay the cost of direct distribution for such goods. I have, of course, heard the rumors that the mills would go direct to the retail trade, but from the assurances given by the mills, evidently there is nothing in it. Will they do so later? Well, it is hard to read the future, but it seems to me



that, as there are ways now by which a large retail store by placing an immense order can buy direct, it is probable that in time a certain fixed quantity will be considered a wholesale order and sold accordingly. But there are so few firms in Canada which could place such an order, 1 do not expect, as long as 1 continue in business, to see such a system in common use."

"Depend upon it," said another merchant, "this change will lead to others. Though the two syndicates do not compete now, the fact that their interests are separate may lead to competition. Where competition exists there is more or less uncertainty in prices. For instance, there is the recent cut of ¼c. per yard in one line of flannelettes made by the Canadian Colored Cotton Co. While this does not directly affect the Parks flannelettes, it is done because of their being in the market. Meantime, I do not see how the mills could afford to court a breach with the jobbers. The latter can handle the large lots left over at the end of the season as the retailers could not do, so I do not expect any speedy change."

THE MORAL OF THE SITUATION.

THE REVIEW is inclined to think, after hearing all sorts of opinions, that the break between the Dominion Company and the selling agents is indirectly, but inevitably, the result of the old flannelette strife of last year. This produced friction and disagreement, and the policy of the Canadian Colored Cotton Co. being evidently to squeeze the Parks Co. cf St. John out of the market, roused a feeling not easily quelled The feeling has developed into a thorough discontent with the former arrangements. A policy that upset trade and flooded the market with flannelettes at less than cost was neither wise nor fair. Other elements contributed to raise discussion, and now we have the first step in what may eventually result in a complete reorganization of the cotton trade. The Review has much more to say on this subject, but contents itself at present with remarking that the interests of the retail and wholesale trade of this country must be protected by a wise and careful policy on the part of the manufacturing industries. If episodes like the flannelette war and the hideous farce of the unequal duties on cottons and shirts continue to be repeated, an upheaval cannot long be staved off.

THE CANADIAN PRINT SITUATION.

The sale of Magog prints is not affected by the change in selling agents. The old arrangement has been renewed between the mills and wholesale trade, and the jobbers have again acceded to the demand of the mills, which is : "We will continue to sell these goods only after receiving satisfactory assurances that the purchasers of the same will not sell, nor offer to sell, the goods, either directly or indirectly, at less than the regular price." The wholesale trade, therefore, cannot honorably offer these goods at less than the regular mill prices. The chief advantage to retailers seems to be that the big city stores cannot get these goods less than the country trade. The spring prices are as follows :

MAGOG PRINTS.

MAGOG PRINTS.	
H. Cloth 4% C. No. 1. 6 No. 1 Aniline 6% No. 1. 6% No. 1. 6% No. 1. 6% No. 2. 7% No. 2 Aniline Pomps and Embossed 8 No. 3. 9 No. C. 6% No. C. 6% No. C. 6% No. C. 6% No. C. Aniline and Embossed 10 No. H.H.H. Heavy	C.C. Crinkles
No. G.C. Indigo	Sleeve Linings- 7% No. 11 7% No. 22 8% No. 22 Embossed 10% No. 33 10% No. 44 12% No. 0. C., Embossed 13%

HATS, CAPS AND FURS.

THE travelers for A. A. Allan & Co. are out with samples of spring hats and caps.

There seems to be a good demand for hats of a staple style, and the public seem to be getting over their fads for pronounced shapes, and to be looking for something sensible. The future of a good roll curl hat seems to be good.

5

The hat trade should induce their customers to take, if possible, a hat of a good staple style. This means usually headgear of a nice gentlemanly fashion, which is a safe investment for the merchant. If he goes in for all the new fads which American makers seek to crowd into the market, the chances are that he is left with broken lines and a lot of stuff on hand which must be cleared out at a sacrifice. The dealer also should, with brighter times ahead, push good stuff. It does not take longer to sell a \$2.50 hat than one at \$1.50, and the customer getting more satisfaction is apt to come back in good humor.

In furs, A. A. Allan & Co. report increased demand for better goods. The trash that has often in the past been shown by the merchant does not help the reputation of his store, so that now when the days of depression for Canada are over—people want better goods. Furs are more and more becoming a matter of adornment rather than a necessity. This has led to the working out of catchy ideas which are being devised with fine effect. Trade up to date has been good, and the outlook is for a clearing business.

As to prices, no great change is expected this season. The fair at Nijni, Russia, is just over and persian lamb has again advanced there. The prices paid for this fur are understood to be higher than ever before. Astrakans, which were regarded as not likely to go higher, actually increased 15 per cent. at the recent sale. Mr. Allan informs us that this European advance will not increase prices of persian lamb this season.

ENLARGING THEIR STORE.

Geddes Bros., says The Sarnia Observer, enter upon their second year of business in Sarnia. Success and prosperity have attended their efforts during the past year. In a few days the Messrs. Geddes will invite the public to attend the opening of an almost entirely new store, as the building operatic. In now in progress at their establishment are about completed. The new annex will give the firm an additional selling space equal in size to their former store. Mr. J. Ross Geddes is the guiding hand of the Sarnia branch of the Messrs. Geddes Bros.' establishment.

WANTS CANADIAN TRADE.

One of the largest British manufacturers of cotton yarns has written to a Canadian friend of THE REVIEW enquiring about the possibilities of trade in Canada. The letter states that a fair trade has been done with the States, but the business methods and security of conditions in Canada are deemed better, and in consequence "we are anxious to open up with Canada."

J. H. Parkhill, of 72 Arcade, Yonge street, Toronto, is now taking sorting orders in down quilts and cushions. He also shows sample and colorings of the special job quilt advertised on page 47-

Blouse Waists

We are in it for 1898

Range larger and more replete with novelties than ever before, and

Why?



Because

we have completed arrangements to represent what is without doubt the largest maker of these goods in the United States.

Latest Style White Collar, and Newest Cut in Sleeves. TO RETAIL 75cts.

Our waist to retail at 75cts. is made of light weight American **Percales** in latest Organdie designs, and comprises our 25 patterns, each shown in all the newest colorings. For a leader this cannot fail to LEAD.

American blouses lead in all our large cities, and buyers will consult their own interest by comparing our values before completing their arrangements.



P.S.—Do not forget that the recent change in TARIFF makes the prices of American waists more interesting than ever.



BOULTER & STEWART

MILLINERY.

S. McKINNON & CO. are full of hope with regard to their business and trade in general. In speaking of the September trade, they said that their sales for the month were fully 25 per cent. in advance of the corresponding month of last year, and from present indications they are led to believe that just as satisfactory results will follow their October trade. In giving, as their opinion, the reasons for such an encouraging state of affairs, they claim that it is largely due to the abundant harvest, which has been reaped and secured generally in good condition, with the prospect of good prices being realized. If, as is claimed by those in a position to report correctly on such matters, the average farmer will realize two dollars as against one for the past few years for the products of his farm, it is not to be wondered at that a general increasing confidence is being established in business circles and a big revival in trade experienced.

This firm, however, take part of the credit to themselves for the large increase in their trade this fall, claiming that they have had the correct goods in each department, a fact recognized by the best buyers from far and near, and further say that, with a view to the October and November sorting trade, after a two weeks' visit from their resident European buyer, he sailed again for Europe, and his purchases are just beginning to arrive and will continue coming to hand throughout the season. As their special hat buyer visits New York almost weekly, nothing of an up-to-date character wil be omitted in this department.

Speaking along the line of hat adornments, this firm say that birds, wings, coque feathers, pheasant feathers, gull and heron effects, Paradise plumes, heron plumes, parrots', osprey, ostrich mounts, tips and feathers will all be largely employed in the garniture of October and November millinery, and also confirm what they have previously said with regard to nbbons, sitk vervets, velveteens and velvettas being in high favor as combination trimmings and that they will gain in popularity with the trade as the season advances, and as a parting word said : "We are prepared to meet a heavy trade in all these popular lines."

THE JOHN D IVEY CO., LIMITED,

The John D. Ivey Co., Limited, report the most successful millinery season they have ever had, the sales thus far being largely in excess of any former year.

The demand for felt walking hats and sallors has been, and is, very large. These goods are most appropriate for the early fall trade, but now, as the season advances, something more dressy is required, and millinery hats proper are the correct thing. This being decidedly a velvet and ostrich feather season, the large picture hats are in vogue The most elegant of these is the "Gains boro'," the brim of sequin net, with velvet points, underlined with black chiffon shirred in groups of tucks, the crown of shirred velvet, and trimmed with six large tips and steel ornaments. The "Puritan" is another exceedingly stylish hat. This also is made of velvet; the shape is very new, the brim being cut into the crown in front, the left side rolled a 1a Gainsboro', the right side being perfectly flat, covered plain with velvet; a thick roll of tucked chiffon finishes the edge of brim, trimmed with high standing accordeon pleated silk and ostrich feathers.

For smaller designs the round hat is used by the swell trade in New York; it is just the turban of last season on a larger scale, and is generally made with a full soft crown of velvet. The combination of colors is not so varied, but is certainly much more effective, such as hunter's green and turquoise, violet and jockey club, lavender and cerise, olive and pink. Any of these combinations, with a touch of white chilfon, give a very distingue effect.

Osprey of all sorts is much in vogue, but the newest pattern is

about ten inches long and slightly curled. This curved over long plumes makes a handsome trimming.

Unmounted velvet roses placed snugly under the brim at the side or back have a very good effect. There is no need to emphasize the fact that velvet is "the" material for this season. It is employed in various ways: as plain covering, shirring, pleating, and is combined with chiffons, ribbons, sequin and jet embroideries, and mirroir velvet makes up very daintily.

Wings and birds are used in great numbers, notwithstanding all that has been said against them. Several pairs of wings, bunched together, make a hat quite chic. Parrots of all colors and grey and white birds are the most popular. Ribbons are good; moire, plain taffeta and plaids are the most in demand.

SPECIALTIES IN TRIMMINGS.

Last season the D. McCall Co., Limited, acquired a name for themselves in chiffons. This season they will be even better prepared to meet the requirements of the trade in this popular class of goods. They have a full range in plain and fancy on hand and are advised of further shipments on the way. Their "Brilliant" brand has created quite a furore in the trade. Send for samples.

The D. McCall Co., Limited, write to say that their "Leader," No. 380, double satin ribbon in colors is having a tremendous sale. All orders despatched with promptitude.

We are advised by the D. McCall Co., Limited, that they have a complete assortment in dress trimmings, jets and braids.

The D. McCall Co., Limited, are in receipt of invoice of the arrival of a shipment of accordion pleatings, 4 to 6 inches, in blacks and colors, for which there is such demand. These goods will be passed into stock at once. The trade will have their orders despatched without delay.

We learn the demand for feather boas and ruffs is exceptionally good. The D. McCall Co., Limited, have a very choice range in course and ostrich.

The D. McCall Co., Limited, say they have received another shipment of new flowers and rosettes, for evening wear. They will have no difficulty in meeting the increasing demand for these goods.

A very popular novelty in the adornment of the hat this season is the grey sea gull. The D. McCall Co., Limited, have a good supply on hand. These goods are very correct and exceedingly scarce. They also advise that they have a large assortment of natural black and colored birds.

The patent conteur comb, described in our last issue, for which Kyle, Cheesbrough & Co. are sole agents, has had such a tremendous run that the firm have been compelled to cable a repeat order. This is on its way out, and within a few days all orders will be filled.

The Gault Bros. Co., Limited, are showing some cape velveteen, 32 in. cloth, suitable for capes, collarettes, etc.

Lonsdale, Reid & Co. are calling for tenders for the balance of their stock, amounting to \$27,000.

The Gault Bros. Co., Limited, have some special drives in black broche silks and in black striped crepons.

The Gault Bros. Co., Limited, have a full range of green mixtures in medium and high-class dress stuffs, including shot effects. etc.

John Macdonald & Co report a particularly heavy rush for flannelettes. The principal feature in this department just now is a line of tray cloths, doylies and sideboard covers, hem-stitched and knotted fringed, comprising all sizes. These are very pretty, and have been attractive enough to cause a repeat order. A line of wool finished henrietta cloth, one of the latest ideas, is having a big run just now.

WHOLESALE MILLINERY ...

Completeness Itself....

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THE

JUBILEE

CONSERVED CONSERVE

Such is the state of the assortment of our stock in

EACH DEPARTMENT

and we are determined to keep it so throughout the season.

Our Buyer is now in the European Markets picking up the Latest Novelties as produced, of which we expect a shipment in a few days.

Letter Orders always receive prompt and careful attention.

The D. MCCALL COMPANY, Limited TORONTO.

}}}}}}}}

HE SECRET of success is to have the right goods, at the right time, and at the right price.

Our travellers are now showing well selected and carefully bought lines suitable for the fall season.

Our aim in soliciting trial orders is to increase the number of our regular castomers.

We want **business friends** who write us as follows: "Your goods opened out to advantage. Please duplicate ranges A and B. Will order more next time your traveller calls."

It is our Wish and our Interest to please you.

P. GARNEAU, SONS & CO.

Wholesale Importors of Foreign Dry Goods and Dealers in Canadian Staples.

is past and gone, but

those who buy from

us are jubilant the

year round.

Quebec

35

SEEEEEEEEEEEEEEEEEEEEEEEE

NOTES OF THE TRADE.

JOHN MACDONALD & CO. have received some lines of manufacturers' over-makes, and included in these are top shirts, in gray, fancy, and blue: all grades of underwear in ribbed, plain, and fancy stripe, and kid and mocho gloves. They also report, as a feature, a line of heavy working men's mitts to retail at 25c.

Knox, Morgan & Co., Hamilton, report that their American fleeced underwear has now come to hand, and orders are being filled in rotation.

W. R. Brock & Co. have some lines of flannelettes that are confined to themselves. A special 36-inch, in plain and twilled, is worth the attention of close buyers.

Knox, Morgan & Co. have new importations of velveteens, black and colored, all prices and shades.

Knox, Morgan & Co. report a splendid lot of the very latest designs in valenciennes laces just to hand.

W. R. Brock & Co. are showing a nice range of golden draperies, which are much used for cushions and fancy work as well as for drapery purposes.

James Johnston & Co. have received a new line of shot glace silks in all the new combinations. This firm report a large demand for black and colored silk velvets, in which they hold special values.

In W. R. Brock & Co.'s linen department can be seen some seconds in bleached damasks, piece goods. These are worthy the notice of merchants aspiring to do a trade in fine linens.

A price list of new glove and ribbon cabinets can be obtained from John Macdonald & Co. on application.

James Johnston & Co. invite special attention to their line of hose, both in cashmere and wool, plain and ribbed. The range is complete and the value unexcelled. Also in cashmere gloves, besides the regular range, there are many lines of novelties in colored and fancy points, calculated to brighten up the retailers' ordinary assortment.

W. R. Brock & Co. are showing some special values and tradewinners in umbrellas, to retail at up-to-date prices, 50, 75c. and \$1; also good value all along the line up to \$7 each.

James Johnston & Co. find an active demand for braid trimmings; also tinsel effects. Narrow black velvet ribbons are also a fashionable garniture, but all braid effects are now being largely used for trimming purposes.

"Bonanza" is the name of a line of heavy lined mitts that W. R. Brock & Co. are offering at a price which enables them to be retailed at 25c. per pair. Send for five or ten dozen as a sample lot.

Representatives of the Gault Bros. Co., Limited, will shortly be on the road with a new range of costume cloths in plum and fancy tweed effects, mixture twills and vinettes for spring. This assortment contains some very new ideas.

Wyld, Grasett & Darling say that grey flannels are selling freely, and great activity has been experienced in all varieties of flannelettes. In factory goods this firm has good values in etoffe and tweed pants. Union and fine all-wool and grey blankets are in good demand just now.

In mantle cloths, the Gault Bros. Co., Limited, are prepared to offer curls, two-tone effects, curled serges, stockinette curls, mantle beavers in self-color and mixture shades, golf and ulstering cloths and ladies' friezes.

S. Greenshields, Son & Co. report a complete stock of silverplated novelties and fancy metal goods, etc., for the holiday trade. They have issued a special catalogue, containing a complete description of these goods, and are prepared to supply them as required.



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S of far for the season business has been most satisfactory, our sales for the past month being fully 25 per cent. in advance of the corresponding month of last year.

We have also made provision for a big October and November assorting trade in all departments, but especially do we desire to bring before the trade a fact which is well established with regard to the favor in which Silk Velvets and Velveteens are held at present, and likely to further develop in popularity as the season advances; and further desire to bring before the trade another fact, that in these lines we have a large stock in unsurpassed brands and values, which also offers the extra advantage of containing all the newest and most popular shades. When you require Black or Colored Silk Velvets, Velveteens or Velvettas, send direct to us for samples; you cannot do better.

Prompt and careful attention to all mail and sample orders.

Yours truly,

S.F.McKinnon & Co. 61 BAY STREET, TORONTO The Celebrated, Best Lutting, Fine Finished

GERMAN MADE White Shirts

Collars and Cuffs



HAVE YOU THEM IN STOCK ?

> Your wholesale house has them. Made by . . .

WOLFF & GLASERFELD

Sole Agent for Canada:

M. Markus, Montreal

Registered Trade Mark.

KID GLOVE NOTES.

PEWNY & CO.'S AGENCY.

Messrs. E. Pewny & Co. have appointed S. Greenshields, Son & Co. their sole agents for Canada. For some years past Pewny & Co. have had a Canadian branch and have supplied the retail trade direct, but, after considering the matter, the management decided they could give their customers greater attention by dealing with them through a large wholesale concern—such as the Green, shields firm—whose travelers are frequent visitors in all parts of the country.

Messrs. Pewny & Co. intend devoting special attention to the manufacture of goods likely to suit the Canadian market, and as Mr. R. Patton, formerly manager of Pewny's agency, who has many friends among the retail trade, has charge of this department with S. Greenshields, Son & Co., the trade may look for the same prompt and courteous attention in the future that they have enjoyed in the past.

Ladies are all calling out for kid gloves with fancy-stitched backs with large pearl buttons. In both London and Paris these gloves are almost the only ones worn now. We understand Caldecott, Burton & Spence carry a fine range of these goods, to retail at \$1 to \$1.25 per pair, and they report great sales.

YUKON.

Merchants can secure gold right at home and not endure the hardships and privations of a trip to the Klondike. W. R. Brock

& Co. have purchased for cash 4∞ dozen of a line of ladies' ribbed vest called Yukon. They are offering them fully 25 per cent. below good value prices. Having cleared the surplus stock of one of the leading manufacturers, they got "a snap." Keen buyers can make gold out of the Yukon, asit can be retailed at a popular and attractive price.

EIDERDOWNS AT A DISCOUNT.

On another page the Alaska Feather & Down Co., of Montreal, offer to enterprising buyers a unique opportunity of making a run on down comforters. Sooner than carry over a line of sateens, which arrived too late for this year's regular trade, they offer it, made up in Alaska down quilts, at a discount amounting to about 30 per cent. Buyers who inquire about this line would oblige by mentioning THE DRY GOODS KEVIEW.

TIP-TOP.

This is the judgment that experts render upon evidence visible to the most critical when inspecting W. R. Brock & Co.'s smallware department. All the supplies that a dry goods merchant, dressmaker or tailor wants can be had in this section of W. R. Brock & Co.'s warehouse.

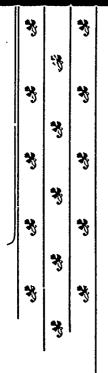
BRACE UP AGAIN.

Again W. R. Brock & Co. call attention to their popular and good value line of braces which contains some job clearing lots in fancy and heavy web lines, to retail at the rapid selling price of 25c. per pair.



THE -:- DRY -:- GOODS -:- REVIEW

HOLIDAY NECKTIES



Nothing but Neckties **Everything in Neckties**

Neckties with appropriate Holiday Mottoes beautifully woven in the silk are the correct novelty for the coming Christmas season. These in large variety, together with an enormous range of fresh designs in holiday tints, are now being shown by the travellers of

E. & S. CURRIE

32 Wellington Street West * TORONTO

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NEW GOODS IN THE MARKET.

ARTICULAR attention is called by the Gault Bros. Co. to the following special lines that they are handling : Martin's fine dress worsteds, the celebrated "K" trouserings, fancy knitted vestings, and their range of serges, including the Belwarp serge ; also Blake, Bisley, Queen's Prize and Victory serges.

S. Greenshields, Son & Co. have a complete stock of colored henriettas in all shades, and velveteens and broche silks in evening shades.

Caldecott, Burton & Spence say that the new back, called " Moscovite fleeced lined back henriettas" are having a great call. They are soft in make, and warm and comfortable for the cold weather now rapidly coming on. Caldecott, Burton & Spence have a fine selection of these desirable goods.

The demand for down comforters is steadily on the increase. Nothing can stay it when the merits of this article of bed covering are fully known. The Toronto Feather and Down Co., Limited, are to the front with a magnificent display of silk and sateen coverings suitable for these goods.

Grey lamb and electric seal capes and jackets are having a very large sale this season, so report James Coristine & Co., whose values and styles in these goods are exceptionally fine.

The Alaska Feather & Down Co. are manufacturing a sanitary bed pad which should be extremely useful for infants and invalids who are troubled with certain forms of disease. The pad consists of an interwoven hair mattress, through which moisture will soak, placed in a rubber receptacle. It is soft and does not cause the patient any discomfort, while it keeps the bedding perfectly dry.

W. R. Brock & Co. are showing the latest novelties in pearl, horn, ivory and metal mantle buttons.

Baker & Brown, of Montreal, agents for A. B. Heine & Co., of St. Gall, Switzerland, are showing a splendid range of Swiss

Manufacturer's Agents Wanted.

In view of the constant inquiries from manufacturers and merchants for names of good representatives in leading centres in Canada we are preparing a typewritten list of all the firms open for agencies.

This will be held at our offices for use of such inquirers. It is important that the list be as complete as possible, and

we will be glad to include everyone interested. There will of course be no charge.

The following information is necessary :

Name. Address. List of agencies now held. References. Address replies to . Montreal or Toronto.

THE DRY GOODS REVIEW

IISEFUL FIXTURE The accompanying cut shows a most desir-able Store or Window Fixture suitable for all classes of business, expecially for Gloves, Thes, Lace Goods, Ribbons and Handkerchiefs. Is equally serviceable for Counter or Window. or Window. Description: Upright, 30 ln. high; 3 adjustable sockets, 4 arms in each socket; arms 12 in. long; pollshed and nickel plated or finished in brass. Price \$2.50 each. Sent to any address per express on receipt of price. THE TORONTO BRASS CO. Limited 88 York St.

TORONTO, ONT.

Makers of all kinds of Store and Window Pixtures

curtains, pillow shams and bed spreads. This is the proper time to order these goods for spring, and Baker & Brown will be pleased to submit samples to the trade.

Kyle, Cheesbrough & Co. are offering novelties in cream and black chantilly laces, silk patent laces and butter vals. for the holiday trade.

OARPETS AND OURTAINS.

John Macdonald & Co. have a much heavier stock of carpets and curtains this fall, and they report that they were warranted in importing more freely than usual, for sales have been exceedingly large. The latest arrivals show a nice range of Swiss muslins for short blinds, while lines of tapestry, covers and coverings are also in evidence.

OHRISTMAS TRADE.

Now is the time to think of and provide for Christmas trade. James Johnston & Co. are showing special lines in gentlemen's ties, mufflers, hemstitched silk and linen handkerchiefs, also ladies' embroidered silk and hemstitched lawn and linen handkerchiefs, Marguerite frillings and collarettes, all suitable for Christmas business.

LADIES' RIBBED DRAWERS.

W. R. Brock & Co. keep a large line of these goods, which are becoming more popular every season. They recently purchased for cash a manufacturer's overplus, and can give some extra special quotations to keen buyers.

A SNAP.

W. R. Brock & Co.'s stock of ladies', gents' and children's lined kid mitts and gloves is large and well chosen. One of their leaders is a child's lined kid mitt, to retail at 25 cents, called " Psnap."

Klondike Blankets

TO THE TRADE:

We have just closed a deal with a house for over 300 pair of our "celebrated all wool" Grey Blankets in the 7-lb. weight for the west.

Have left 150 pair 6's, 200 pair 8's, and 20 pair 9's. We offer these in quantity or in small lots to suit purchasers. Can furnish 100 pair 7's in course of a month.

Write for quotations and samples.

Jnc. Benner & Son

Owen Sound, Sept. 27th, '97.

THE -:- DRY -:- GOODS -:- REVIEW



"Can't Slip" Patent Belts

Nobby NECKWEAR, fine full-fashioned UNDERWEAR and HOSIERY, GOLF and Bicycle Hose, in plain and fancy tops.

Artistic Designs. Best Value. FRENCH Braces ENGLISH Collars GERMAN Dress Shirts AMERICAN Colored Shirts

Rubber Coats, Umbrellas, etc.

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GLOVER & BRAIS Men's FurnishingsMONTREAL

NOTES OF THE TRADE.

THE D. McCALL CO., LIMITED, will receive this week another supply of fancy wings and birds. Their letter order system allows of no delay in the fulfilment of orders.

S. Greenshields, Son & Co. report a largely increased business in all lines, but particularly in men's underwear, sweaters, etc. The demand for these goods is the largest on record.

. The D. McCall Co., Limited, are fortunate in having a full range in velvets. velveteens and velvettas, since the demand is so good and increasing daily.

The Gault Bros. Co., Limited, request buyers to keep their smallwares department in mind when placing orders for immediate delivery of fancy boxed bandkerchiefs for the Christmas trade. They have a wide range of these goods at low prices. A line of white fancy-embroidered handkerchiefs, of good quality and at a low price, is having a big run.

S. Greenshields, Son & Co. have a complete assortment of men's mufflers in all grades.

The cold weather will increase the demand for tam o'shanters, tuques, hoods, etc. The D. McCall Co., Limited, have a splendid assortment. They say the demand is very good.

S. Greenshields, Son & Co. have a very complete assortment of paramatta and tweed rubber coats in all styles and qualities.

Quite an exodus took place recently from Montreal, when James Coristine & Co., hat, cap and fur manufacturers, sent out eleven of their travelers with sorting and spring samples This enterprising firm cover every portion of the Dominion and Newfoundland and report business as steadily increasing.

S. F. McKinnon & Co. make a specialty of up-to-date styles in walking hats and sailors, which always lead, all the latest ideas being a prominent feature of the hat department.

Feather boas and collarettes are now very much in demand, and to meet this requirement of the public Caldecott, Burton & Spence have laid in a fine selection of choice goods in cocue, hackle and ostrich.

S. F. McKinnon & Co. draw attention to their assortment of misses' and children's goods in fancy shapes, tam o'shanters, fancy caps, woolen goods, etc. Proper styles at popular prices.

THE ONLY MANUFACTURERS.

The "Puritas" brand of bed comforter is gaining in popularity every year. It is a wadded quilt, covered in art sateens and muslins, and is considered by close buyers the best value in this line of goods. The Alaska Feather & Down Co., of 290 Guy street, are the sole makers of these goods. Samples and prices on application at 290 Guy street, Montreal.

ORDERING BY MAIL.

With the arrival of the month of October, the mail ordering departments of the various wholesale establishments command more attention. John Macdonald & Co., of Toronto, enjoy the distinction of being the first house in Canada to establish a mail order department. The head of this work represents the interests of the customers, and consequently he endeavors to fill the orders satisfactorily, a condition of affairs that is soon felt among the trade in general

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THE --- DRY --- GOODS --- REVIEW



MARQUIS-Size

GLADSTONE-Size o to 11%. STANLEY-Size 9 to 11%. SAMPLE BOOKS are in the hands of travellers of all the leading Wholesale Houses of the Dominion. Compare our goods with those of other makers, and educate your customers to ask for our Brands.

SPECIAL STYLES AND SIZES MADE TO ORDER.

Toronto Branch

G. B FRASER, AGENT 3 Wellington St. E., Toronto, Ont.

• MANUFACTURERS. 30-38 Dowd Street, MONTREAL

MILLER BROS & CO.

THE -:- DRY --- GOODS -:- REVIEW



Our "Good Advertising department is to help our subscribers to do better advertising. The gentleman whom we have selected as its conductor is well known as one of the foremost advertising specialists of the day. Any of our readers who desire the benefit of Mr. Gibson's criticisms on advertisements or advertising methods, or his advice on any advertising subject, can have it or both entirely free of charge by writing to him in care of this journal. Mr. Gibsen, of course, can't undertake to reply by mail-only through the columns of THF DRY GOODS REVIEW.

If correspondents so desire, fictitious names or initials may be used for publication — But all requests should be accompanied by the subscriber's name



HE first essential of good advertising is truthfulness. The man who lies in his advertising not only commits a moral wrong, but he makes a mistake that will ruin him if he keeps at it long enough and hard enough.

I know of a very large store in New York which is owned and conducted by a man whose morals are deplorable, according to common report. This man is smart enough to know that to be suc-

cesful he must conduct his business, which is a retail one, on the lines of the highest rectitude. One of the things he is most particular about is his advertising. No statement ever goes into an ad, of his that is not absolutely true. If he says that a certain line of silks has been marked down from \$2 a yard to \$1, the public can depend on the statement absolutely. The result is that every advertisement of the firm is believed. It is easy to see what a great "pull" a reputation like this gives a business house.

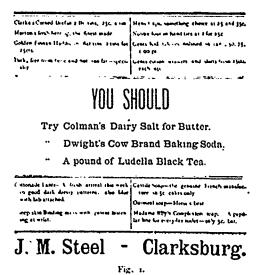
When you once fool a man or a woman (especially a woman, and women are the great retail buyers of goods,) it is difficult to command belief in future advertisements. The advertiser who is in the habit of fooling the community soon finds himself distrusted. And it doesn't need a prophet to foretell that success will never ride on a tandem bicycle with him unless, perhaps, he gets into the green goods business or something similar.

There was a time not long since when most advertisements were generally received with incredulity. "Oh, it's only an advertisement !" was then a common expression, and to some extent this distrust in advertising still exists. But it is gradually passing away under the influence of the truthful advertising, which advertisers are by degrees finding out to be the only kind that pays in the end.

I am asked to criticise the ad. of J. M. Steel's, Clarksburg, Ont. (Fig. 1).

I don't think much of this style of an advertisement. Of course, it is above the average country paper ad., but it has very serious faults. In the first place, it leaves the impression on the mind that Mr. Steel is afraid to quote the prices on at least half the articles mentioned. Why should not the price of Morton's herrings be quoted as much as the price of Clark's corned beef? The three most important items in the ad., judging by the type, (salt, soda and tea,) certainly ought to have prices quoted for them, unless, perchance, Mr. Steel is sole agent for the three brands mentioned. Even then, prospective purchasers ought to be told how much money the things will cost. Neither are we told, for example, what Ludella tea is like-whether it is a Ceylon, India or a China tea,

or whether it is a package tea or a bulk tea. Another fault of the ad, is the double rules run across both columns. These rules have



the effect of fencing off the rest of the ad. from the name at the bottom.

Supposing that Mr. Steel's ad, had been written something like this (Fig. 2) :

J. M. Steel J. M. Steel It pays to buy your goods from J. M. Steel

HONEST WEIGHT HONEST COUNT, HONEST MEASURE, and your money back it everything is not loand just as represented. These are some of the many good things you are some of, at Steela. But don't take our say so for it, ask your neighbor. Or better still, come and see for yourself. We ask your special altention this week to

ale

6. 250.

75c., and \$1.00

CLARK'S CORNED BEEF, in alto time. 25d a You can always dipend on Clark a cannot meals bring gr

CASTILE SOLP The genuine French article, So. a

GOLDEN FIRNAN HADDIES, in 140 Sitem, 2 Um

MEN'S KID GLOVES, unlined, in the only. SOC.

HORSE'S OATHEAL SOAP. We recommend at, 106

COLEMAN'S DAIRY SALT. The best between and we have all A cert a part and more for your borter over its state out part for the early extended of using the bort and many times over its 1% block 2000. LUDDILLA BLACK TEA. We are the sole agents an "balving for the test of the are you are study parend for one A the set change of cyclic and load state that preserve extra the state. It is proved to that that preserve extra the state.

DWIGHT \$ SODA. The out relative "Cow" brand part on the sola because on how that Dought's is the start for the packages \$6.

WE HAVE LOUT DECENTED A SPEENDLO EVER OF CONTINUES PARTS. THEY ARE IN GOOD DARK DECENT PATTERNS, BOME ARE IN BLAD WITH BUB ATTACHED.



Here is an ad. (Fig. 3) from far-away Victoria, B.C., on which my criticism is desired. The man who wrote this ad. is evidently no

SPRING

HEADQUARTERS

For the Newest Creations and Exclusive Effects in



Plaids and Roman Stripes • • •

are among the favored designs for the coming Spring Trade, of which we are showing a full range in various qualities.

Oriental. Rugs

This is a NEW DE-PARTMENT with us. We show a large variety of special designs and qualities at very moderate prices.



AJCORNER IN OUR PIECE SILKSFACTORY

J. FRANK RIEPERT

Our representatives are now on their respective routes with a very complete range of samples. Don't fail to see them. 30 Hospital Street, MONTREAL

45

novice in ad, writing. Taking it all round it is a pretty good ad. It would have been an improvement if the ad, had been all about clothing or all about underwear. Either of these subjects are quite

Suitable Glothes

Mean comfort and peace of mind. You can't afford to wear unsultable clothes. Our stock is full of suitable things in Lien's, youths' and boys' wearing apparel. Take Serge Suits; like all other clothes, there are good, medium and trash. "Our Kind," the good kind; prices \$6.50, \$8, \$9 and \$10 the suit.

Underwear.

Our underwear department is now complete. Underwear to be comfortable must fit If your outfitter can't fit you, suppose you try us. We sell good underwear as low as so cents a garment, A special line of boys fleece lined underwear, all sizes, St per suit.

CAMERON The Cash Clothier, 55 Johnson Street.

this. Ads. as a rule (especially those read by men) are quite hurriedly read. One line of goods or one idea is about as much as an ad. of this size ought to deal with. Of course, if the ad, were what is called a general ad. it would be all right to refer to more than one line of goods. In fact, all lines could with advantage be referred to in a general kind of way. But such an ad. is not likely to bring much of an im-

large enough for even

a much larger ad. than

Fig. 3.

mediate response. It is definite information about something in particular that attracts attention and brings the business. The item of serge suits mentioned by Mr. Cameron is of sufficient importance of itself for a whole advertisement.

I have taken the liberty of re-writing the ad. as I think it ought to have been written (Fig. 4):

Cameron's Clothing. Something you can't afford to do.

You can't afford to wear poor clothes. It is a weakness of human nature to judge by appearances. Even a dog will bark and growl ata tramp while he will let a well-dressed man pass by unmolested.

There are two ways of getting good clothes. Go to a first-class make-to-order tailor, let him take his time and charge you what he likes; the other way—the best way—is to come here.

Take our serge suits for example : a make-to order tailor would probably charge you \$15.00 to \$20.00 for a suit that will fit you no better, look no better, and be no better than one of our \$10.00 suits. Of course we have cheaper serge suits— \$9.00, \$8.00, and down to \$6.50.

EVERYTHING IN BOYS AND MEN'S CLOTHING AND UNDERWEAR.

CAMERON

The Cash Clothier ; 55 Johnson St.

VICTORIA, B.C.

Fig. 4.

For the convenience of such of the readers of THE REVIEW as are in the clothing business 1 herewith offer a few suggestions in clothing-advertising literature.

It pays to wear good clothes. It pays for three reasons: First, you feel yourself to be a better man; secondly, you look to be a better man; and lastly. you *are* a better min. Is this not worth paying a little extra for?

You go to your tailor, you leave him an order, you wait a long time for the clothes and maybe they don't fit when you get 'em.

You come here, the clothes are ready to try on, we fit you in a few minutes and save you onefourth to one-half the price.

But are the clothes as good ? We say they are. If we are wrong we give you your money back. We can't afford to be wrong.

Come and try, anyway.

What proportion of his accounts does the maketo-order tailor fail to collect? Ask him and see if he'll tell you.

- But whatever the proportion is, you are taxed your share of it when you buy from him.
- But when you buy here you pay for what you get only. CASH IS YOUR FRIEND.
- Cash is our friend, too, and that's why we stick to it in both buying and selling.

Have you decided yet where you are going to buy your spring suit of clothes ?

- Come in here, anyway, and see what we have. If we can't fit you at one-fourth to one-half less than your make-to-order tailor has been charging you, we'll tell you.
- Another thing we do besides fitting you is to sell you good clothes.
- Good fit, good clothes, and the low prices that go with cash dealings are a combination hard to beat.

Come and join the combine!

* * *

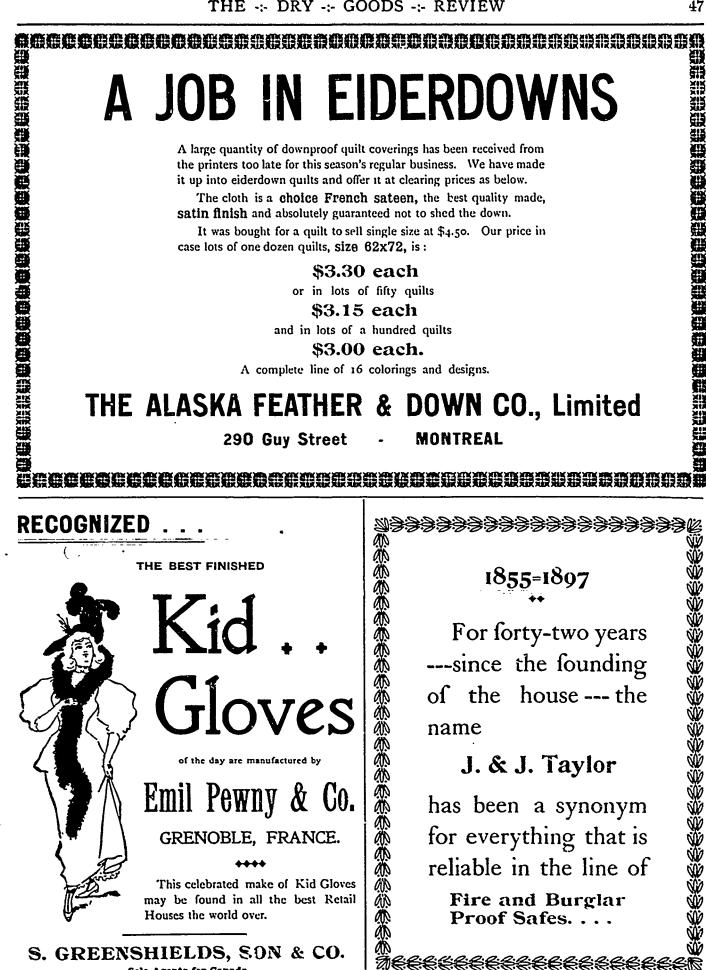
About the cheapest advertising, and a kind that comes pretty nearly being as good as any, is the putting of circulars or leaflets in parcels going out of the store.

These circulars ought not to be large; 5 inches by $3\frac{1}{2}$ inches is quite large enough for the largest, and most of them can with advantage be smaller.

This form of advertising is good for the special reason that it has the ear, or, rather, the eye, of the buyer at a favorable moment. She has been to your store, she has been favorably impressed, and has made her purchases. At the moment she is feeling well disposed towards you. She reads the little circular, and ten to one it has a more favorable effect on her mind than if she had read the same ad. along with several others in the columns of a newspaper.

My observation leads me to believe that comparatively few retail dealers use this form of advertising to any extent.

Of course, it is not well to put too many of these circulars in one



Solo Agents for Canada

parcel. One, or two, or three small ones at the very most should be the limit.

Closely connected with this form of advertising is the use of wrappers with your advertisement on it. The majority of retail dealers seem to think that it's a good thing to have their firm names printed on the outside of these wrappers in flaring type. This is a mistake. Customers are often prevented from carrying their parcels home because of this same flaring type. They don't want to be walking advertisements for someone's dry goods store. The proper way is to have a nicely worded sentence or two, dealing with some interesting feature of your business, printed in modest type. When the goods are wrapped up put the printed side of the paper inside. When the customer gets home she will be sure to see the ad, when she opens her parcel.

One of the pitfalls for the unwary advertiser is the temptation to say what he thinks are smart and funny things.

Even if ads. were mostly read by men this would be bad enough, for the reason that not one man in a million can write funny ads. that are any good as ads. Now, women do the most of the ad. reading and most of the buying at retail—75 to 90 per cent of the total. It is a well-known fact that women take far too serious a view of the spending of their allowances to appreciate even genuine wit and humor when it is mixed up with the prices of dry goods, provisions and what not.

The safest and by long odds the best plan is to fill up your advertisements with plain, straightforward, business-like talk.

JOBS IN ORNAMENTS.

Buyers in the market can secure good jobs in buckles and ornaments from the D. McCall Co., Limited.

JAPANESE SILKS.

K. Ishikawa & Co. have brought into market a range of handsome fancy silks, which are quite up-to-date and moderate priced. In Roman stripes they are showing a line to retail at 65c., jacquered effects, to retail at 75c., and some Roman stripes in heavier quallty, very fine goods, to retail at 90c. They have also this month some silk plaids, Scotch and fancy, to retail at 65c. Another pretty new line is jacquered fancy checks, to retail at 75c.

Advices to this firm show that the price of raw silk in Japan is advancing. The United States trade has been better than was expected, the Dingley tariff not having affected the demand for silk as much as was expected. On this account buyers of Japanese silks would do well to purchase now.

Some lines shown by K. Ishikawa & Co. this season are lower in price than last year, and the prices have not been advanced on their other lines, the firm, as a Japanese house, having special facilities for doing this trade. Some novelties for holiday trade are plain and initial silk handkerchiefs, silk mufilers, drapes, etc. Samples of new Japanese mattings are expected in this week. Travelers are now starting out for western Ontano and Maritume Provinces, and good orders have already been received for fancy silks for blouses, the demand being treble that of last year.

A NEW BUTTON AGENCY.

Baker & Brown, of Montreal, have been appointed sole Lanadian agents for the Hamburg Button Co., of Newark, N.J., and are now prepared to show a full range of pearl buttons, fancy silver and pearl paper knives, pearl and gilt pen holders and other novelties manufactured by this firm. These goods are suitable for the Christmas trade and should prove ready sellers.

our specialties Dress Goods	you handle dress bindings, it is necessary that you keep only the line which will wear the best and look the best. THE LADIES acknowledge that
. and . Silks	"Lip" and "Tube" Bias Dress Bindings
WILLIAM AGNEW & CO. 305 St. James St. MONTREAL	give by far the greatest satisfaction. The Lip Dross Binding Co. We sell direct to the trade. Write us 64 Queen St., MONTREAL

THE --- DRY --- GOODS --- REVIEW

Kid Gloves

EUGÈNE JANNET'S Kid Gloves

FOR SPRING

NOTHING IS LACKING IN OUR . . SPRING COLLECTION TO MAKE IT IN ALL RESPECTS SUPERIOR TO ANY COMPETING . . LINE IN THIS MARKET

> FITZGIBBON, SCHAFHEITLIN & CO. MONTREAL



^{IS AN} Unconditional . . . Accumulative Policy

Confederation Life Association

These policies are Unconditional from date of issue and contain all benefits and privileges consistent with safety.

EXTENDED INSURANCE PAID-UP POLICIES CASH VALUES **QUARANTEED** in the contract.

PROMPT PAYMENT OF CLAIMS.

Average time of payment after receipt of proofs during the last ten years-29.1 Hours.

Rates and full information sent on application to the Head Office, Toronto, or to any of the Association's agents.

A pleasing recognition of the value of the . . .

"PIRLE" Finish_

is shown by the fact that the leading French and German Manufacturers, in addition to the British, are sending Goods to Ripley's to be "PIRLE" Finished. Goods do not spot and do not cockle. If you have not tried this Finish, particularly suitable for the Canadian market, Why Don't You?

EDWARD RIPLEY & SON,

BRADFORD, ENG

TRADE TOPICS ABROAD.

A KEEN BUYER'S VIEWS ON CURRENT EVENTS-THE OUTLET FOR PRICES-GERMAN FEELING TOWARD CANADA'S POLICY-

NOW WE MAY SECURE BARGAINS WITH OTHER COUNTRIES-BRITISH INVESTORS DOWN

ON UNCLE SAM.

M. P. H. BURTON, of Toronto, one of the keenest of observers and an experienced business man, has just returned from a buying trip in Europe. In a conversation with THE REVIEW he gave some valuable information :

PRICES ABROAD.

"A feature of trade abroad recently has been a little quietness after the rush of goods into the United States to escape the new tariff. Yet prices remain firm. As to wool, there is certainly a scarcity of it, and this scarcity cannot be filled up before next March. Otherwise prices of woolen fabrics would have declined, for after supplying the American demand there was a falling off in orders and many looms were idle. But the shortage of wool has kept prices firm for the present. A demand for goods from the States is again showing itself, and an advance in price is again probable.

THE FARMER SHOULD SELL.

"Without pretending to be an authority on the grain market, I think the farmer should sell now, and not hold on and repent. A large Australian wheat crop is assured; they will begin to cut it in January and February, and by that time Australia will be an exporter instead of a buyer. There is an impression abroad that the present high prices are due largely to Yankee manipulation, and that the shortage in other countries, such as Russia and even India, will not be as great as reported.

THE ENGINEERING STRIKE AND TRADE.

"In England the engineers' strike is a factor in hometrade, which is somewhat quiet on this account. The engineers form the strongest trades union in Great Britain and have a reserve fund of £350,000. The cause of trouble is this. the London workers demanded an 8-hour day at the present rate of wages, on the plea that it takes the men from half hour to an hour to get to their work. The employers look upon this as the first move for the same concession all over England, where obviously the same reason for demanding it cannot be given in smaller centres. The union also made such restrictions in the use of new and improved machinery that the employers did not get an adequate benefit from it. The dispute, therefore, in the employers' opinion is not so much a demand for 8 hours as a question whether they can compete with Germany under conditions that would restrict the output, by the rules as to how the machines should be worked, and by the loss of time involving increased cost of labor. Further, a good deal of overtime has been necessary, and if the same hours were worked, the increase of overtime hours at 50 per cent. more wages would be a serious item. The fight is bitter, but it seems to me the men will lose, because unskilled labor can be introduced to work the new machines, many of which are automatic.

HOW THE GERMANS FEEL.

"There is no denying that Sir Wilfrid Laurier's tariff policy has made a great impression. The denunciation of the German and Belgian treaties undoubtedly marks a new era, the results of which no man can foresee. The Germans are anxious as to how it is going to work. In conversations with German merchants I took this line of argument : that it was probably the beginning of a system of bargaining between Canada and other countries, and possibly also by Great Britain herself. I pointed out that our duties averaged 30 per cent., say, on German goods, while the United States' duties on some German goods ranged from 50 per cent, to 100 per cent. Ought not Germany, therefore, to admit our food products and lumber at a lower rate than those from the United States ?

WHERE CANADA WILL BENEFIT.

"The Germans are keen for business, and it seems reasonable to suppose that if the case is properly handled by our Canadian authorities, we can get advantage for advantage. Recent events have given Canada a great prominence, never before enjoyed by it, and by developing our routes to the gold regions we stand to secure many settlers. It looks as if a satisfactory development were opening up if our affairs are pushed in a business way, just as a man of enterprise would manage his private business.

UNITED STATES INVESTMENTS NOT WANTED.

"As to our friend, Uncle Sam, there are signs that the confidence in his securities by British investors felt ten or filteen years ago has melted away considerably, partly from a feeling that currency legislation of a disturbing kind is possible and partly from a growing impression that the United States look after themselves first and are too greedy. An American acquaintance of mine who has been trying to float one or two enterprises in the English market, told me that he found a feeling of hostility to American investments. One investor said to him : 'No, I don't want anything American. Can't you give me something British?'''

KLONDYKE OUTFITS.

Those of our readers who intend going to the Klondyke should examine the "Klondyke" sleeping bag and "Klondyke" hood, manufactured by Mr. Jas. W. Woods, of Ottawa, for the Government expedition which recently started for Alaska. The sleeping bag is a combination mattress and covering made of extra strong duck, inside of which are two interlinings, both filled with pure eider-down, the inside being lined with a warm woolen material. The top of the bag can be fastened over, leaving room to breathe only. The weight of it is but fourteen pounds.

The "Klondyke" hood is made of similar material to the bag, and, like it, is well lined with eider-down. It completely covers the head, and protects the face by a flap which may be fastened over the nose and cheeks if desired. It is very light and is as warm, if not warmer, than a fur cap.

The trade may obtain these goods from the Alaska Feather & Down Co. Montreal, the cleeping bags at \$15 each, and the hoods at \$13 per doz.

ELASTIC FELT MATTRESSES.

For many years past elastic felt mattresses have been in use in the principal hotels and hospitals of the United States but have been but little known in Canada, as the duty on these goods practically prevented them being sold here. The process by which they are made has been a secret one until recently, but after many experiments the Alaska Feather & Down Co. have mastered it and are now turning out these goods at their factory in Montreal. The elastic felt is made from white Egyptian cotton which is purified and then subjected to a felting process. It is afterwards interlaced into elastic sheets and then compressed to the required size. Its great buoyancy, combined with the fact that it is entirely vermin proof, makes the mattress suitable for hospitals as well as for ordinary use.

GREAT DEMAND.

There has been such a demand in the past month for "Victoria" crochet thread that the makers are not able to supply it fast enough. In answer to urgent appeals for stock from their agents, they write: "We have been so rushed with business that we are sold out of several numbers, but will hurry your orders all we can. P.S.—Please order ahead as much as possible."

THE -:- DRY -:- GOODS -:- REVIEW





Our representatives are on their respective routes in British Columbia, North West, Manitoba, and Maritime Provinces.

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The clothing made in our factory is the BEST, because we give careful attention to all of the small details which result in the production of Perfect Clothing.

MEN'S and YOUTHS' SUITS

In all pure Worsted fabrics in all weights and colors. Palmetto Serges, Fancy Plaids and Striped Suitings.

BICYCLE SUITS . . .

Wool Crash, Linen Crash, Serges and Plaids.

CHILDREN'S CLOTHING . . .

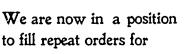
We show a most exclusive array of Novelties in the most approved colors and designs.

Letter Orders Solicited. Write for Samples.

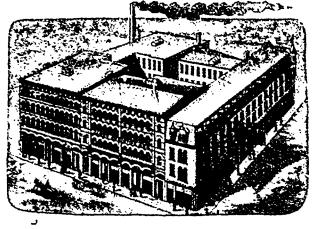
Chalcraft, Simpson & Co.

MAKERS OF FINE CLOTHING.

TORONTO.







MONTREAL FELT HAT WORKS

Our travellers are now out showing an especially fine range of samples of



We make a specialty of the BETTER GRADES of FUR GARMENTS, and will be pleased to submit prices on application.



Mill Yarns 🖉 🖉 🖉

We are large makers of Knitting Yarns, and we guarantee them to be pure wool.

We put them up 4 skeins to pound, 6 pounds in spindle, neatly papered and labelled, and we guarantee them full weight.



like all other "Eureka" goods is guaranteed to be the best quality that can be made.

We will be pleased to send samples of any of our goods.

EUREKA WOOLEN MFG. CO.

Limitod EUREKA, N.S.

The Galt Knitting Co.

Underwear Top Shirts Eiderdowns

LIVE RETAILERS consult their own interests by handling the "TIGER BRAND," which is meeting with such favor from the retail trade of Can-

from the retail trade of Canada. All sizes always on hand, enabling the trade to assort their stock at all times.

N. B.-Our goods cannot be obtained through any wholesale house.



Canada Featherbone Co.

MANUFACTURERS OF ...

Featherbone Corsets Styles or Featherbone Waist, Skirt and Bustle Bone, Tapes, Piping Cord, Etc.

The most modern and perfect article used in the Dress-making Art of to-day.

DEMONSTRATING PARLORS ... 113 King St. N.

Canada Featherbone Co.

Sole Manufacturers and Patentees in Canada ...

LONDON, ONT.

We will be pleased to furnish information. Write for particulars.

When You Show

Your customers-

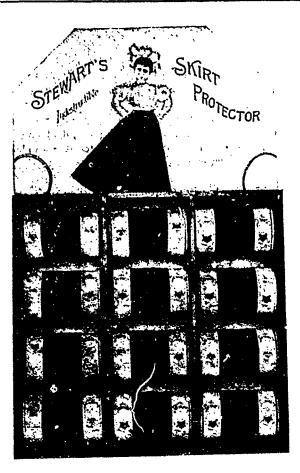
Underwear

bearing this stamp . . .

Warranted ¥€ Turnbull's

It is a guarantee that you are selling the best in the market. They are Full-Fashioned, which means that they are shaped on the machine; no rough seams. The comfort in wearing these goods is only known to those who have worn them. Our travellers are now on the road with a full line of samples.





Stewart's Indestructible Skirt Protector

There is both pleasure and profit in selling a good thing ! And a thoroughly good thing is ...

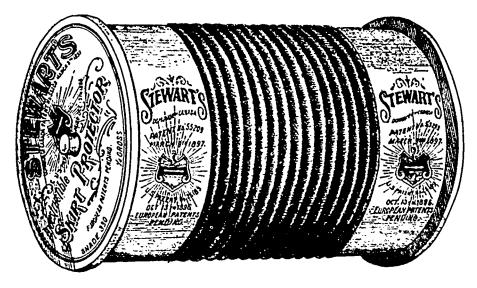
Stewart's Indestructible Skirt Protector.

This article gives to the Skirt a finish that no other protector can approach.

A Cabinet

as shown in accompanying cut, given free with first purchase of 12 Spools, or 3 gross, any shades desired.

To be had from all the leading wholesale houses.



Ask for "STEWART'S," and Stewart's only.

A full line of Shades carried by ...

BAKER & BROWN 260 St. James Street, MONTREAL

and the second second

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Sole Agents.

NEW GOODS IN THE MARKET.

ROBERT C. WILKINS, the "Rooster" brand clothing specialist, is preparing for the spring trade an A 1 line of bicycle suits and crash suits in some of the most up-to date American cuts. These goods are made with lap-seam, same finish inside as out.

S. Greenshields, Son & Co. have some special drives in tapestry carpets, rugs, chenille and lace curtains, and in white and grey flannelette blankets.

The Alaska Feather & Down Co. have a number of job lines in comforters, pillows, etc. These goods may be secured now at a considerable discount.

W. R. Brock & Co. have made quite a sensation in the tailoring trade with a line of fancy worsted suiting in browns, greens, etc. made specially to their order and controlled by them.

Stead & Miller, of Philadelphia, have decided to stop making chenille curtains and table covers and will in future devote considerable attention to the manufacture of cotton and silk table covers and satin, silk and cotton tapestry curtains. Samples of the latter are now in the hands of the firm's Canadian selling agent, Wm. Taylor Bailey, Montreal, and will shortly be offered to the trade.

Kyle, Cheesbrough & Co. report some special drives in 6-inch colored and black chiffons.

Braids are the correct trimming now. James Johnston & Co. have received new supplies of the very latest kinds in military and tubular, both in black and colors. Their tubular braid with a picot edge is very effective and a good seller. Plain tubulars of different widths in black and colors are a specialty with this firm; the prices are right.

Knox, Morgan & Co., Hamilton, report that in ladies' hygeian underwear they have a full line of Hamilton manufacture at close prices. Merchants may rely upon delivery of repeats.

The Toronto Feather & Down Co., Limited, are showing a fine range of chair seats. The coverings are of plush, denim and art tickings, and really present a pretty appearance together with being an almost indispensable article in the household.

A very pretty caperine shown by James Coristine & Co., is in fancy matelasse, squirrel lined, and trimmed with thibet. These goods are made in several lengths, from 18 to 22 inch, and are meeting with much favor.

Finley, Smith & Co. are now showing a wide range of 6-4 Canadian and Scotch tweeds in all the newest designs and colorings. They report that the "Lovat" shades are the correct thing for spring trade.

PEOULIAR SIGNS.

The desire to word street signs in such a way as to make them catch the eye leads to the use of rather peculiar expressions. A Montreal retailer displays a huge canvas sign announcing that "An Abominable Sale of Dress Goods" is going on inside, while another enterprising gentleman has a placard in his window telling of a "Disgusting Sacrifice of Shirts." Why the sale of dress goods is abominable or the sacrifice of shirts disgusting is not apparent, but the signs appear to attract a good deal of attention and that, after all, is what is wanted.





THE NEW IDEA PATTERN CO.

WEBTERN OFFICE :

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MEDINAH TEMPLE 233 to 237 Fifth Avenue, CHIDAGO, JLL.

1375-DIRLS' DRESS.

Sizes 6, 8, 10 12 years.

The New Idea Pattern Co. : Please send details and samples of your Pattern scheme to

HOME OFFICE :

Lawrence Building 190 to 196 West Broadway, NEW YORK.



1271-Oiris' Er ~ Jackel Lizca 1. 2. 4 178.

NEW GOODS IN THE MARKET.

R. BROCK & CO. have lately been fortunate in clearing the stocks of several leading woolen mills and are offering them in lots suitable for the retail trade at less than mill prices.

Baker & Brown, Canadian agents for Stewart's dress protector, report very gratifying sales within the past month. The article appears to be popular, and the demand for it is on the increase.

James Coristine & Co., Montreal, report large sales of coon coats this season. They have every facility for turning out an unlimited quantity of high grade fur goods, and in addition enjoy the confidence of an ever increasing clientele.

The craze for braid trimmings, boleros, etc., does not appear to have abated in the least. Moulton & Co., of Montreal, are in receipt of so many orders that they are compelled to keep their factory running night and day, to fill them. Their many pretty novelties, already described in THE REVIEW, appear to have caught the popular fancy and are having an unprecedented sale.

Trafalgar, Britannia and Royal Navy serges enjoy an enviable reputation. The goods are fully guaranteed, and are first rate value. Finley, Smith & Co., the sole agents for Canada, are in a position to fill all orders for these goods promptly.

W. R. Brock & Co. are doing a lively trade in curl mantle cloths. They succeeded in getting some choice lines in self colors and two-tone effects that are having a ready sale. They are much in vogue for ladies' and children's mantles, and make up a stylish garment.

DISTANCES TO THE KLONDYKE.

If a man makes a fortune, he is liable to earn it by severe hardship and sufferings, and unless a man has a good rugged constitution, plenty of will power and at the very least calculation \$1,000 in hard money, he had best not attempt to reach the land of gold. Distances, taking Vancouver as a starting point : To Sitka, 825 miles; to St. Michael's, 2,850 miles; to Dawson City up the Yukon, 1,700 miles; to Forty Mile, 1,800 miles; to Klondyke, 1,850 miles; to Sixty Mile, 1,700 miles; to Fort Selkirk, 2,025 miles.

SOME NOVELTIES FOR HOLIDAY TRADE.

Travelers representing Messrs. S. Greenshields, Son & Co. will shortly be on the road with samples of a number of novelties for Christmas and spring trade. These will include an assortment of Valenciennes laces and narrow silk laces in white, cream and black which are in great demand, ribbons in all plain and fancy lines at low prices ; a large supply of printed Irish and Swiss embroidered handkerchiefs specially adapted for the holiday trade, a supply of manufacturers' samples of ringwood gloves, men's mufflers in white and black and fancy colors, a lot of Swiss embroidered handkerchiefs which will be offered at a specially low price, a complete stock of Japanese handkerchiefs, including large sizes. In chiffons a complete range of plain and pleated in 4, 6, 14, 42 in. in all shades.

NEW PARISIAN OLOAKINGS.

When THE REVIEW called on Kyle, Cheesbrough & Co. a few days ago they had just received a consignment of what promise to be extremely popular goods. One material suitable for cloaks and mantles known as "Broche Cloaking" is made in an extra heavy quality, 52 in. width and will be offered to the trade at \$4.50 per yd. A lighter make of the same material will be sold for \$2.50. The goods are heavily flowered and when made up present a strikingly handsome appearance.

Another novelty just received was a black "Broche Plush" for capes and jackets. This is equally handsome and is likely to be a good deal worn. It will be placed on the market for \$1.95per yard. These goods are the very latest Parisian novelties.

NEEDED NEW GLOVES.

"Won't you go up, dear, and get my goats off the bureau?" "Your goats," queried Jones. "What new fangled thing's that?"

"I'll show you," remarked the wife, and she sailed up the stairs and down again with a pair of kids, on her hands. "There they are," said she.

"Why, I call those kids," said the surprised husband.

"Oh, you do," replied the wife. "So did I once, but they're so old now I'm ashamed to call them anything but goats."— Exchange.

WHY DIDN'T HE?

There was once a man who had two sons. The father had a clothing store in a country town. One day the boys went to a neighboring city on a visit. Before returning they each bought a uit of clothes, paying for them \$12 a suit. Arrived home, their father noticed their new clothes by saying: "New suits ! How much?" "Twelve dollars," they replied. "Ain't they fine?" "I've got the identical suits in the store for \$11!" "Well, father, we never knew it. Why don't you advertise?" A very pertinent question.—Exchange.



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THE FLAX INDUSTRY.

A TALK UPON THE POSSIBILITIES AND LIMITATIONS OF THIS BUSINESS IN ONTARIO.

F LAX has been grown in certain districts of Ontario for 30 years past, but the industry has not made the progress which other lines, in which merchants and farmers are also interested, have made. John Hogarth, who is prominently connected with the business of growing flax, and turning the raw product into finished goods, appears to think that the comparatively small progress which has taken place is due to natural limitations.

"In some places," he said to a reporter the other day, "they have the soil, but not the climate; in others they have the climate but not the soil. About Stratford we find both the initial conditions necessary to success. We have the soil, and we have the climate as well. I do not know of any other part of Ontario of of which the same can be said. They are trying to make the industry go in Essex, but I do not look for success there.

"The first mill was opened at Wolverton by J. Nelson Brown, and mills were afterwards started in Blenheim and in Oxford County.

"At present there are between 35 and 40 factories, all located in what may be called the Stratford district. Only about 25 of these are running, however, some of the others being closed on account of litigation.

"Each factory in operation requires the product of about 500 acres of ground. The average production is two tons to the acre, and the crop sells at \$6 to \$10 per ton."

"Flax can be pulled for \$4.50 per acre. no expensive machinery is required for taking off the crop, and it goes direct from the field to the factory. Taking everything into consideration no threshing, no storage, no risk of fire—it costs as little to harvest and market an acre of flax as it does one of oats. But oats will only yield about \$8 to the acre, while flax will return \$16 to \$18. More than that, flax can be turned into money earlier in the season than any other crop which the farmer produces."

Those engaged in growing are mostly Irish or Germans. In some cases, a mill company leases the land and plants and harvests the crop with its own labor. Nearly all the fibre so far produced has been sent to the United States, although some has been shipped to Ireland.

The company of which Mr. Hogarth is manager is known as

the Perth Flax and Cordage Co,, and it proposes not to sell the fibre, but to manufacture it into twine and rope.

There is a flax mill in St. Mary's, owned by Weir & Weir, which employs 60 men the year round, and last year they worked up 1,900 tons of flax Another mill in the same town is of about equal capacity.

The mills thresh out the seed from the flax, and this is retailed at about \$1.70 per cwt., bags included. For the meal 10c. per cwt. more is charged. There is, say Weir & Weir, a lot of adulterated meal on the market, which is composed in part of shorts and part of oilcake meal. The fibre of the flax worked up at St. Mary's is sold in the States.

There is a mill at Baden, the only one of the kind in Ontario, where oil is pressed from the seed.

WONDERFUL DISPLAY IN WEAVING.

At no time of the year is the ingenuity of the weaver called into greater demand than in catering for the Christmas trade. This is very noticeable in all classes of fancy silks, more particularly in those lines used for the manufacture of men's fancy silk neckties.

The Christmas trade in these goods has, within the last few years, reached such large proportions, that now the leading furnishers look for something that is specially designed and woven with a view to the demands of the holiday trade.

This idea of Christmas neckties has been greatly fostered by enterprising New York necktie manufacturers, until we now think that for the coming season they have reached the climax of beauty in designing and weaving, on pure silks, of mottoes pertaining to the festive season.

We understand a very choice selection of the above novelties are being shown by the Canadian necktie manufacturers.

"MARITIME" WRAPPERS.

The Maritime Wrapper Co. s line of fall wrappers has met with flattering success on the road, and the orders received by the Woodstock house speak well for the general excellence of the Mantime productions. Among the favorites may be mentioned No. 974, dark fancy flannelette, trimmed back and front, bishop sleeves, to retail at \$1.50, No. 988, twilled wrapperette, dark tancy effects, puff sleeves, to retail at \$1.75, and No. 992 in molleton cloth, choice colorings, trimmed bolero, puffed sleeves, to retail at \$2.

The firm are represented in Ontario by Mr. J. H. Parkhill, 72 Yonge St. Arcade, Toronto.



TORONTO OFFICE: ROOM 109 Mokinnon Building.

THE Montreal Silk Mills Co

Manufacturers of the celebrated .

SPECIAL:

Fine Wool Underwear

FOR LADIES AND GENTLEMEN

Samples for Spring, 1898, Delivery

ARE NOW READ

Reasons for Keeping HEALTH UNDERWEAR

The "HEALTH" underwear has been before the trade continuously for upwards of ten years.

It is always uniform in texture and carefully sized, and is the best knit underwear for the money to be had in the country.

The "HEALTH" underwear is made from carefully selected stock of Australian wool.

It is easy to sell "HEALTH" underwear because it has been liberally advertised for many years, and it has the confidence of the public.

DUPLICATE ORDERS ON HEAVY WEIGHTS .- Our mills are being run to their full capacity, and we can only guarantee delivery of orders for Fall goods in the order in which they are received.

> No. 4050 men's pure wool full fashioned shirts and drawers ABSOLUTELY SEAMLESS"

5-ply reinforced SEAT. arms and legs.

A FINE ESTABLISHMENT.

THE NEW BUILDING OF THE C. ROSS COMPANY IN THE CITY OF OTTAWA.

W HEN the C. Ross Company's building in Ottawa was destroyed by fire some months ago it was felt generally by the trade that a shrewd and successful business man like Mr. Crawford Ross, the head of the concern, would replace the loss in a thoroughly up-to-date style. The new store is now completed, and, according to The Journal, is a credit to the firm who owns it, to the contractors who built it, and to the city of Ottawa. The store will be exclusively a dry goods store, and not a departmental store.

The building itself is of steel, pressed brick and red sandstone. It is fire proofed throughout, is lathed with asbestos and plastered with asbestic plaster. It is composed of five storeys, standing 90 feet high, the top of the roof being on a level with the tower of the Dominion Methodist Church near by.

The basement, which is 76 x 107 feet, and extends under the sidewalk surrounding the building, will be used as a salesroom. It is well lighted with prismatic glass lights. In the south end of the basement are the boilers for heating purposes. Here also is the blower for the pneumatic cash tube system, also having sufficient capacity to ventilate the building in warm weather. These boilers also furnish power for the electric light plant.

On the west side of the basement are the two motors for running the passenger elevators, of which there are two. The large elevator has a speed of 250 feet a minute, and the smaller one of 175 feet.

A LARGE FIRST FLOOR.

The first floer has an entire selling space 64 by 96 feet. The offices, waiting room and cashiers' desk will be elevated on an entresol gallery ten feet from the floor. The ceiling of the first floor is 20 feet high. This flat will be devoted to the silks, velvets, dress fabrics, hosiery, kid gloves, gents' furnishings, ribbons and lace departments.

The second floor will be devoted to the ladies' coats and suits department, etc. On this flat will be two large ladies' toilet rooms a^{-1} a cosy waiting room with a fire-place.

The third floor, with a space of 64 by 95 will be devoted entirely to house furnishings and draperies. The fourth floor will display the carpets and contain a work room for the ladies' costume department.

The fifth floor will be the wholesale department.

FLOORED IN HARD WOOD.

The flooring throughout the building is an oiled hardwood. The fixtures and staircases are white oak, artistically finished. The building will be heated by steam and lighted by both electric light and gas. There will be over 400 lights. The heat will come up under all the counters, and the bottom of the counters are lined with heavy felt, covered with bright tin, which acts as a reflector. There are over 7,000 feet of surface pipes. The counters will be oak and plate glass and will be lighted by electricity. The large show cases will be of the same materials and lighted the same way.

There will be over a half-mile of pneumatic tubing in the building. For fire protection there will be a hose system from a 4-inch main on every flat.

Ottawa is to be congratulated on its fine new building, which the city owes to the enterprise and courage of the firm.

HOW BUSINESS FIRMS ARE OBSTRUCTED.

John Drynan, principal of the firm of W. A. Murray & Co., King street, Toronto, paid a small time of \$2 the other day on behalf of the firm for obstructing the sidewalk on King street east by allowing cases of goods to stand before the Murray premises. Mr. Drynan, in his defence, said that the sidewalk was only blockaded for twenty-four hours, and that it was an impossibility to get the goods into the store any faster.

"It is not the paltry little fine that I object to," said Mr. Drynan, "it is the small consideration with which I have been handled by the police. What do we pay our taxes for if we are not entitled to use a small portion of the street for our urgent business uses?"

"You pay your taxes because you have to," returned Deputy Chief Stuart.

"We don't get a fair show. The instant we blockade the street () the police are upon us," said Mr. Drynan.

IN THE STORE.

I love to stroll these balmy days Amid the city's roar, And though the poet loves the woods, I love a great big store, I love to watch the women folks A-blocking up the aisles, And sniffing bargains here and there, Or talking of the styles. That woman's got a piece of lace-A bargain in its way. She got it for 11 cents-Twas 12 just vesterday. Another's clutched, with radiant face, Some zephyred gingham fine ; Twas advertised to-day-" Reduced From 20 cents to 9. Around the silks the women buzz, Like bees within a hive, For lo, the Japs from 28 Have dropped to 25. And every shirt-waist lifts its arms In hornfied dismay, For those that once were 60 cents Are 59 to-day. Those wrappers with the Watteau back Are melting out of sight ; To see the women grabbing them You'd think there'd be a fight. Small wonder, when the ad, man wrote, "They were a dollar three-They're 50 cents, just for to-day-But none sent C. O.D. And so I stroll 'most every day, And never want to stop ; My pleasure's in the watching how The women love the shop.

TACKLING TORONTO DEPARTMENTALS.

Ald. Leslie, a member of the Toronto City Council, has given notice of the following important motion, which will shortly be brought up in the Council:

Whereas, the departmental stores are crushing out by unfair competition and misleading advertisements the specialist merchants throughout the cities and towns, and subjecting the smaller merchants and property-owners to great loss and distress, and are concentrating the retail trade and commerce into the control of a very few persons, thereby congesting trade and preventing the general circulation of currency and causing a depreciation in the value o store and residential property; and

Whereas, the closing of such specialist stores deprives many persons of employment, throwing so much extra labor upon the market, which tends to reduce the wages of the unemployed, through all of which great loss and hardship result;

Therefore, be it resolved that the City Council be requested to cause to be prepared and to be submitted to the Provincial Government a bill for an Act to confer power upon the municipal councils to alter our present method of personal assessment to one of a business tax.



DEATH OR A BARGAIN.

A LONDON SHOPPER IS CRUSHED TO DEATH WHILE SQUEEZING INTO A SALE.

THE craze which women have for bargains is well illustrated by a tragedy which took place in London, Eng., a fortnight ago during a great crush at a dry goods sale.

The facts as given in the London papers are as follows: Mrs. Gillies, a widow of 69, was in the habit of attending bargain sales to buy things for ladies who gave her a commission for doing it. One day a clearance sale was advertised at McIlroy's in Mare street, Hackney, and Mrs. Gillies was among the crowd waiting to get in when the store opened at 8 o'clock in the morning. The crush to get in was terrific. The woman managed to squeere in, but at once fainted, after crying out, "I have been beaten this time." One of the witnesses at the inquest explained that Mrs. Gillies meant that she had been in similar crushes before, but this one was too much for her.

One of the other eager shoppers said there was quite a panic, and the screams of the women were frightful. A constable at the door was asked to go for a doctor, but he explained that he was there under orders of the management and could not leave his post. The manager gave evidence showing that twenty-two policemen had been engaged to control the crowd. Notwithstanding all the precautions taken, the shop was greatly crowded at times, people fainting and lying on the bundles of goods. There were two policemen at each door and one inside the door, and they were instructed when to close the doors, but sometimes the people crowded in before they could do so.

Inside of half an hour, and after hearing medical testimony, the coroner's jury returned this verdict : "Deceased died from syncope caused by the exertion and excitement of getting into a bargain sale, and that such death was due to natural causes."

BRAND YOUR GOODS.

T a luncheon tendered a number of prominent business men A by the directors of the Montreal Exposition recently, Ald. Sadler, a well-known manufacturer, pointed out the benefit it would be to Canadian goods if every maker would mark his goods with his own name. As to the products of Canadian mills which were on exhibition, many people might be found who would doubt that they were produced in the Dominion, and, indeed, they bore no mark showing where they had been manufactured. He would venture to say that goods were on exhibition there which were sold in the leading dry goods stores of Montreal as foreign material, the salesman assuring the customer that they did not handle Canadian goods, but only imported articles. He (Ald, Sadler) had been a manufacturer fo, twenty and odd years, and he knew the prejudice that existed in the country against Canadian manufactured goods. Manufacturers had been making a mistake. When, some twenty years ago, they went in to build up the manufacturing industries of the country, they should have started as he did, mark all their articles with their own name, and show that they were Canadian goods. Many a time had he been asked to make goods without putting any name upon them, so that dealers could say they were manufactured wherever they pleased. This, however, he had always steadfastly declined to do, and he was sorry that other manufacturers had not done the same. Boot and shoe manufacturers had done so for some years, and to-day they took great pride in manufacturing a certain class of boots and shoes. He hoped that the day was not far distant when manufacturers would insist on boots, shoes, and fabrics of all kinds being sold on their merits.

Mr. George F. Watson has been admitted a partner in the firm of E. & S. Currie, manufacturers of neckwear, Toronto. The style of the firm remains unchanged.

TO RENT.

A FIRST-CLASS BUILDING, LARGE AND COMMODIOUS. WITH MOD en improvements, suitable for Dry Goods, Groceries or Hardware. Apply 19 A. Warnock, Galt, Ont.

BUSINESS FOR SALE.

DRY GOODS BUSINESS IN GOOD TOWN OF 4.000; ESTABLISHED to year; in that time the owner made a competency; annual turn-over \$20,000; stock about \$7,500; price 85c. on the \$, ¥ cash, balance in 2. 4 and 6 months at 7 per cent secured; goods that may arrive for fall would not be included Apply "S. S. M., care of Day Goods, RAVIEW. Sole reason for selling, ill-health.

R. FLAWS & SON Dry Goods Commission Agents Manchester Bldg., Melinda St. TORONTO.

VELVETEENS.

A successful Manchester Velveteen house require a first class agent in Canada to r present them among the wholesale and leading retail firms. A nice business with the best retail houses preferred Address, Velveteens, care HERBERT ASHBURNER, 18 St. Ann Street, Manchester, England.



Cottonades, Tickings, Denims, Awnings, Shirtings, Flannelettes, Ginghams, Zephyrs, Skirtings, Dress Goods, Lawns, Crinkles, Cotton Blankets, Angolas, Yarns, etc.

Wholesale Trade only supplied D. MORRICE, SONS & CO. ACENTS MONTREAL and TORONTO

1897

DOMINION GLOVE WORKS

GLEN WILLIAMS, ONT.



Fine Kid, Suede and Para Buck GLOVES and MITTS. Dog-Skin Driving and Coaching GLOVES.

GEO. D. ROSS & CO., MONTREAL, OUE.

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ST. JOHN, N.

The Wholesale House that supplies you with

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North Star, Crescent and Pearl

Cotton Batting gives you the best value obtainable. Even the Pearl grade is guaranteed stronger

and better adapted to requirements than any grade of any other batting.

These grades are the strongest, handsomest and most desirable cotton bats obtainable.

NOTHING DECEPTIVE

They look well in the roll. They have the strength and qualities required by the consumer after unrolling. They make strong comforters.

When you unroll and unfold them you can test the strength and they will not fall apart like so much chalk. You can't blow them to pieces in a hurry.

> THREE PRICES. THREE GRADES. THE BEST AT THE PRICE.



Grey Cottons, Sheetings, Drills and White Ducks, Ginghams, Shirtings, Tickings, Denims and Cottonades, in Plain and Fancy Mixed Patterns. Cotton Yarns, Carpet Warps, Ball Knitting Cottons, Hosiery Yarns, Beam Warps, for Woolen Mills, and Yarns for Manufacturers' use

"WATER TWIST" YARN MADE IN CANADA ONLY J. SPROUL SMITH, a Welliagton Street West, Toronto DAVID KAY, From Huilding, Nontreal, JOHN HALLOM, 83 Front Street East, Toronto, Special Agent for Ber Warps for Ontario. Agents

MILLS { NEW BRUNSWICK COTTON MILLS ST. JOHN COTTON MILLS ST. JOHN, N.B.

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Bosom Shirt Box and Trays.

_BOSTON.

Established 1849...



OCTOBER

AS IT IS with every successful undertaking, so is it with our letter order department. Since we adopted our present system there have been many attempts to copy it, but there is more



than a system; having the assortment of goods at right prices is of equal, if not greater importance. No house in the Dominion of Canada carries the assortment

ALL THE YEAR round that we do, and hence our fame as being the great assorting house of the Dominion, and making the filling of letter orders a specialty. Business in this department is rapidly growing in extent; the large number of

CUSTOMERS doing business with us by letter orders will readily understand the cause from the fact of their orders being filled so promptly and satisfactorily. We have no such word in our

BUSINESS

vocabulary as trouble. We want to cell, do you want to buy; do you want samples, quotations, or information of any kind that will be for our mutual

SUCCESS ?

Thousands are placing their confidence in us, who are among the most successful business men. We have capacity for receiving the support and confidence of thousands more. Our business is daily

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TORONTO.

INCREASING



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Wellington and Front Sts. East