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THE
CANADIAN

DRY GOODS

MATS, CAPS AND FURS

MILLINERY
AND
CLOTHING

ONE DOLLAR
Per Year

REVIEW

TORONTO ENGRAVING CO.

Geo. D. Ross & Co.

WOOLEN COMMISSION MERCHANTS
AND MANUFACTURERS' AGENTS.

MEDIUM AND FINE TWEEDS, CASSIMERES, WORSTEDS,
DOESKINS, FLANNELS, RUGS, SHAWLS, SHIRTS and PANTS, etc.

SOLE AGENTS IN CANADA FOR

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KNOX'S GILLING NETS, MILWARD'S SEWING NEEDLES,
PATON'S BOOT AND SHOE LACES.

EDELSTEIN, MOSER & CO.,
BRADFORD.
Plain and Fancy Worsteds,
etc., etc.

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MANCHESTER.
Cords, Velveteens, Plushes,
and Sleeve Linings.

JABEZ JOHNSON & Co.,
MANCHESTER.
Towels, Quilts, etc.

C. & F. SUDBURY.
NOTTINGHAM.
Cashmere Hose, Lace Mitts,
Gloves, etc., etc.

LEON BELART, LACES, CALAIS, FRANCE.

MONTREAL; 648 CRAIG STREET. TORONTO; 19 FRONT STREET WEST.

1891.

SPRING.

1891.

GORDON, MACKAY & Co.,

Have pleasure in calling the attention of their customers, and the Retail Trade of the Dominion, to their preparations for the approaching Season, which surpass in Extent, Variety, and Beauty of Design, all previous efforts, and in every Department challenge comparison, notably:

**Prints, Dress Goods, Hosiery and Gloves, Imported
Woollens, and Men's Furnishings.**

Their Staple Department also will commend itself to the keenest buyers. It embraces a full range of

The Celebrated Lybster Goods, and the best productions of other Canadian Mills.

Intending purchasers will find it profitable to visit the Warehouse and examine the Goods.

Spring Imports and Domestic Manufactures will be passed into Stock as soon as may be after the Great Discount Sale of Bryce, McMurrich & Co's stock, now in progress.

GORDON, MACKAY & Co.,
TORONTO, ONT.

THE CANADIAN DRY GOODS REVIEW

Vol. I.

TORONTO, JANUARY, 1891.

No. 1.

THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

Dry Goods, Hats, Caps and Furs, Millinery and Clothing Trades.

Published Monthly by

THE DRY GOODS REVIEW CO.,

6 Wellington St. West, Toronto.

J. B. McLEAN,
President.

CHAS. MORRISON,
Editor and Business Manager.



SALUTATORY.

WE DO not need to offer an apology for launching THE DRY GOODS REVIEW upon the stormy sea of journalism, as we have the assurance of leading

retailers throughout the Dominion that its advent will be cordially welcomed and that it will meet with liberal support. Indeed, in view of the vast and diversified interests involved in the dry goods, hats, caps and furs, millinery, and clothing trades and the enormous capital invested, it has been a matter of surprise to many of those more immediately concerned that a journal devoted exclusively to these trades has been so long in making its appearance, the more so, as in the journals devoted to commerce in general, the dry goods trade is barely referred to, while in the daily press it is treated with cold indifference. Our mission will be to make this journal a medium of valuable information as between buyer and seller, to keep the former posted in all matters affecting his welfare, the introduction of new styles, condition of the markets, etc. All questions having a direct or indirect bearing upon the trade will be discussed upon their merits with an eye single to the best interests of our constituents. We are firmly convinced that we will quickly succeed in gaining the confidence and support of the trade. One thing is certain, THE DRY GOODS REVIEW has come to stay, and we unhesitatingly pledge ourselves to put forth every effort to make it a credit to the trades it will be its pride and pleasure to represent. It will be seen that it is printed on finely finished paper and that care has been exercised to make the different departments attractive to the

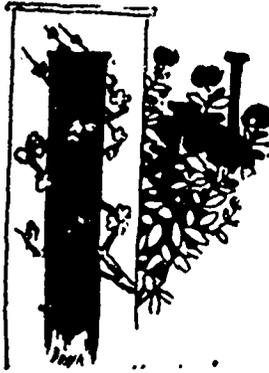
eye and with the object of arresting and engaging the attention of the reader. We venture to say that in these respects it has no superior in trade journals and few equals. The phenomenal growth of journals in the United States, devoted to similar trades, furnishes, we think, the best evidence of the necessity for such a medium between the manufacturer, wholesaler and retailer, and that they have been largely utilized and liberally patronized in recent years is apparent from their improved appearance and enlarged size. We are fully aware of the fact that we will have for our subscribers and readers an exceptionally intelligent class of the community—men possessed of solid judgment, as well, as culture—and we therefore ask them not to be too critical in their comments upon this, our first number. It is impossible in the hurry and worry consequent upon the starting of a new paper to avoid making mistakes and forgetting something that should have been attended to, but we promise that in future issues all these faults will be remedied and the journal, made more and more attractive. To those who have kindly extended their patronage to us we offer our hearty thanks, and it affords us much pleasure to wish them and all our readers A Happy and Prosperous New Year.

PILFERING GOODS IN TRANSIT.

WHOLESALE dry goods merchants are often put to considerable annoyance and loss through the pilfering of goods in transit as the transportation companies decline to accept any responsibility in the matter. With the view of arriving at a satisfactory adjustment for future losses in this way a conference was recently held in Montreal, between representatives of the transportation companies and deputations from the Toronto and Montreal merchants. The matter was fully discussed in all its bearings. The merchants held that as the companies are liable for losses while the goods are under their care, and as the goods are under the care of one or other of them while in transit, the companies should be willing to make good the losses sustained out of a joint fund when the pilfering cannot be proved to have occurred while under the care of any one of them. On the other hand, the representatives of the companies held that as the packages are carried in England and elsewhere by other companies it could not be always taken for granted that the packages were not tampered with before being delivered to them, and that, moreover, when they exercise all reasonable care they should not be held responsible for pilfering, which is so cunningly done as to defy ordinary care and watchfulness. As there was no likelihood of an agreement being reached the merchants passed the following resolution, which the representatives of the companies without committing themselves in any way, agreed to place before the proper authorities:

That it is the opinion of the merchants present that the steamship lines running to Canadian ports in summer and to Canadian and United States ports in winter, together with the railway companies, should agree, when such losses cannot be located, to jointly pay any claims arising from pilfering of goods from packages in transit.

TRADE JOURNALS AS ADVERTISING MEDIUMS.



ASKING for a liberal measure of patronage for this journal, it is, we think, fitting that an answer should be made to some of the objections raised against trade journals, and the advantages claimed for them should be referred to. Some are ungenerous enough to say that these journals are started for the sole purpose of making money, but most people know that they have a nobler mission than the mere acquisition of dollars and cents. Of course it would be just as absurd to start a paper with the avowed object of continually losing money as to start a business with the same end in view. There would be no sense in doing that. The careful business man knows from his environment and from personal observation that, although when he first opens his store business may be backward in coming to him, it is bound in time to gather such proportions as will enable him to recoup himself and gradually extend his operations. So it is with trade journals. Others oppose them on the ground that they are not wanted; that the daily press meets all the requirements of the case. The fallacy of such an argument is apparent on the face of it. Practical men who have taken the trouble to give the matter consideration readily admit that there is no antagonism between the daily press and the trade press, each having its own particular field of usefulness. It has been said before, and we cannot do better than repeat the assertion, that trade journals, as means of finding out new customers, offer special advantages to business men, which may be classified as follows:—The trade journal has a reputation as an advertising medium so peculiarly its own that outside parties get in the habit of resorting to its pages, as occasion may suggest, in order to keep posted about the introduction of new things, or to ascertain if there is any recent improvements which could be used with advantage in their business. No daily paper could be depended on to supply that sort of information. The trade journal is not ephemeral, like the daily paper, which is rarely preserved beyond the date of its issue, and which is difficult to find twenty-four hours afterwards in the homes of its patrons. Indeed, the trade journal is filed for further reference by some of its subscribers with as much care and regularity as a receipted bill; hence, an advertisement, which in any daily newspaper would have ceased to do service, may attract attention again at some accidental moment and become the adventitious means of an order. The trade journal, on account of its special field of service, furnishes a direct approach to capable purchasers, nearly every one of whom may stand in need of the article advertised, which would be cheaper and far more effective than any appeal to an indiscriminate mass of readers such as that represented by a daily newspaper. These are a few of the advantages claimed for trade journals, and businessmen who have patronised them can vouch for their truth.

It may be added that the trade which the DRY GOODS REVIEW has been established to represent is the only one in Canada which has hitherto not had a journal of its own.

Hon. G. E. Foster, Minister of Finance, returned to Ottawa on New Year's day from his visit to the West Indies. He met with a cordial reception at all the islands and his views on reciprocal trade relations were listened to with much interest and attention. He has not yet announced the results of his mission, but it will undoubtedly lead to a very largely increased trade between Canada and the West Indies. The splendid exhibits of Canadian manufactures and goods at the Jamaica exhibition will do much also to arrive at this most desirable consummation.

EDITORIAL NOTES.

It is reported that Mitchell & Co, the great gingham manufacturers of Glasgow, Scotland, have decided to locate in Fitchburg, Mass.

The British silk trade still continues in a depressed condition owing to cheap foreign competition. The lace trade is also in a similar condition, but strong efforts are being made to bring about a revival.

It is to be hoped that the efforts of Mr. Henniker Heaton to obtain a two cent postage rate between England and Canada will be crowned with success. When we are doing everything we can to strengthen our trade relations with the Mother Country, such a boon would be highly appreciated.

Messrs Boyd Bros. & Co., wholesale dry-goods and fancy-goods merchants, Toronto, have for the coming season a splendid assortment of general dry-goods, dress-goods, gents' furnishings, haberdashery, Berlin wools, etc., which embraces all the latest novelties. In their commodious establishment will be found as great a variety of goods in the various departments as in any other house in the Dominion. They are live and energetic business men always on the alert for the introduction of novelties in all departments, and in consequence trade for the past year has been very satisfactory, showing a very large and gratifying increase over the previous year. The extensive preparations for the coming season justify them in looking with confidence upon a still greater increased trade during the year just opened.

One of the oldest, best-known and most popular wholesale dry-goods houses in the west, is that of Knox, Morgan & Co., Hamilton. Their popularity lies in the fact that they are known to be reliable and liberal in their dealings and keep themselves fully abreast of the times in their line of business. Furthermore their stock is always in that clean condition which enables them to offer new, attractive and easy-selling goods, that will bear good profits to the retailers and save their customers wading through a large lot of old samples. For the spring trade they offer special values in general dry-goods, dress-goods, gents' furnishings, laces, frillings and hosiery. Buyers would do well to compare their range of staples and values before placing their spring orders. Their travellers are continually covering Western Ontario.

Last month Messrs. Gordon, Mackay & Co., wholesale dry goods merchants, corner Front and Bay streets, Toronto, purchased the entire stock of Bryce, McMurrich & Co., and are now selling it at large trade discounts. This is a rare opportunity, which retailers throughout the Dominion will, undoubtedly, take advantage of, as the stock includes new staple lines in every department of general dry goods. Gordon, Mackay & Co., during their 40 years' experience, have justly earned for themselves an enviable reputation for all that is characteristic of honor and integrity in business, and retailers may therefore rest satisfied of the genuineness of the reductions offered by them in connection with the recently purchased stock. This is not by any means the first time that this enterprising firm have assimilated other entire stocks, which have been sold to their customers at greatly reduced prices. It has always been a matter of surprise that they have not retained for themselves a much larger profit, but they argue that by invariably sharing the advantages from such purchases with their customers, they profit indirectly to a yet greater extent. Such a liberal policy has contributed in a large measure to the high estimation in which the firm is held by retail merchants, and, as a natural consequence, to the steady increase in their volume of business.

CORRESPONDENCE.

We solicit letters from our readers on business topics. A practical merchant's views are always of great value to others in the same business, and we should be pleased to have our paper made the medium of exchanging such opinions and experiences.

FAILURES IN 1889-90.



BY THE courtesy and kindness of Mr. T. C. Irving, superintendent of Bradstreets, we are enabled to lay before our readers a statement showing the failures in the Province of Ontario, in the trades represented by this journal, for the years 1889-90. We, unfortunately, had not time to obtain the lists for the other Provinces.

There are many features presented which give food for reflection. In 1889 the total failures were 260, actual assets \$977,715, liabilities \$1,980,512; in 1890, 299 failures, actual assets \$1,246,504, liabilities \$2,359,304. The failures, therefore, in 1890 exceeded those of 1889 by 39. The difference between the actual assets and liabilities in 1889 was \$1,002,797, and the difference in 1890 \$1,112,800, or a greater loss to the creditors of \$110,003 in 1890 than in 1889, a percentage of about 11%. The most failures in dry goods occurred in the months of January and February, 1889, and February and March, 1890; tailors, February and March, 1889, and January, February and October, 1890; general stores, February, March, October and November, 1889, and January, February and March, 1890; the other trades are about equally spread over the year. Following are the details:

DRY GOODS.			
	Total Failures.	Actual Assets.	Liabilities.
1889	65	321,341	588,891
1890	62	537,769	953,671
TAILORS.			
1889	36	51,530	130,588
1890	40	56,452	116,678
CLOTHING.			
1889	11	85,625	150,509
1890	10	39,052	68,135
MILLINERY.			
1889	9	3,187	10,079
1890	11	10,077	24,573
FANCY GOODS.			
1889	12	17,845	41,238
1890	20	39,273	88,591
GENTS' FURNISHINGS.			
1889	7	16,220	44,778
1890	13	24,467	51,394
HATS, CAPS AND FURS.			
1889	4	3,400	9,733
1890	10	21,913	55,895
MANTLES.			
1889	1	125	2,000
1890	—	—	—
LADIES' UNDERWEAR.			
1889	1	585	1,600
1890	—	—	—
KNITTED GOODS, &C.			
1889	—	—	—
1890	1	300	1,000
BERLIN WOOLS, ETC.			
1889	—	—	—
1890	1	625	2,500
GENERAL STORES.			
1889	114	477,549	1,001,096
1890	131	516,476	996,867

therefore, in a position to give this valuable information. The causes are divided under 11 heads as follows:

1. Incompetence (lacking in judgment, consideration, tact or general ability.)
2. Inexperience (having possibly good general qualifications, but without sufficient experience in the particular business engaged to conduct it successfully).
3. Undertaking to do too much business for capital employed.
4. Granting credits recklessly or without proper consideration.
5. Complication of indebtedness (owing to failure of apparently solvent debtor or endorsing for others).
6. Personal extravagance (living beyond one's income).
7. Neglect of business, doubtful habits.
8. Undue competition (unable to withstand sudden or unscrupulous competition).
9. Unfavorable circumstances (floods, fires, unseasonable weather, trade depression).
10. Speculation outside of legitimate business.
11. Fraudulent disposition (protection of individual interests, without regard to rights of creditors).

The total failures for the ten months and the causes, as shown by the number opposite each as above, are as follows: Dry goods, total, 44-23 (3), 12 (1), 5 (3 and 8), 1 (7), 1 (8), 1 (11), 1 (1 and 3); tailors, 22-12 (3), 4 (1), 2 (3 and 8), 2 (8 and 9), 1 (7), 1 (9); clothing, 9-4 (3), 2 (1), 1 (3 and 11), 1 (3 and 8), 1 (8 and 9); millinery, 7-3 (3), 2 (1), 1 (1 and 8), 1 (3 and 8); fancy goods, 15-11 (3), 1 (1), 1 (3 and 7), 1 (3 and 8), 1 (3 and 4); gents' furnishings, 10-8 (3), 2 (1); hats, caps and furs, 5-3 (3), 2 (1); knitted goods, 1 (1); Berlin wools, 1 (1); general stores, 92-30 (3), 23 (1), 18 (3 and 8), 6 (9), 3 (3 and 4), 3 (11), 2 (10), 2 (2), 1 (1 and 8), 1 (4 and 8), 1 (8), 1 (8 and 9), 1 (3 and 9). We will comment upon this important feature in another issue.

In the wholesale and jobbing trades there were six failures for 1889, actual assets, \$156,244, liabilities, \$301,888, difference, \$145,644; for 1890, seven failures, actual assets, \$272,900, liabilities, \$594,000, difference, \$321,100. In the six failures in 1890 during the ten months the causes were 4 (3), 1 (5), 1 (10).

In 1889, fifteen manufacturers of woollens, knitted goods, hat and bonnet shapes, mitts, yarn, neckwear and hosiery, failed, the actual assets being \$45,880, liabilities, \$98,628, difference, \$52,748. In 1890, the failures were three, actual assets, \$19,000, liabilities, \$32,485, difference \$13,485.

STOCK-TAKING IN JANUARY.

Storekeepers, now that the holiday trade is past, should make their time profitable by taking stock this month before the spring goods arrive. One reason is because the insurance adjuster always wants a list of the stock on hand. It facilitates a settlement in case of fire, and should be carefully kept. Besides, the storekeeper, by carefully going through his stock at this time, can also utilize the occasion by marking down for quick sale such goods as he does not want to carry over to another season. Every retailer will make money by running off his unsold stock at cost, because the use of the money thus secured will give him opportunities to buy more advantageously for future trade and insure him greater profits.

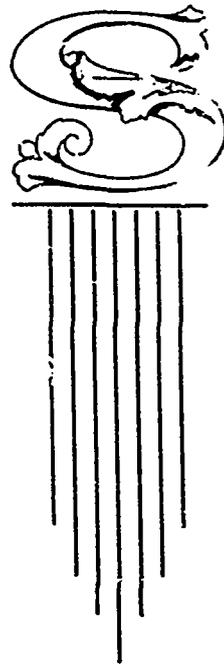
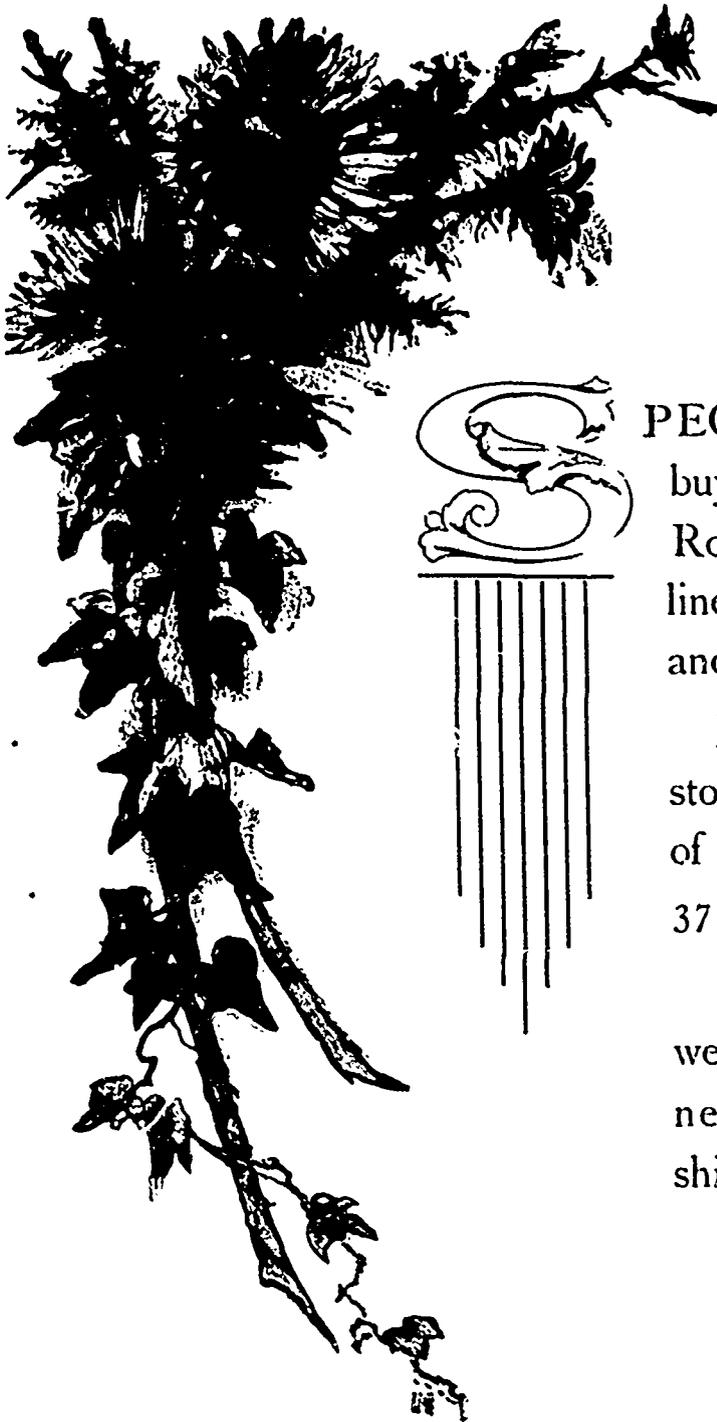
The cotton combine was completed last month under the name of the Dominion Cotton Mills Company, with a capital stock of \$5,000,000. The directors are Messrs A. F. Gault, Jacques Grenier, R. L. Gault, S. H. Ewing, D. Morrice, J. O. Velleneuve and C. E. Gault, with Mr. A. F. Gault as president and Mr. Jacques Grenier, vice-president. The mills, which came under the control of the Company on January 1st, were the Hochelaga, St. Ann's, Magog, Coaticook, the Craven Cotton Company of Brantford, Kingston Cotton Company, New Brunswick Cotton Company, of Moncton, Nova Scotia Cotton Company, of Halifax, and the Windsor Cotton Company, of Windsor, N. S., making nine grey cotton mills in all. The price paid for the mills was \$3,800,000, being it is estimated \$1,000,000 less than their actual value. The headquarters of the concern will be in Montreal.

Beginning with March 1890, Bradstreet's, in order that the record of failures might be as perfect as possible, took particular pains to ascertain, in every instance, the cause of failure. We are,

KNOX, MORGAN ^A_N^D CO'Y

Wholesale Dry Goods Importers,

HAMILTON, ONT.



SPECIAL VALUES for independent buyers in Spring (1889) samples. Rough browns, 8c. and 10c. Three lines Black Worsteds, Victorias, 8c. and 10c.

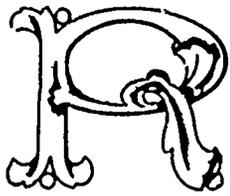
DRESS GOODS, entirely new stock, very latest novelties, large variety of Designs. All Wool Cashmeres, 37 ½c.

IN GENTS' FURNISHINGS we have made special efforts; 200 styles neckware; 120 styles shirts and top shirts.



Laces, Frillings and Hosiery.

RETAILERS AS IMPORTERS.



REFERENCE has been made in another article to foreign competition as it affects the wholesale trade, and we now propose to deal with the question from a retailer's standpoint. The Canadian storekeeper is just as loyal as his American brother, and when he calmly reviews the situation, we

feel assured he will find it to his interest to deal with local houses alone, and thereby compel the foreign element to go elsewhere in search of customers for their surplus stocks. The question for the retailer to ponder over is, whether he is benefitted by dealing with these foreign houses. We honestly believe that he is not, and for the following, among other reasons: Does the retailer calculate the cost of the goods to him as delivered at his store? He has to pay cash for the duty, which is about one-third the amount, and also for the freight and other charges. Does he calculate any interest on these cash payments? In other words, he gets goods dated January or February, and disburses in immediate cash from 40 to 50 per cent., whereas, if he bought from local sources the goods would be dated 1st April, without any immediate cash outlay, and if paid for in cash at that date he would get five per cent. discount. This practically is really getting 7½ per cent. on the original cost of the goods in Britain because, as stated, the local wholesale trade gives the 5 per cent. on the customs and charges, which would be equal to 7½ per cent. if given by the old country merchant; whereas his rate is only 2½ per cent., and shorter dating, being a difference of 5 per cent. in favor of the local purchasing, a profit in itself. This is a most important consideration, and should not be lost sight of. Another point to be considered is this: The retailer on receiving his goods may not find them just what he expected, but he cannot send them back, as he often does with purchases made from a local house. There is a certain glamour in being able to say, "I import my own goods," but it should be borne in mind that these foreign houses have to buy their stock from the same sources as the Canadian houses, and there is, therefore, no benefit or advantage derived in the shape of superior quality or newness in styles. Retailers who buy in this way will, we feel assured, be the first to admit that it brings in its train the curse of overstocking, with all its attendant ills of slaughter sales, etc., to the serious injury and often ruin of other retailers in the same locality, who have been adopting a conservative policy in the conduct of their business. The advantages to be gained from buying just what is absolutely required from local houses are too plain to need enumerating. The crushing out of the evils resulting from this foreign competition lies mainly in the hands of the retailers. It will ultimately pay them well to be loyal to Canadian houses, as by doing so they will get rid of dishonest and incompetent rivals, who are induced to go into business by the ease and rapidity with which unlimited credit is given through the unhealthy competition at present existing, and thereby injuring in many ways honest and legitimate traders. We are not instigated by any personal considerations in exposing the evils resulting from this foreign competition, but are doing so with an eye single to the best interests of the whole trade. There are other points to be discussed, which will be dealt with in future issues.

SIR Charles Tupper is actively engaged in pushing forward the scheme for the formation of a trade route through Canada to Australia. The chief obstacle in the way appears to arise from the jealousy of the Australian Colonies in regard to the port at which the steamers from Vancouver would arrive. The steamers from San Francisco touch at Auckland, New Zealand, and then go on to Sydney, New South Wales. It is proposed that the Canadian steamers should make Brisbane the port of arrival, but New South Wales objects; besides in that case there would be no chance of New Zealand contributing to any subsidy as the service would be practically useless to her. It is to be hoped that a satisfactory solution of the difficulty will be arrived at soon, as the establishment of such a service would be of great benefit to our country.

THE WHOLESALE TRADE.



IN CONVERSATION with one of the leading wholesale dry goods merchants as to the trade for the past year he remarked, "The least said about it the better. We would like to follow his advice, but in the present condition of the trade it would be unwise to remain altogether silent. We have it from reliable sources that the wholesale trade is not in that healthy condition it should be. It may be that the volume of business for the past year was as great, if not greater, than previous years, but the profits are undeniably less. Various reasons can be assigned for this undesirable result, but it is not our intention to go fully into them at present. What is, however, admitted to be the principal cause of bad times is jealousy between individual houses, leading to keen and unhealthy competition, small margins, and heavy expenses to all, which follow each other as naturally as night follows day. So keen has the competition become that most wholesale houses have now in self defence to keep a thoroughly-equipped, well-trained and experienced army of experts, in the shape of buyers, clerks, and travellers. Some of the old established houses may not feel the effects as badly as others, but it, at all events, means to them increased expenditure and eternal vigilance. Canadian houses are also handicapped by foreign competitors who have no taxes to pay or heavy and costly establishments to keep up in this country. This is the great and growing evil of the wholesale trade to-day. Why these Glasgow, Manchester, and London houses should select the trade here and leave the trade undone in the States is the unexplainable point. It may be from the fact that the American storekeeper is loyal because he finds that by placing the whole of his trade in the hands of the local jobber the volume of his business is increased and he is able to buy large quantities of goods specially selected for the trade and sell them at closer prices all round than where this unnatural competition exists. At this critical period Montreal and Toronto merchants should endeavor to sink all jealousies, and if some of the old and experienced heads in the different houses would meet together they would be able to devise some plan for circumventing their foreign competitors and thereby protect their own capital. The danger from this source is yearly increasing, and unless some scheme of this kind is developed the trade will go from bad to worse. In another article we have dealt with some phases of this important question as it affects the retailer. The year has brought its share of failures in the trade and the retirement of some of our oldest wholesale houses. These are incidents which have their own bearing upon the future, and those who study the signs of the times may read the lessons they contain. We are pleased, however, to state that notwithstanding all these drawbacks one house, at least, was in a position to cheer its staff by handing each a substantial donation as a Christmas gift. We sincerely hope that the year now opened to us will be one of greatest prosperity to the trade, and if our grand Dominion is blessed with a bountiful harvest, 1891 will, without doubt, make ample amends for the shortcomings of its predecessors.

THE DRY GOODS REVIEW should be welcomed by the storekeeper for reasons that are so palpable that they need not be specified. It is necessary to the merchant in the cities and towns where competition is keen and the successful dealer must be provided not only with a quiverful of arrows in the shape of knowledge of the goods being produced or imported, the styles, and fall of the markets but also on such live topics as the necessity of keeping his stock down and turning it over quick and keeping it cleaned up. To the general storekeeper who handles every-day goods and shades and fewer novelties than the city merchant it should be even of more importance and interest because his most valuable stock is dry goods and millinery and he does not have the opportunity of seeing what the city retailers are offering, or rather being tempted with, before the season begins. Another point, however, for the general storekeeper who has oftener a smaller business and more limited means, is that he can use this journal to get the ear of his principal creditors, who are always among the Dry Goods men, in the discussion of trade questions, terms and other kindred matters, and thereby reach certain corners not at present come-at-able.

ANNUAL MEETINGS.



At the annual meeting of the Dry Goods section of the Toronto Board of Trade, held in the council room of the Board on the afternoon of January 12th, the President, Mr. S. Caldecott, occupied the chair.

The President delivered the following address: In reporting progress to the members of the section, we beg to say that while the amount of business transacted during 1890 by the Dry Goods trade was fair in amount, the results have been scarcely as satisfactory in regard to profits as is necessary for a proper return for the amount of capital invested. This condition of things is largely due to over keen competition both in the wholesale and retail branches of the trade, which not only curtailed profits, but led to the giving of credits to incompetent men, which naturally ended in a large percentage of bad debts. However, the determination not to accept compositions except under extraordinary circumstances, has had a good effect, and purged the trade of many reckless or incapable men, and this course, if persevered in will in time aid greatly to place the trade into better shape.

The outlook for 1891 appears to be hopeful, but how far the new tariff laws of the United States will affect us has yet to be shown. Meantime we are pleased to notice a strong determination to improve our present and seek as far as possible for new markets for our produce.

During the year a number of live questions have come before the notice of the section. The question of shortening credits has had much attention, and after passing a resolution recommending to make the maximum time four months, it was decided to invite the co-operation of the wholesale trade in other centres, and your chairman was requested to go to Montreal and there lay the matter before the Dry Goods section of that city. A large number of Montreal merchants attended the meeting, but as one large firm declined to come into the arrangement, it has been deferred for further opportunity.

The question of pilfering has also had much attention, and after much previous effort it was decided to ask for a conference of importers and merchants with ship and railway agents, at the city of Montreal, and there the unanimous feeling of the merchants was in favor of a pro rata system of levying the losses, which the ship and railway agents present promised to give their best consideration to. Beyond this the question has not been definitely settled.

The question of the personalty tax has also been before the section and it appointed a committee, of which Mr Paul Campbell was chairman, to interview the City Council and see what steps could be taken to have this great injustice righted. The Committee have labored hard on this important question and will not rest satisfied until they have induced the City Council to repeal this most unjust and obnoxious tax. The section is under many obligations to Mr. Campbell for the able manner in which he has conducted the merchants' side of the case.

Resolutions have been passed making it compulsory to insure at least 60 per cent. against fire, in order to get a discharge, and this resolution will doubtless do much to lessen loss by fire.

In addition to the foregoing, at the first meeting of the section in 1890, a resolution of condolence with the family of our late chairman, the Hon John Macdonald, was passed and sent to the family, who duly acknowledged the receipt. A circular in reference to returning goods was issued and has had a beneficial effect. A committee consisting of Messrs. Smith, Anderson, and Caldecott, considered the question of the disposal of bankrupt stocks, but were unable to report upon a satisfactory method whereby the evil could be distributed over a large area, and thus modify some of the evil effects of running off bankrupt stocks to the great injury of solvent

and deserving men who always paid in full. A resolution was passed asking assignees to make full and prompt returns in reference to bankrupt estates.

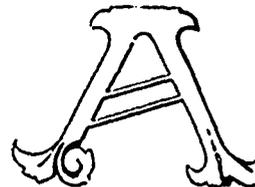
Upon the whole the section met fifteen times, and the Executive five times during the year and much good resulted from the interchange of ideas between fellow merchants and it is hoped that 1891 will be signalled as the year when the Dry Goods merchants of Canada decided to follow in the footsteps of the Wholesale Grocers and so shorten terms as to make payments more satisfactory, and help to lessen the serious loss that results from the present long terms of credit which at present injuriously affects the prosperity of every sound merchant in the country.

The following officers were then elected: President, Mr. S. Caldecott; vice-president, Mr. Paul Campbell; secretary-treasurer, Mr. Edgar A. Wills; directors, Messrs. J. S. McMaster, John Knox, (Hamilton), A. Darling, Wm. Blackley, and T. O. Anderson.

The question of shortening terms was discussed and unanimity of feeling was expressed. The formation of a Guild for protection against fraudulent debtors was also discussed and left over till next meeting. It was decided to have a dinner in connection with the Section early in February. Other matters of importance to the trade were discussed, and the meeting adjourned.

MONTREAL DRY GOODS MEN.

The annual meeting of the Dry Goods Section of the Montreal Board of Trade was held in the council room of the Board on December 10th, the President, Mr. J. P. Cleghorn, in the chair. The President delivered a short address reviewing the work of the past year, after which the following officers were elected:—President, Mr. James Slessor; Vice President, Mr. R. L. Gault; Treasurer, Mr. John A. Robertson; Directors, Messrs. J. P. Cleghorn, E. B. Greenshields, Alphonse Leclaire, Alex. Stewart. A vote of thanks to the retiring president for the valuable services he had rendered the Association in past years was carried unanimously.



TWO IMPORTANT JUDGMENTS.

A COUPLE of decisions were given last month in the Courts which are of great importance to the mercantile community. In the first, Brock, Toronto, v. Gourley, Montreal, an action to recover the sum of \$169, balance of an account for goods purchased, the defendant admitted the account, but pleaded compensation by having suffered damage to the extent of \$195 through plaintiff's failure to send him a quantity of Halifax tweeds for which an order had been given to the plaintiff's traveller, and which defendant could have sold at a good advance price. To this plaintiff replied that there was no contract between them for the delivery of these goods, the order taken by the traveller not being binding upon the firm, especially in view of the fact that the traveller had informed defendant that he did not know whether the order could be filled, and afterwards wrote him saying the order could not be filled. Several letters afterwards passed between the parties but defendant claimed that he had not received the first communication from the traveller informing him that the order could not be filled. The Court of Appeals, Montreal, held that the presumption appeared to be that the commercial traveller's letter had been received in Montreal, and holding also, that the rule recognized and adopted in the modern way of carrying on business here through commercial travellers is, that no sale made by such travellers is binding until it has been confirmed by the firm which he represents.

In the other case, Cossette vs. Dun, Wiman & Co., the defendants in pursuance of an agreement between them and a subscriber of their agency, furnished to this subscriber information concerning the financial standing and business of the plaintiff, Mr. Cossette of Valleyfield, which was entirely incorrect, and in consequence the

credit and financial reputation of the plaintiff was for the time being completely ruined. Mr. Cossette thereupon entered an action, claiming damages, and the Superior Court at Montreal awarded him \$2,000. The agency appealed to the Court of Appeals for the province of Quebec, when the amount of damages was reduced to \$500. From the latter judgment Mr. Cossette appealed to the Superior Court, Ottawa, and judgment was rendered allowing his appeal, restoring the judgment of the Superior Court and ordering the defendants to pay \$2,000 damages and the costs in all the courts. The defendants contended that the information contained in their report concerning the financial standing of the plaintiff, had been by them obtained and communicated to their subscriber in good faith and in the usual course of their business; that mercantile agencies such as theirs are lawful and useful, and that they are now considered as a necessity by the mercantile world; that the report in question was communicated by them confidentially to one of their subscribers at his request, and in consequence, the communication was a privileged one for which no action would come against the agency, though the plaintiff suffered damage thereby. The Supreme Court held against the agency on all these points, and decided that mercantile agencies which make it a business, to supply for a reward, information concerning merchants and their business, must suffer the consequences resulting from the false and incorrect reports communicated by them to their subscribers.

DRESS GOODS FOR 1891.

CORRESPONDENCE to the New York Dry Goods Economist, from Paris, says: There is little doubt that one-color ulster cloths will be in good demand next spring, although they have been staple goods and will be so all winter. It is not a question whether cheviots or cloths will have the preference, as both styles will be in cheviot finish, while for the better grades cloth will be preferred. Vigogne will be the favorite material for the most stylish novelties.

The diagonal chevron stripe will again be seen both on cheviot and on cloth. The greater attention will be given to plain cloth-like fabrics, which are made in all styles. These goods have done well for the fall season, and buyers have declared their intention of taking them up again for spring, so the manufacturers who have sampled them liberally are hopeful of success. Elegant finished goods, not too heavy, so as not to be too expensive, will, together with colors well chosen, help these fabrics to a good consumption.

The blue shades will retain their lead for the most staple goods, and bluish grays will also be favored, but many other shades compete for favor. Among these are bronze and gold brown, the medium and light shades of mode, greenish grays, iron gray and ash gray, nickel and platinum shades with bluish reflex, and steel gray.

Stripes on cloth grounds and croise cloths in the heavy grades are advocated for jackets, as they are adapted for the corded styles, which will be much worn next summer. Melange cloths also deserve mention, and will be seen in the light and dark mode shades and in reseda, shades similar to those used on gentlemen's over coats.

Five vigogne tissues are seen in straight, crossed and chevron stripes, also in squares; these squares are not Scotch, but are formed by broad colored stripes, which look well on the light ground. Light gray grounds are squared by means of finger, broad brown stripes.

Another novelty is a one-colored worsted ground striped with fine lines, a dark blue ground showing light gray lines, a brown ground having red lines; white reseda lines are seen on a dark green ground. Although these goods may find friends, they are not expected to enter into large consumption.

Novel effects are also obtained with tapisserie wool, the stripes being ornamented with small tuft design in the wools. Another style of stripes is in imitation of guipure lace, the design being in silk thread in relief. Special mention is due to the styles in cube

squares, in straight or cross dispositions in which combinations of black and white play the chief role. These styles are crossed with fine lines, straight or cross, ornamented with neige and tuft effect.

The fashionable winter colors are black, heliotrope, silver, and iron grey, myrtle green, mordore, and bleu royal.

The taste prevailing for gentlemen's wear is again adopted largely for next season's dress goods, especially in the cloth like qualities which show small dull square, and fine stripes on twisted ground. Crepes, batistes, silk and wool tulles and etamines will be worn. White ground flannels and serges in fine stripes also deserve attention, as they find more friends with every succeeding year.

Laces are again very fashionable, and will be largely used as garnitures for society dresses during the coming winter. This refers mostly to Irish laces, which will have the preference in white, Honiton and Limerick.

A white silk nightshirt has colored sailor collar and cuffs, or is trimmed in front and below with lace frou-frou in light blue. The sleeves, except for the sailor style, are loose and wide.

GENTS' FURNISHINGS.

DURING the past year the retail trade has been, taking everything into consideration, very good. Some of the retailers in the large cities say it has been the biggest year they have had. The fall trade was not so good as the spring trade, but it was ahead of the previous fall. The Christmas and New Year's trade was exceptionally good, and one gratifying feature was the fact that money came in well.

SPRING FASHIONS.

A man whose complexion is neither very dark nor very light has the choice of any color, but he should be careful to select a shade which will go well with the clothes he wears. Two shades of the same color should always be avoided, as they never harmonize. A man whose complexion is decidedly light or blonde, should invariably favor the blue shades in neckwear, care being taken in selecting the proper shade. A little patience and experience in trying on the various shades will be rewarded by the right one, and the purchaser will know it thereafter. Blue or kindred shades should be avoided by the man of dark complexion. His colors should be red, brown, or a neutral gray. In buying neckwear, the choice of patterns is a matter of individual taste largely, but there is a certain character displayed in the various designs. A man should endeavor by trials to discover the particular design most fitted for him.

With these few preliminary remarks we will proceed to relate the fashions in neckwear for the coming spring. They are almost in every conceivable shape. The four-in-hand will be mostly worn, but there are many pretty designs in made-up bows and ties to tie in a bow, along with new puff scarf and large knots. There never has been anything likee them.

In the latest English collars there is a tendency in styles to have the flap still further back and the collar high, from 2 $\frac{1}{4}$ to 2 $\frac{1}{2}$ inches, the latter being the most favored. Cuffs are mostly for links.

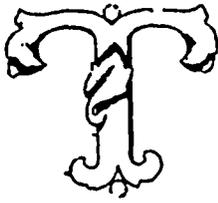
In underwear the disposition is to keep to the natural wools and silk and natural wool mixtures, the latter in light weights being much superior to cotton. There is the novelty of their being in black.

Black silk handkerchiefs seem to hold their own but for fine dress, white and cream silk patterns are in demand.

For full dress shirts the favored style is the plain front with one stud but two or even three studs are still used. White cambric ties are the fashion for full dress. More white kid gloves with plain backs are in demand than those with stitched backs.

In umbrellas the fashion tends to the plain rustic handles and plain wooden stick without the fastening at the top.

DRY GOODS VS. GROCERIES.



THE PRINCIPAL point with the general storekeeper to-day is the sharp and unwarranted curtailment of credit forced upon the country by such a close and cast iron organization as the Dominion Grocers' Guild. The city grocers are squirming under it. They have protested vigorously, but the only result has been the granting of ten days for discount and a sort of promise to list no more goods. The time concession could hardly be denied the country storekeeper, because it often takes ten days for the goods to arrive in stock and even now he is not on equal terms with the city merchant, who can get what he wants at any hour of the day from his wholesale house. Then the city grocer has cash customers or at most weekly and monthly accounts and settlements, and the new terms will not harass him so much as the general storekeeper, especially those who still stick to yearly settlements. The principal creditors of the general storekeeper are the Dry Goods, Hat and Cap and Boot and Shoe houses, and the question therefore naturally arises, is he in that case justified in taking his ready cash and meeting his groceries at thirty and ninety days? We have no hesitation in saying that he is not. These houses are in justice and fairness entitled to their pro rata share of cash receipts, and if any financial assistance should be needed the grocers are as much called upon to render it as the textile dealers. In January the tea and sugar are still booked in some stores along with the grey cottons and shirtings, which are selected now to be sewn during the winter months by the thrifty housewife, and paid for out of the proceeds of next season's crops. It is admitted that there are more \$1's worth of sugar put on the books in the first three months of the year than there are of dry goods. The print gowns, new dresses and other heavy dry goods' sales are made when the eggs come and "due bills" are devoted to the payment of these purchases. Yet we find dry goods delivered in January to March as 1st April—four months—while groceries are 30 and 90 days from delivery, and they are going on the store books more rapidly than the dry goods. It seems to us in these circumstances that if the Dry Goods importers are to hold their own and save themselves from being wiped out of existence they must in self-defence also shorten credits and insist on some security where renewals are necessary. The large and keen buyers and cash buyers have houses who cater for their trade, but let any house confine itself to that class exclusively and the principals will be forced to live on bread and water to save themselves from ruin. Any one of the wholesale merchants will admit that there is more money to be made out of the smaller but more loyal and numerous customer in the general store business, who buy on four months' time and pay their notes fairly prompt than from those who buy discounts first and to whom prices are shaved even to 2½ per cent. Even the wholesale grocers make less money out of their city and town customers than out of the general storekeepers, and the shortening of terms should in our opinion have been confined to cities and towns where merchants handle groceries exclusively and get paid in cash, or weekly or monthly. These merchants do not need longer credit than 30 and 90 days. The effect of dictating terms to the whole trade of the country and among a most deserving class cautious, intelligent, and economical men of limited means—may be to drive the trade into the hands of capitalists most of whom could start a wholesale grocery business themselves in each convenient distributing centre, and so save the services of so many high salaried grocery travellers, expensive office staffs, and warehouses in the cities. There is undoubtedly a feeling amongst country storekeepers that store credits should be shortened, and we strongly advise that all should insist on quarterly, or, at the very most, half-yearly settlements. If the latter then divide the year at 1st April and 1st October, while there is money circulating from eggs and butter, or early harvest, and before the interest on mort-

gage and agricultural implement note have absorbed it all. The other wholesalers will most assuredly contract terms, so as to get nearer the ground floor with the grocers. The prudent storekeeper will, therefore, do well to alter his mode of settlement at once, and also, as a precaution, see that he does not buy indiscriminately, but establish a credit with reliable houses in each line from whom he can get assistance at certain seasons, and when a financial stringency or a poor harvest comes he will not be forced to assign.

While the country is solvent enough there is very little profit being made by merchants, and all attempts to curtail credits should be thoroughly discussed by wholesale men amongst themselves and not sprung upon the trade as the grocery terms were, but be gradual and persistent. In a new country like ours barter still obtains to a considerable extent, and credit must continue liberal. Business cannot be done on the same lines as in the large manufacturing centres in the United States. The Dominion Grocers' Guild are protecting themselves against the sugar monopoly, but are the half of the traders in the country to be forced out of business or compelled to assign because, with their limited capital, they cannot comply with the grocers' requirements and pay up sharp? Let the whole credit system of the country be carefully discussed by experienced wholesale men, with a view to some curtailment, but let it be gradual, one step at a time, and the trade will be educated up and no one suffer in consequence.

THE RETAIL TRADE.



OUR agreeable surprise we found that in all the talks we had with dry goods retailers, about the past year's trade, general satisfaction prevailed at the volume of business done. It was far better than the previous year, some going as far as to say that in their individual cases it had been nearly double in all departments. Those who do a cash business accordingly reaped the full benefit of the increased trade. Where credit is given money was said on the whole to be coming in fairly well, although in some districts it was very scarce. There was a decidedly progressive improvement in the trade during the fall, in spite of all drawbacks. Previous to that the demand for goods seemed to be confined to the actual necessities of the consumer, but afterwards the demand was fully up to the supply of many of the staple fabrics of the market. The dress trade was exceptionally good, and hosiery was in great request. The woollen department of the trade has not been very lively, but there are prospects that it is gradually brightening, although the business done has not been satisfactory. The general feeling among retailers, as far as we were able to ascertain, is one of hopefulness for the coming year.

HIGHLY COMMENDABLE.



FIVE years ago Mr. George Sumner, of Hodgson, Sumner & Co., Montreal, an ex-President of the Dominion Commercial Travellers' Association, conceived and carried into effect a philanthropic scheme which cannot be too highly eulogised. It was the foundation of a trust for the education of children of deceased members of the Association who had left their families without the proper means of support. There are at present five children—three boys and two girls—receiving the benefits accruing from the trust, four of whom are being educated in the best schools in Montreal and one in Newfoundland. In this way those in charge of the trust have supervision of the children during their education, and in the case of boys obtain positions for them in commercial life similar to what their fathers occupied. The trustees have now asked the Association to

give them the privilege of having eight scholarships, which is the full limit, so successful has been the result of the scheme. Mr. Sumner generously donated the first scholarship. The Association gives a yearly appropriation towards the scholarships and donations are received from various sources. Some of the wealthy members of other Associations would do well to emulate the noble example set them by Mr. Sumner.

HOW THREAD CAME TO HAVE THE NUMBERS BY WHICH IT IS KNOWN.

MANY a seamstress, whether she wants No. 30, or 40, or 120 thread, knows from the number just what kind of sewing it can be used for, but how the number came to be just what they are and what they mean not one person in 1,000 knows; yet it is a very simple matter to explain, providing you only know the points and how to elucidate them. When 840 yards of yarn weigh 7,000 grains, a pound of cotton, the threadmakers mark it No. 1. If 1,680 yards weigh a pound, it is marked No. 2. For No. 50 yarn it would take 50 multiplied by 489 to weigh a pound; this is the whole explanation of the yard measurement as used by the spool cotton manufacturers. The early manufactured thread was of three cord, the number being derived from the number of yards to the pound just as it is to-day. No. 60 yarn made No. 60 thread, though in point of fact the actual caliber of No. 60 thread would, equal No. 20 yarn, being made of three No. 20 strands, twisted together.

When the sewing machine came into the market as a great thread consumer, unreasoning in its work and inexorable in its demands for mechanical accuracy, six cord cotton had to be made in place of the old and rougher three cord, it being much smoother. As thread numbers were already established, they were not altered for the new article, and No. 60 six cord and No. 60 three cord were left identical in both size and number. To effect this the six cord has to be made of yarn twice as fine as that demanded in making the three cord variety. The No. 60 cord is made of six strands of No. 120 yarn. The three cord spool cotton is of the same number as the yarn is made of. Six cord spool cotton is always made from double its number. Thread is a simple thing, but, simple as it is, there are 2,000 kinds of it, and each kind goes through hundreds of different processes.

INDIA'S IMPORT OF RAW SILK.

OVER the external land trade of the Punjab, India, for 1888-89, it appears, from the recent report, that a large decrease in the import of raw silk from foreign countries has taken place. These imports, which in 1885-86 amounted to Rs. 646,930 in value, have now dropped to 124 maunds only, or a value of Rs. 51,200. In last year's report it was conjectured that the Ameer's fiscal policy and the disturbances in Afghanistan had brought about this result, but the imports from Cashmere, which in 1885-86 amounted to one and three-quarters lakhs of rupees in value, have since become reduced to some twenty-three maunds of a value of Rs. 9,550 only. Several reasons are brought forward as a cause for the present decline in trade. First, it is said that the rate of raw silk at Bokhara has become high, owing to the heavy duty upon it there, while Indian silk is becoming cheaper. Again, it is urged that a large quantity of raw silk is now imported direct from China into India, and that Bokhara silk probably finds a better market in Russia since the opening of the Trans-Caspian Railway. In Kulu the Yarkandis prefer the Russian market, where a better price is obtainable, although it is hard to say why such is the case. In Rawul Pindi the chief source of supply is Cashmere, but as the state industry has been for some years in a languishing condition, owing to large mortality among the insects and to bad management, the quantity of silk produced has consequently been less. Referring to recent attempts which have been made to revive the industry in Cashmere, it is interesting to learn that a consignment of silk-worms' eggs sent from France have unfortunately gone astray, while a lot from China hatched out before their arrival. A consignment of eggs from Italy have, however, it is believed, been received in safety, as well as a further supply from Bokhara, and probably a second attempt will be made to successfully introduce the French and Chinese species.—English Exchange.



BUTTONS IN 1891.

IT is almost certain that cloth or passementerie buttons will monopolize the market next spring. The small crochet-like cloth ball buttons which are found in all fashionable dress colors are much in demand at present, and will also be used next spring. Small ball buttons of mother-of-pearl and metal balls, engraved or covered with cloth are also favorites of fashion. These buttons will also be worn in spring, as will small gold ball and steel ball buttons, not larger than a large pea.

Among the novelties for spring, passementerie and cloth buttons deserve first place. Plain silk and wool, fancy and crocheted ball buttons and half balls will be worn.

Round buttons with additional ornament are new. Ball buttons with a large pearl in the centre, cloth balls with sharp cut stones and cloth balls with pearls will find favor.

For cheaper grades are recommended braid, crochet and plain silk braid buttons.

Passementerie buttons are made of thick cord or of cordonnet, covered with gold threads.

A new button has a border of thick cord, and in the centre a small leaf design covered with gold thread from which thick black cordonnet threads run in star rays to the border.

Another button has two cordonnet stripes which form a cross in the centre; in the corners are small designs in silk thread or cord.

Another button has a central design in thick cord, around which small cordonnet stripes form a star, reaching to the border where they are gathered in a thin cable cord.

Novelties in metal and fancy buttons follow Parisian dictates. A yellow metal button is in form of a palette surrounded by steel points, the metal palette being in several lively colors.

A gold button has a border of green metal leaves, the gold ground being covered with colored flowers.

A dull black wood button has in relief a four-leaved clover of jet. A nut button, black, is surrounded by steel points and has a steel star in the centre. Steel is considered very fashionable.

Enameled buttons with gold border show a peacock on a blue ground.

A brown leather button has a border of steel points and a white pressed feather tuft.

Pearl button manufacturers have also brought out many novelties. A natural mother-of-pearl button, gold engraved, is in the form of a shell.

Another mother-of-pearl button is adorned with metal flowers.

A white mother-of-pearl button, with gold engraved ground, has flowers in relief and leaves in the dark, natural colored mother-of-pearl.

Quite new are mother-of-pearl buttons with gold trimming and blue stone ornaments, the stones being imitations of turquoises. These are also seen in oval form.

Another novelty is buffalo horn made into buttons with steel ornaments and steel point borders.

Small, pea-like dress buttons are made of hard nuts or buffalo horn, also half balls, four hole buttons, with or without border, plain or in various colors.—Berlin Correspondent, Dry Goods Economist.

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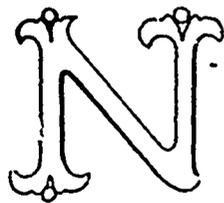


THE BRITISH CARPET TRADE.

CONCERNING the British carpet trade the Warehousemen and Drapers' Journal says: The Brussels branch of this trade in the Kidderminster district is slowly improving. Of course it is too early yet in the season to expect anything approaching a

rush in business, and here and there manufacturers still speak of a dullness and of orders being backward, but in the majority of instances machinery is finding more employment. Generally speaking the number of orders arriving quite reaches the average; these, as is usually the case at this early stage, are principally coming in from wholesale houses, and it is among those firms more especially engaged in supplying the requirements of the large trade distributors that an increased activity is observable. Up to the present, as a matter of course, orders are almost solely confined to trials, and a large number of looms are engaged in the production of "sets" or sample pieces of the new patterns in their different colorings. During the last week or two manufacturers have been sending out their lists intimating an advance in their prices in accordance with resolutions passed at a meeting of the association held a week or so ago. Although these lists have only just been issued, the advance referred to, viz., on the basis of 2d. per yard on best Brussels 5 frame, making the price at present for goods bearing this name 3s. 5d. per yard, was actually resolved upon the back end of last season, but as the business done since has been mainly in "repeat," it has scarcely, it is feared, been strongly enforced. Now, however, as nearly all materials used continue dear, manufacturers consider that even with the 2d. per yard advance the price is barely remunerative, and seem determined to firmly adhere to it come what may. The demand for Royal Axminster is steadily opening out, and among makers of these goods the season is contemplated with considerable confidence.

A HOMILY TO DEALERS.



NO MORE fatal mistake is made by dealers generally than that of handling inferior goods simply because their sale invites apparently larger profits. It is not unusual with a class of dealers to handle a line of recognized quality merely as a means of satisfying the more intelligent class of buyers,

whom no amount of sophistry could delude into purchasing anything but the best, be the price what it may. And as a rule in such cases the high grade is the most limited kept in stock. As a striking evidence of this egregious blunder on the part of many dealers, we call attention to the fact that almost every example of success among merchants is a noteworthy refutation of the false precepts of their doctrine, that "inferior goods yield larger profits." No amount of argument can convince some dealers of their error in handling the cheaper and inferior lines of goods. The ease with which the unsophisticated purchaser can be deluded into believing that the opportunity of realizing a larger profit in their sale, will always be too great a temptation to some. But we leave it to the good business judgment of many dealers who are open to argument if they cannot trace the loss of patronage of more than one customer to the fact that they had been cajoled into believing that some low-priced article was the best, and upon actual demonstration had found their investments far from economical ones.

It is an oft preached homily; but apparently it will never fail of freshness and direction. Let the dealer who has erred in this particular give the other method of doing business a fair trial. It is very probable that the profits of his first season under the new regime will fall quite short of what he has made in some seasons past—albeit the extent of his sales may be much larger. His margins will unquestionably be smaller in almost every instance. But the wisdom of his course will be demonstrated more forcibly each succeeding season. Instead of having to work up an almost new trade each year, he will find that a great majority of those he has supplied in the past will come to him for everything required. The fact that he handles only the best, and having demonstrated that the best is the cheapest, further argument becomes unnecessary with his customers. In the former case the profits of the trade will

be ever diminishing and in the latter ever increasing, for merit wins in every line of mercantile pursuits as well as in the professional walks of life.

Of course anything which we may say under this head may sound sententious to the reader, but good advice, ever so gratuitously given, can yet carry with it suggestions of vital importance to everyone.

TALKS WITH RETAILERS.

"I find that it pays to be economical in the disposition of time. It can be done in various ways; but in my experience I have found that when trade is slack it can often be bettered by re-arranging my display of goods. I have not infrequently had quite a lively run of customers for goods that I actually believe caught their fancies in passing the show windows of my store. Some merchants may say that it was not due to any artistic merit in exhibiting them, but I don't agree with them. I have impressed this idea upon my clerks, and it induces them to study how to obtain the best effects in window dressing."

"I always keep my goods plainly marked. A customer passing through a store does not like to ask the price of every article that attracts his attention, and he will not. The marking of goods helps to sell them, too, as there are many customers who will buy articles that are marked simply because the price caught their idea, whereas if they had found it necessary to enquire the price and learned that it was much higher than they had anticipated, they might have felt that in not buying it they were actually confessing their poverty. In marking my goods I put the selling price in plain figures, so that every visitor to my store can read for himself. By plainly marking your goods with the selling price only you secure a pretty safe protection against the cutting of prices, as it impresses the buyer with the belief that he has seen the lowest and the only price at which he can buy the goods. However, if a customer should request a reduction, the merchant can gracefully point to the plain figures, and inform him that no other price, higher or lower, would be accepted for the article. I have learned another thing, and that is, there is no place like a well-dressed shop window for displaying goods with the prices marked on them in plain figures. In fact, I don't believe that a window is complete without the prices, as the passer-by is just as much, if not more, interested in knowing the cost of the articles as he is in observing the prevailing styles."

"I attribute a good deal of the popularity of my store to the fact that I inculcate into the minds of my clerks the invaluable benefit of being good-humored to customers. Good humor is an excellent quality for all salesmen to cultivate. A frown, an impertinent expression, or exhibition of incivility has sent many a customer away from a store and has created a prejudice against the establishment that the proprietor has subsequently found it hard to overcome. If I were asked what should constitute the most important quality of a salesman, I would say patience, for in no occupation is that virtue more necessary than in selling goods to customers, who are hard to please and who often do not know what they want when they go into a store. The salesman should not lose his interest in a customer from the time he makes his appearance until he goes away. He should not lose his temper if the customer argues with him as to the merits of the goods and wares shown. He should wait upon him as politely as possible and never be disagreeably persistent in pushing the sale of goods. A careful observance of these points is vital to the success of a salesman, and merchants cannot be too careful in calling the attention of their clerks and employees to the points I have enumerated."

"I can tell you one thing of the greatest importance to the success or non-success of a merchant, and that is whether or not he keeps a watchful eye on his stock. How often it happens that a customer asks for an article and is told, 'Oh, we are just out, but shall have some in a few days.' Every time the merchant says this he loses trade, and, may-be, a customer. It does not pay to be out of staple goods. A merchant should make it a rule to inspect his stock daily, or a portion of it, and as soon as an article is running light in stock an order should be made, so that the fresh supply may be on the shelves by the time the present stock is exhausted. There is money in keeping orders bunched as much as possible, as every unnecessary package reduces the year's profits to the amount of freight charged."

We regret to announce that Mr. E. Hickson, of the wholesale fancy goods firm of Hickson, Duncan & Co., Toronto, died on Thursday, the 8th January, in Colorado.

It is stated that the cultivation of cotton is assuming large proportions in Russia. The cotton manufacturers of certain sections of the empire are buying large quantities of American cotton seed and giving it to farmers for cultivation. Russian capitalists also are beginning to interest themselves to a considerable extent in cotton growing.

Two Cents a Week.



THIS, the first number of THE CANADIAN DRY GOODS REVIEW, you can only form, what might be termed, a rough and ready idea of what it is destined to be.

Consequent upon the hurry of issuing a first number, we have been unable to do justice to all the departments. These evils will be remedied. You will see for yourselves that our claim as to its attractiveness is well founded. Our aim will be, to use every effort and all ingenuity to make THE Review as superior to other trades' journals as fine silk is to plain homespun. We want your support and co-operation. You can do much to help us, and we know our trust in you will not be in vain.

The cost to you is only TWO CENTS per week. Surely you cannot grudge such a trifling amount for such a valuable medium.

Fill in the enclosed blank, and send us any information at any time that might be of interest to others in the trade.



MONTREAL.

December's cold weather had the effect of making the fur trade hum, and the retailers have done a splendid business. So great was the demand that wholesalers were not able to fill all their orders, and retailers had to wait till the goods were got ready or do without them. So far as the wholesale trade is concerned, the general results for the past six months will not show anything remarkable, although there is nothing much to grumble at. Nearly all the goods in the fur trade have risen considerably in the price of manufacture, but the wholesalers have not been able to make a corresponding advance in prices, and they have therefore not reaped any direct benefit from the advance. The retailers, on the other hand, have wisely profited by it as much as possible. If payments prove satisfactory the trade will come out so as to make both ends meet, but on the whole it cannot be said that the result of the year's operations has been good. Collections have fallen off over twenty-five per cent., compared with 1889, which is not a good sign. There is a stringency in money in the country, but there is some hope that the moving of last season's crops will make money easier. Though the overturn with most wholesale houses has been large, the goods have not realized much of a profit for this season. Orders for furs were taken and the goods sold before the recent advance in prices was made, and to fill these orders the advanced price had in most instances to be paid. On Astrakhan the advance was from 50 to 70 per cent.; on grey lamb 75 per cent.; on Persian lamb 25 per cent.; on seal an average of 80 per cent. These, with the high prices of beaver and nutria, made it difficult for the wholesaler to satisfy the ideas of retailers on prices, and supplementary orders had to be filled at the old figures. As a wholesale merchant quaintly remarked: "Sending out goods at no profit is not business, but it has to be done."

TORONTO

The December cold weather had the effect of giving a lively impetus to trade, and wholesale houses in consequence were able to show a more satisfactory result than for the previous year. There was a large demand for beaver, sable, astrakhan, opossum, and a fair demand for bear and seal. The advance in prices did not affect the trade here, as all goods for the requirements of the season were purchased early in the year.

Most of the leading retailers say they have done a better Christmas trade than ever before. The demand was chiefly for beaver, seal, otter, Alaska sable, Persian lamb, and astrakhan. There was the greatest run on seal, on account of the great advance in price.

PERSONAL.

Mr. John Martin, of Gillespie, Ansley & Martin, and Mr. J. D. Allan, of A. A. Allan & Co., are in England making purchases for next season.

NOT DISAPPEARING.

The heavy advance in the price of furs has arisen from reports that the fur-bearing animals are rapidly disappearing. At a recent meeting in London, England, of the shareholders of the Hudson's Bay Company the directors assured them that there was no likelihood of such an untoward event happening in their vast domain. It is possible the reports have been exaggerated, owing to the scarcity of seals this season in Alaska, but in any case they will apparently have the effect of keeping prices up for some time to come.

THE HAT TRADE.

There was nothing particularly striking in the hat trade for last year. The retail trade last summer was poor. There is every prospect, however, of a good spring trade, as sales for placing orders are already fully up to the average. Travellers went out on the road early in January with straws.

There is not much change in styles in hats from last season. They will be rather full crowned, narrow brim and flat set. One of the leading styles will be a small shaped hat, flat set, with two-inch band. Colored hats do not seem to be running so favorably as heretofore, but it is thought that pearl will be the reigning style for summer wear. In silk hats the style will be about the same as last fall.

LADIES AND CHILDREN'S HATS.

The styles in children's hats for the coming season are various. They embrace naval caps in cloth and velvet, trimmed with bullion crowns and cords in Royal Navy and Midshipman snapes, and Tam O'Shanter's both in velvet and cloth, with very handsome bullion ornaments and names.

For ladies and girls the "Nellie Bly" is destined to become a great favorite. It is a heavy puff front cap in velvet, cashmeres, debeige, and felts in assorted colors and patterns. The designs are exceedingly handsome. It had a good demand last year, being greatly favored for boating excursions or pic-nics. A new thing this season is "The Register," a semi-naval cap. The design in front is exquisite, and requires to be seen to be appreciated. It will undoubtedly become a prime favorite.

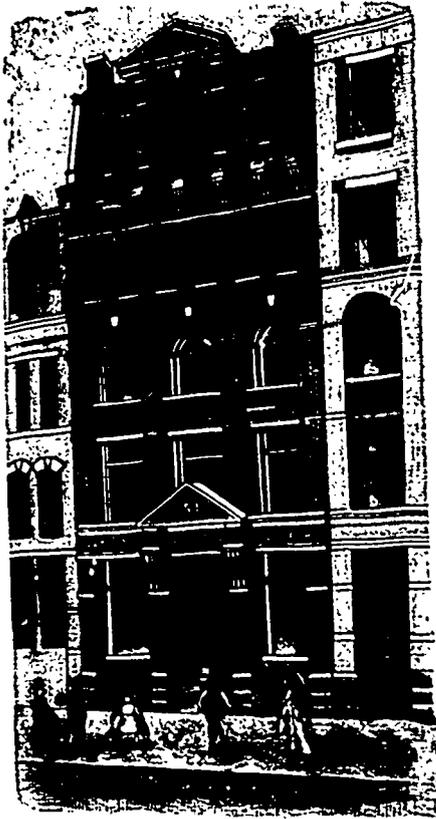
HIS ADVANTAGE.

Mr. E. J. Fawcett, hat manufacturer, Niagara street, Toronto, has a contract with the block makers in Newark, N.J., to furnish him with the Dunlap, Knox, Yeomans, and Miller styles, just as soon as issued by these celebrated firms, and the people of Canada have come to recognize the fact that this is the only manufacturer in this country reproducing these styles. Mr. Fawcett furthermore guarantees every hat that leaves the factory to hold its color and not break. He is an energetic, honorable business man, and his future prospects in the hat industry of Toronto are of the most favorable character.

DESTRUCTIVE FUR MOTHS.

Upon a careful examination of insects destructive to skins, it is found that there are a great many species, nearly all of them being night insects, says a London contemporary. Among these may be mentioned first a small insect, phalaena pinquinalis—whose wings are covered with black spots and stripes. It inhabits the interior of houses, and is found mostly in walls. The larvæ of this insect is of a dark color and smooth, living almost entirely on fatty substances. The principal moth, however, which attacks furs and skins, is the pellionella fabricus, a very small insect with silver-gray wings containing one or two spots. This moth, under certain circumstances, can cause the greatest havoc. It lives almost exclusively on the skins, nips the hair off close to the roots, and pierces through the skin itself in countless places. From the particles of skin it builds itself a tunnel, which serves it for a habitation. This tunnel is a masterpiece of itself, for as soon as it is born the larvæ

A. A. ALLAN & CO.,



WHOLESALE
Hats, Caps, Furs,
Robes,
Gloves,
etc.

51 Bay St.,
TORONTO.

SOLE AGENTS FOR

Wakefield's
 and
 Leslie
 & Co's

Fine
 English
 Silk
 and
 Felt
 Hats.

GILLESPIE, ANSLEY & MARTIN,

Importers, Manufacturers
 and Wholesale Dealers

— IN —

Hats, Furs, Gloves & Robes,

58 & 60 WELLINGTON ST. WEST,
TORONTO, ONT.

A well-selected seasonable stock always on hand.

commences its construction, and is able to widen and lengthen it with particles of tissue nipped from the skin for the purpose, and as these particles do not possess the requisite softness, the larvæ lines it with its own silk. This habitation is always of the same color as the material out of which it is made, and what is most wonderful, the process of digestion which it undergoes does not change the color of the material. This larvæ travels, too, making quite long journeys for an animal of its size. They leave their tunnel periodically in order to extend their ravages further, and return subsequently to their old habitation; when they become weary of their devastating exertions they remain quiescent in a kind of torpor. All these moths are, as already mentioned, night insects; they immediately seek out semi-dark places in which to lay their eggs. These eggs are so small as not to be visible save by the very closest scrutiny, and consequently skins and the like, when packed away, believed to be free from the moth, are, when examined later on, found to be completely destroyed.

FUR SALES.

Messrs. C. M. Lampson & Co. held a public sale of furs and skins in London, on October 27 to 29, inclusive; this was the first sale of the kind held in the autumn.

Alaska fur seals, average advance 88 per cent.; middling pups advanced 100 and small pups advanced 113 per cent.

Copper Island seals, average advance 52 per cent.

Northwest coast seals, average advance 55 per cent.

Lobos Island seals, average advance 50 per cent.

PRICES OF FUR SEALS.

	Alaskas.	Coppers.	Victorias.
Middlings and Smalls.	151 s	89 s	..
Smalls.	163	94	..
Large Pups	157	91 s 11 d	98 s
Middling Pups	143	96	98
Small Pups	130	94s 8d	80
Ex. Small Pups.	104	84s 5d	60
Ex. Ex. Small Pups.	70s 6d	50

Raccoon 7½ per cent. lower than in June.

Skunk 5 per cent. lower than in June.

Red fox 7½ per cent. lower than in June.

Marten 10 per cent. lower than in June.

Russ. sable, Amoorisky, same as in June.

Russ. sable, Kamtschatka, 10 per cent. lower than March.

E. J. FAWCETT

MANUFACTURER OF

FELT HATS

STIFF, SOFT and FLEXIBLE.

NIAGARA ST., - - TORONTO.

The only manufacturer in Canada supplying exclusively the RETAIL TRADE. Send for samples of

DUNLAP, KNOX AND MILLER STYLES.

Russ. sable, Yakutsky 5 per cent. higher than March.

Otter, Northwest, 15 per cent. higher than June.

Otter, other sorts, same as in June.

Lynx, " " "

Badger, " " "

Grizzly bear, " " "

Black bear, 40 per cent. higher than in June.

Brown bear, 15 " " "

Gray fox, 10 " " "

Hair seals, dry, 5 per cent. higher than in June.

Opossum, 30 per cent. lower than in June.

White fox, 20 " " "

Wolf, 7½ " " "

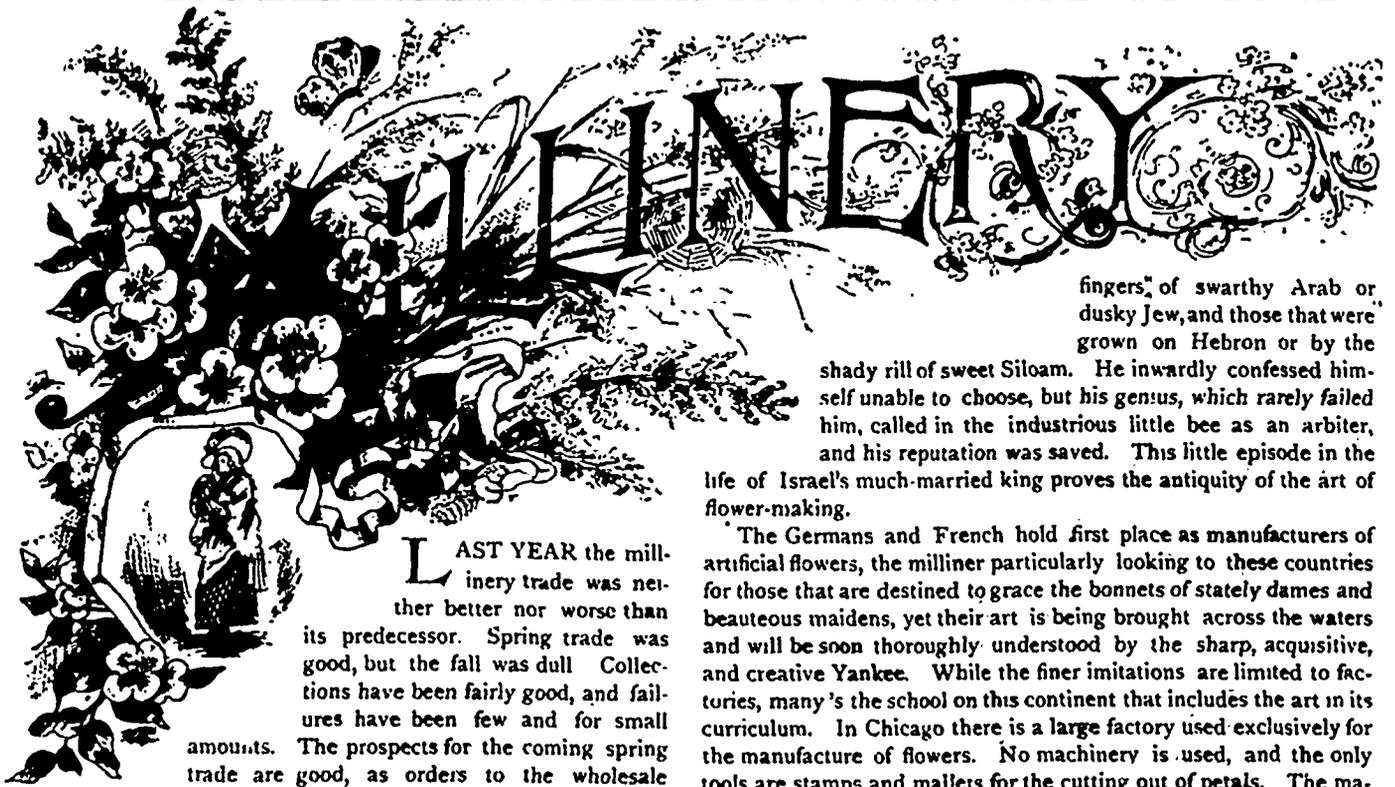
Wild cat, 20 " " "

Muskrat, same as in June.

Japanese fox, same as in June.

Minx, dark skins, advanced; pale skins, declined; average same as in June.

The next sales will be held January 19; March sales begin March 9, 1891. — Fur Trade Review.



LAST YEAR the millinery trade was neither better nor worse than its predecessor. Spring trade was good, but the fall was dull. Collections have been fairly good, and failures have been few and for small amounts. The prospects for the coming spring trade are good, as orders to the wholesale houses are already coming in freely. One noticeable feature in the trade last month was the assignment of the well-known house of J. A. Patterson & Co., Montreal. They have since obtained a settlement.

The cold weather of December had the effect of bringing about an abundant use of furs and ostrich feather bands as trimmings, with all the warm materials and effects appropriate for winter millinery. Cloth was the leading material for the full, close crowns of the turbans and capotes made up this winter to wear with cloth dresses. These hats are trimmed with ostrich tips and close wings, harmonizing with the colors of the cloth, and are finished usually with a dark velvet brim, which rests next to the face. Where the hat is worn with a gown trimmed with fur, the same fur is frequently used on the turban in place of velvet. A pretty and stylish cloth bonnet had the crown of dark gray cloth, with a roll of brown velvet around the edge and trimmed with loops of brown velvet and a cluster of Prince-of-Wales triple tips in golden brown. A capote for elaborate wear was of pale mauve velvet, braided with fine gold cord and trimmed with a darker shade of velvet. The tips of dark mauve were merely touched with pale olive-green and the strings were of olive-green velvet ribbon. A fashionable low-crown hat, with projecting brim, worn by young ladies with their tailor dresses, was of pale gray velvet, trimmed with a long looped bow of velvet ribbon, coming from the back, and a gray sea-swallow, with outspread wings, nestling at the side. It is unnecessary at this off-time in millinery to dilate upon the past.

The great question now is, "What will the spring fashions be?" That is a difficult question to answer. Buyers for the big wholesale houses are now attending the home and foreign markets, and as they are always keenly alive to all the novelties it may be confidently expected that they will bring back with them all the latest fashions for spring millinery. We were assured by one of the big wholesale houses that, as trimmings, artificial flowers and laces will be as fashionable as ever, also velvet satin ribbons, fancy ribbons with gold effects, millinery gauzes with gold effects, velvet spot effects, and braids. There will be any amount of gold and silver effects. There will be fancy straws of every kind and description, in medium shapes and in bonnets of the most fanciful shapes. Buckles will be used for both hats and dresses. We hope to be able in our next issue to give many interesting particulars regarding spring styles and fashions.

ARTIFICIAL FLOWERS.

The manufacture of artificial flowers is as old as history itself. It is recorded that in King Solomon's time flowers were brought into his presence and he was asked to declare those made by the deft

fingers of swarthy Arab or dusky Jew, and those that were grown on Hebron or by the shady rill of sweet Siloam. He inwardly confessed himself unable to choose, but his genius, which rarely failed him, called in the industrious little bee as an arbiter, and his reputation was saved. This little episode in the

life of Israel's much-married king proves the antiquity of the art of flower-making.

The Germans and French hold first place as manufacturers of artificial flowers, the milliner particularly looking to these countries for those that are destined to grace the bonnets of stately dames and beautiful maidens, yet their art is being brought across the waters and will be soon thoroughly understood by the sharp, acquisitive, and creative Yankee. While the finer imitations are limited to factories, many's the school on this continent that includes the art in its curriculum. In Chicago there is a large factory used exclusively for the manufacture of flowers. No machinery is used, and the only tools are stamps and mallets for the cutting out of petals. The materials used are muslin wax and paper wax. In other words, the flowers are made of muslin or paper and dipped in a preparation known only to the manufacturer, who does not make it public. Whether of paper or of wax, they may be pressed, crushed, mashed, or subjected to any sort of rough treatment without the slightest deterioration of their flexibility. Left alone they return instantaneously to their normal condition. The manufacturer likewise possesses the secret of scenting them in imitation of nature and of causing the odor to remain for a half year at least. It is not possible to conceive of greater perfectness than is attained at this factory. As he has found it very profitable to pursue that business, it would seem that there is a fine opportunity for some one in this country to start the manufacture of flowers for the millinery trade. Feathers are sometimes popular and sometimes the opposite, but in all seasons and at all times the milliner has customers who insist upon a spray, or a single flower, if no more, in their hats or bonnets. The world is full of imitations, and one of the most successful of all imitations is that of the flowers which grow not nor spin.

Importers of ribbons are expecting considerable success for the new plush effects. They promise to be popular with the late winter and early spring trade. Great hopes are entertained of a revival for ribbons in the spring, and manufacturers are very anxiously studying the problem, "What will be the popular class of goods?" The majority regard the gauze ribbon as the coming favorite, and are making their stock preparations in accord with this belief. Ribbons will be a great deal used for dressy toilets. Knots and ends carelessly flung or festooned over skirt and bodice, arranged as braces or sashes, giving an appearance of substantiality to cloudy garments of tulle, crepe, or mousseline-de-soie. Satin, taffetas, and velvet are the favorite textures for ribbons, some dressmakers including watered silk among them. For sewing on flat there are ribbons or galloons in gros grain, brocaded with gold or silver. Some new has ribbons have appeared in Paris brocaded with large round or oval spots of velvet, in the same or a contrasting tint to the foundation. The new color for spring will be "bleuet," or corn-flower blue. It is a most charming shade, and will be exceedingly popular in the finer fabrics.—American Silk Journal.

Messrs. S. Greenshields Son & Co., Montreal, brought suit last month against Messrs. Caldecott, Burton & Co., Toronto, for an infringement of their stainless hosiery patent. An injunction in perpetuity was granted restraining the defendants from using the design



In the clothing trade in Montreal, prices have been very keenly cut during the past year, and there has been nothing about the business to create any feeling of hilarity. Collections have been rather slow, and though the overturn has been on the whole, larger than the previous year, profits have been small, owing to keen competition. Spring prospects are considered fair, but unless the foundations of trade—agriculture, lumber, etc.—develop out well, the present anticipations will not be realized. There is a firmer feeling in the clothing business with regard to keeping up prices, which is a hopeful sign. There is also a tendency to improvement in the quality of the goods manufactured, so much so, that the people are gradually and increasingly drawing their clothing from the retail establishments supplied by the clothing manufacturer. The quantities manufactured, and the large number of garments of one line, put into the hands of the clothing manufacturer the advantage over the merchant tailor that clothing could be turned out from factories containing the very best cloth, the very best trimming, and the best of trained workmanship. It, therefore, follows that the clothing manufacturer is a successful competitor for the clothing trade, and retail men as a consequence are not doing, as a rule, the business which could be called a paying one.

In Toronto, Hamilton and London, although there has been keen competition and small profits, the volume of business has been better than the previous year and collections have been fair. The winter heavy stocks have been considerably reduced, owing to the early approach of cold weather, leaving a fair field for a good spring trade. Already there are signs that such will be the case, orders coming in very fairly. The Sanford Manufacturing Co., of Hamilton, report that the past year has been the best they ever had in the volume of business. The prospects for the spring trade are very fair, in fact they have already booked orders from the Maritime provinces, which lead them to the belief that it will be fully up to last year's. They state that people in the Maritime Provinces are not as discouraged as people in the West imagine over the McKimley bill, as they were able to realize on their apples and other produce before the tariff came into operation.

Most of the retail houses report a big overturn, more particularly during the month of December. In the large cities owing to the excessively keen competition prices have not ruled as high as could be wished, but although the profits in consequence have not been so great, still the result has been quite favorable. In overcoats there was a big demand for good meltons in blue or fawn, showing that the taste for superior articles is improving. It is not to the advantage of the trade to force sales now as it will inevitably cause a reaction next season more particularly in view of the present stagnation. It would be wiser to keep within proper limits.

In ordered clothing the trade has been good, better on the whole than the previous year.

TRADE WITH JAMAICA.

A good deal of interest is being manifested by wholesalers in the coming Jamaica exhibition, as it is expected that the clothing exhibits will tend to inaugurate a good business with these islands. Messrs. H. Shorey & Co., Montreal, started business with the West Indies about a year ago and their trade is steadily increasing. Travellers make two trips a year.

PANTS OR NO PANTS?

The city of Mexico is face to face with a momentous question. This is whether the wearing of trousers in the streets shall be compulsory or not. The primitive practices of the Republic sanction a shirt and a breech-clout as a public full dress for the lower orders, but the aldermen of the city are determined to inaugurate an era of sumptuary decency, if the police have to be called in to enforce it. They have therefore held a special session, and have appointed a committee of five to oblige the men employed in city work to use trousers, and to visit proprietors of factories, etc., for the purpose of arranging to have their labourers arrayed with these bifurcated necessities. If we hear of a breeches revolution in Mexico, we may know that the down-trodden bare legs of the land of silver have revolted against municipal tyranny and modern tailoring. The question is of great importance to Canadian houses in view of the fact that we may soon be able to enter into reciprocal trade relations with Mexico.

DISCUSSION ABOUT OVERCOATS.

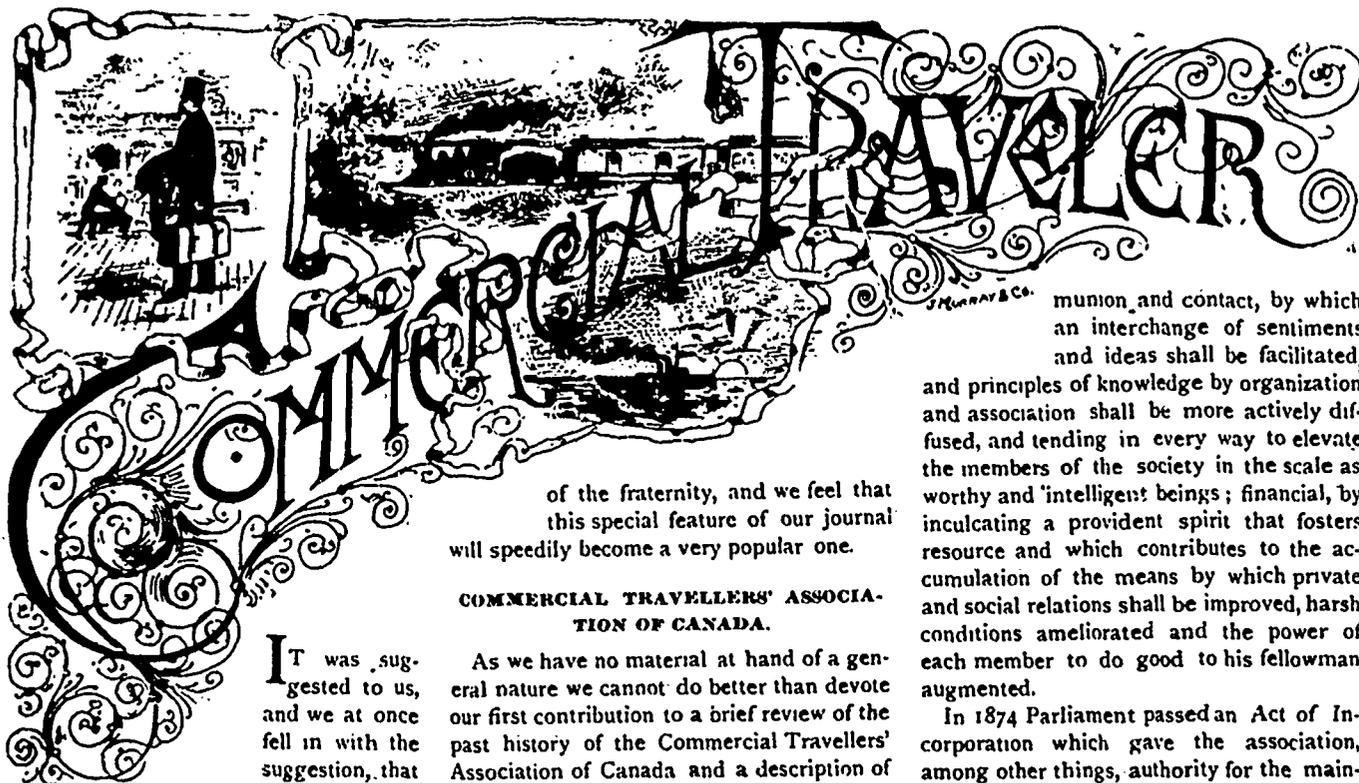
At a recent meeting of the County Medical Society, says the N. Y. Clothier and Furnisher, several physicians became involved in a discussion of overcoats. The substance of their verdict, in which all agreed, was that the use of thick and heavy overcoats is indirectly accountable for the very chills that they are intended to prevent. This fact should be borne constantly in mind by the man of sedentary habits. He emerges from a warm breakfast room clad in his ordinary Winter garments, with perhaps thick woolen underwear, and a heavy ulster on top. After walking a few blocks he finds that the sense of comfortable warmth with which he started is more than maintained. He gets warmer. Arrived at his office, he throws off his overcoat, though the air of the room may be nearly as cold as that outside, not to mention the innumerable draughts. During the day he runs out to luncheon or to a neighboring office without his overcoat. The result is that, somehow, between morning and night he becomes chilled. No doubt he would run as great a risk if, lightly clad, he were to face the rigor of a wintry day, but in this case exercise and habit might do much to develop the power of endurance, and there would at all events be less danger of sudden cold acting upon a freely-perspiring surface. Woolen underclothing, it was argued, represents a state of healthy comfort intermediate between these extremes, and more resistant to chill than either.

In the case of newspaper men the physicians made an exception. Theirs is a life associated with night air and unusual severity of weather.

NOTES.

Messrs. Wm. Ewan & Son, wholesale clothiers, Montreal, are in difficulties. A meeting of their creditors was held on January 8th, when a statement of affairs was presented, showing that their position was not a strong one. Their principal creditors are Gault Bros. and M. Fisher & Sons, Montreal.

While visiting the warehouse of G. F. Burnett & Co., Montreal, we were agreeably surprised to see the very high-classed goods they were making in gents' overcoats at very reasonable prices. Mr. Burnett is a pusher, and keeps his eyes wide open for improvements.



of the fraternity, and we feel that this special feature of our journal will speedily become a very popular one.

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

As we have no material at hand of a general nature we cannot do better than devote our first contribution to a brief review of the past history of the Commercial Travellers' Association of Canada and a description of their new building, 51 Yonge street, Toronto, which is destined to be the scene of many memorable events in the future history of the Association. We also give illustrations of the building and of the officers of the Association.

A GLANCE AT THE PAST.

It was in 1871 when the first meeting towards organization was held in Toronto at

IT was suggested to us, and we at once fell in with the suggestion, that it would serve a good and useful purpose if a page or two of this journal were devoted each month to the interests of the commercial travellers, who form such a valuable and important adjunct to the trade and commerce of the country. In such a large, intelligent and influential body of men questions must, and do, arise which should be ventilated through some medium having a wide circulation among the business men of the country, wherein opinions could be freely and fearlessly expressed and items of personal or general interest published. All communications on such questions and personal items will therefore be thankfully received. We will add anything that comes within our personal observation, but we want it distinctly understood that these pages are freely placed at the disposal of the fraternity, all that we reserve to ourselves being the right to exclude anything of a libellous nature. In making this reservation we do not mean to reflect upon the good sense of the fraternity, but we all know that in the heat of a controversy expressions are sometimes used which we ourselves in calmer moments would be the first to condemn as too harsh and sometimes cruel. It may be asked why do we take such an interest in the commercial travellers? Simply because we consider it is the duty of a trade paper to do everything possible for men who, as we have already said, form such a valuable adjunct to trade and commerce, because they are men whom to know is to admire; because we believe by serving their interests we shall also serve our own interests, and because well, as some ladies would answer, just because! We confidently leave the matter in the hands

munions and contact, by which an interchange of sentiments and ideas shall be facilitated, and principles of knowledge by organization and association shall be more actively diffused, and tending in every way to elevate the members of the society in the scale as worthy and intelligent beings; financial, by inculcating a provident spirit that fosters resource and which contributes to the accumulation of the means by which private and social relations shall be improved, harsh conditions ameliorated and the power of each member to do good to his fellowman augmented.

In 1874 Parliament passed an Act of Incorporation which gave the association, among other things, authority for the main-



JOHN BURNS,

President.

which a Provincial Association was formed. At the first annual general meeting held in that city in 1872, Mr. Warring Kennedy was elected President and a constitution adopted. The objects of the Association were to be the moral, intellectual, and financial improvement, advancement and welfare of its members; moral, by a uniform and scrupulous observance of those rules of conduct and action which give dignity and solidity to human character in every sphere of life; intellectual, by regular and systematic com-



C. C. VanNORMAN,

1st. Vice-President.

tenance of a library and reading room and the publication of an official journal. The members named in the charter, many of whom are now to be found among our leading merchants, were:—Warring Kennedy, President; W. J. Bryan, R. J. Wylie, Andrew Robertson, James Cantlie, Adam Brown, W. E. Sandford, and John Birrell, Vice-Presidents; James Patterson, Treasurer; W. L. MacGillivray, Secretary; Charles Riley, Robert Cuthbert, W. Norris, J. Fairbairn, John F. Ellis, R. B. Linton, J. B. Mather, D. McCall, S. Caldecott, James Cooper, Andrew Jack, John McDougall, James O'Brien, Jacob Wilson, Walter Wonham, S. O. Shorey, James Turner, John Brown, Thomas Christie, William McGiverin, Alexander Harvey, John McKenzie, A. T. Wood, J. H. Park, Edward Long, and Geo. Laird.

It was decided to establish branch organizations at Montréal, London, Kingston and Hamilton, so as to excite a local interest in the association, and an arrangement was made whereby the lives of members were insured with sound and reliable companies.

In 1879, when the association assumed the responsibility of the life and accident insurance of its members, the membership had increased to 1,226 and the invested funds amounted to over \$20,000. So marked was the success of this new scheme that over \$2,000 profit accrued from the first year's operations.

Several important changes were carried into effect in 1881. Among them Mr. C. Riley, the Secretary, was replaced by the present occupant of that office, Mr. James Sargant. The life insurance scheme laid before the association by Mr. J. C. Black, and which had been carefully considered by a special committee, was endorsed and operations commenced under it. Since that time the amount expended on the mortuary benefit has been \$81,464, and under the accident scheme of 1879 \$21,854.07 has been paid out to members of the association.

The membership has steadily increased until at the end of the year just closed it had reached 3,133, with a surplus of \$181,979.91. This is a record of which the Association has just reason to be proud.

Along with the Association's insurance schemes there has grown up a subsidiary Mutual Benefit Society which was organized to provide extra insurance at cost, and which has been of great benefit to members, and is as prosperous as the Association itself. Mr. W. G. Lowe is its secretary.

One of the chief factors in the marvellous development of the Association is the protection given to the railways from fraud. A

by whom the ticket is suspended, and the ticket is kept at the first place at which it is presented. Such a speedy Nemesis makes



R. H. GRAY, Treas.

the traveller, who, if he be a ten years' member, has \$1,200 of fully paid up insurance dependent on good behaviour, careful in his conduct. The mutual protection is the principal reason why the railways give the special rates and privileges, and has had a great deal to do with the aggregation of the surplus of nearly \$180,000 during the eighteen years of the association's existence.



JAMES SARGANT, Sec'y.

The Presidents of the Association were: Messrs. Warring Kennedy, James Patterson, Capt. W. McMaster, Hugh Blain, James C. Black, and A. A. Allan.

THE NEW HEADQUARTERS.

Anyone who had occasion to visit No. 51 Yonge street when it was the head office of the delunct Central Bank would be considerably surprised at the transformation that has now taken place in the interior of the building. Light is one of the chief desideratums in a building devoted to offices, and the architect, Mr. E. B. Jarvis, Traders' Bank Chambers, has given full play to its admission in a most remarkable and ingenious manner. Every room in the building, from the basement to the top storey, is full of light, every possible device having been called into requisition to effect this end. There is not much artistic display in the shape of decorations, but the rooms are fitted up more with a view to solidity in appearance and the comfort and convenience of the occupants.

The building consists of a basement and three storeys. A separate staircase leads

from the sidewalk to the basement, in which there are a number of prismatic lights which help to dispel the gloom that generally pervades the basements of most buildings. The front of the basement will be rented as offices, and in the rear there are the boiler room and a ladies' lavatory. There is also a staircase leading from the basement to the main entrance. Leaving the basement by the separate staircase you ascend about half a dozen steps and find yourself in the main entrance on the ground floor, to the elevator and staircase and public hallway. On this floor there are large offices to rent both in front and rear. Ascending to the first floor there is another large office to rent in the front, and in the rear the Mutual Benefit Society have their quarters.

The second floor is used exclusively by the association. In the front portion are the Secretary's office and board room, with a private passage from the public hallway to the former. The Secretary's office is fitted up admirably, the whole length of the counter



being taken up with shelves and pigeon-holes covered with sliding doors. In all the partitions and woodwork generally there is something peculiarly pleasing in the uniformity of the lines and mouldings, each being followed without any jog to a complete and effective finish. The rear portion of this floor is used as a large reading room and small writing room.

On the third floor the front room will be used as a billiard room, but this has not yet been definitely decided. It is admirably



R. J. ORR,
2nd Vice-President.

printed list of members is sent each month to the railway offices, and in the event of a traveller on the road attempting any underhand work, such as bribing a conductor and beating his way, the conductor notifies the general passenger agent to the effect that ticket No. — has been guilty of an offence, the agent wires the office of the association,

adapted for the purpose. To the rear are the janitor's rooms and lavatory. In the latter all the modern appliances have been introduced.

In the roof there are a couple of large skylights which throw a flood of light down to the flats below. The fact is, light abounds everywhere, and much credit is due the architect for converting this sombre looking building into one of the brightest and most cheerful looking structures in the city.

Looking from the street at the exterior one is struck by the original style in which the colonnade is painted. It has the effect of taking away the narrow appearance of the building and making the whole as attractive to the eye as possible.

The Association is to be congratulated upon the acquisition of such commodious and central headquarters, and we take great pleasure in wishing it a prosperous future, and its officers and members a Happy New Year.

THE EIGHTEENTH ANNUAL MEETING

Of the above association was held Friday Dec. 26 in Shaftesbury hall. President A. A. Allan was in the chair, and on the platform with him were Messrs. Warring Kennedy, Hugh Blain, James Paterson, and J. S. Black, past presidents of the association.

The annual report of the Board of Directors was submitted, wherein was shown that the membership had gained 208, the roll now showing 3,133 members. The surplus now amounted to \$181,979.91, being a gain of \$10,006.94. During the year the receipts from all sources amounted to \$40,374.37. The disbursements were \$30,367.43. The payments under the annual benefit allotment amounted to \$21,948. The payments under the accident bonus by-law amounted to \$2,980.50.

The following comparative statement of membership and surplus during the years since the formation of the association was included in the report:—

Year.	Membership.	Surplus.
1873.....	498.....	\$ 450 00
1874.....	422.....	3,700 00
1875.....	872.....	5,774 61
1876.....	630.....	7,949 96
1877.....	873.....	11,013 09
1878.....	1,104.....	12,540 51
1879.....	1,226.....	22,555 60
1880.....	1,419.....	32,572 61
1881.....	1,740.....	49,229 10
1882.....	2,041.....	61,783 30
1883.....	2,114.....	73,187 63
1884.....	2,202.....	86,986 70
1885.....	2,389.....	100,81 00
1886.....	2,516.....	110,30 97
1887.....	2,715.....	135,591 37
1888.....	2,715.....	158,729 63
1889.....	2,925.....	171,972 97
1890.....	3,133.....	181,979 91

The following table will show the totals of amounts paid out for accident and mortuary benefit claims since the association became its own insurer, in the year 1879:—

Year.	Totals.
1879.....	\$ 1,519 13
1880.....	2,450 70
1881.....	2,836 06
1882.....	2,533 23
1883.....	6,005 93
1884.....	8,356 00
1885.....	9,263 23
1886.....	6,756 63
1887.....	12,184 50
1888.....	12,614 96
1889.....	12,956 80
1890.....	34,288 50

A proposal to lease the building, No. 51 Yonge St., Toronto, was discussed, at some stages with considerable warmth, the supporters of the proposal holding that the Association was so restricted by its own by-laws in the use of its capital that it could not invest any part of it in a building. The adherents of the counter-proposal that the building should be bought, were able to overcome the objection as to the Association not being at liberty to buy it, and after a prolonged debate, the meeting signified an almost unanimous approval of the Association's buying the building.

The financial statement was next presented. It was shown that assets deposited with the Dominion Government and the Dominion Bank amounted to \$185,531.08, and that their were other assets amounting to \$5,155.72, leaving a balance, after deducting liabilities, of \$181,979.91.

The chairman briefly addressed the meeting in reference to the report, which he considered an eminently satisfactory one. He



A. A. ALLAN,
Retiring President.

referred, with regret, to the levying of a business tax at Victoria, New Brunswick, Nova Scotia, and Quebec had removed it, and it was possible that Victoria would follow their example. In leaving the presi-

dent's chair the speaker said he was pleased to know that the Association was in a sound condition.

The Chairman announced the election of the following officers:

- President—Mr. John Burns.
- First Vice President—Mr. C. C. VanNorman.
- Second Vice-President—Mr. R. J. Orr.
- Directors for Toronto Board—Messrs. Kilgour, Everett, Dack, Haywood, Davison, Morrison, Stanbury, Orr, and Ellis.
- Vice-Presidents for Hamilton—Messrs. Hamilton and Wright.

Directors for Hamilton Board—Messrs. Hooper, Dalley, LaChance, Herring, Tobias, and Reid.

Director for Guelph Board—Mr. Alex. Hill.

A vote of thanks was tendered to the retiring president, and it was decided that he should be invited to sit for his portrait, the picture to be placed in the chief apartment of the association's building.

On motion \$300 was placed to the credit of the secretary and \$25 was presented to the recording secretary.

Messrs. Black, Kennedy, and Haywood were appointed representatives of the association on the Industrial Exhibition Board.

THE DINNER.

The annual dinner was held in the evening at the Queen's. The dining hall was decorated for the occasion, flags and evergreen being used with liberality and with taste. An elaborate menu had been prepared and was appreciated. An Italian orchestra was in attendance, and during the earlier part of the evening pleasantly engaged the hearing. About two hundred members of the association sat down.

President Allan occupied the chair, and the vice-chairs were filled by Messrs. E. A. Dalley, Hamilton; W. G. Reid, Hamilton; and C. C. VanNorman, Toronto. On either side of the chairman sat Mayor Clarke, Hon. John Beverley Robinson, Joseph Tait, M.P.P., Lieut.-Col. G. T. Denison, G. B. Smith, M.P.P., A. P. Cockburn, ex-M.P., Gravenhurst, and Messrs. Barlow Cumberland, J. J. Withrow, and Hugh Blain.

THE DOMINION ASSOCIATION.

The sixteenth annual meeting of the Dominion Commercial Travellers' Association was held in Montreal, on December 13th. The Treasurer's statement showed a net gain of \$11,029 for the year, leaving the capital account now at \$92,132. During the year, 359 new members were added to the roll, the total membership now being 2,780. The important question of increasing the amount of mortuary benefit to the members of over ten years standing from \$1,000 at the rate of \$25.00 per year, after the tenth year, to \$1,200, was discussed and it was decided to adopt the change. The treasurer, Mr. R. B. Hutchinson, sent in his resignation, owing to his removal to Toronto, which was accepted. The following officers were

TRAVELLERS SHOULD GET ONE.

"DRUM TAPS"

BY W. H. MAHER.

The Diary of a Commercial Traveller.

The experience of one of the most successful travellers in America. Is both useful and interesting. Every traveller should read it.

SEND 25C. TO
Dry Goods Review,
TORONTO.

elected President, Mr. Fred Hughes (acclamation); Vice-President, Col. O. P. Patten; Treasurer, Mr. Fred. Birks; Directors, Messrs. John Taylor, R. C. Simpson, D. B. Black, M. Murdock, F. E. Benjamin.

From the above it will be seen that the Association is in a most flourishing condition.

THE ANNUAL DINNER OF THE DOMINION TRAVELLERS' ASSOCIATION.

The annual dinner of the Dominion Travellers' Association was held on the evening of Dec. 23rd in St. Lawrence Hall, Montreal, and was, as usual, a great success. The President, Mr. Fred. Hughes, occupied the chair, and had as guests on his right and left, Hon. J. A. Chapleau, United States Consul-General Knapp, J. J. Curran, Q.C., M.P. Ald. Hurteau, representing the Mayor and Corporation; Mr. Henry Bulmer, Chairman of the Harbor Commissioners, and others. There were over 200 present, and it is safe to say a jollier gathering could not have assembled around the festive board. The speakers were eloquent, and the songs by Messrs. Dupuis, Clark, Evans, and Youngheart, which enlivened the proceedings, would have put many a professional vocalist in the shade, so well were they rendered. Mr. Arthur Ware, of the Customs Department, astonished the company for a few minutes with his sleight of hand tricks, while the solo, "The Mocking Bird," by Mr. Joseph, with an ordinary coffee pot, was immense. The dinner was simply perfection itself, being served up in the style that has made the Hall famous on such occasions. The menu card was also tastefully got up, having a portrait of the retiring President, Mr. Gustave Piche, on the front. It is needless to say that full justice was done to the good things provided.

The Chairman in his introductory remarks stated that the present enrolled membership of the five associations of Toronto, Montreal, London, Winnipeg and Halifax was 6,500, among whom are many of the most successful merchants and manufacturers of the Dominion, and that these associations could boast of a capital of over \$300,000. He also referred to the fact that there was in connection with the Dominion Association an educational trust, which was being highly appreciated, as, up to the present time, no less than five scholarships had been awarded to children of deceased members, who are being educated in several of the best schools of Montreal. He concluded by proposing the toast of "The Queen" which was received with ringing cheers, the whole company joining in singing the National Anthem.

The next toast, "The President of the United States", was received with cheers. Consul-General Knapp replied in an eloquent speech, during which he caused

great applause by stating that there was no fear of retaliation against Canada by the United States, as she was too prosperous and great to do such an unfriendly act to a friendly neighbor.

The toast of "The Governor General" was drunk with enthusiasm.

Ald. Holland proposed "Our Guests," and on Mr. Chapleau rising to respond, he received an ovation, the company rising to



FRED. BIRKS, Treas.

their feet, waving their handkerchiefs and cheering vociferously. Mr. Chapleau made a brilliant speech intermingled with humorous points. He humorously contrasted the vocation of a drummer with that of a politician. Then he took up a serious vein urging them to continue extolling their country as they had done in the past, to think that the honor of the community they represented was identified with every one of them, and that when they left this mortal stage it should be their ambition to have it said, a true, good and brave man has left us, who



H. W. WADSWORTH,

Secretary.

was an honor to his association, an honor to his fellow-citizens, an honor to his country, and to his God. His brilliant peroration called forth prolonged cheering. Mr. Bulmer also replied, giving statistics of Montreal's shipping.

Col. Patten, Vice-President, proposed "The Commercial Interests of the Dominion," in a neat speech, during which he paid a deserved tribute to the memory of the late

Hon. Thomas White. Mr. Curran replied eloquently, dwelling upon the increased prosperity of Montreal's trade and commerce and of the progress of the Dominion. Mr. J. X. Perrault also responded.

The other toasts on the list were: "The Railway and Forwarding Interests," by Mr. Wilkins; "The Mayor and Corporation," by Mr. Dwyer, responded to by Ald. Hurteau; "The Sister Associations," by Mr. T. Birks, responded to by Mr. Thomas Harris, Toronto, and Mr. W. H. Mordaunt, London, England; "The Ladies," by Mr. Max Murdock, and "The Press," by Mr. T. S. Cote, responded to by Mr. H. S. Stafford. Mr. Chapleau then proposed the toast of "The President," to which Mr. Hughes replied and the merry gathering dispersed.

NORTH-WEST ASSOCIATION.

The annual meeting of the North-West Commercial Travellers' Association, was held in Winnipeg on Dec. 20, the President, Mr. M. R. O'Loughlin, in the chair. The eighth annual report referred to the continued growth and prosperity of the Association and other matters. The treasurer's statement showed the receipts for the year to have been \$2,248.54, and the disbursements \$1,128.88, leaving a balance on hand, together with the balance from the previous year, of \$4,493.14. A mortuary benefit by-law was submitted, discussed and adopted. The officers elected were: President, Andrew Strang; Vice-President, L. C. McIntyre; Treasurer, W. M. Rublee; Secretary, J. M. O'Loughlin; Directors, Messrs. C. F. Church, J. H. Holman, J. Lamb, F. Chilcott, M. R. O'Loughlin, A. A. McKenzie, and J. C. Gillespie; Auditors, Messrs. Cummins and Lindsay.

The annual dinner was held at the Clarendon Hotel on the evening of Monday, the 29th, and was a great success. The chair was occupied by the retiring President, Mr. M. R. O'Loughlin, and the vice-chairs by President-elect Strang, Messrs. M. W. Rublee, and L. C. McIntyre. Among the guests were members of the Local Government and other prominent citizens. The toast list included "The Queen and Royal Family"; "The Lieutenant-Governor and the Legislature," responded to by Messrs. Greenway and Martin; "The Clergy," responded to by Rev. Messrs. Pentreath, Pedley, Crews, and Dr. Duval; "The President of the United States," responded to by Consul Taylor; "The Army, Navy, and Volunteers," responded to by Major Coulee and Mr. Steen; "The Commercial, Manufacturing, Grain, and Milling Interests," responded to by Capt. Whitla and Messrs. Fred. Thompson and R. P. Roblin; "The Sister Societies," "The Ladies," "The Press," and "Mine Host." Messrs. Kelly and Hanby enlivened the evening with songs, and Mr. A. Holloway gave two humorous recitations.

COMMERCIAL TRAVELLERS AS JURORS.

Two commercial travellers, of Montreal, Messrs. Heenan and Robinson, were summoned as jurors, but as they were compelled in the nature of their business to be on the road they failed to appear when their names were called and were accordingly fined. The case was appealed, but the appeal was dismissed. Chief Justice Dorion in giving judgment said that it was no doubt a hardship to be compelled to leave employment on the road and come upon the jury. It was, however, a duty which every citizen owed to the country, and he could not make an exception in favor of commercial travellers. If the employers of the travellers desired to send them away on their trips when they should be doing duty as jurymen the fine should be paid by them. The decision is of importance to commercial travellers, as it may occur often. In the present case one of the travellers was served with the writ about the third week in October, a day or two before he departed upon his trip, and he was required to be on the jury commencing November 17th, an awkward position for him. The wives of the two commercial travellers were in court, and were told by the Chief Justice that they would have to pay the fine and costs, which would amount to over \$17 each. In the event of the fine not being paid warrants would be issued. The fines were paid. It is no doubt a duty that every citizen owes to the state, but as exceptions are made in the case of professional men, why shouldn't the exception be extended to commercial travellers? They are at the beck and call of their employers and must go whenever and wherever they are ordered. This matter should be agitated.

WESTERN ONTARIO TRAVELLERS' ASSOCIATION.

The Annual Meeting of the above association was held in London, Friday, Dec. 26. The yearly reports showed the membership to be 890, an increase of 65 for the year. The reserve fund is \$17,216.05. Following are the officers for the year: President, William S. Case, London (re-elected); first vice-president, Robert Tait, London; second vice-president, F. J. Conway, London, third vice-president, R. H. Greene, Hamilton; secretary, Alf. Robinson (re-elected); treasurer, Samuel Munro, London.

Directors: London—F. H. McGillivray, T. W. Armitage, C. E. Perry, William Turnbull, William Gray, N. Jeffery, W. D.

Wright. Hamilton—R. K. Hope, John Booker. Toronto—F. W. Heath. Stratford—James Dow. Brantford—George Watt. St. Mary's—James Maxwell. Ayr—John G. Watson. Oshawa—E. O. Felt. St. Thomas—W. T. Cochrane. Windsor—James F. Smyth. Ingersoll—W. L. Underwood and R. H. Cotter.

TEMPERANCE AND SOCIAL INTER-COURSE.

"The Canadian Drummers" have organized a new association, the object being temperance and social intercourse. The initial meeting was held in Association Hall, To-

**MR. FRED HUGHES,**

(Caverhill), Hughes & Co., Montreal) President, Dominion Commercial Travellers Association

ronto, on the evening of the 30th of December, Mr. Warring Kennedy presiding. Interesting addresses were delivered by Rev. Wm. Patterson, of Cooke's Church, and S. H. Blake, Q. C. Songs and piano selections helped to make the meeting a most pleasant affair.

A most important event in railway circles was the retirement of Sir Joseph Hickson, on January 1st., from the position of general manager of the Grand Trunk Railway owing to impaired health. His successor is Mr. L. J. Sargeant, who has been for sixteen years traffic manager of the road.

BUSINESS CHANGES.

Messrs. Russell, Seybold & Co., wholesale dry goods, Ottawa, who suspended payment last month have again resumed business.

Messrs. Lamallice Bros., wholesale dry goods, Montreal, have assigned; assets from \$35,000 to \$40,000, liabilities direct \$40,000, indirect, \$35,000.

Messrs. J. A. Patterson & Co., wholesale millinery, Montreal, have assigned. The principal creditors are English, French and German firms.

The businesses of Foster & McCabe, and

Frank Robertson & Co., wholesale fancy goods, Toronto, have been amalgamated under the name of McCabe, Robertson & Co.

Messrs. J. & J. E. White, lace importers, Toronto, have retired from business, and Mr. J. W. Lawrence, of John Macdonald & Co's., will wind up their affairs. The business has not been a paying one, but the creditors will be paid in full.

Messrs. Dunnet, Macpherson & Co., wholesale hats, caps and furs, have dissolved partnership, Mr. Macpherson retiring.

NEW YEAR'S PLATFORM.

The new year is now upon us and every merchant should enter it better equipped than he did the last. The following resolutions will be beneficial if adopted:

To be more careful in giving credit, and thereby save on the year's losses.

To be more careful in buying, and not make purchases larger than your trade demands, thereby opening the way for old stock to accumulate.

To keep your stock in better condition than you did last

year, thus forming a habit of neatness that always saves money by preventing waste.

To set an example of correct business principles before your clerks. Be honest.

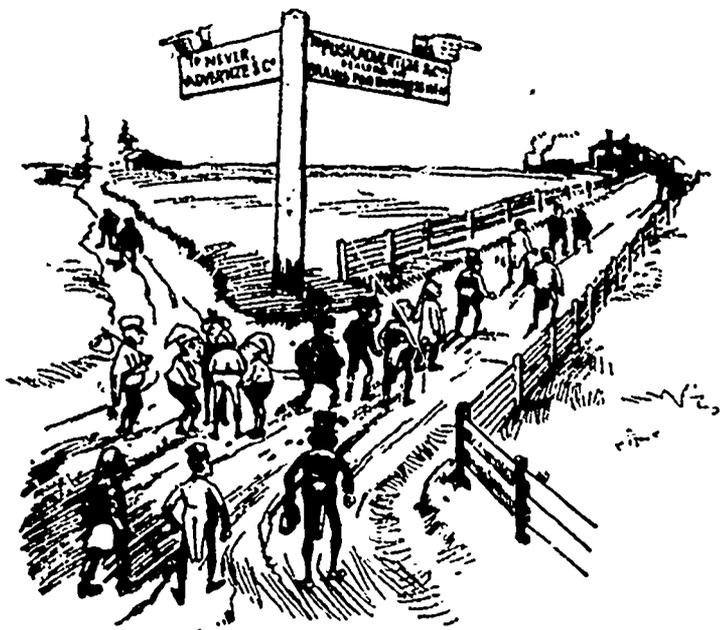
To allow no goods to be misrepresented to customers.

To keep your books on a business basis.

To file all bills for reference, so arranged that the one desired may be found in a moment.

To pay bills as promptly as possible and if discounts can be secured to take them. Discount is profit.

To increase your trade by careful dealing, proper advertising and hard work.



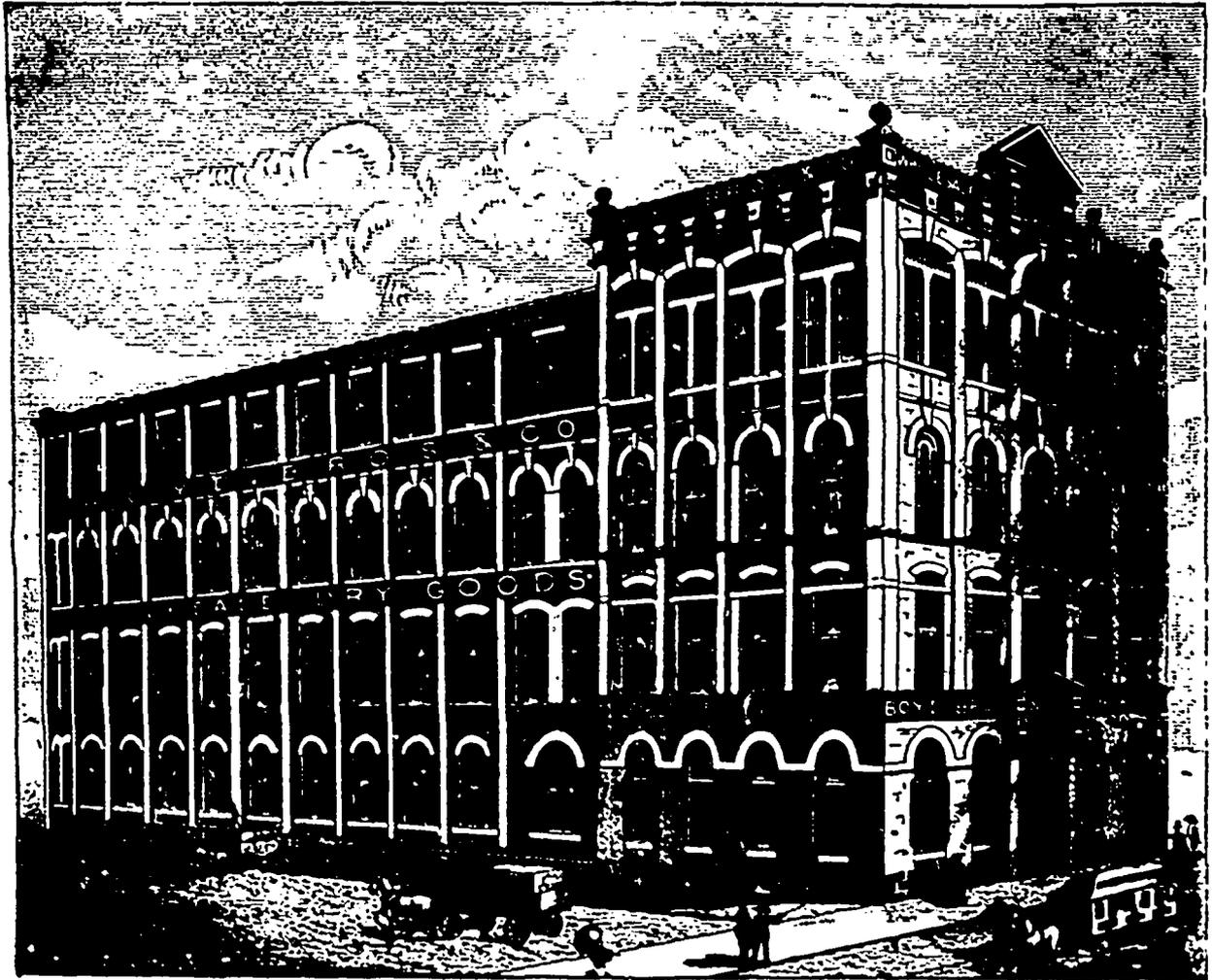
A well-worded, neatly displayed advertisement is a finger-post on the thoroughfare of business, ever pointing the wayfarer to your place of business. Where should this finger-post be erected? Supposing three or four roads lead to your place of business, you would not think of placing this finger-post on the road travelled by the general public when it could be put right in the path of your customers. No, you would be too near-sighted for that. Still that is what many are doing every day in the matter of advertising. You plant small advertisements in numerous publications, hoping, but doubting, that they will bear fruit, and if they do not, you say "advertising don't pay."

THE ARGUMENT against advertising, that it does not pay, is as senseless as the argument against eating food, because some fools have made themselves sick eating some kinds of it.

You do not speculate when you advertise in **THE DRY GOODS REVIEW**. The best evidence of the value of a paper as an advertising medium is its ability to secure and hold the best paying class of advertisements. Therefore, we are in it. **THE REVIEW**'s success will be due to the fact that we will study our advertisers' interests. That fact will become more and more patent as time goes on. Have you ever seen a more attractive paper? The time has now arrived when you cannot do business without advertising, and the sooner you see this the sooner you will make money. Drop us a card for rates.

BOYD, BROS. ^A_N^D CO.

WE have much pleasure to announce to the Trade of the Dominion that our stock for the coming season will surpass any previous efforts.



1891

GENERAL DRY GOODS,
GENTS' FURNISHINGS,
DRESS GOODS;
BERLIN WOOLS,
HABERDASHERY,
SMALL WARES,
GENERAL FANCY GOODS,
In all the latest Novelties.

1891

Letter and Travellers' orders will have careful and prompt attention. Samples furnished on application. Bottom prices in all departments. Be sure and pay us a visit when in the city.

BOYD BROS. & CO.,

45 and 47 Front St. West,
12 to 24 Bay St. TORONTO.