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Jan., '92.

THE
CANADIAN

DRY GOODS

MATS, CAPS AND FURS

MILLINERY
AND
CLOTHING

ONE DOLLAR
Per Year.

REVIEW

TORONTO ENGRAVING CO.

GORDON, MACKAY & CO.,

Corner Bay and Front Sts., Toronto.

STAPLES.--Largely increased sales convince us that our efforts in the Staple Department of our business are almost universally appreciated; still our desire is that every Cash Merchant in the trade shall be included in the circle of our customers.

Our prices should accomplish this, and, coupled with the class of goods we handle and the immense variety of our range, will repay a visit of inspection or a run through our travellers' samples.

AMERICAN PRINTS.--Garner, Gloucester, Steel River, Merrimack, and Hamilton 1,000 patterns to select from. Warranted fast colors. The best Value in prints ever offered in Canada.

AMERICAN SATEENS.--Three qualities, choice designs and colorings. Warranted fast. The sale of these goods has been phenomenal. No retail counter "should be without them."

AMERICAN INDIGOS.--In a good range of patterns. Small and medium Florals, Geometric Figures, Polka Spots, etc.

AMERICAN 36 INCH CHALLIES.--While purely Summer Goods, and not required for immediate use, orders are coming in so freely that merchants should anticipate their wants. We are now oversold on some patterns and cannot repeat the line.

GORDON, MACKAY & CO.

Perrin Freres & Cie,

MANUFACTURERS AND IMPORTERS

—OF—

KID GLOVES.

The Glove House of Canada.

ALWAYS IN STOCK A COMPLETE ASSORTMENT OF
OUR LEADING LINES.



We make a specialty of our LACING GLOVES which are
without exception the best offered in the market.

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Agents for the Dominion of Canada for the
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WHO DEAL IN GROCERIES
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keep you informed
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THE J. B. McLEAN CO., (INC.) PUBLISHERS.

THE CANADIAN DRY GOODS REVIEW

Vol. II.

TORONTO, JANUARY, 1892.

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.,

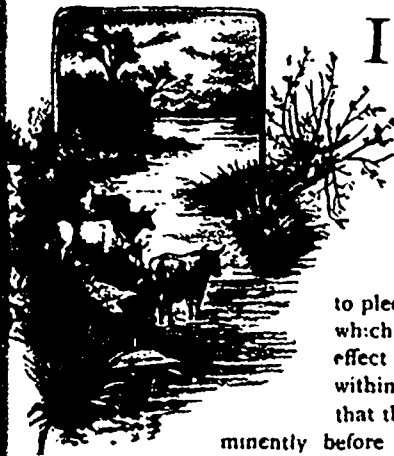
6 Wellington St. West, Toronto

B. McLEAN,
President.

CHAS. MORRISON,
Editor and Business Manager.

Address all communications to the Editor.

NOW IS THE TIME FOR ACTION.



IN connection with the agitation for a change in the unjust and iniquitous personalty tax, we would ask merchants to strive to the uttermost, between now and the opening of the Ontario Legislature on February 11th, to get their representatives to pledge their support to the bill, which will be introduced giving effect to the change. It is only within the past two or three years that the question has come prominently before the business community.

Merchants had been groaning under the outrage perpetrated upon them but took no steps to rid themselves of the evil until the Dry Goods section of the Toronto Board of Trade threw themselves into the breach and appointed a committee, with Mr. Paul Campbell as chairman, to deal with the matter. The results have been referred to in these columns. So ably has this Committee done its work, that it has succeeded in thoroughly arousing the intelligence of the community to the justice of the cause it has advocated. Not only that, but the Attorney General, and the members of his cabinet, have been so strongly impressed with the absolute necessity of a change being made in the Act, that there is every reason to believe the gross injustice, from which the business community has so long suffered, will be done away with during the coming session of the Legislature. The present tax is a striking example of how the law can be utilized for the benefit of one class and the detriment of another. Every reasonably-minded man will readily admit that there is rank injustice in giving an assessor the option of taxing either the capital or income of a business house. As we have already said it should be either one thing or the other, and all classes should be taxed alike.

Now is the time for action. We have been shown a copy of a pamphlet, which is being sent by merchants to their representatives in the Legislature, and which ably and exhaustively covers the entire ground. It presents cogent reasons why they should cordially support any measure brought forward to right the wrong complained of, and it will be a great surprise to us if it fails in that object. In view of the importance of the subject we publish the contents of the pamphlet and would urge all our readers in the province to get copies and send them to their representatives. The pamphlet is as follows.

Allow us, as constituents of yours, to call your attention to the great injustice done to the industrial classes of Ontario in local or municipal taxation. We address you personally for the purpose of pointing out the gross wrong done to these said classes of the citizens of Ontario, of whom many exist in your constituency, feeling confident and assured that the Legislature of Ontario will grant relief and do justice. We ask your kindly aid, interest and vote on behalf of an amendment to the Municipal Assessment Act, which will be presented to the Legislature at the ensuing session, asking that the industrial classes be taxed, as regards personalty assessment, the same as the rest of the community, viz.: on their incomes.

As a preface to our remarks, we insert extracts of a petition, which has been numerously signed by merchants and manufacturers, and will be presented to the Legislature, to wit:—"Your petitioners, merchants and manufacturers, represent that the industrial classes of this province, viz., those employing capital in business and manufacture are unjustly and unfairly taxed in local or municipal taxation. Your petitioners respectfully call your attention to these facts that for municipal taxation a municipality can tax realty and personalty, that the mode and rate of assessment on realty is alike to all classes of citizens, the value of the realty being the basis of assessment, and the rate must be the same, but unfortunately when personalty assessment is dealt with, the act allows the assessment of the capital of the wealthy and retired to be assessed only on their income derived from investments in mortgages, stocks and other investments at actually the same rate as the unfortunate merchant, tradesman or manufacturer is taxed on his capital in business."

That is, the merchant or manufacturer, for risking and investing his money in business to engage labor and promote the welfare of the community, is taxed on personalty fifteen times greater than the retired and wealthy. The thing is so monstrous and outrageous it is hardly conceivable. To illustrate, a firm in the City of Hamilton consisting of two members, who risked a large capital in business, dissolved. Being equal partners they separated on a basis of one hundred and fifty thousand each, the retiring partner drew out his half share. The assessor assessed the retired partner according to the Act, being now a gentleman, on his income as returned at \$10,000, the remaining partner being in business was instantly assessed at \$150,000. The question naturally arises how has this monstrous inequality and injustice in personalty taxation arisen? It is easily explained, instead of taking our inspiration or model for municipal taxation from our mother country, Great Britain and Ireland, or

even from our sister province of Quebec, or from any civilized country in the world, excepting the United States, we unfortunately copied it from the United States and especially from the State of New York. An able writer in the States says that every State in the Union repeated nearly all the fiscal faults which had previously characterized the financial history of older European States and nationalities, hence the crudities, absurdities and injustices characterizing municipal law in the United States and Ontario. In Ontario we have held to our crude and unfair mode of taxation, but in the United States many sections have departed from it. For instance take Philadelphia, a wonderful progressive city for an inland one, recognising the fact that capital and labour, which means commerce and manufacture, build up a city and give value to land, does not tax capital in commerce or manufacture, but they have a personalty tax, which is levied entirely on furniture and on pleasure carriages and horses, a rebate being allowed on all furniture, so that the personalty of the poor is exempt from taxation. It is the reverse in Ontario. Taxes are defined to be the tribute which property owes to the municipality for protection. Surely the expensive furniture of the wealthy, their costly jewellery, bonds, horses, carriages, etc., get as much municipal protection, police and light protection, fire and water protection as the small store-keeper's goods, or the manufacturer's plant, or the barber's furniture, or the drayman's cart, or the cabinan's horses and cab, which classes all pay personalty taxes. What inducement is there for a man to go into manufacture or commerce in Ontario? If he puts his money into building societies or bank stocks he is, as stated, if taxed at all, only taxed on income but if he puts it into business and employs labour, he is taxed at the same rate on capital, which is fifteen times more, which capital builds and populates the cities, towns and villages of Ontario and gives value to land and increases its value. There is still a worse feature of the case. For instance if you own a piece of property and you are desirous of starting a factory on it or a business, and you mortgage it to raise money to carry it on and employ labour, you are twice taxed on the same capital. To illustrate, the store is assessed say at \$10,000. You borrow \$8,000 on it for the business. Assessment on store \$10,000, assessment on capital in business, \$8,000, total assessment \$18,000, although you have only \$10,000. This does not occur to any other class of the community, nor to any other kind of property, even including real estate. For if the owner of \$10,000 worth of real estate borrows \$8,000 on it and invests it in any other way this capital is not followed or taxed in this manner.

We may mention again that the older civilized countries such as Great Britain, France, Belgium, Prussia, have abandoned entirely personalty assessment for municipal purposes.

We, the industrial classes, desire the Legislature to change this injustice of taxing capital in industry. The Legislature of every civilized country is morally bound to do what is right. We therefore expect the Legislature will right this wrong. We are asking no favors, we are demanding only what is proper and fair and what cannot be withheld common justice that a mode of taxation be adopted which will act uniformly and equally to all citizens alike, and we ask to amend the personalty assessment so that all classes, be they lawyers or merchants, doctors, officials, clerks or manufacturers, or the retired and wealthy, be taxed uniformly on income alike.

The only argument that has ever been brought forward against righting this monstrous wrong is, that it will increase the taxes on those paying on income and salaries and on real estate. The reply is this, that simply these classes have been relieved and are relieved of a moiety of taxation at the expense of the said industrial classes, and that what would be lost in each municipality by taxing the income of the industrial classes the same as others will be charged to the general assessment of the whole municipality, and will be so little as will hardly be perceptible or felt, and that the industrial classes, from the necessity of conducting business on the most expensive land and in elaborate buildings, will pay the greatest share of the loss in another form. Again we reiterate, Justice demands that the wrong be righted.

THE TRADE IN TORONTO.

Some people may think that the views expressed by Mr. Caldecott at the annual meeting of the dry goods section of the Toronto Board of Trade, which will be found in another column, are too optimistic. But so far as Toronto is concerned he apparently does not take too sanguine a view of the situation, as all the leading houses report that orders are far ahead of last year for spring goods, and they have every confidence in a much freer circulation of money in a few months hence. Business is not what might be termed booming, but it is healthy, with good prospects. Many retailers so far do not feel inclined to place their orders till later, owing to the poor demand before Christmas, caused by the unseasonable weather, but now that the weather has become more seasonable and farmers are enabled to bring their produce to market, that feeling will soon be banished. The demand for dress goods continues good, and tweed effects still seem to be the most popular style. There is an exceedingly brisk demand for prints. In staples, grays and whites are practically unchanged. Colored cotton goods are all to be placed under one management, a charter having been applied for to incorporate the Canadian Colored Cotton Mills Company, limited. Although prices will probably not be increased at once, this combination will, it is thought, have a tendency to advance prices from fifteen to twenty per cent.

COLLECTING AGENCIES.

At the Carleton Assizes, Ottawa, on June 5th, the case of Antoine Choquette v. the Canadian Debt Collecting Company, and S. and H. Borbridge, was tried. The plaintiff, who is a compositor in the Government Printing Bureau, sued the defendants for injury done his reputation by having his name posted on one of the Collecting Company's black and yellow posters advertising debts for sale, when he did not owe the sum of sixty cents mentioned in the poster. From the evidence it appeared that the plaintiff's brother Seraphim, also a printer in the Government Printing Bureau, owed S. & H. Borbridge sixty cents, and the defendants had exposed the wrong man. Judgment was accordingly given for plaintiff to the extent of \$25 and costs against the Collecting Company, and the charge against S. & H. Borbridge was dismissed without costs. This does not interfere with the principle laid down in Green v. Minnes and Burns, previously referred to in these columns, that a creditor has a perfect right in law to advertise a debt for sale, although his motive in doing so was to coerce the debtor into paying a debt which otherwise the creditor was unable to realize. In the case under review the Collecting Company made the mistake of confounding the plaintiff with his brother. Mr. Justice Rose presided at the trial of both cases. In giving his judgment on the Choquette case, he remarked that he hoped the Upper Court would decide the question raised in his judgment in Green v. Minnes & Burns, in which, as we have already stated, he held that the posting of such placards was legal. Until that case was decided he supposed that the Collecting Companies were free to continue to advertise these lists of debts, not for the purpose of bona fide sale, but to bring the debtors to public shame and obloquy. Meanwhile he must warn them that they were treading on the edge of a very deep precipice. Perhaps they are, but so long as the legality of the proceeding is recognized by the court, every advantage should be taken to bring "dead-beats" to obloquy and shame. Many an honest, industrious storekeeper has been ruined by such people and no mercy should be shown them. His Lordship probably overlooked the fact that before such a drastic step is taken as to advertise the debt for sale, the debtor is notified several times of his indebtedness by the Collecting Company, and every opportunity given him until the last moment to pay up. He has, therefore, only himself to blame if he is publicly exposed as a "dead beat." If the case of Green v. Minnes & Burns is taken before the Superior Court we sincerely hope that the judgment of Mr. Justice Rose will be sustained, as a reversal thereof would be something to be deeply deplored.

KNOX, MORGAN & CO.,

Wholesale Dry Goods Importers,

HAMILTON, = = ONTARIO.

SPRING 1892.

We are offering special values in

Linens.

Hosiery.

Worsted Coatings.

Gloves.

Dress Goods.

Lace Curtains.

Gents' Furnishings.

Corsets.

Do not place your SPRING ORDERS before seeing samples now in Travelers' hands.

We pay Special Attention to Letter Orders.

⊕ ≡ FOR THE RETAIL TRADE ≡ ⊕

"PATENT ROLL" COTTON BATTING.

None genuine but the following registered brands :

NORTH STAR.

CRESCENT.

PEARL.

Every Retail Dry Goods Dealer should carry, expose and press the sale of this article, especially designed for the following house uses :

Bed Comforts, Mattress Covers for Warmth and Softness, Upper Lining for Mattresses, Baby Quilts, Chair and Baby Carriage Cushions, Stair Pads, Ironing Pads, Tea Cosies, Furniture and Undertakers' Linings, Packing for Fragile Ware, Dress makers' Purposes, etc., etc

THESE GOODS are neatly baled or cased in 4, 6, 8, 12 or 16 oz. rolls and may be obtained of all Wholesale Dry Goods Houses.

"BALED" Goods same quality but less price.

MEN OF MARK.

W. R. BROCK.

of W. R. Brock & Co. Toronto.

To understand man, however, we must look beyond the individual man and his actions or interests, and view him in combination with his fellows. (CARLETON)

In the history of every country there are recorded the names of some men whose lives have had such an influence over their fellow men that posterity regards them as the moulders of the destinies of the nation to which they belonged, and although Canada is as yet a young country, with the first volume of her history scarcely written, on the pages of that history are inscribed some names which shine as bright beacon lights in the eyes of all true Canadians, giving them confidence in themselves and in their country. No name stands higher in this respect than that of Brock. It was General Sir Isaac Brock who, eighty years ago, taught the 75,000 inhabitants of Upper Canada that a free people with a just cause, although small in numbers, could not be conquered by a nation of 8,000,000, who came like pirates to destroy the homes of peaceable inhabitants, whose only offence was loyalty to the flag under which they lived. It is not, however, the dead general that we desire to bring before the notice of our readers, but a living and worthy representative of the same name, sprung from the same stock, who in the peaceful walks of commerce has achieved a great victory over what may be termed adverse circumstances, and made for himself an enviable reputation among the leading business men of the Dominion.

Mr. W. R. Brock, the senior partner of the firm of W. R. Brock & Co., had no specially advantageous circumstances, such as many of our young men have to day, to help him on the high road to success. It was his own indomitable energy, perseverance and tact that placed him at the head of one of the leading dry goods businesses in the Dominion. Born in the Township of Eramosa, near the city of Guelph, 55 years ago, when that part of the country was more thinly settled than it is at present, he had not the opportunity of acquiring such a liberal education as can now be obtained so easily, but he must have received his rudimentary instruction from some teacher well adapted to lay a good foundation for the structure, which, by close application and extensive reading, he afterwards raised for himself. He commenced his business career at an early age as a clerk in a general store in the village of Caledonia, and a few years afterwards, realizing that the prizes to be obtained in business in country towns were not sufficiently tempting to one of his

energy and ability, he entered the house of Ogilvy & Co., wholesale dry goods, Montreal. This was in the year 1864, and it was the turning point of his life; he had embarked on the tide that bore him on to fortune, and although the waves of commercial disaster at times dashed fiercely around him, making it far from easy sailing, his undaunted spirit enabled him to steer safely over the breakers that shipwrecked many of his confreres. About two years after he entered the employ of Ogilvy & Co., an opportunity occurred for him to go on the road as a commercial traveler for that firm. In this occupation he succeeded so well that at the end of five years his employers made him a partner rather than lose his services, in which capacity he started and managed the wholesale dry goods business of Ogilvy & Co. in Toronto, an enterprise that proved successful from the very beginning. Mr. Brock retired from the firm of Ogilvy & Co. at the expiration of the five years' copartnership, and started in business

along with his brother under the name of W. R. Brock & Bro., in the commodious premises at the corner of Bay and Wellington streets, in which the present firm is still located. Wiseacres shook their heads when Mr. Brock made this move, thinking that the magnitude of the undertaking would prove too much for his ability and means, but they did not understand the calibre of the man. After various changes in the house the present firm was established in 1887, composed of Mr. Brock, Mr. Andrew Crawford, and Mr. Thomas J. Jermyn, which then entered on, and has continued in, an era of prosperity almost unrivalled in the history of the wholesale dry goods trade of this country. In addition to his other marked abilities, nature has endowed Mr. Brock with a genial manner that makes every one, whether rich or poor, who comes in contact with him, feel thoroughly at home, and this magnetic influence has contributed very largely in attracting customers to do business with the firm, for



MR. W. R. BROCK.

anyone can see that it springs from a warm heart and kindly feeling, in sympathy with his fellow men.

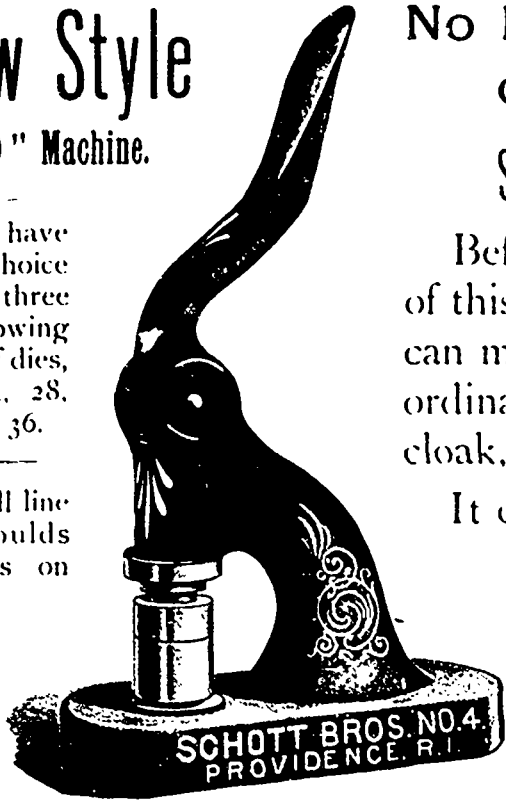
The extensive business in which he is engaged, the cares and anxieties connected therewith, would prove a heavy burden on the shoulders of the majority of men. But Mr. Brock has such excellent administrative ability that he can direct its management in such a way that his employes attend to the details with an enthusiasm which seems to be entored into them from the spirit of their chief, so that everything runs as smoothly as well-oiled machinery, without a jarring element, and although his own business requires his close attention he can still devote a portion of his busy life to the interests of his country and the city of Toronto. He is president of the Empire Newspaper Co., of the Conservative Association of the city of Toronto, of the Toronto Humane Society, and of the Toronto Electrical Construction Supply Co., vice-president of the Toronto

New Style

"D" Machine.

You have your choice of any three of following sizes of dies, 22, 24, 28, 30 and 36.

A full line of Moulds always on hand.



No Dry Goods Store or Tailor can do without it.

Schott Bros. "D" Button Making Machine.

Before buying covered buttons see the products of this machine, a machine by which a merchant can make a first-class button, to order, of any ordinary size, out of same material as costume, cloak, coat or jacket is made.

It cuts the cloth blanks and makes the button perfectly.

There are over 2,000 of the No. 4 Schott Machine in use in Canada.

Price of Machine complete for making three sizes of buttons, \$10.00 net Cash.

The St. Lawrence Steel and Wire Co., Ltd., Gananoque, Ont. GENERAL AGENTS FOR THE DOMINION.

Incandescent Electric Light Co., director of the General Trusts Co., Western Assurance Co., British Canadian Loan Co., Waterloo Woollen Mills Co., and the Galt Knitting Company. He was also president of the Citizens Committee, which was organized mainly to protect the interests of the city of Toronto against the encroachments of the C.P.R. Thoroughly loyal to his country, he believes there is a great future before it, and his feelings in such matters are not merely sentimental, for he carries them into practice by encouraging in every way, consistent with the interests of his business, the products of our Canadian manufactories. He has never sought political or municipal honors, but his fellow citizens esteem his business capabilities and administrative ability so highly that irrespective of party politics, they unanimously offered to elect him by acclamation mayor of the city for the year 1891, as they believed he could steer the city safely out of the financial slough which threatened it. He, however, declined the honor.

A READY RECKONER.

Mr. Barney McCoy resides at Wheatears' Corners. He works for Mr. John Wheatear, who keeps the general store. We can hardly call Barney a salesman, or clerk, for his duties are of a miscellaneous character. In addition to serving behind the counter he looks after the team, milks the cow, takes charge of the pigs and poultry, nurses the baby, packs the butter, besides handling eggs, wool, hides, tallow and whatever truck the farmers have to sell.

Barney has lived at the Corners ever since he left the "ould sod. He plays the mouth organ and violin, tells a good story, sings a rollicking song, and no party is considered complete without jolly Barney McCoy.

One morning, soon after Barney had got opened out, who should walk in but old Mrs. Parsnip from off the "fourth line." She was a hard, hard case. She beat Barney down in the price of every article he showed her. Barney called her "a kicker from

away back." The six cent factory cotton was too thin, the eight-cent was too narrow, the ten cent piece was too light, and she would give only ten cents for the York shilling one. Barney knew his customer. She couldn't reckon a little bit, so he let her have her own way. "Six yards at ten cents, Mrs. Parsnip, is sixty four cents, and how is the ould man, shure I haven't seen him for a dog's age." The old woman went away quite happy and contented after getting the cotton at "her own price."

After she was gone, I said "Barney, didn't you make a mistake in the old woman's bill?" "Divil a mistake did I make. The cotton was cheap at a York shilling, Mrs. Parsnip is happy and I don't kick. Some women will have their way, even if they pay for it. She would have kept badgering me for half a day if I hadn't given her the cotton at ten cents. I always let her have her own way, then charge her for it. There's some funny folks around here, what their eyes don't see, their hearts don't grieve for. Here comes the boss. You ought to sell him a good bill to-day; we are wanting lots of dry goods if he will only buy them."

TOM SWALWELL.

FREE! To every purchaser of 300 WAYS TO DRESS WINDOWS, a book of 250 pages and 150 illustrations for Dry Goods, General Storekeepers, and all kinds of business, Price, Post paid \$1.50 will be given. "The Window Dressers' Companion," a handy nickel plate hammer, 5 inches, which may be carried in the vest pocket, for tacking and pulling pins, tacks, etc., in dressing windows and useful at all times, price 50c. Cut this out, "CANADIAN DRY GOODS REVIEW", and send with order, which will entitle you to free "Companion."

HARRY HARMAN,

Window Dresser and Decorator, P. O. Box 113, Louisville, Kentucky.

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 shall be pleased to have our paper made the medium of exchanging such opinions and experiences.

TORONTO WHOLESALERS.



THE annual meeting of the dry goods section of the Toronto Board of Trade, was held in the council chamber of the Board on January 12th. Mr Stapleton Caldecott, who was in the chair, submitted a report dealing with the work of the section during the past year. He congratulated the members in entering upon 1892 in a much better condition and with better prospects for business than in 1891. This was largely due to the abundant harvest in Ontario and

the North West. Should 1892 fail to result profitably it would be owing more to defective business methods than to any want of purchasing power in the community. During the year the section had taken up several practical questions, the chief being on municipal taxation as bearing on the interests of merchants and manufacturers. An effort had been made to induce the wholesale trade to reduce credits and to make cash discounts, but so far little practical progress had been made on this point. The wholesale grocers of the city and country had set an admirable example in this respect. A tribute of respect was paid to the memory of Mr Geo. Gillespie, who died last year. In conclusion, the president said it was cheerful to note that the trade prospects for this year are good. The members were advised to embrace the opportunity to make a good use of the chances, not in foolish efforts to extend trade unduly and sell without a fair return. The report was adopted.

The Business Tax Committee reported having had a petition prepared for submission to the Attorney General, calling attention to the fact that for municipal taxation a municipality could tax realty and personalty, and that the mode and rate of assessment on realty was alike to all classes of citizens. When personalty assessment is dealt with the Act allows the assessor the option of taxing either on income or capital. Attention was called in the petition to the circumstances in Great Britain and all other civilized countries in the world, as far as known, except in certain sections of the United States, where there is no taxation on personalty allowed for local taxation, his privilege and power being reserved to the State. The petition concluded by asking that the municipal Act be so amended that if the personalty tax is to be continued it shall be based on income to all citizens alike. The petition had been forwarded to the merchants in Ontario and signed by many of the most prominent. It will be presented to the Local Legislature next month. In the meantime a pamphlet, which deals more fully with the question, had been placed in the hands of the printers, and will be circulated among the members of the Local Legislature for their information. The case will be championed in the Local House by Mr J. Tait, M. P., who is thoroughly in sympathy with the petitioners. The report was adopted without amendment.

The report of the Fire Insurance Committee, which was also adopted, stated that they had conferred with the Toronto Board of Underwriters in reference to a reduction of rates on stocks of dry goods. They had been assured by the president of the Board of Underwriters that the matter would be brought before their annual general meeting this month.

The following are the names of the new Executive Committee—Messrs S. Caldecott, P. Campbell, J. S. McMaster, J. Knox, Hamilton, W. Blackley, A. Darling, F. O. Anderson. The Executive Committee met after the adjournment of the general meeting, and elected Mr S. Caldecott as chairman and Mr J. S. McMaster deputy chairman, Mr E. A. Willis being re-elected secretary.

Business Chance.

WANTED PARTNER IN GENERAL STORE, 1st March. Best town in Southern Manitoba. First class stone building and good trade. Young man preferred, with good references and practical knowledge. Capital from \$4,000 to \$6,000. Address F. O. Box 54, Rossburn, Manitoba, or V. A. Allan & Co., Toronto, Ont.

PERSONAL AND GENERAL NOTES.

The dry goods store of Geo. Craig & Co., Winnipeg, Man., was damaged, to the extent of \$7,000, by fire on New Year's morning.

The woollen mill at Golden Grove, N.B., owned by Mr. A. Willis, was totally destroyed by fire on January 2nd. The loss was about \$9,000; insured for \$5,000.

Robert Spittal, of Spittal, Burn, & Gentleman, and George Priddis, of Priddis Bros. of London, Ont., have gone on a purchasing trip to the British markets.

The building at the south-east corner of Barrington and Sackville streets, Halifax, N.S., occupied by the Misses Burns, milliners; Mrs. Roddin, dressmaker, the Misses Wright, fancy goods, etc., and F. Kaizer, furrier, was badly gutted by fire on January 8th.

The members of the London, Ont., police force were made glad on New Year's morning by receiving a present of \$50 from Mr. George Robinson, of Robinson, Little & Co., wholesale dry goods merchants. The city street car drivers also benefited by Mr. Robinson's generosity to the extent of \$30.

January 4th, 1892, will ever be memorable amongst the dry goods merchants of Ottawa, it being the inauguration of the 6 o'clock closing by law. In the future all dry goods stores will be closed at that hour, and employes as well as employers will be given an opportunity to spend an evening in the midst of their families.

Andrew F. Gault, David Morrice, sr., Robert L. Gault, all of Montreal, Theophilus Laing, of Boston, and Charles D. Owen, of Providence, Rhode Island, are asking incorporation as the Canadian Colored Cotton Mills Company, limited. The proposed capital is \$100,000, and the headquarters of the company are to be at Montreal.

On New Year's morning the fur store of Mr. Christmas, 2,266, Notre Dame street, Montreal, was broken into. The burglars made a good haul, taking away among other things, two seal wedge caps, two seal hussar caps, six Persian lamb caps, two beaver caps and collars to match, one grey lamb set, two grey lamb hoods, and one beaver muff.

Mr Bennett Rosamond has been elected to represent the North Riding of Lanark, Ont., in the Dominion House of Commons. Mr. Rosamond is president and managing director of the Rosamond Woollen Company, of Almonte, managing director of the Almonte Knitting Company, and a director of the Cobourg Woollen Company, Cobourg, Ont.

The Toronto Fringe & Tassel Co., have removed from 27 Front street west to more extensive and commodious premises at No 19. Owing to the rapid increase in their business they have had practically to double their accommodation as they now occupy two large flats instead of one. They have put in a lot of new and improved machinery and expect to more than double their output this year.

An enjoyable evening was spent on January 7th, at the residence of L. Cleghorn, 34 Lansdowne avenue, Toronto, the occasion being the presentation of a valuable gold watch and chain to Mr. Cleghorn by Mr R. H. Gray, as a reward of faithful service during the year as representative of R. H. Gray & Co. There were a number of friends present, including members of Mr. Gray's family and several employes of the firm. A musical soiree closed the pleasant event.

The employes of John Calder & Co., wholesale clothing manufacturers, Hamilton, Ont., held their seventh annual dinner on Dec. 23rd, when about forty sat down to an excellent spread. C. S. Finch occupied the chair and James R. Hadall the vice chair, and the usual loyal and patriotic toasts were given and responded to—that of the firm being received with much enthusiasm, reference being made by the speakers to the steady growth of the business and the close of a most prosperous year. Songs and recitations were given by Messrs. Rae, Bedwell, Drake, Goodere, Schwendean, Patterson, Fannerby, Marriott, Suman and Weiss, and a pleasant evening was brought to a close shortly after midnight.

ESTABLISHED 1868.

W. R. JOHNSTON & CO.,

Wholesale Manufacturers,

READY-MADE CLOTHING.

Letter Orders carefully and promptly filled.

Cor. Bay and Front Sts.,
TORONTO.**BUSINESS CHANGES AND TROUBLES.**

Riepert & Co. hats and furs, Montreal, assigned.
Grant & Co., hats and furs, Toronto, stock sold.
G. A. Powell, dry goods, Stratford, Ont., stock sold.
Gustave Savage, hats and caps, Montreal, assigned.
Coleman & Co., hats and furs, Halifax, N.S., sold out.
W. F. Journeay, dry goods, Weymouth, N.S., burnt out.
Geo. E. Mercier, millinery, Dalhousie, N. B., compromised.
Turgeon & Cariveau, fur dealers, Beaumont, Que., assigned.
British American Waterproof Company, Montreal, dissolved.
George H. Gorham, tailor, St. John, N.B., burnt out, insured.
James Brown & Son, wholesale dry goods, Montreal, assigned.
Longley & Campbell, tailors, Winnipeg, Man., dissolved partner-

ship.

Blair & Rogers, dry goods, etc., Carberry, Man., assigned in trust

Pierre Hudon, wholesale dry goods, Montreal, suspended payment.

R. J. McDonald, dry goods etc., Fort Hastings, N. S., assigned.

I. Davis & Co., fur manufacturers, Montreal, demand of assignment.

John Beattie, dry goods and millinery, Seaforth, Ont., burnt out, insured

Carter Bros., dry goods, Hantsport, N.S., burnt out, partially insured.

Goldberg & Warner, hats and furs, Hamilton, Ont., stock seized by sheriff.

Miss Mary McQueen, milliner, Shoal Lake, Man., removed to Ladstone.

Adlard Gauthier, dry goods, Montreal, assigned, with \$4,000 liabilities.

Welsh, Hunter & Hamilton, dry goods, St. John, N. B. compromised

Sykes & Atley, woollen mill, Glen Williams, Ont., partially burnt out.

MacLean, Drouin, & Waldron, wholesale hats, Montreal, dissolved.

I. E. Bourke & Co., dry goods, St. John's Que., demand of assignment.

J. I. Vineberg, clothing, Sherbrooke, Que., assigned, with liabilities \$20,000.

J. A. Perry, hats and furs, Toronto, assigned, with liabilities and assets \$5,000.

Luke & Armstrong, men's furnishing, Oshawa, Ont., dissolved partnership.

G. B. Latour & Co., merchant tailors, Ottawa, Ont., offering to compromise.

S. Greenshields, Son & Co., wholesale dry goods, Montreal, G. B. Fraser, E. C. B. Fetherstonhaugh, and G. L. Cairns, admitted partners; style unchanged.

Allan & Brown, millinery, Toronto, assigned in trust to Geo. D. Scott, Toronto.

M. E. Bell, merchant tailor and men's furnishings, Warton, Ont., offering to compromise.

Stannard & Co., dry goods, Nanaimo, B.C., dissolved; J. J. Stannard succeeds.

Bannell & McKiechan, dry goods, Winnipeg, Man., advertising business for sale

The dry goods business of R. McC. Fraser, Springhill, N.S., purchased by H. O. Gass.

Joseph Lalonde, dry goods, Montreal, stock damaged by fire and water; partially insured.

Fred Goebel, Empire Knitting Works, New Hamburg, Ont., sold out to Trow & Hoffman.

Jackson Bros, merchant tailors, Clinton and Seaforth, Ont., burnt out at Seaforth, insured.

Hiram Simon, clothing and men's furnishings, Brantford, Ont., assigned in trust to John D. Ivey, Toronto.

Mills & McDougall, wholesale woollens, Montreal, offer of compromise made and accepted by Canadian creditors.

The dry goods stock of McIntyre & Davis, Aylmer, Ont., sold by auction to Mr. Hemstreet, of Aylmer, at 77 cents on the dollar.

Watchorn & Co., woollen mills, Merrickville, Ont., dissolved; J. H. Watchorn retires, G. E. Watchorn, admitted; style unchanged.

W. Beauchamp & Co., dry goods, Montreal, Jos. Cinq Mar of this firm assigned, and Wilfred Beauchamp ordered to appear by the court.

Robert R. Fawcett, merchant tailor, Toronto, assigned to E. R. C. Clarkson, with liabilities of \$1,587; assets \$1,072, and afterwards compromised.

Lowe Brothers & Keens, manufacturers shirts and overalls, Toronto, offering to compromise; statement shows liabilities \$4,000, nominal assets \$6,200.

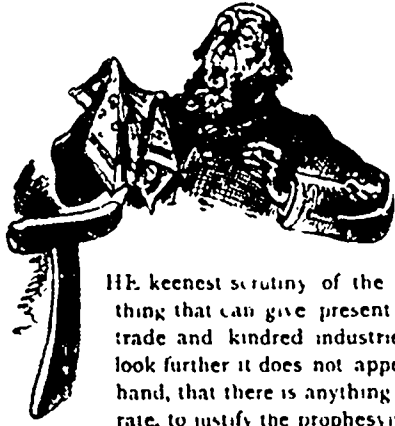
Sterling Macredie & Co., wholesale furs, Toronto, dissolved; Isaac N. Wilson retires and remaining partners continue the business, style unchanged.

APPRECIATIVE SUBSCRIBERS.

H. S. Dodge, of Kentville, N.S. Enclosed you will find P. O. Order for \$1.00 for which you will please send me *The Canadian Dry Goods Review* for another year. It is the best and cheapest paper in the trade, filled monthly with information, which every retail dry goods man should know.

James Kelso, Truro, N. S. Enclosed please find \$1 to pay for the *Dry Goods Review* for another year. I like the *Dry Goods Review* very much and consider it a good investment.

J. H. Walker, Alma, Ont. Please take my name off your list of subscribers for *The Canadian Dry Goods Review*. I have disposed of my business, otherwise I should willingly have continued a subscriber to such a valuable commercial paper.



THE TRADE IN MONTREAL.

By Our Own Correspondent.

His keenest scrutiny of the horizon fails to detect any thing that can give present comfort to the dry goods trade and kindred industries, and even if one could look further it does not appear, from the indications at hand, that there is anything in the near future, at any rate, to justify the prophesying of smooth things. And even if the expectations of the most sanguine are realized during the coming year, it will hardly serve to correct the condition that has prevailed for the past three seasons. Nothing but a miracle could effect this, and in dry goods, at least, the age of miracles is gone. This general statement is based upon well-ascertained facts. The summary of the year's business has been ascertained from inside sources, from which it appears that the best managed and most conservative houses have made, what they call, "no money." Those in which the management was not exceptional have lost and the others have gone to the wall. It is painful to have to state that the end of the failures is not yet, though for the present it would be unfair to specify the next houses that are to fail. The Fourth passed disastrously, but the list of failures does not represent the actual condition. It gives no account of the houses which have thrown themselves upon the banks; of the customers who demanded extensions and those who have made private arrangements with the wholesalers. The largest failures in the district, of which Montreal is the centre, are four. Messrs. John A. Paterson & Co., wholesale millinery and fancy dry goods, St. Helen street, have assigned, with about \$85,000 direct liabilities, out of which \$23,000 are due in Europe. The principal creditors are: James Redmond, Winnipeg, \$10,000; Bank of Montreal, \$10,000; W. D. Matthews, Toronto, \$5,207; Estate E. R. Paterson, \$2,218; Estate J. Paterson, \$1,380; Jas. Walker & Son, Huddersfield, Eng., £834. The Bank of Montreal has also advanced \$56,000 on notes. The firm commenced business in 1851 as Paterson, Kissonck & Co., but Mr. Kissonck retired in 1888. A further change in the partnership took place in January, 1890, and in December of the same year the firm obtained a compromise of 50c. on the dollar, which was paid. A meeting was held on the twelfth, and the statement was found very unsatisfactory to the creditors. The old firm of J. Brown & Son, Craig street, has assigned. The Merchants Bank have advanced \$15,000 on notes, and the other creditors are: Alex. Gibson, Marysville, N.B., \$11,184; Windsor Cotton Co., Windsor, N.S., \$4,400; Dominion Cotton Mills, \$2,401; Estate Jas. Benning, \$1,485; Wm. Parks & Son, St. John's, N.B., \$1,201; Paris Manufacturing Co., Paris, Ont., \$988; Montreal Cotton Co., Valleyfield, \$608; Stormont Cotton Co., Cornwall, \$510. There is no hope of a readjustment of the difficulty on any reasonable terms. P. Hudon, wholesale dry goods, St. Paul street, has suspended with indirect liabilities of about \$60,000 and direct of \$20,000, the Merchants Bank being largely interested. Mills and McDougall, wholesale woollens and tailors' trimmings, have secured a settlement of sixty per cent on \$100,000, and on the McLachlan Bros. estate fifteen actual cents have been declared on the dollar. These do not pretend to exhaust the list, they are, however, the more important ones. There was not a well informed writer in the country who did not, three months ago, sound a warning, that merchants should not be carried away by enthusiasm over a good crop report. They knew their own business best. They shipped goods on pure speculation, they quietly opened new accounts and gave extensions on old ones. Then they expected to see the money flow in. The

money has not started yet. It will not come at all to the merchants at large.

It is quite true the harvests were unusually large—that there was a real overproduction; it is none the less true that it will go into the gulf that has been yawning for it for three years. The implement dealers had become desperate, the money lenders were threatening to foreclose, and these had first to be satisfied. The returns of the harvest were delayed on account of the weather, which permitted the farmers to remain in the fields, and prevented them from threshing their grain and marketing their produce. But even when frost put an end to their ploughing the roads were unpassable for want of snow, and that condition prevails up to the present moment. The crop has been largely frittered away in paying old and pressing accounts and very little remains for future purchases. On the other hand the fall ploughing and winter seeding will be a favorable factor in the future. The unusual mildness of the weather was positive in its harmfulness as well as negative for good, and in many cases the stocks of winter goods are unbroken. If people will not buy winter clothing before the first of the year, they will not buy at all. The holidays caused some stir, but it was chiefly in toys, sweets and notions; they did not affect the bulk of the dry goods trade. Besides the want of activity in heavy woollens, the unbroken stocks will meet the travellers in the face when they go to solicit orders for next fall's trade. Even if winter weather were now to set in, the trade would not be much helped, as the season is so far advanced. To follow the course of the markets and define it from day to day easily keeps one from becoming over sanguine, and while in this strain there are three things to be adverted to—the cancelling of orders, the dishonoring of drafts, and long credits. Even though all that has been said by the present writer has been said repeatedly in the last ten years, it appears to have had not the smallest effect. The average retailer would probably change his account if it were hinted that an order, even if written in duplicate, meant anything in the contract line, and he cancels orders on the smallest pretext, even for a fractional advantage promised by the traveller of a rival house. But wholesalers are so apathetic about selling they do not complain, since they have been saved from loss, while they have been deprived of profit. The practice of allowing a draft to be dishonored is more than a commercial delinquency—it is a nefarious practice and harasses the merchant almost as much as a positive refusal to pay. In many quarters there is an utter disregard to the obligation of meeting a draft, even by men who pretend to a fair range of credit. When a merchant is notified that a draft will be made upon him on a specified date, according to the terms of purchase, and he does not reply to the notification, he tacitly admits that it will be cared for, and if he allows it to be returned, though he gains some time, he loses by the infraction of business methods and is pursuing a course which in the end must prove disastrous. The third evil is long credits. The custom of accepting paper dated six, nine, and with renewals even twelve months, is closely connected with financial disaster. It leads to carelessness on the part of retailers, and the evil accumulates till the wholesale houses can bear the strain no longer and the crash comes.

OBITUARY.

Mr. Dennis O'Connor, one of the best known fur merchants of Toronto, died suddenly on the evening of December 29th. He was entertaining a friend, Mr. Shea, at his home, No. 64 Hazelton avenue, when he was suddenly seized with heart failure. At 11 o'clock he was dead, although during the earlier part of the evening he had felt in excellent health. Mr. O'Connor was 52 years of age and leaves a sorrowing widow and seven children to mourn his untimely end. Two weeks ago Mr. O'Connor became a member of Council Cairnsmore, I. O. F. No. 432. He had never been called upon to pay a death assessment, but his heirs will receive \$2000.

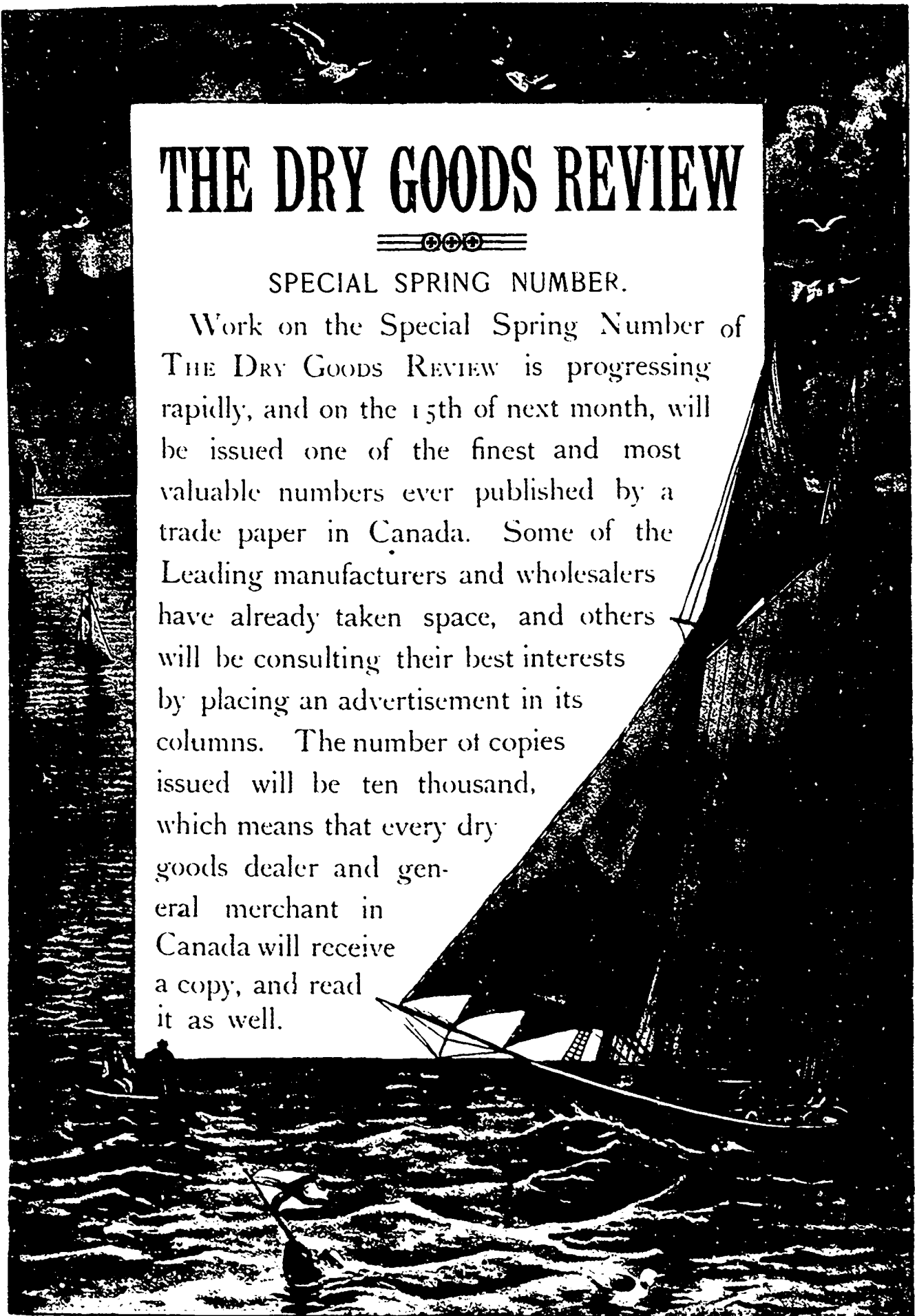
The citizens of St. John, N. B., were shocked on January 3rd. to hear of the sudden death of T. A. Daniel, head of the firm of Daniel & Boyd, one of the oldest wholesale dry goods houses, if not the oldest house, in the city. Mr. Daniel went into business in 1838, and in 1851 took into partnership Mr., now Senator, Boyd. A few weeks ago the firm was reorganized as a limited liability company, taking in some young men who have been in the employ of the house. The firm of Daniel & Boyd has an almost continental reputation for integrity and honorable dealing. Mr. Daniel leaves three sons. One is the rector of Port Hope, Ont., another is an Episcopal clergyman in Prince Edward Island, the third is head of the firm of Daniel & Robertson, of St. John. One daughter is the wife of Archdeacon Jones of Windsor, and another is the wife of S. Schofield of St. John. Mr. Daniel was president of the Auxiliary Bible Society, and either president or director of half a dozen other religious or benevolent societies.

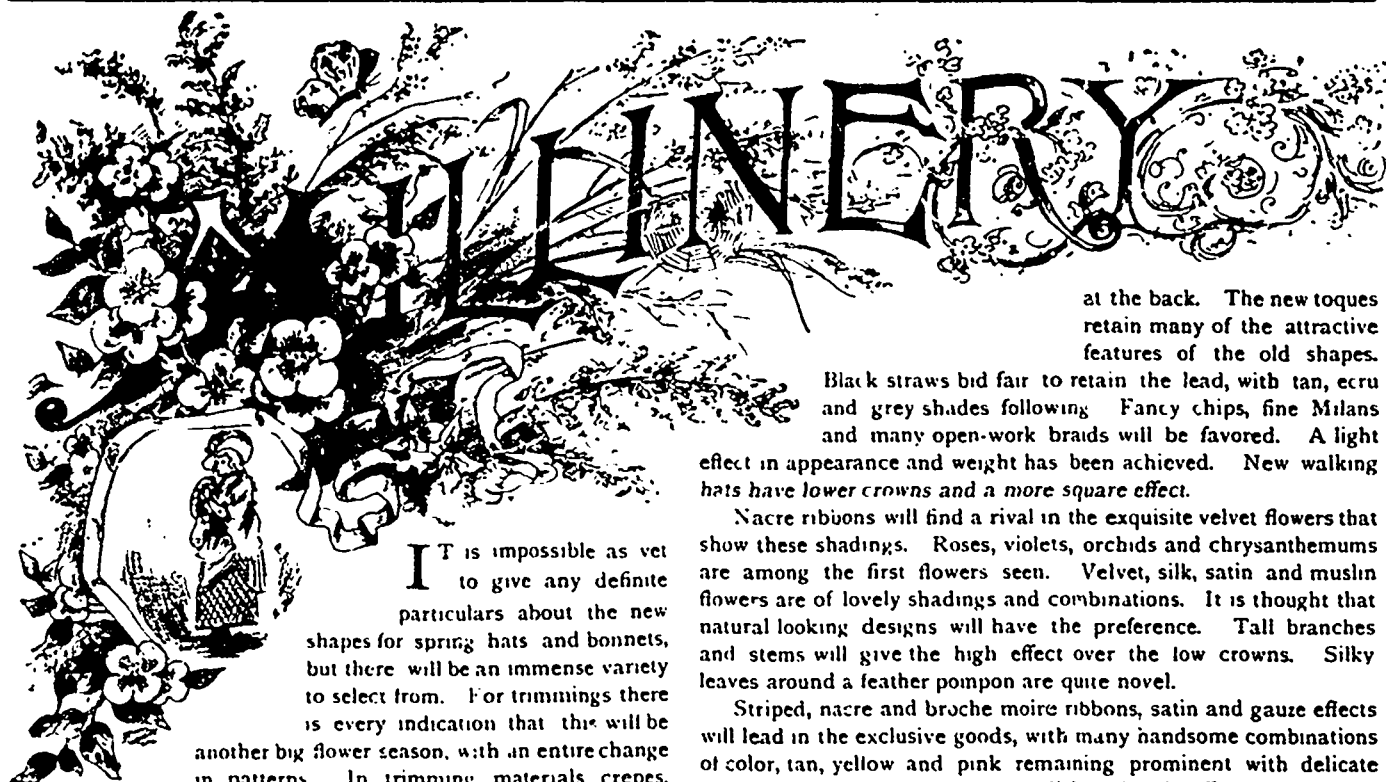
THE DRY GOODS REVIEW



SPECIAL SPRING NUMBER.

Work on the Special Spring Number of THE DRY GOODS REVIEW is progressing rapidly, and on the 15th of next month, will be issued one of the finest and most valuable numbers ever published by a trade paper in Canada. Some of the Leading manufacturers and wholesalers have already taken space, and others will be consulting their best interests by placing an advertisement in its columns. The number of copies issued will be ten thousand, which means that every dry goods dealer and general merchant in Canada will receive a copy, and read it as well.





IT is impossible as yet to give any definite particulars about the new shapes for spring hats and bonnets, but there will be an immense variety to select from. For trimmings there is every indication that this will be another big flower season, with an entire change in patterns. In trimming materials crepes, chiffons, and chiffonettes, will occupy a first place. Fancy ribbons promise to be in great favor for the early spring trade, and ostrich goods, which are again working to the front as a hat beautifier, are likely to be used to a larger extent during the coming summer than for some seasons, chiefly Nacre and shot effects in mounts and tips. Many novelties will also be seen in other millinery requisites such as dress nets, veilings, flouncings, laces, belts, dress ornaments, gimps, passementeries, buttons, jet trimmings, jet sprays and ornaments, etc. In a circular to the trade, Messrs. S. F. McKinnon & Co., state that "the variety of goods we have to show is entirely too large for description in this circular, and we can only say that our display is larger and more varied than that of any previous season, having a resident buyer in the British and Continental markets, whose energies are devoted entirely to giving us the latest and best productions and styles."

MILLINERY IN MONTREAL.

(By Our Own Correspondent.)

Millinery does not figure to any extent in the operations of the month. Its place has been taken by furs. Rather its place should have been taken by furs. The mild weather has been disastrous to this industry and the retail business is the smallest in many years. Up to Christmas business did not cover the expenses of the season, and since then the situation has been aggravated by the persistently open weather. Before next writing the millinery business will be in such a condition of forwardness that it will be possible to say some thing definite as to spring styles and prospects; but any remarks at present would be purely speculative, based upon Paris and London reports, and therefore useless.

SPRING MILLINERY IN NEW YORK.

The Dry Goods Economist says: The shapes are small in the crown and small or medium in the brim, with many variations of the poke order and flexible brims bent to suit the caprice of the wearer. The back of the brim is narrow whether it is turned up or flat. What will keep the hats on remains an unsolved problem, as the crowns set on top of the smallest head and simply serve as a semi-foundation for the trimming, which will vary the usual order of things and appear on the crown, in front and on the side as well as

at the back. The new toques retain many of the attractive features of the old shapes.

Black straws bid fair to retain the lead, with tan, ecru and grey shades following. Fancy chips, fine Milans and many open-work braids will be favored. A light effect in appearance and weight has been achieved. New walking hats have lower crowns and a more square effect.

Nacre ribbons will find a rival in the exquisite velvet flowers that show these shadings. Roses, violets, orchids and chrysanthemums are among the first flowers seen. Velvet, silk, satin and muslin flowers are of lovely shadings and combinations. It is thought that natural looking designs will have the preference. Tall branches and stems will give the high effect over the low crowns. Silky leaves around a feather pompon are quite novel.

Striped, nacre and broche moire ribbons, satin and gauze effects will lead in the exclusive goods, with many handsome combinations of color, tan, yellow and pink remaining prominent with delicate green as well. Stripes are very stylish and satin effects appear with every other weave. Moire is undoubtedly the novelty, closely followed by gauze.

Feathers are still shown as aigrettes, delicate pompoms and such small ornaments, but the spring season is not a favorable time for feathers, though the mid-summer always brings us some broad brimmed feather laden hats, as the mid-winter season shows us flowers amid the feathers, which have had a good run.

PARIS FASHIONS.

The Paris correspondent of the Drapers' Record says: The following are some hats I saw at Viot's. One was grey felt with torsades and loops of moss green velvet, the front decorated with green parrot feathers. A smaller hat had a pointed brim of brown felt, and full crown of brown velvet irregularly pleated; lighter satin ribbon is twisted round the crown, and ends in a chou in front, which holds an aigrette.

Bonnets grow more and more difficult to describe; they get smaller and smaller and more intricate. Pinkish green metallic wings and crowns evidently appliqued, and of irregular shape, in which spangles and beaded trimming form the most important part. Many of the shapes are high at the back, and the tiny crowns are pointed. The brims are trimmed round with gold, black or white lace in a half-handkerchief form; above this is always a band of some fur—sable being the favorite. Red and coral velvet is much used, either for crowns or rosettes, or other bows which are so much worn now on bonnets and hats. These bows have invariably a small diamond (real or imitation) buckle in the centre. A new felt hat has a square crown, the brim turning upwards. It is surrounded by two sable tails resting on a broad band of old pink velvet, a paste buckle in front. Shaded velvet ribbons are the very height of fashion for millinery purposes. Some of the effects are beautifully soft, while others may be called rainbowsque. The most exquisite guipure lace is used to make the butterfly bows now seen in the centre of some capotes. In the centre is a paste buckle. At Viot's, where I saw the above models yesterday, I also noticed a great number of tiny sealskin and astrachan capotes. These are trimmed in the front only with guipure lace, or a small bunch of flowers.

The hats are nearly all flat at the crown, and have a certain masculine air about them which is very provoking, and sometimes even grotesque. The Scotch Highland bonnets and a modified kind

of Scotch cap have even found favor. The crowns of the hats are nearly always chifoned. The strings are narrow, and tie under the chin on the side. The hat strings are as narrow as the capote strings are wide, but both should be long.

Shot velvet is found to be one of the best of all materials to fix with fur—that is, only one sees nothing else on the bonnets. Reseau and pink are the latest introductions of the year in the way of mixtures of color, especially in shot velvet for millinery purposes. I have seen a bonnet with a flat crown of pink and grey velvet, which is very taking. All the shapes seem to be borrowed from antique pictures. Many borders of the new hats have narrow ostrich tips which curl outwards, jet, mounted on metal, forming a handsome bordering within these feathers. This metallic-mounted jet is introduced alike on hats and bonnets. Some are made of nothing else. I have seen a large hat with a draped crown of black velvet, the brim being a broad Vandyke trimming of this jet. On the side, panache of tiny black feathers and jet aigrette in the centre—narrow white satin strings rather long. A peculiarity of fashion consists of the strings of bonnets and hats being of creme or white, no matter what material the bonnet or hat might be made up in.

A novelty for little girls is the toreador hat in grey or brown felt. It has rather a large brim. The low crown has a twist of velvet, and on the side are three pompons in different shades. Tiny balls, the same shade as the felt, fall round the brim. Dainty



Fig. 1:

aigrettes are worn in the hair, tiny circles of flowers, small birds, and classical bandeaux composed of flowers made of metal. In the way of capotes, in the Rue de la Paix I have seen some black bonnets trimmed with marigold, or a shade of yellow called "thermidor." A yellow velvet bonnet had a trimming of black lace all round, a panache of six handsome black feathers on the side, and at the back or bow of yellow and black satin. A smallsuede-colored felt hat has a crown of brown velvet folds, with two green feathers on the side, and ribbon. The Huguenot hat is much worn. It is round, with fluted edge made in velvet, with black feather crest. For theatre going there are capotes with raised gold embroidery brims, and soft black velvet crowns, with black feathers standing upright back and front. There are pale pink satin capotes for the same purpose covered with black lace, cream and pink, chou, and black crest. White velvet capotes embroidered with gold are also much in vogue, with loops of white ribbon and black crest. This crest consists of three feathers arranged together something after the style of the Prince of Wales' crest. Toques are exceedingly fashionable and becoming to all. They are introducing sprigs of holly on to some of them. One of the newest has two folds of black satin round the border, with jet drops, soft green velvet crown, bunch of feathers at the side, and narrow strings.



Fig. 2.

MILLINERY ILLUSTRATIONS.

No. 1 illustrates one of the new French shapes covered loosely with velvet, which is quilled over the face. A flat satin ribbon bow ornaments the front, the ends continue to the back and knot there; quills are in front slanted backward and the ties are of velvet or satin ribbon.

No. 2 illustrates a muff and hat to match made of velvet, ribbon and fur. The jaunty arrangement of the ribbon holding the muff is always to be admired. Coltn and fur could be used in the same manner, mixing velvet with the hat in the shape of a crown band held by a jet, silver, steel or Rhinestone buckle.



Fig. 3.

No. 3 illustrates a ball costume in the Grecian style, with the hair in a soft coil from which curling tendrils escape and a wavy bang. The head-dress consists of a torsade of mouse green velvet ribbon studded with pink roses and their foliage, and in front a panache of short pink ostrich tips.—Dry Goods Economist



Travelers report good sales for stiff hats and straws, and that there is every prospect of a first-class Spring trade. The spring goods are now being received by the wholesale houses, and in stiff hats the open roll and roll front, with wide band, is very stylish and will, without doubt, become popular. It is very similar to the Fedora, which has been so fashionable. The wide brim has not "caught on" to any marked extent, but will likely do so when dealers become more reconciled to the change. In caps the English naval will in all probability be the leading style for the coming season. They are in all grades, and are very attractive.

STYLES AND COLORS.

There is but little to be said about either styles or colors this month, says the Hatter and Furrier. Sales of the soft round crown, with stiff flat brim, have been large, particularly in the West, and many orders have been placed for soft crown with curled brims. Altogether it looks as though that class of hat was destined to have quite a run, but not with high-class trade. Tourists, particularly in some of the new and nobby shapes, are selling well. In stiff hats the tendency for the best class of trade is decidedly towards a wider brim, although many manufacturers of fine goods are showing narrow brims. One in particular shows a high taper crown with rounding square, 16 line band and a narrow flattish setbrim with flat curl: it is selling fairly well. One of the best styles shown by a prominent English manufacturer has a bullet shaped $5\frac{1}{2}$ deep crown, with $1\frac{1}{2}$ brim well rolled and set. It makes a striking and a stylish hat. In colors fancy browns hold their own, although pearls will be shown by the best trade. Without any definite information, it is safe to presume that inasmuch as Dunlap issued a pearl derby last Spring, he will do so again the coming season. It met with but moderate success then, but should do better this time. The new Tourist with sharp square taper crown makes a beautiful hat in pearl, and such should be a very popular seashore and mountain style. The latest Parisian agony has its possibilities, and in the hands of ingenious American manufacturers, may be utilized.

BEAVER HATS.

It will be bad for the beaver if the praise which is being so freely bestowed upon its fur should lead to beaver hats becoming fashionable again says the Warehouseman and Draper. It is hygienic according to one authority, economical by another, in spite of its high price at first, and it is generally agreed that for lightness, warmth, and comfort the beaver hats, which were at one time the only wear, are still ahead of any others. "Of all feltes that may be felt, give me your English beaver," boldly declares an old song of 1658, and three years after Pepys bought him a "beaver," which cost him £4 5s., which is assurance doubly sure that they were then in the front of fashion. The colonies first, and the Hudson's Bay

Company later, almost depended on the beaver for their prosperity and the number of skins which have at times been imported is surprising. It is popularly supposed that the invention of the silk hat led to the freedom of the beaver from the persecutions of the trappers, but the fact is, that he has been hunted all the same, and if any considerable demand were made upon his felt or fur by fashion, there would be serious danger of his extinction.

THIS YEAR'S FUR SALES.

The following public fur sales of Messrs. C. M. Lampson & Co. and the Hudson Bay Company, are announced to take place during this year. C. M. Lampson & Co., January 20 (salted fur sealskins); Hudson Bay Company, January 25; C. M. Lampson & Co., January 25 to 29; Hudson Bay Company, March 21 to 24; C. M. Lampson & Co., March 21 to April 1; June 20 to 24; October 24 to 28.

B. LEVIN & CO.,

WHOLESALE MANUFACTURERS OF FINE FURS

—AND—

IMPORTERS OF HATS.

491 & 493 ST. PAUL ST.,

MONTREAL.

BRANCH SALEROOMS: 70 BAY ST. TORONTO.



A large and well assorted line of manufactured furs and high grade hats always in stock. Orders by mail from the trade will receive careful attention.

Wholesale Agents for the Dominion of Canada for Lincoln, Bennett & Co., Sackville St., London, Eng., and W. Wilkinson & Co., Regent St., London, Eng., makers of high-class Silk and Stiff Hats

CLOTHING.

Since our last issue the weather has turned much more favorable for the sale of clothing, and retailers report a corresponding increased demand for heavy suitings and overcoats. Orders for spring have been coming in very satisfactorily, and wholesale houses look with confidence for excellent business for the coming season. The custom tailoring trade continues very good and there is a steady demand for suitings of a superior grade of material, which is encouraging.

CLOTHING IN MONTREAL.

(By Our Own Correspondent.)

The clothing trade has suffered least from the prevalent causes that are acting so adversely against the allied branches. You must be clothed, irrespective of weather or crops, and clothiers report a fairly satisfactory state of affairs. Retailers have bought well for the spring and summer, and remittances are not so much complained of. The reports from British Columbia and the Maritime provinces are encouraging, as travellers found a bare market, and retailers willing to buy. The custom tailoring has been particularly good, though just now there is a lull, in anticipation of the spring trade. The high price of furs and the small need of fur lined garments have stimulated the custom trade but the movement is in the direction of imported tweeds rather than of Canadian goods.

FOIBLES OF FASHION.

The Arbiter in The Clothier and Furnisher discourses thus: The advance whispers of Spring are being wafted about the purities of high-grade tailordom, and tell a story of continued quietude in cloth fabrics for every phase of men's wear. It would appear that the fashion framers had settled down to a most conventional scheme of patternings of suits, trouserings and overcoatings; indeed for all clothing for informal service, content to leave whatever striking effects are to be attained to the cut of the garments of quasi-formal wear. I refer to the long tail frock coats that have, up to date, made such small progress in this country, although the London vogue for several seasons past. There are a number of special cloths in deep gray-black and lighter shades of dark gray that were apparently woven exclusively for this style of garment, which promises to have a select run during the coming season.

The trouserings that are expected in the "smooth" goods—as the cassimeres and worsteds are now designated—will be enlivened somewhat beyond those of last season, in contradistinction to the general outlook of quietude. The stripes in herring bone will be wider, and the blues that will prevail will be bluer than heretofore, but not to an extent, in the boldest flights of the designer, to come under the category of loudness. Wool trouserings in the Spring heights will have the lead. It would seem that the rough-faced fabrics, in well-defined stripings had proven an immediately successful venture in the Fall when they were first introduced, and upon this promise large lines of these goods are to be shown.

For suitings the Scotch goods will have the call. There is a great variety of conventional brown and tan, the cinnamon and burnt-umber variations of this shade and other extreme tints having their course. This suiting material is extremely fuzzy to the

eye, and the favorite mixtures are of an indefinite character. There are, however, a line of small checks—not so small as "pinheads," but in small squares which are scarcely discernible when the surface of the goods is ruffed under the hand.

AN INGENIOUS SCHEME.

I know of a clothing dealer, says a writer in the Boot and Shoe Recorder, who interviewed the school board of his native city and offered to publish the usual school circular in all the daily papers and defray the cost of printing and distributing the circular from the same matter, provided the city would allow him to put two lines of advertising of his store with it. The offer was accepted, and the dealer issued the notice with the city seal, the autograph of the superintendent and all the legal "fixings," and added:

"The best place to buy school suits is at John Robinson & Co.'s, 299 Main street."

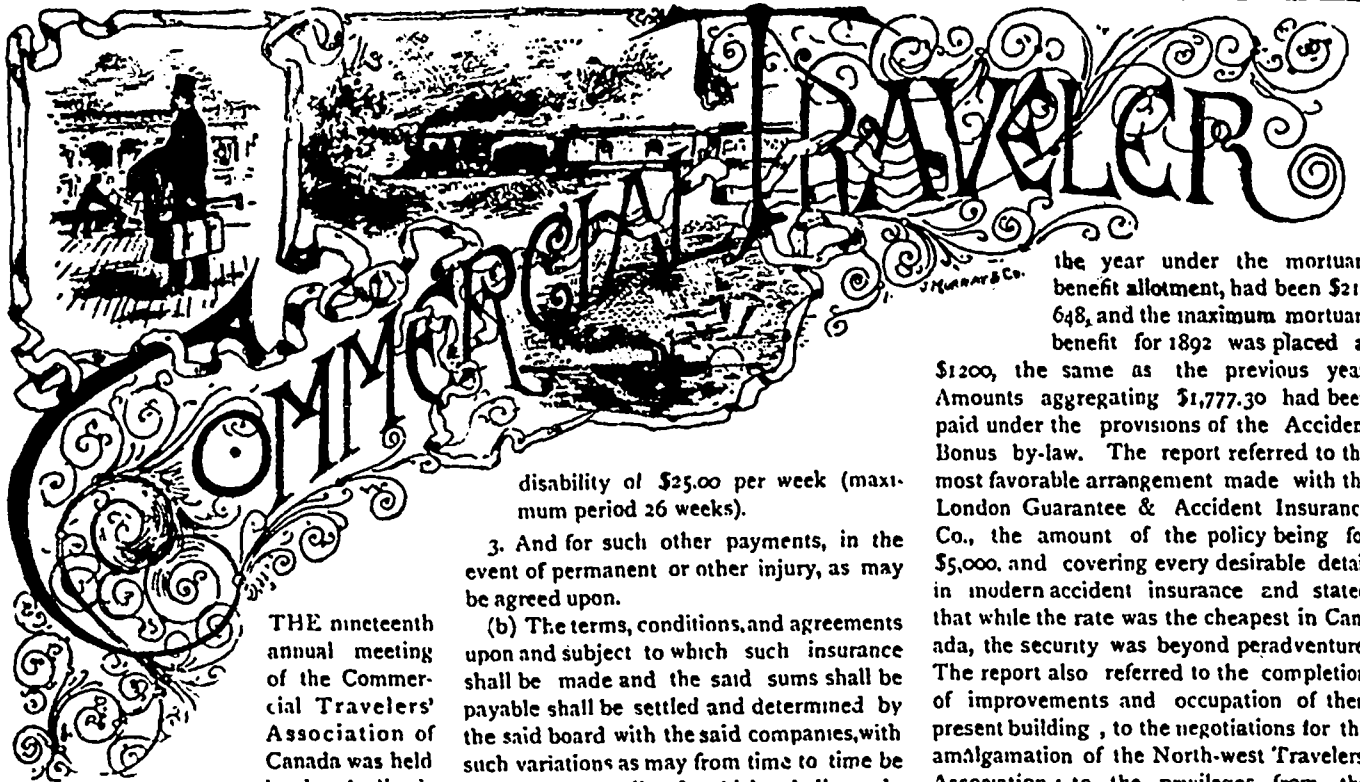
That was a good scheme, and it paid well. It combined a legal notice, a notice of public interest, and information which the public desired, with a modest announcement of a wide-awake firm who had seasonable goods to sell. The parents read it, found that school would begin at such a time. The footnote showed them that they would have to buy new clothes, and thus the firm got in its work at the proper moment. It would be a good scheme for you.

SHIRTS, UNDERWEAR, AND GLOVES.

The Quibbler in The Clothier and Furnisher says: The latest full-dress shirt of swaggerdom is a perfectly plain, fine linen, open front, wide bosom affair. There are regular button holes for the studs, which are three in number and of the shank type of mounting, for an edict has recently gone forth against the spirals as being in the nature of a subterfuge. Still, this is one of those finicalities of fashiondom that will be regarded by the favored few as important, while the public at large will continue on in their more spiral-studded, open-back shirt way, oblivious of anything, but to the fact that they are right up to the top-notch in all the details.

Meanwhile there is a promise that some new ideas in underwear will be put on the market, not in fabric or make, but in the line of the open-front undershirt and the under-knee breeches, the success of which will undoubtedly be marked from the beginning.

New styles in gloves come out as the season goes on. The very latest is a shade of cream gold, with spear head back and red stitching and one single large mother of pearl button. It is a stunning walking glove, the most effective novelty of its kind. There has not been in many years such a general wearing of kid and dog skin gloves. Nor have the shops made such a showing of gloves. This greater chance of selection has undoubtedly helped the sale. Craven tan is no longer the one color of the season. There are numerous shades to choose from, and there are varieties of decoration upon the backs; besides an unusually rare assortment of strong-made undressed kids, and heavy caribou skin at once dressy and warm in the wearing.



THE nineteenth annual meeting of the Commercial Travelers' Association of Canada was held in the Auditorium, Toronto, on December 23rd. The president, Mr. John Burns, was in the chair, and seated on the platform were the following past presidents. Messrs. Warring Kennedy, J. C. Black and A. A. Allan, and Mr. William McCabe, manager of the North American Life Insurance Company. There was a good attendance and much interest was manifested in the proceedings. Mr. T. P. Hayes was appointed secretary of the meeting.

The first business was the consideration of proposed amendments to the by laws. A motion to amend article xii. of by-law 58, so as to provide that two o'clock instead of eight o'clock be the hour of meeting of the Board of Directors on the last Saturday of the month, or as often as they might deem necessary, was carried.

The following additional accident bonus, being an amendment to article xix. by law 91, was carried on motion of Mr. C. C. VanNorman, seconded by Mr. G. Hamilton:—

The board may, on behalf of the association, enter into contracts with such Accident Insurance Companies as they may determine, to insure such of its members as may desire to avail themselves of the benefit of such contracts against accidents or casualties arising to such members whereby they may suffer loss, or injury, or be disabled, or die, upon and subject to the provisions of this by-law, viz.,

(a) Such contracts shall, in any case, provide for the payment to such members, or their beneficiaries or representatives, as the case may be—

1. Upon death the sum of \$5,000.
2. A weekly indemnity for temporary total

disability of \$25.00 per week (maximum period 26 weeks).

3. And for such other payments, in the event of permanent or other injury, as may be agreed upon.

(b) The terms, conditions, and agreements upon and subject to which such insurance shall be made and the said sums shall be payable shall be settled and determined by the said board with the said companies, with such variations as may from time to time be agreed upon, all of which shall apply uniformly to the aforesaid members, who shall hold and be entitled to receive such benefits upon, and subject to the said terms, conditions, and agreements in every respect.

(c) Any member desirous of obtaining the benefit of such Accident Insurance contracts may do so upon making application therefor to the association, in writing, in such form as the board may determine.

(d) The annual premium for such insurance shall not exceed \$12.00, and shall be payable in equal quarterly instalments, in advance, on the 1st days of March, June, September, and December in each year. The premium for the proportionate unexpired time of the quarter in which the application is made shall be payable with the application.

(e) In the matter of the said insurance the association shall, for all purposes, be deemed to be acting therein as the agents for such members only, and not as insurers.

Secretary Sargent then presented the nineteenth annual report which stated that "this present year is marked like its predecessors, with substantial progress, and while the demands upon our funds have been larger than usual, we still show a steadily increasing surplus, as also a gratifying addition to our membership. We have to-day enrolled as members 3,290, showing an increase during the year of 157." The receipts for the current financial year ending 30th Nov. were \$49,175.62; disbursements \$30,198.92; balance \$9,976.70. The purchase and reorganization of the recently acquired premises had absorbed a portion of the accumulated funds. Payments during

the year under the mortuary benefit allotment, had been \$21,648, and the maximum mortuary benefit for 1892 was placed at

\$1200, the same as the previous year. Amounts aggregating \$1,777.30 had been paid under the provisions of the Accident Bonus by-law. The report referred to the most favorable arrangement made with the London Guarantee & Accident Insurance Co., the amount of the policy being for \$5,000, and covering every desirable detail in modern accident insurance and stated that while the rate was the cheapest in Canada, the security was beyond peradventure. The report also referred to the completion of improvements and occupation of their present building, to the negotiations for the amalgamation of the North-west Travelers' Association; to the privileges from the transportation companies and the efforts to secure still further concessions; to the fact that the rate of interest on their investments, all of which were of the most approved character, was still maintained; also to the fact that not a single certificate had been cancelled for breach of railway privileges during the year; expressed the hope that every member of the Association would become a regular subscriber to the Relief Fund, and concluded thus: "We cannot too strongly urge the most devoted loyalty and zeal amongst all the members to the best interests, rules and laws of the Association, and with the continued careful and painstaking attention from your officers and members alike, we see for the future of the C. T. Association of Canada the most gratifying results and unbounded prosperity." The financial statement showed total assets \$196,665.68, liabilities, \$4,709.07. The Relief Fund statement showed income \$761.09, paid relief claims \$500; balance \$261.09. The report was adopted.

Mr. Warring Kennedy moved, seconded by Mr. W. M. Fielding, "That the Commercial Travelers' Association of Canada, assembled in their annual meeting, desire to recognise the hand of an over-ruling Providence, who in His inscrutable wisdom has removed from our ranks twenty-four members during the past year. The association records its expressions of sorrow under the circumstances, and its deep sympathy with the surviving relatives of the deceased members." The resolution was carried.

Messrs. William Anderson and William Badenach were re-elected auditors for the ensuing year.

Messrs. W. Kennedy, P.P., J. C. Black

P.P., and J. Burns, president, were elected representatives to the Industrial Exhibition Board.

On motion of Mr. C. C. VanNorman it was resolved that an amendment to the charter be procured with a view to the extension of the association's insurance benefit.

On motion of Mr. H. Bedlington, seconded by Mr. R. J. Orr, it was resolved, "That it be an instruction from this annual meeting to the Board of Directors to correspond with the various associations for the purpose of forming a Commercial Travelers' Executive Association, looking towards the affiliation of all the associations."

The following directors for 1892 were elected:—For Toronto—Joseph Kilgour, W. B. Dack, M. C. Ellis, John Everett, Hector Morrison, John Orr, H. S. Stanbury, James Haywood, and John A. Ross. For Hamilton—John Hooper, H. Bedlington, E. A. Dalley, W. E. La Chance, W. G. Reed, and J. H. Herring.

The sum of \$200 was placed to the credit of the treasurer. The usual votes of thanks were tendered, the minutes read and approved, and the meeting adjourned.

THE TRAVELERS' SMOKER.

The third annual smoking concert and banquet of the Commercial Travelers was held in Webb's, Toronto, on the evening of December 28th, and was in every respect a great success. Over three hundred members of the fraternity and a number of invited guests were present and thoroughly enjoyed themselves. The first part of the programme was an attack upon the tempting viands placed before them and it was done ample justice to. Pipes were then filled and cigars lighted and through a cloud of smoke Chairman Murdoch rose and delivered an apt address, thanking those who assisted the Committee in providing supplies, and drawing attention to the fact that had it not been for the kindness of gentlemen who contributed wines, liquors and cigars, the association would have had but a small surplus. The following programme of songs, toasts and recitations concluded the entertainment. W. E. Ramsey, a comic song entitled "Job Lots;" Harry Rich, a comic song; Douglas Bird, a song entitled "Good Company;" Alexander Gorrie, a song entitled, "It was a Dream;" W. E. Ramsey, a comic song, entitled "Oh, What a Difference;" A. E. Curren, a song; H. M. Blight, a song; Fred Warrington, a song. Dr. J. E. King replied to the toast of "Our Queen and Country." Vice-president Van Norman responded in behalf of the president and directors. Mayor Clarke to "The Mayor and Corporation;" John Earls to the toast of "The Transportation Companies," and T. M. Bayne and J. W. Nichols to the toast of "The Ladies." H. P. Blackey rendered the recitation, "Over the Hills to the Poor House," and H. L. Clarke gave a cornet solo. The surplus will go towards the maintenance of "The Travelers' Cot" in the Hospital for Sick Children.

THE DOMINION ASSOCIATION.

The annual meeting of the Dominion Commercial Travelers' Association was held in Natural History Hall, Montreal, on Saturday, December the 19th. There was a very large attendance, the retiring president Mr. Fred. Hughes, being in the chair. The annual report stated that the fiscal year just closed had been the most successful in the history of the Association. The roll of membership showed an increase of 71 over last year; 328 new members were received, while 257 old members failed to renew their subscription, making the present number on the roll 2251. During the year nine members were removed by death, and the claims arising therefrom, amounting to \$6,175, were promptly paid. The total income for the year amounted to \$27,721.64, and the expenditure, including insurance indemnity, \$11,841.62, leaving a net gain of \$15,880.02 for the year, carried to capital account, which has now reached the handsome sum of \$108,012.82. During the year the board had been called upon to deliberate on important questions in connection with railway concessions in which they had been assisted by the Board of Trade. The amount paid for weekly indemnity for accidental injuries received had been far in excess of last year. In this connection a further reduction to \$3 per \$100, had been made by the London Guarantee and Accident Insurance Company, to members of the Association, who might wish to carry additional accident insurance. The officers elected were as follows: President, Fred Hughes, re-elected; vice-president, R. C. Simpson; directors Alf. Elliott, James L. Gardner, John E. Wright, R. G. Stokes, and Charles Gurd.

WESTERN ASSOCIATION.

At the annual meeting of the Western Ontario Association held in London, on December 26, Mr. R. C. Struthers was elected president by seven votes over Mr. J. Dillon; Mr. R. Tait, first vice-president; Directors, Messrs. F. McGillivray, D. McKenzie, J. Burns, H. Line, J. Collander, T. Mortimore, and J. A. Richards; Secretary, Alf. Robinson; Auditor, Geo. F. Jewell; Trustee, J. W. Little. The notice of motion to increase the mortuary benefit to \$800 for eight year members, and for the association to assume its own accident insurance, was rejected.

TRAVELERS' CIRCLE.

The Travelers' Circle of Toronto entertained their friends on the evening of Dec. 29, to a splendid musical and literary concert in Association hall. The room was fairly well filled and the programme was everything that could be desired. Mr. E. Fielding opened proceedings by giving an outline of the aims of the society, which was for the social and religious advancement of its members. Mr. E. Gurney also gave a short address on the "Influence of business men, for good or evil, on those with whom they came in contact." The following programme was rendered: Violin solo, "Il Trovatore," Mrs. Weeks Church; song, "My Lady's Bower," Mrs. W. J. Lawrence; song, "The Admiral's Broom," Mr. H. M. Blight; song, "Not Lost, but Gone Before," Miss Carrie

L. Byam; violin solo, "Caliph of Bagdad," Mr. Isaac Copeland; song, "The Arrow and the Bird," Miss Ella Bridgeland; recitation, "Death Bridge at the Tay," Mrs. A. G. Mortimer; song, "True to the Last," Mrs. Weeks Church; duet, "Trust Her Not," Mrs. W. J. Lawrence and Mr. H. M. Blight. God Save the Queen. T. A. Blakeley acted as accompanist.

MONTREAL TRAVELERS' ENTERTAINMENT.

The Dominion Commercial Travelers' Association gave the second of a series of winter entertainments in their rooms on Saturday evening, January 9th. The following were responsible for the very satisfactory programme that was gone through: Messrs. R. J. Logan, George Hodge, Charles Norman, Charles Gurd, George R. Joseph, J. H. Morin, A. Rough, William Somers and R. C. Wilkins. The next concert, it is proposed, will be held in the Victoria Armory Hall, to which ladies will be invited.

CONCESSION TO THE FRATERNITY.

The members of the Commercial Travelers' Associations have received from the general passenger agents of the railways another valuable concession, as on and after Jan. 1, 1892, a ticket will be placed on sale good from Friday noon and Saturday to return on Monday at one regular fare. This is done so as to enable travelers to come home and spend Sunday with their families. All the old passenger rates and baggage concessions are also renewed for the incoming year.

AMENDMENTS TO BE ASKED FOR.

At the coming session of the Dominion Parliament the Commercial Travelers' Association of Canada will ask for amendments to the various Acts relating to the association to enable it to increase the mortuary benefit and accident bonus payable to its members, and to engage in the business of life and accident insurance generally, whether as principals or agents, and to make such deposits of its funds and securities with the Minister of Finance as may be necessary.

MUTUAL BENEFIT SOCIETY.

The annual meeting of the Commercial Travelers' Mutual Benefit Society, was held in their rooms, 51 Yonge street, Toronto, on December 22nd, President Bonnick in the chair. The annual report, a synopsis of which was published in our last issue, was presented and adopted, and the amendments to the by-laws, also referred to in our last issue were adopted. The following trustees were elected: For Toronto—Messrs. T. M. Bayne, Robert Crean, Thomas Dunnet, W. B. Dack, H. Goodman, Hector Lamont, Jos. Taylor, S. R. Wickett, of Toronto, and John A. Ross, of Montreal. For Hamilton—Messrs. Wm. Bremner, of Toronto, and E. A. Dalley, of Hamilton. For Winnipeg, Mr. W. M. Ronald.

Since the adoption of the amendment to the by-law giving members, under 50 years of age, an additional insurance of \$1,000, Secretary Lowe and the medical gentlemen have been kept exceedingly busy, the applications being so numerous. There have been no death claims for the past two months and the funds are increasing rapidly.



There will be some new varieties in three-sided mirrors

One of the really new things is a French fan box of plush or leather with gilt or oxidized silver ornaments and handles.

Wicker baskets, fitted up as work boxes in various styles, and neatly shaped, are lined in satin and Russian leather.

There will be some new designs in glove and handkerchief sets in plush and leather, with pretty ornamentation.

Hamburger & Co., the well known fancy goods house, have gone into new premises. Their place of business is now at 75 and 77 Spring St., New York.

New designs in ladies' companions, being combinations of jewel cases, glove-holders, and companions, with gilt and oxidized ornaments, promise to be an attractive feature in this year's fancy goods.

Among the many beautiful lines which Nerlich & Co. will place before the trade this year, a line of fancy fan-shaped photo-holders is extremely pretty and will no doubt sell well. The fan is made to stand on a table and the photos are slipped in cornerways into sort of slot, while the front part is decorated with hand painted scenes, and the whole article is prettily designed in silk and satin.

The Brandon Mfg. Co., Strachan Ave., Toronto, are putting new lines of croquet-sets on the market. Samples are now ready. The styles are modern and the finish is much superior to anything yet offered. It is not likely that any American goods will be brought in this year. The new catalogue will be out this week and will be mailed free to any one in the trade.

The wholesale booksellers are busy just now with the book trade, and the stationers are also busy, but fancy goods houses are doing little selling. Their samples of import goods are coming in and travellers are busy sorting these and preparing for their spring tours. The trade in fancy goods has been very good, and the reports from retailers is encouraging, several having reported an increased amount of holiday sales over previous years. Albums and plush and leather goods have sold well, while the general trade in novelties has not been disappointing.

In albums there will be many new varieties. Plush seems to be still the favorite, but the noticeable feature is the new shades of plush introduced. The demand has been for cheap plush albums, and manufacturers are trying to supply this demand. There are very few new designs in linings, but many new ones in covers. Painted scenes on satin form a pretty front, and these are bordered by raised plush, or by gilt or oxidized silver frames. Ivonne ornaments are still seen, but are not so numerous as the designs in gilt and oxidized silver. A very nautical album with leaves sail-shaped and a pretty cover design composed of a mast and sail with rope attachments is one of the most striking of new albums. Shape albums have proved a failure on account of the weakness of the back, but this design allows the back to be of good length, and strength.

PROFIT IN QUICK PAYMENTS.

The question "Are Quick Payments Profitable?" can only be answered in one way. They certainly are, both to the buyer and to the seller. For the buyer a saving of interest, at a high rate easy to be calculated, and for the seller a prompt settlement of the account. This cancels the risk, besides giving him ready money to use in his business. The interesting part of the question is, however, not whether such payments are profitable, but why we do not find more firms taking advantage of them. This opens up nearly the whole of the very large subject of general credits, if not of the conduct of business. At the present time, I will undertake to discuss only that part of the subject which concerns the reasons why discounts are not more often taken, rather than what is to be gained by so doing.

This, as hinted above, carries with it the discussion of methods of business. Lack of capital is perhaps, more often assigned as a reason for inability to discount one's purchases than anything else, and this, to the man who sees no way of increasing his capital, appears an insuperable difficulty. Those persons, however, who have had the pleasure of seeing a large business grow under their hands from very small beginnings, have learned that there are other ways to practically increase capital without actually having ready cash put in from outside sources. This is, perhaps, the portion of the subject which will prove, if not the most interesting, certainly the most valuable to the ordinary retail merchant. Good collecting—the calling in of funds which have for a long time been locked up in outstanding accounts, perhaps some of them being due from what the merchant is in the habit of considering the best class of trade, and which he fears to make much of an effort to collect from, owing to the danger of incurring ill-will and perhaps losing patronage—good collecting, I repeat, is essential. He should remember that there is no money made on the sale until the account is paid, and that over it stands an interest charge which slowly but sure'y eats up the profit. Often in this best class of accounts are found those which for one reason or another drop into the lower class, and a fair proportion of them are never paid at all. The nearer the seller, who has not an unlimited cash capital, can arrange to do a strictly cash business himself, the more possible it will be for him to do his buying for cash.

Another method of increasing the ready capital at one's command is by turning old stock into cash. There are few stores, if any, in which goods do not accumulate which are not easy to sell. Changes of styles, broken assortment, to say nothing of actual mistakes in buying, all contribute to this end. A certain amount of stock must necessarily be carried, but no matter how carefully this part of the business is looked after, there are accumulated goods which

originally cost money, but which it is hard to again turn into it. Every dollar of such stock that is sold furnishes the merchant with a dollar with which to buy goods which can be turned in a short time, thus giving him the cash with which to discount new purchases.

Another cell in which is locked up many a good dollar is that of too large a stock. In these days when most of the business is done by travelling salesmen, who are selected in the main, simply for their ability to sell the most goods, it is not always easy to confine one's purchases within the limit originally dictated by the best judgment. Added to this is the demand which every storekeeper has often had from people coming in every day asking for an article which he has not on his shelves. It is easy at such times to think that if the wished-for article were only in his store, an easy sale and sure profit might have been made. Every one of our most successful business men have, however, learned that there are some sales which it is more profitable to lose than to make, very largely because the profit on an occasional transaction is more than compensated for by the interest on the stock of goods which he would be compelled to carry, and from which he would sell only at rare intervals.

These are only a few of the many methods of increasing an active capital which will suggest themselves to the mind of a man who gives the matter careful thought. The reward which comes to the merchant who conducts his business on a cash basis is so ample that it should stimulate an intelligent effort on the part of those who have heretofore thought it impossible to accomplish. —Ex.

AFTER HOURS.

She—I've just made myself a present of a new bonnet. And I got something for you too.

He—Good! What was it?

She—The bill—Harper's Bazar.

I always know when autumn's here—

Oh, baneful time of life!

For then fur-dealers cards appear.

Addressed unto my wife.—Harper's Bazar

TOO SLOW.

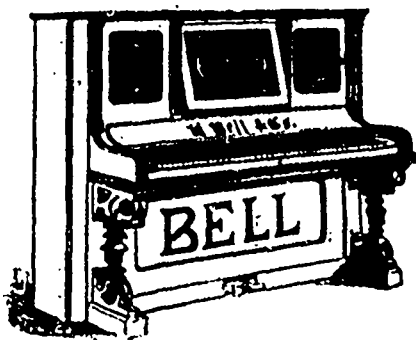
Tom—The old gentleman caught me kissing Alice last night.

Ned—I'm surprised. You ought to go slow about such things.

"Why, I went altogether too slow about it! That's how I got caught."—Puck.

"One man of genius in 97 thousand 4 hundred and 42 men of ordinary business talent. Is just about the right proportion for actual business." —JOHN BILLINGS.

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Are the most reliable goods of the kind in the market. Specially adapted for Travellers, Sportsmen and Mechanics. For sale by all wholesale houses.

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DICE TABLINGS in Loom.

TABLE CLOTHS in Bleached, Unbleached and Coloured, Table Napkins, D'Oylies, Sideboard Cloths, Five O'Clock Tea Cloths, Towels, Towellings.

HOLLANDS in Rough Brown and Dressed, Dowlas, Glass Cloth, Fronting Linens, Diapers, Buckram, French Canvas, Hessians, Burlaps.

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