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Oct., '91.



THE
CANADIAN

DRY GOODS

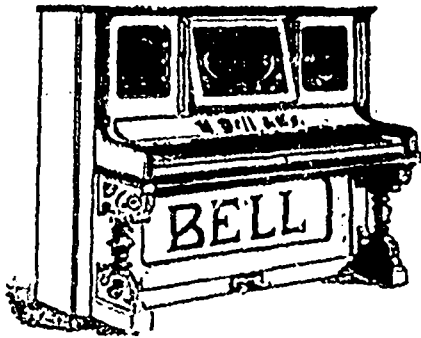
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MILLINERY
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Per Year.

REVIEW

TORONTO ENGRAVING CO.



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 Are the choice of the musical profession everywhere for Full Rich Tone,
 Substantial Construction and Elegant Appearance.

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Shop Window Price Tickets neatly done up in Boxes.

No. 1. Size 3 1/2 x 2 1/2, 50c per box over 100 Tickets, from 1c. to \$10.
 No. 602. —Diamond Shape (in 2 colors) 60 in a Box, for \$1.00, from 5c. to \$10.
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These Tickets will sell your goods in double quick time. Send
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IMRIE & GRAHAM,

Music Printers and Publishers.

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GENERAL STOREKEEPERS.

As a special inducement we offer the DRY GOODS
 REVIEW from now till the close of 1892, and THE
 CANADIAN GROCER, published weekly, for one year,
 for \$2.50. The regular subscription price of THE
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Both papers are acknowledged by the trade to
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6 WELLINGTON ST., WEST, TORONTO.

THE CANADIAN DRY GOODS REVIEW

Vol. I.

TORONTO, OCTOBER, 1891.

No. 10.

THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

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

Published Monthly by

THE DRY GOODS REVIEW CO.,

6 Wellington St. West, Toronto.

J. B. McLEAN,
President.

CHAS. MORRISON,
Editor and Business Manager.

Address all communications to the Editor.

AN INTERESTING JUDGMENT.

THE Retail dry goods trade has many ills to contend against and one of the worst is the intense dislike of some of their customers to pay their just and lawful debts. To crush out this evil was one of the strong points that we brought forward in urging the formation of Retail Associations. In Kingston they have a practical and effective way of bringing recalcitrant debtors to their senses. After using all ordinary means to recover a debt they place the account in the hands of a collecting agency. The agency notifies the debtor, and if the amount is not forthcoming within a reasonable time the account is publicly advertised for sale to the highest bidder, the name of the delinquent debtor and the amount being given. The legality of this step has been tested in court and upheld. Recently, a John Green and his wife, of Kingston, entered an action against Minnes & Burns, dry goods merchants, and the manager of a collecting agency, also of that city, for damages. The plaintiffs claimed that the defendants published a certain advertisement headed "Accounts for Sale by the Canadian Collecting Company" in which the name of the plaintiff, Mrs. Green, appeared along with several others, as follows: "Mrs. J. Green, Princess Street, dry goods bill, \$59.35" the bill being due to the defendants, Minnes & Burns. The plaintiffs alleged that the defendants falsely and maliciously printed and published and caused to be posted up and exhibited in conspicuous places in Kingston, certain printed placards or bills containing the libellous statement referred to. Mr. Green was made a plaintiff, as he complained that the publication respecting his wife was one tending to degrade and disgrace him. The case was tried before Mr. Justice Rose, without a jury, at Kingston, and some days ago the learned judge delivered judgment dismissing the action with costs. As the remarks of his Lordship will be read with considerable interest by the trade, we give the salient points in his lengthy judgment. "I find," he said, "that as a fact, Mrs. Green is indebted to Minnes & Burns in part of the sum named, viz.: \$24.33. I have no doubt that the publication of

the advertisement was calculated to bring Mrs. Green into financial discredit, and that it was in fact a representation that she was indebted to the defendants, and that she was either unwilling or unable to pay, because, I think, no one seeing the advertisement would doubt that the creditor had exhausted all means of recovering payment before seeking to advertise the account for sale. Finding the facts in this case as a jury and bringing to bear such knowledge as I may deem to be common knowledge, I think that seeing such an advertisement would convey to my mind the meaning that the person named in it was indebted; that the creditor had been unable to obtain payment of the debt; and that he was willing to sell the claim to any one who might, as a matter of speculation, be willing to try his chances of making the collection. I think it rather implies that the debtor is able to pay, but is unwilling. I think that the plaintiff, Mrs. Green, cannot complain if any one reading the document should have taken the meaning that I have suggested, because such meaning is supported by the facts. I think neither the motive of the creditor nor that of the debtor may be inquired into in such an action as the present; that the only inquiry I have to make is whether the indebtedness existed and whether the creditor was exercising a legal right in advertising the claim for sale. I am of the opinion that an indebtedness, in fact, existed, although possibly not to the amount claimed, and that the creditors had a perfect right in law to advertise that claim for sale, although their motive in doing so was to coerce the debtor into paying a claim which otherwise the creditors were unable to realize. I am at a loss to understand how the advertising of the claim could be to this particular debtor a means of coercion. The threat to advertise might be, but when the advertisement was once issued and posted up, then the injury was done and the motive to pay was removed. Finding, as I do, that the plaintiff Mrs. Green has no cause of action, I have not to consider the somewhat novel claim on the part of the husband that he is damnified because the account was advertised as being due by Mrs. J. Green. The action must be dismissed with costs." This will be pleasant news to the retail trade, and it should be given all the publicity possible. To the professional "dead beat" the publication of his indebtedness would have no effect in making him any more willing to pay up, but it would be the means of publicly warning other merchants to shun his custom. To those who are able but unwilling to pay, the threat of publication would, or should, bring them promptly to time. The same means have been used in several cities in the States and upheld by the Courts. The moral effect has resulted in the collection of many dollars that otherwise would have been lost. There the plan has met with general approval by all except those who owe the money, which is not at all surprising. We believe that if this system were generally adopted in this country it would have a beneficial effect upon trade. In all our failures one of the chief causes is "bad debts," but now that a legalized method of putting on the screws is at the command of dealers there need not be so much cause for complaint in this respect in the future and we would strongly advise retailers to combine to take advantage of the opportunity now given them.

TRADE PROSPECTS.



SINCE our last issue the warm weather has interfered materially with the demand for heavy goods. Buyers are confining themselves to their immediate wants, as they are forced to do so by the fact that their customers do not seem at all anxious to spend their money so long as the weather continues comparatively mild. A spell of sharp, cold weather would alter the condition of things very considerably. But yet Toronto wholesale houses report that trade so far this month is far ahead of the same period last year, more particularly in mantlings and dress goods. In dress goods there has been a brisk demand for tweed effects. Two or three years ago the trade scoffed at the idea of pushing the sale of tweeds for ladies' wear, but a change has come. The excessive duty on imports led some of the Canadian mills to develop the manufacture of six-quarter tweeds, and within the time mentioned they have made a tremendous advance in the style, quality and finish of these goods. They have had positively to refuse repeat orders for the fall trade as they are filled up with orders for spring delivery. The tweed patterns, both in heavy and light goods, are very pretty. The favorites seem to be soft checks and plain greys. There is also a good demand for serges, the prevailing colors being navy blue, black, and myrtle green, and the style "wales." There has not been much demand for Bedford cords, and Meltons seem to be played out. Very few ulsterings have as yet been sold, and tweeds seem to be supplanting sealettes. Gimps, cords and jet nail heads are in great request for trimmings. In staples the demand has been most encouraging, and orders for woollens have been fair, buyers being inclined to act cautiously. Nothing is wanted but seasonable weather to boom trade. The farmers will soon have plenty of money, and storekeepers will get their share of it. A marked feature in business this season is the fact that manufacturers have been paid cash for August and September deliveries, their customers preferring to save the discount rather than take the four months from October 1st.

THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

The dry goods trade has been told that the crops are good, but they have nothing more than hearsay for it. No indications have come either in payments or in increased orders to travelers that such is the case. They are of course hopeful, but they look for their profits a long way in the future. As far as relieving the stringency of the situation it has had absolutely no effect. On the contrary, wholesalers show a disposition to clear up their old business before entering upon what many believe is a new and better state of things. Consequently they are pressing for payment, and for all paper maturing a rigorous demand for money is made—that is, they are insisting upon a settlement of one kind or another. As a result the list of failures is heavy. Great discretion is used in placing orders, and in the case of one city traveler a very small number of names was put into his hands of those upon whom he might call. The trade feels that it has been playing a losing game long enough, and considers it time to call a halt, and if they can make no money they are determined not to lose any more. The wholesale dealers, as has been said, are pressing the retailers, and they in turn are urging the farmers to meet their bills. The effect of this is to cause alarm and to limit the desire to buy. As yet almost no money is in circulation, and it cannot be expected that in a few weeks the effects of a long period of depression will be removed. The lessons of late have been so severe that buyers show no disposition to discount the future too heavily, and prefer to wait till they actually see the results of the much talked-of crops before spending their prospective money. Conservative people look for no important change till Christmas, and no real improvement till the spring trade commences. The

weather again has had its effect, as people will not buy winter or fall goods in summer heat, and if they manage to pass New Year's day without extra heavy garments being needed then they are safe not to buy at all. But all this is making for a healthy condition. Business is getting down to bed rock. Loose ends are cut off and all encumbrances cleared away, and a general condition of good sense prevails, even though these logical methods do, and will, bear hard in specific cases. To specify: there is almost an entire absence of those job lots which, when thrown into the circulation gorge the system and bring everything below the standard; there is no inclination to cut prices, but the feeling prevails that for the present, goods are better on the shelves than in the shops of doubtful customers and that in the near future they will be worth what they have cost. An exception is to be made in the case of thread, which has been cut to at least twenty-five per cent. below the habitual price and at the instigation, not of a cheap German house, but as a move on the part of a reputable Scotch firm. If this were a review of the future it would be proper to speak of "encouraging reports" of "hopeful feelings" and "pleasing prospects," and many things point in this direction, though dealing with the present, remittances are very slow, but improving, orders are small and limited, though better than this time last year. One out of a half-dozen interviews is a fair sample of all and appears like this: "There is a decided improvement, sales being ahead of last year. Reports from all points are encouraging, and while collections do not show a marked increase, prospects are very much better, there being a hopeful, healthy feeling in all quarters. All our reports are in a sanguine strain and we anticipate that payments will be better than for some years past as soon as crops commence to move and the money they bring goes into circulation." Another selected at random: "Fall business has been good and has improved lately. This applies chiefly to the retailers as the wholesale season is almost over and travelers on the road are doing nothing." Yet some small orders are coming in, chiefly repeats from the west and a few from travelers who are sorting up. There is every ground for confidence, and the trade has had such a thorough weeding out, the good effects will last until buyers and sellers become reckless again and embark upon enterprises in which it is impossible for them to succeed. The lines of goods in which there is any considerable movement are mantles, dress goods, chevots, tweeds and serges. The retail trade in the district, of which Montreal is the centre, has received the usual fall impulse and particularly during the past month on account of the fall fairs and the number of people visiting the towns and villages.

COMMERCIAL LITIGATION.

Some new rules of Court have just received the sanction of the Lord Chancellor says the Drapers' Record, which will prove of great importance to commercial firms. They lay down the rules to be observed in regard to bringing actions against foreign firms, which have hitherto, owing to conflicting opinion, been of much difficulty and very perplexing. There have always been two very pronounced difficulties—viz, whether the firm should be sued in the name of the firm or in the names of the partners, and whether the writ should be served upon the partners in this country or on one partner only or all the partners. As a consequence, it frequently happens that foreign firms, either carrying on business by a branch in this country, or having their businesses wholly abroad, but making a contract here, either wholly escaped or forced their British creditors to go to a foreign country for redress. This has been entirely removed, for it has been decided that those partners who happen to be in this country can be sued, and that if there is a branch of the firm here a summons or writ must be served in the name of the firm, and at their office, to any one who appears to be in authority there.

CORRESPONDENCE.

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

KNOX, MORGAN & CO.,

Wholesale Dry Goods Importers,

HAMILTON, = = ONTARIO.

Our **Fall Stock** has been kept fully assorted by Cable Repeats, but we urge our Customers to **secure early** their probable requirements in Imported and Stylish Goods.

Special values in :—

MANTLE CLOTHS,
PLUSHES,
SEALETTES,

BLACK WORSTEDS,
DRESS GOODS,
GENTS' FURNISHINGS.

Send for Samples. Letter Orders receive careful and prompt attention.

⊕ ⊕ 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.

MR. WARRING KENNEDY,
(Of Samson, Kennedy & Co.)

"We judge ourselves by what we feel capable of doing,
while others judge us by what we have already done."
LONDONER.

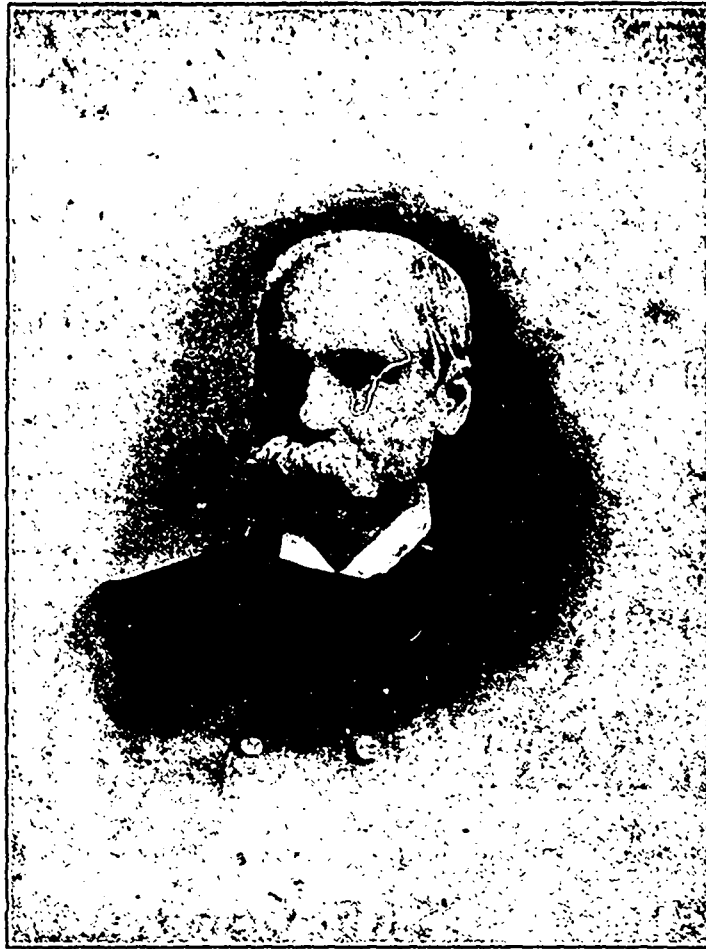
Bacon says: "The mould of a man's fortune is in his own hands." A practical and eminent illustration of this truism can be seen in Mr. Warring Kennedy, sole surviving partner of the wholesale house of Samson, Kennedy & Co., corner of Scott & Colborne Streets, Toronto. Mr. Kennedy is a native of County Down, Ireland, and commenced his business career as an apprentice in a dry goods store in the town of Killea. At the expiration of his apprenticeship he went to Belfast, where he lived for several years occupying various positions of trust. Like many other young men of push and enterprise he decided to try his fortune in Canada. He arrived in Toronto in 1857, during one of the greatest commercial crises that the country has passed through. Nothing daunted he accepted a subordinate position, but his natural force of character soon drew marked attention to him and his services were eagerly sought after. His advancement was rapid, so much so that he was drawing the yearly salary of four thousand dollars when in 1869 he formed a partnership with Mr. A. G. Samson and Mr. Alexander Gemmel, both since deceased, under the name of Samson, Kennedy & Gemmel. The three partners were all connected with the wholesale establishment of John Macdonald & Co. The firm commenced business in the warehouse corner of Scott & Colborne Streets, and a few years ago on the retirement of Mr. Gemmel, the firm name was changed to Samson, Kennedy & Co., under which it will continue.

Mr. Kennedy has, by persistent labor and application, won commercial and other honors of the worthiest description. He has always been an indefatigable worker not only in business but in helping along anything that enlisted his sympathy and approbation. He is a man of wonderful vitality and energy, earnest and persevering in his zeal for the good of his fellows, and untiring in his labors for the betterment of their condition both morally and physically. He took a leading part in the organization of the Commercial Travelers' Association of Canada in 1871, being one of the charter members, and when the first annual meeting was held the following year he was honored by being elected President, and is now an honorary director. His interest in the Association has never flagged, and when the Commercial Travelers' Mutual Benefit Society was formed in 1881 he was appointed Treasurer, which office he still holds. He

also takes a warm interest in the Commercial Travelers' Circle, which has for its chief object the promotion of temperance among the fraternity. As an evidence of his popularity he was elected alderman in 1871, polling the largest vote on record, up to that time, in favor of any of the city fathers. In 1877 he was asked to run for Mayor, and although he was unsuccessful in the contest he polled a very large vote. He was several times urged to enter the political field, but declined, much to the chagrin and disappointment of his friends, as he is a ready, fluent, and forcible speaker. His fellow-countrymen also shewed their appreciation of his merits by electing him President of the Irish Protestant Benevolent Society in 1872. Mr. Kennedy is now Chairman of the Board of the Toronto General Burying Grounds Trust; senior honorary secretary of the Upper Canada Bible Society; a member of the High School Board, and of the Board of Management of the House of Industry. He is also a member of the Executive Council of the Mutual Reserve Fund Life Association and Chairman of the Canadian Board, and takes a keen personal interest in its affairs as he does in everything with which he is connected.

Mr. Kennedy's devotion and loyalty to the cause of Methodism are known far and near. As local preacher, class leader, trustee, and Sabbath School Superintendent he earned for himself the esteem and admiration of his co-religionists. He has been on several Conference Committees, and a delegate from the Toronto Conference to the General Conference where he always took a prominent part in the debates. At the Toronto Conference in June last he had the unique honor conferred upon him of being elected Secretary, which is the first instance of a layman occupying that position in the history of the Methodist church of this continent. He was also elected a delegate to the Second Ecumenical Council of the Methodism of the world which met at Washington, D. C., this month. Mr. Kennedy frequently occupies the pulpits of some of the lead-

ing churches, and holds a foremost place as an expounder of the Gospel truths. He is always ready for service in any branch of the church work at all times, and the charitable organizations of the city can always rely on him as a warm friend and willing helper. Mr. Kennedy can claim the unique distinction of being a successful business man, preacher, and public man. He is deservedly popular with all classes of his fellow-citizens. Under his skillful management the business of the firm has assumed immense proportions, and the house now ranks as amongst the foremost in the Dominion. The extensive warehouse is situated in the centre of the wholesale area. It consists of five floors having a frontage on Scott Street of sixty feet, with a depth on Colborne Street of one hundred and twenty three feet. The basement is reserved for Canadian cottons and woollens; the first floor for staple goods with the shipping room in the rear, and the offices in front, the second floor for fancy goods; third floor, dress goods, and fourth floor, hosiery, gloves and gents' furnishings.



MR. WARRING KENNEDY.
(Of Samson, Kennedy & Co.)

THE BUSINESS TAX.



THE question of the substitution of a business tax for the personalty tax has been given a rest during the summer months, but from now until the assembling of the Ontario Legislature it will be kept prominently before the business community. It will be remembered that a deputation from the Toronto Board of Trade waited upon the members of the Local Government with the object of asking them to make the Business Tax mandatory instead of permissive, and that after hearing the arguments laid before them in support of the request, the Attorney General assured the deputation that the government would bear in mind its representations. Shortly afterwards Mr. Paul Campbell prepared a petition to the government, which was adopted by the Dry Goods Section of the Board of Trade, and is now being circulated throughout the Province for signature. The petition was published in our July issue, but it will bear republication. It is as follows:

"To Hon. Oliver Mowat, Premier and Attorney General of Ontario:

"Your petitioners, merchants and manufacturers, represent to you and your Government 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 assessor the option of taxing either on income or capital, a monstrous privilege and power, and which is universally used to the detriment and persecution of the said industrial classes, the said industrial classes being always taxed on capital instead of income, the rich and retired classes being only taxed on their income derived from capital invested in bank stocks and other investments, and besides millions of capital in this province on deposit at interest in chartered banks, saving banks, etc., is entirely and completely freed from all taxation, contrary to the intention of the Act. Your petitioners desire to call your attention to the circumstance that in Great Britain and all other civilized countries in the world as far as known, except certain sections of the United States, there is no tax on personalty allowed for local taxation, this privilege and power being reserved to the State. Your petitioners therefore pray 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."

We have in former issues advanced, what we believe to be, incontrovertible reasons why a business tax should be substituted. Every intelligent man must admit that gross injustice is done to a very large section of the ratepayers by the present mode of assessment on personalty. The employed and active capital of merchants and manufacturers is taxed to the utmost limit, while the vast income derived by capitalists and others from their investments in mortgages, stocks, etc., escapes taxation. Mr. Campbell puts the case in a nutshell when he says: "Contrary to the provision in the Confederation Act which imposes uniformity of law for assessment in the provinces, the capital of the merchant or manufacturer is twice taxed. For instance, in country towns and villages the merchant or manufacturer generally owns his own buildings. He invariably mortgages the same to put the money into his business. For example: a merchant is assessed on his store \$10,000; he borrows \$8,000 for his business. Assessment on store \$10,000; assessment on capital in business \$8,000; total assessment \$18,000, although the man is worth only \$10,000. This does not occur to any other class of the community nor to any other kind of property, for if an owner of \$10,000 worth of free real estate borrows \$8,000 on it and lends that money, or puts it out on mortgage, or shaves notes with it, or invests it in a ten years' endowment policy, it is not taxed. Is this not contrary to British law and precedent?"

Copies of the petition can be obtained from Mr. Paul Campbell, of John Macdonald & Co., or Mr. Stapleton Caldecott, of Caldecott, Burton & Spence. As it is utterly impossible for these two gentlemen to personally canvass every city, town and village in the province, we would urge business men to help them. This matter affects the retailer just as much as the wholesaler or manufacturer, and if a strong, united effort is made to get the petitions largely signed it must favorably impress the government and Legislature and lead to the prayer of the petition being granted.

The Mutual Reserve Fund Life Association of New York.

E. B. HARPER, President.

A Marvelous Showing.

\$1,600,000.00

PAID IN DEATH CLAIMS

Since January 1, 1891, to September 1, 1891.

A GRAND TOTAL OF

\$11,350,000.00

PAID BY THE

MUTUAL RESERVE FUND LIFE ASSOCIATION

To the Widows and Orphans, and Beneficiaries of its Deceased Members.

\$3,387,470.00

Of Insurance has been received during August, 1891, showing an increase over the amount received during August, 1890, of

\$595,020.00.

APPLICATIONS FOR INSURANCE AMOUNTING TO

\$35,163,365.00

Have been received from January 2 to August 31, 1891.

AN EXCESS OF

\$7,260,760.00

OVER THE CORRESPONDING PERIOD OF 1890.

THE RESERVE FUND NOW AMOUNTS TO

\$3,046,437.62

It furnishes Life Insurance at about One Half the usual rates charged by the old system companies.

CIRCULARS SENT IF REQUESTED.

Agents Wanted in all Unrepresented Districts.

W. J. McMURTRY, Manager for Ontario.

MAIL BUILDING, TORONTO.

CANADA'S CREDIT.



Some of the English trade papers are to be believed, and there seems to be no reason to doubt them, Canadian credit is at a very low ebb in their markets. English merchants and manufacturers have been so severely bitten by recent failures in the wholesale trade that they are apparently asking themselves whether it is worth while doing business in this country until a Bankruptcy Act is passed by the Dominion Parliament by which their interests will be properly protected. We admit that the present state of our bankruptcy laws is a disgrace to a civilized country, and must be rectified at the earliest opportunity, but we protest against the strong language used in dealing with the matter. Business men in Canada are not a community of tricksters and incompetents. We have men in business of the brightest intellects, of unsullied reputation, upright and honorable in all their dealings. Are English merchants and manufacturers altogether blameless for the recent heavy losses they have incurred? We think not. It is a well-known fact that buyers of Canadian houses, when in the English markets, have been, and possibly still are, constantly run after by representatives of rival houses to purchase goods, and every inducement offered them to obtain their patronage. No discrimination appeared to be made between strong and reputable houses and the reverse, and houses notoriously weak received all the credit they wanted. Is it not, therefore, fair to assume that if they had exercised more caution and tact, they would not have fared so badly? The lesson is a severe one, but will, no doubt, have a salutary effect. So far as Canada is concerned, the recent failures and voluntary retirement of others have cleared the commercial atmosphere to a considerable extent and placed the wholesale business on a firmer basis.

Canada is all right. The finger of scorn has been pointed at her through the exposure of bribery and corruption in political circles, but like other countries that have passed through a similar experience, she will profit by the lesson and good will result out of evil. To a Canadian the dense ignorance that prevails among the vast majority of Englishmen regarding his native land makes his heart ache. It is the almost general belief that we have nine months of winter in the year, during which we go about wrapped in blankets or furs to keep us from being frozen to death. Why, we have one of the finest climates under the sun. While snow storms raged and King Frost reigned throughout Great Britain and the European continent last winter and hundreds of people perished from the cold, we in Canada were blessed with the most genial weather. The fact is our winters are of short duration and the weather is always fine and bracing. Canada has illimitable resources in her timber and mines, and as an agricultural country she is unsurpassed. All that she requires is capital and population for the development of her untold wealth. She is not a small dependency, but has an area larger than the whole of the United States, excluding Alaska. Let the surplus population of the United Kingdom make their homes in this glorious country, and English capitalists devote their surplus means to developing our vast mineral resources, and they will have no cause to regret it. Canada's interests have been injured by ranting political demagogues, who have caused to be circulated throughout the rural districts of Great Britain reports of meetings gotten up to serve their own selfish and unscrupulous ends and to prevent people from emigrating to this country. Citizens of the United States and the press are loyal to their country and never miss an opportunity to boom it. They may differ in politics, but in doing so they have enough patriotism within them not to damn the country to score a point against the opposite party. It is high time we, in this respect, adopted the same principle and all worked together for the good of the country. We have been blessed with a bountiful harvest and trade will boom. Hundreds of settlers from Dakota are making their homes among the fertile lands of our North-West, and signs are not wanting that good times are coming. The country has been thoroughly aroused by recent developments in high places, and will stand no nonsense in the future.

RETAILERS TAKE NOTE.

It has been a source of great gratification to us that the retail trade has so generously responded to our call for subscriptions. The success that has attended the efforts of our canvassers has been unparalleled in the history of trade journalism in this country and the large number who have voluntarily sent in their subscription, by mail, is proof positive that the REVIEW is cordially welcomed by the trade and fills a "long felt want." Our numerous readers may rest assured that our efforts will not be relaxed in turning out a first-class paper, creditable to the trade, and to make it still more attractive in the future will be our earnest endeavor.

As an inducement to those who have not yet subscribed we offer the REVIEW

from now till the end of 1892

FOR ONE DOLLAR, or in other words we give the balance of this year FREE, and we trust that this liberal offer will meet with a ready and hearty response from the trade.

As an evidence of the appreciation in which the REVIEW is held by our subscribers we publish a few of the letters received since our last issue.

Robinson & Co., Napanee, Ont. We enclose you herewith one dollar (\$1.00) for which you will kindly send us the DRY GOODS REVIEW until the end of 1892. We are very much pleased with your sample copies and wish you success.

H. P. Ostrosser, Port Rowan, Ont. Send DRY GOODS REVIEW as I would have subscribed before for it if I had obtained a copy of it sooner. Like it well.

Win. S. Hampson, Victoria, B. C. Please find enclosed \$1.00 subscription for DRY GOODS REVIEW. I have been intending forwarding this for some months as I consider your publication a most valuable one, especially for the retail trade.

J. A. Reid & Bro., Goderich, Ont. Enclosed please find one dollar (\$1.00) for which kindly send us the DRY GOODS REVIEW from now until Dec. 31st, 1892, and we shall be obliged. We think the REVIEW a first-class paper, and very cheap at \$1.00 per year.

Henry W. Buxton, 335 Broadway, New York. With reference to the CANADIAN DRY GOODS REVIEW I cannot speak too highly of it, because it gives to the merchant such valuable and instructive articles on the most approved methods of doing business, how to buy and sell, store attractions &c. To the progressive and enterprising merchant, clerk, or salesman, no better guide could be wished. It is brimful of just such information as they most desire. To be without THE CANADIAN DRY GOODS REVIEW is like "having money in a safe without the key," the money is there and would be useful but you cannot get it.

HUSBAND AND WIFE.

Retailers who do a credit business will be very much interested in a statement made by Judge Muir, at Guelph, Ont., while giving his decision in a case, that a debt contracted by a wife who has been forbidden by her husband to pledge her credit, cannot be collected from the husband if he can furnish satisfactory evidence that he had so forbidden her. Very few retailers were under the impression that this was the law as they believed that they had either to be directly notified by the husband or that the husband had to make a public notification of the fact in the newspapers that he would not hold himself responsible for his wife's debts. It is well, however, for them to know it and to govern themselves accordingly.

CASCADE ROLL BRAID



Saves Boarding, Saves Remnants, Saves Tangled Bunches, Saves Measuring, Saves Time and Saves Money.

Put up in boxes of One Dozen Rolls, each Roll containing just what is required for the bottom of a dress. If your jobber does not keep CASCADE ROLL BRAID send us a postal and we will send you a list of leading wholesale houses that do.

A beautiful cabinet presented free to the retail trade.

CASCADE NARROW FABRIC CO.,

COATICOOK, P.Q.

BUSINESS CHANGES AND TROUBLES.

Since our last issue the following business changes have to be chronicled:—

Macnair, Hamilton & Co., Stratford, Ont., stock, &c., advertised for sale by tender.

P. E. Lamalice & Co., dry goods jobbers, Montreal, dissolved.

Louis Lecompte, dry goods, Montreal, advertised retiring from business.

Joseph Roy, dry goods, Montreal, assigned in trust.

Cantlin & Robitaille, hats and caps, Quebec, assigned.

J. E. Bourke, dry goods, St. John's Que., assigned.

Daniel Bird, hotel and dry goods, Halifax, N. S., sold out.

David J. Hatfield, clothier, St. John, N. B. assigned.

Stannard & Co., dry goods, Nanaimo, B. C. advertised to sell out.

J. J. Findlay, men's furnishings, Toronto, assigned and stock sold by auction.

Thos. Board, Dominion Glove Works, Glen Williams, Ont., assigned.

Bouchard & Breton, dry goods, Quebec, demand of assignment.

Daniel & Boyd, wholesale dry goods, St. John, N. B., application filed for incorporation under Companies Act as Daniel & Boyd, (Ltd.)

H. S. Morison & Co., dry goods and mantles, Toronto, advertised retiring from business.

Jas. D. Anderson, Jr., manufacturer of shirts and overalls, Montreal, assigned.

E. W. Edwards & Co., wholesale tailors' trimmings, Toronto, assigned to E. R. C. Clarkson. The firm compromised with their creditors in 1888 at 30 cents on the dollar. Their total liabilities then were \$15,296.78, assets nominally \$10,294.06. From that difficulty they never fully recovered.

A. J. Loggie & Co., dry goods, Chatham, N. B., selling off.

T. Eaton & Co., dry goods, etc., Toronto, succeeded by The T. Eaton Co. Ltd.

J. W. Borque, dry goods, etc., Amherst, N. S., assigned.

B. R. Peddie, dry goods, Berlin, Ont., advertised to sell out.

I. Blanchet, tailor, Montreal, offering to compromise.

A. T. DeForest & Co., tailors, St. John, N. B., assigned.

A. Thomson, merchant tailor, Ottawa, Ont., stock sold by bailiff.

Dumaresq & Co., dry goods jobbers, Montreal, assigned in trust, with liabilities, secured and unsecured, of \$45,850. Among the creditors are: Bank on Montreal, \$3,800; Banque Nationale, \$5,000; A. W. Wilks, \$1,300; J. McKernan, 2,000; Fred. D. Lawrence, \$7,867; F. W. Newman, \$2,400; M. B. Atkinson, \$3,500; B. A. Garrett, \$2,350; A. Laurie, \$3,800; H. Wolf, \$2,000; S. F. Willett,

of Chambly, \$1,395; J. & W. Campbell & Co., Glasgow, \$1,000; Trent Valley Mills, 1,030; Dominion Cotton Mills, \$700; Howick Nursery Co., St. Johns, \$635; H. Duberger, \$385; Granite Mills Co., St. Hyacinthe, \$389; D. Morrice Sons & Co., \$250. All the above creditors are partly secured. Among the unsecured are W. E. Brais, \$960; Robert Henderson, \$450, Coaticook Knitting Co., \$430; John Dumaresq, \$700; W. McNally & Co., \$413, and a number of others.

XMAS WINDOW ATTRACTIONS.

Harry Harman, novelty artist in window dressing and decorating, will issue his Christmas pamphlet on the 1st of December, presenting a series of new and original ideas to display in windows, introducing scenes arranged from goods; new features to introduce Santa Claus; mechanical effects, etc., all of which are adapted to any line of business; in addition, is an interior store decoration, entitled, "The Grotto of Stalactites."

Price of pamphlet, 75 cents. Send in your order now.

HARRY HARMAN,

P. O. Box 113,

LOUISVILLE, KY.

THE LEE SPOOL

—TOOK THE—

- Gold Medal at the Jamaica Exhibition -

—AS THE—

Best Sewing Cotton for Hand or Machine Work.

CALDECOTT, BURTON & SPENCE,

Wholesale Selling Agents,

46 and 48 Bay St.,

Toronto.

Toronto Fringe and Tassel Company

Manufacturers of

FRINGES, CORDS, MILLINERY,
POMPONS, TASSELS, UPHOLSTERY,
and UNDERTAKERS' TRIMMINGS

27 Front St. West, TORONTO.

THE PATRONS OF INDUSTRY.



WHAT peculiar ideas the Patrons of Industry seem to be possessed of. At a meeting of the Grand Court held in London, Ont., last month, the President in his opening address is reported to have told of his official tour through Manitoba, where the farmers were "very anxious for organization against monopolies and combines." This is rich. In the name of common sense, what is the organization of the Patrons of Industry but a huge, grinding monopoly of the worst description. Its sole object appears to be to coerce country storekeepers into selling its members goods at ruinous prices. It is utterly impossible for a storekeeper to make a living profit out of an advance of twelve and a half per cent. on the invoice price of goods, and it is a gross outrage for any class of men to combine for the purpose of compelling him to do business on such a basis. But it is made infinitely worse when, in accordance with the agreement which he has to sign, "he shall accept payment for his goods in cash or its equivalent in produce to be taken at the market price." The Patron of Industry is nothing if he is not ingenuous. How simple and innocent this clause looks, but all the same it opens a yawning chasm through which the "honest" Patron can work his characteristic little tricks so familiar to the trade. This is an era of booms and fakes, and the Patrons of Industry will yet prove the grandest fake of all. Does the Patron imagine that he can learn how to meet all the sharp tricks of business by studying the thing carefully out at the back of a haystack? Why, we know for a fact that storekeepers who have signed the agreement with the Patrons have asked wholesale houses to send their invoices with 20 per cent added to the cost price, so that they could "euchre" them at their own game. We also know that the request in at least one instance was indignantly refused, but others may not be so punctilious. Farmers, as a rule, will not deal with an honest merchant who is a fixture in a place and has a reputation to sustain, but prefer to give their custom to that class of perambulating fakirs, who sell them inferior goods and make a big profit out of them. If they would only get rid of that inborn love of cheapness and dickering and deal with an honest merchant who would give them full value for their money, they would be a hundred per cent. better off. It may be all right for farmers to combine in regard to the sale of their produce or the purchase of their farm implements, as these are matters that they know something about, but it is sheer folly for them to attempt to deal in other matters different from other classes of the community. We honor the merchants of the town of Dunnville who have individually and collectively refused to be coerced into having dealings with the Patrons, and it would be a blessing if other places would take a similar stand. The Patrons have boycotted Dunnville, and in this they only show their weakness. We are very much mistaken if this instance of tyranny and oppression has not sounded the death-knell of the organization.

OBITUARY.

Oliver C. Cummings, of the wholesale dry goods firm of Wm. Cummings & Son, of Truro, N.S., was killed on the Intercolonial railway at Salt Springs, on the night of September 16th. He drove from Springhill Mines to Salt Springs, the nearest station, to take the midnight train from Amherst. Next morning his body was found on the track. It is supposed that while boarding the train he fell and received a fatal blow on the head. He was one of the most pushing dry goods men in Nova Scotia.

Robert Gordon, dry goods merchant, Chatham, Ont., died on Sunday, September 27th, of dropsy, in his 64th year. He was a native of Scotland, and came to Canada in 1850, settling in St. Catharines. In 1855 he moved to Oswego, N.Y., where he became

the senior partner in the firm of Gordon & Purse, dry goods merchants. He remained there till 1885, when he removed to Chatham. He leaves a widow and eight children. In business his integrity was well recognised and his genial manners won for him a host of friends.

Through the death of John Eastwood, of John Eastwood & Son, dry goods merchants, 122 King street east, Toronto, on October 11th, the city has lost one of her pioneer business men. Mr. Eastwood, who was a native of Hull, England, came to this country in 1836 and settled in Toronto. The following year he started a dry goods store and has continued on with scarcely an interruption at the same stand. He was a thorough business man and was highly respected by all who came in contact with him. He was a prominent member of the Methodist church, a director of the Consumers' Gas Company and of the Union Loan and Savings Company. Mr. Eastwood was in his 79th year, and his health was so good that up to the time of his final illness, which was only of ten days' duration, he continued to look after the financial part of the business. He leaves three children—W. N. Eastwood, who was in partnership with his father, Mrs. S. G. Beatty, and Mrs. F. H. Gooch.

WINDOW COLOR COMBINATIONS.

The following is taken from the catalogue of the Norwich Nickel and Brass Works: Color is by far the most obvious means for attracting the eye, and a window dressed in colors secures the attention of the passer almost inevitably—far more readily than any merely ingenious arrangement in which color is absent.

Good color effects are difficult to obtain where goods of a variety of colors are used, and window dressers of the best taste and most experience strongly favor the use of but two or three colors, complementary to each other, and as a rule grouped in large masses. Thus a most attractive and harmonious window is produced by pale-blue underwear, with rose-pink suspenders as a relief—a combination frequently seen in the best New York windows. Tan and dark-blue, black and scarlet, yellow and brown are all effective combinations.

The following general rules will prove helpful to the window dresser in making selections for his effects:

Red and violet do not accord very well.

Orange and yellow accord incomparably better than red and orange.

Orange and green do not accord well.

Orange and violet accord passably.

Yellow and green form an agreeable combination.

Greenish yellow and violet blend nicely.

The arrangement of yellow and blue is more agreeable than that of yellow and green, but it is less lively.

Green and blue produce an indifferent effect, but better when the colors are deep.

Green and violet, especially when light, form a combination preferable to green or blue.

Orange-yellow, when placed by the side of indigo, increases its intensity, and vice versa.

Red and green intensify each other.

Yellow and indigo combine perfectly.

Red and orange do not accord well.

Red and yellow accord pretty well, especially if the red is purple red, rather than scarlet, and the yellow rather greenish than orange.

Red and blue accord passably, especially if the red incline rather to scarlet than crimson.

Blue and violet accord badly.

When two colors accord badly together, it is always advantageous to separate them by white.

Black never produces a bad effect when it is associated with two luminous colors.

Black and white sensibly modify bright colors.

While gray never exactly produces a bad effect in its association with two luminous colors, yet in most cases its assortments are dull.

Blue, when placed by the side of orange, increases the latter's intensity, and vice versa.

C THE CREDIT SYSTEM IN RETAIL STORES.



On this subject J. M. Batchelor writes in the Dry Goods Bulletin as follows: The idea of credit is not sufficiently dwelt upon by the great mass of traders for them to have well-defined opinions of what it really is, but the particulars are simple if carefully looked into, and make the issue exceedingly easy if it is remembered that credit is merely a substitute for cash. As no substitutes are equal to the thing for which they are substituted, credit in no sense should be sustained in preference to cash. This view is stated merely to incline attention in the direction of eventually obtaining a business founded upon the cash system. As matters stand, however,

to-day cash is largely theory, and credit is the practice, because we have insufficient money in circulation to permit a general cash business. The real issue resolves itself into a question of government; what it is, each of the classes named must look into the matter for themselves, and decide which is the best course to adopt, and stick to that decision when the government calls upon them for an opinion. A few retailers persist in giving no credit in spite of this situation, and in the long run this class generally comes out ahead, as credit invariably carries with it great risks without counting the costly delays it entails. But while a few can do so, all could not, so even their success cannot be set up as an inflexible guide. It therefore remains for those using the combined system to make more of a specialty of looking after the credits they grant. So delicate is this work that the highest "earned" salaries in the country are paid to experts who make that occupation their specialty. More honest failures are due to bad credits than any other one cause; statistics prove this, consequently it is a reflection upon the trader, and shows too little care is taken. Every store proprietor should give all possible heed to this point, and keep a constant watch upon those he gives credit to, and not leave so much to chance, as is commonly the case. If a retailer is intelligently attentive to credit customers, and keeps himself posted as to their financial standing and honesty of purpose, in proportion as he becomes an expert will he appreciate that losses in that way are by no means a necessity; that is, in ninety-nine cases out of a hundred.

EDITORIAL NOTES.

The special Autumn number of The Drapers Record, London, England, is practically a handsomely-covered volume of 220 pages containing most valuable information to the trade in reading matter and advertisements. The English merchants and manufacturers appear to know a good thing when they see it,—ergo they are liberal in their support of the Record. Typographically, and in all other respects the "special" gives evidence of the work of a master-hand.

The fall circular of Wyld, Grasett, & Darling, is a work of art and shows the perfection lithography has attained in this country. Splendid views of the interior of each department are shewn, and on the front page of the cover is a view of the exterior of the warehouse and a pretty lake scene.

The total imports of dry goods at Toronto for the month of September, and the corresponding month last year were:

	Sept. 1891.	Sept. 1890.
Cottons.....	\$ 66,337	\$ 62,129
Fancy Goods.....	51,221	41,678
Silks.....	69,867	102,340
Woollens.....	295,253	304,029
Hats, Caps, etc.....	53,418	42,409
	\$536,096	\$552,585

Shewing a decrease of \$16,489.

The October report of the United States Department of Agriculture shows the general average of the condition of cotton 75.7, against 82.7 a month previous. Last year in October it was 80. Besides this unfavorable difference in condition, the crop is late this year.

The article in our August issue on woollen designs was taken from The Journal of Fashion and Tailoring, New York.

DRY GOODS FOOTBALL LEAGUE.

The following correspondence explains itself:
Edward Henderson, Esq., President, Wholesale Dry Goods Football League.

DEAR SIR,—Referring to my interview with the Executive Committee of the Wholesale Dry Goods Football League, I now beg formally to offer, on behalf of the Dry Goods REVIEW Co., a challenge shield, to be competed for by the clubs comprising the league; the shield to remain in the possession of the winning club each year, and to become the property of the club that wins it three times.

As explained to your executive, we exact no condition in making this offer. We do so solely with the view of encouraging manly sports among the staffs of the wholesale dry goods houses, and trusting that the league will flourish like the green bay tree.

Yours respectfully, CHARLES MORRISON, Editor.

Toronto, September 29.

Charles Morrison, Esq., Editor the Dry Goods REVIEW.

DEAR SIR,—Your favor of to-day's date to hand, formally offering a challenge shield to be competed for by the clubs of the Wholesale Dry Goods Football League, and in reply would say that, in accepting the shield on behalf of the Wholesale Dry Goods Football League, I beg to tender you their sincere thanks, not only for the shield, but also for the kindly spirit that has prompted you to take so deep an interest at such an early date in the history of our organization.

Yours truly,

E. J. HENDERSON,

President Wholesale Dry Goods Football League.

Toronto, September 29.

The League was organized a few days prior to the date of the above correspondence, when the following officers were elected: Honorary president, W. R. Brock; president, Edward J. Henderson of Wyld, Grasett & Darling; vice-president, Walter Meharg of Samson, Kennedy & Co.; secretary-treasurer, Robert Cooper, of W. R. Brock & Co.; executive committee, F. Foulds, and W. F. Donaldson. The following schedule was adopted:

October 3.—Wyld, Grasett & Darling v. McMaster & Co.; John Macdonald & Co. v. Caldecott, Burton & Co.

October 10.—McMaster & Co. v. Caldecott, Burton & Co.; W. R. Brock & Co. v. Samson, Kennedy & Co.

October 17.—W. R. Brock & Co. v. Wyld, Grasett & Darling; Samson, Kennedy & Co. v. John Macdonald & Co.

October 24.—Wyld, Grasett & Darling v. Caldecott, Burton & Co.; John Macdonald & Co. v. McMaster & Co.

October 31.—Samson, Kennedy & Co. v. Caldecott, Burton & Co.; W. R. Brock & Co. v. McMaster & Co.

November 7.—W. R. Brock & Co. v. John Macdonald & Co.; Samson, Kennedy & Co. v. Wyld, Grasett & Darling.

November 14.—Samson, Kennedy & Co. v. McMaster & Co.; W. R. Brock & Co. v. Caldecott, Burton & Co.

November 21.—Wyld, Grasett & Darling v. John Macdonald & Co.

The games so far have resulted as follows:

October 3rd.—Wyld, Grasett & Darling beat McMaster & Co. by 3 goals to nothing, scoring 2 points; Caldecott, Burton & Co. beat John Macdonald & Co. by one goal to nothing, scoring 2 points.

October 10th.—Caldecott, Burton & Co. beat McMaster & Co. by 3 goals to nothing, scoring 2 points; W. R. Brock & Co., and Samson, Kennedy & Co., drawn game, no goal, each score one point.

October 17th.—John Macdonald & Co. beat Samson, Kennedy & Co. by 1 goal to nothing, scoring 2 points; Wyld, Grasett & Darling and W. R. Brock & Co., drawn game, 1 goal each, each score one point.

GENERAL AND PERSONAL NOTES.



MR. JOHN OGILVY, the genial Secretary of the Ottawa Lacrosse Club, was presented by a number of his friends with a handsome marble clock and set of carvers on the occasion of his marriage at Detroit on September 16th, to Miss Buchanan, late of Ottawa.

W. H. Trebilcock, dry goods merchant, London, Ont., has been laid up with an attack of congestion of the lungs.

The tailors and tailoresses of Vancouver, B.C., have formed a union, the principal object of which is to secure the establishment of a uniform scale of prices. It starts with forty members.

A calico printing machine has been invented in this country the novelty of which is that the cloth may be printed on one side in eight colors, or on both sides with four colors each.

R. J. McMahon has opened out in the dry goods business in Laurie's old stand, Brockville, Ont.

William Hoig & Sons, tailors, Chatham, Ont., lost \$3,000 by fire on October 11th, insured for \$1,200.

Davis' woollen mill, Harriston, Ont., was destroyed by fire on September 22nd, supposed to have originated by sparks from an engine.

David Robertson has opened up a stock of fancy goods, millinery, etc., in the store lately occupied by R. Wyatt, Main street, Winnipeg.

Bilodeau & Godbout, dry goods merchants, Notre Dame street, Quebec, have had their entire stock, valued at \$2,500, damaged by smoke and water.

James G. Watt, up to recently a clerk in Wm. Allan's dry goods store, Amprior, Ont., has captured a scholarship in Montreal valued at \$150.

J. L. Blair & Co., dry goods merchants, have wound up their business in Winnipeg, and will, in future, confine their attention to Carberry.

F. Poor and Charles Palmer have opened out in the dry goods business in Palmer's old stand, Cornwall, Ont. Both are practical men in the business and success is predicted for them.

At a meeting of the Hosiery Mill Company, Kingston, Ont., on October 1st, the old directors were re-elected. The reports were satisfactory, showing that a good square profit had been made out of last year's business.

The stock of H. H. Layfield & Co., dry goods merchants, Vancouver, B.C., was damaged to the extent of \$1,000 on September 25th by the bursting of a water pipe. Mr. Layfield held the landlords responsible for the damage.

James Stevenson, late dry goods appraiser at Montreal, although very much benefited by his recent visit to the old country, did not altogether regain perfect health, and by the advice of his physician sailed on September 26th to spend the coming winter in the south of England.

Negotiations are pending between James Robertson, dry goods merchant, St. Thomas, Ont., and the Molson's Bank, with the object of converting what is known as the old Cochrane building into a mammoth establishment similar to Eaton & Co.'s, Toronto. Mr. Robertson's acceptance of the building will depend upon the architect's report as to its suitability.

The Liverpool, N.S., Times vouches for the truth of the following—"A merchant in a western town and a prominent member of a church, in the absence of the minister sometimes fills the pulpit. After returning from New York, where he had been selecting a stock of new goods, he found that the minister had been suddenly called

away. Here was a good chance. Rushing into the pulpit after the congregation had assembled and throwing his hat behind him, he exclaimed, panting for breath, 'Brethren, you must excuse me for being late, but I have just returned from New York, where I have purchased one of the handsomest and best assorted stocks of dry goods ever exhibited in this city, and which will be duly advertised in the daily papers. Let us pray.'

W. J. McBride, head of the shipping department in John Macdonald & Co.'s, was, on the occasion of his marriage, presented by his fellow-employees with a very handsome marble clock and pair of vases. The presentation was made by J. Fraser Macdonald, one of the members of the firm, in a felicitous speech, and Mr. McBride replied in fitting terms.

Michael J. Murphy, of the wholesale dry goods firm of J. & M. Murphy, Halifax, N.S., was married on September 22nd to Mary, daughter of William Chisholm, of that city. The ceremony was performed by his grace the Archbishop at St. Mary's Cathedral, assisted by Rev. Fathers Edward F. and Gerald Murphy, brothers of the groom. The newly married couple are spending their honeymoon in Europe.

Pratt & Watkins, dry goods merchants, Hamilton, Ont., finding that their premises were inadequate to meet the requirements of their business, have concluded an arrangement whereby they have secured a lease for a period of ten years of an adjoining store, which is six storeys high, with a frontage of 24 feet 3 inches by 127 feet 3 inches in depth. The necessary alterations will be made as soon as possible. This enlargement of their already extensive establishment will place it in the front rank of the mammoth retail business houses of the Dominion.

Edwin Roach, for many years entry clerk in W. R. Brock & Co.'s, had something presented to him on October 15th, which he will have to hire a team to take home. It is an immense photograph of his fellow-employees and the members of the firm, and was given him because he was severing his connection with them. The photo is in a handsome gilt frame and measures at least seven feet by five. The grouping of the figures is most artistically done, and the souvenir is one that Mr. Roach has every reason to be proud of. Mr. Brock made the presentation, and a few appropriate remarks were also made by Mr. Ross and Mr. Cronyn.

One of the handsomest and most attractive dry goods stores to be seen anywhere is that of Hall, Innes & Co., Peterboro'. Every attention has been paid to details and special pains have been taken for the comfort of their customers. Attached to the millinery department is a handsomely furnished waiting-room, and leading from it is a lavatory fitted up with all modern conveniences. The comfort of the clerks is also looked after in a most praiseworthy manner. There is a superabundance of light and the goods are displayed in the most attractive style. The front of the store is one of its chief adornments, and the window dressing shows the work of an artist. Taste, elegance and order in the highest degree seemed to prevail. Mr. Innes is one of the most genial of men and takes a just pride in his establishment.

The returning of goods by retailers to wholesale houses without good cause has become a great abuse, and is to-day quite a problem for wholesalers to solve. One of our largest wholesale houses recently declined the return of a certain lot of goods by reshipping to the merchant, claiming that the goods declined were in every way equal to the sample they were sold from. The purchaser refused to receive them, and in the meantime they were sold for freight charges by the railroad company. When the bill became due the seller was obliged to enter suit for the amount of the bill, and the local court in the purchaser's own town has rendered a verdict in favor of the plaintiff, claiming that a merchant cannot return goods when same have been shipped promptly and equal in value to sample sold from. This decision must have a good effect with the trade.—Dry Goods Economist.



A MODERN PYRAMUS.

SCENE—Office of Messrs. Franklin & White.

Mail Clerk (stepping from telephone box)—Here, Carpenter, somebody wants you.

Carpenter—'Ll righ'! (Nods abstractedly, and totes a long column of figures before entering the box. The faint scratch of pens and rustle of paper alone break the silence, until the office boy, catching a glimpse of Carpenter's rapturous countenance, slyly opens the door, and fastens it back by a chair.) Carpenter (oblivious, and talking into the telephone)—You poor darling! And you didn't sleep a bit all the night? I do wonder (archly) what you could have been thinking of. (Pause.) No, I don't. Well, may be I do; but—you tell me!

Office boy (sotto voce, but audible to the clerical staff)—For pity's sake tell him! Dis suspense is killin' me!

Carpenter (still to telephone)—Were you? Were you, really? Did you think of your horrid old boy? (Pause.) Yes, he is horrid, too. But he loves you so he can't help being glad you—oh, my beautiful darling! (Passionately.) Do you love me? (Pause.) Do you love me, just a little bit? (Tenderly.) Do you love me? (A little disheartened now, but still tender.)

Office Boy (encouragingly, but sotto voce)—Never say die!

Bookkeeper (with unfeeling scorn, also sotto voce)—Oh, come off!

Carpenter (at it again)—Do—you—love—me? (Pause.) I asked you (in patient despair) if you love me?

Mail Clerk (sotto voce)—Spell it!

Bookkeeper (sotto voce)—Ring up the Trouble Clerk.

Carpenter—Yes; I knew it! I only wanted (suddenly lapsing again into tenderness) to hear you say you did. Tell me one more time.

Office Boy (sotto voce)—He wants de eart' and heav'n too.

Carpenter—You know I never loved any one but you!

Mail Clerk (sotto voce)—Ah, there! How about that Baltimore girl?

Carpenter—Ye-es. I slept—a little. But I dreamed of you all night long.

Carpenter's Room Mate (sotto voce)—I bet he slept.

Carpenter—And I dreamed you—but you will think me awfully silly.

Sarcastic Chorus (sotto voce)—Oh, no!

Carpenter—Well, I dreamed that you—that you—kissed me!

Enthusiastic Chorus (sotto voce)—Um—um!

Carpenter—Well, I was pretty busy; but that doesn't matter.

Junior Partner (sotto voce)—Oh, doesn't it?

Carpenter—I'll come early. Good-by—you know how I would like to tell you good-by, don't you?

Chorus (arising to the occasion aloud) We do! (Kissing the backs of their hands) Smack! smack!! smack!!! smack!!!!

Carpenter (looking around, and suddenly taking in the situation; in agony)—Good-by! (Is about to ring off.) Nothing! Indeed, there's nothing the matter! (Pause.) Anybody hear us? Why, of course not!

Chorus (aloud)—Oh, no! Of course not!

Carpenter—You know I do—why do you want me to say it? (Suppressed laughter). Well, then, I—I—oh, you know I do!

Bookkeeper (heartlessly)—See him squirm.

Carpenter (nearly crazy)—Indeed, I—I—I love—oh, hang it all! (Dashes from the box and flees into the hall in desperation, leaving the Office Boy to ring off.)

Chorus (with a sigh of relief)—Ah-h-h!—Puck.

HINTS TO RETAILERS.

It is not good judgment to allow stock to get out and sizes broken at this season of the year? Keep the lines full.

Use your experience in deciding as to what number of lines in the departments are necessary. Don't have too many very similar lines.

Two very important matters for storekeepers to decide and maintain, viz., have your customers feel that they have a good assortment to select from; on the other hand, remember that too many lines cause confusion to you and your customer. Let her feel that she is in the best possible place to buy; yea, that in value, assortment, correctness of style and fit, you are headquarters.

Never wait for your competitor to mark down goods. If they do not sell, the quicker you discover the price they will sell for, the better you are off.

There is no time nor season better suited than any other to mark down goods in.

If they have had fair trial and do not sell, then just that moment is the time to have a cut price.

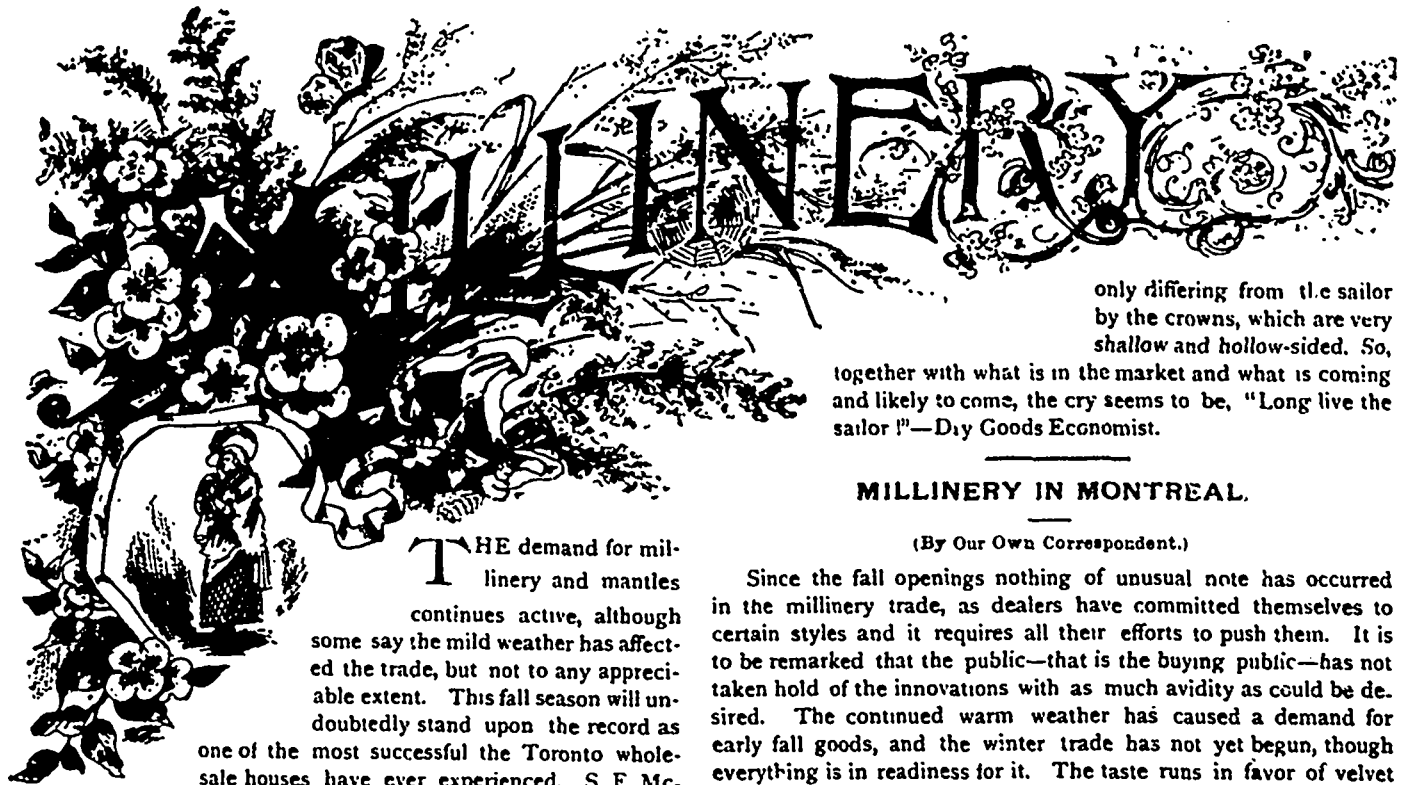
Do not have too much to say on your signs in window display. Don't bang around with that hammer called language. Hit the nail right plump on the head.

In your "ads." do not have a taffy peroration and a gushing exordium. Give a clean cut statement and an interesting price.

It's a knack to mark goods catchy prices and make the appearance of the merchandise convince the customer that the goods are dirt cheap.

People like to have the credit of knowing a good thing at the price when they see it. Do not delude yourself with the idea that they will not know before the first sewing circle has dispersed.

Never let a promise to your patrons "go-a-begging" for its fulfillment.—Dry Goods Economist.



only differing from the sailor by the crowns, which are very shallow and hollow-sided. So, together with what is in the market and what is coming and likely to come, the cry seems to be, "Long live the sailor!"—Dry Goods Economist.

MILLINERY IN MONTREAL.

(By Our Own Correspondent.)

THE demand for millinery and mantles continues active, although some say the mild weather has affected the trade, but not to any appreciable extent. This fall season will undoubtedly stand upon the record as one of the most successful the Toronto wholesale houses have ever experienced. S. F. McKinnon & Co. were so satisfied with the results of their fall opening that they have issued a circular to the trade announcing a supplementary opening on the 19th, 20th and 21st of this month, for which their buyers have made large purchases in London, Paris and Germany of goods entirely new in character from any bought early in the season. Many novelties and new styles in trimmed millinery will be shown, and all the leading novelties in hat adornments, such as fancy feathers, fancy wings, ospreys, quills, mounts, tips, spangled buttons and pins, gold, steel and copper gimps, etc. They have also received entirely new and fashionable ranges in mantlings and mantles specially made for them in England and Germany, their output in this department this season having been so great as to warrant them in twice cabling repeat orders.

During the last week of September the leading retail stores in Toronto had their millinery openings, and their show rooms were crowded. The displays of trimmed millinery were exceedingly handsome and novel. The predominating colors were castors, greens, old-fashioned pinks, dahlia purple, bright yellow and pearl grey. Shaded ribbons and velvets were noticeable as trimmings. Laces were to be seen mixed up with the velvet in a way to give some decidedly pretty effects. Metal spangles were also a noticeable feature in trimmings. Bands and edgings were made of them and novel and pretty combinations were secured by mixing them with wings, birds and other adornments. Many of the hats had very small crowns, the favorite material being French felt, with beaver trimming. Feathers are all the rage, especially ostrich and tips. There is a great variety in styles and shapes to please the most fastidious.

LATEST IDEAS.

Rough felt in tan and russet shades, trimmed with owl and eagle plumage, which fancy began with the hunting season abroad and spread to the cities with several modifications.

The public seems never to tire of the sailor hat, as the sailor effect is still prominent among the fall and winter designs. Among the very latest shapes that are coming out for the late winter trade we notice the ever-popular sailor, perhaps a little disguised, with the brims wide in front and very short in the back, but with the low sailor crown.

The late importations also contain a full line of flat-brim hats,

Since the fall openings nothing of unusual note has occurred in the millinery trade, as dealers have committed themselves to certain styles and it requires all their efforts to push them. It is to be remarked that the public—that is the buying public—has not taken hold of the innovations with as much avidity as could be desired. The continued warm weather has caused a demand for early fall goods, and the winter trade has not yet begun, though everything is in readiness for it. The taste runs in favor of velvet covered shapes and fur felts, and the shapes follow the model of those prevailing during the summer. They are all small and the most of them flat, the large ones only being tolerated on children and on girls a flat brimmed felt with a low crown. The sailor hat appears to be the model and the deviations from it are unimportant. There is a growing want of cheap ready trimmed hats often with beaver and velvet tops. The shades that still hold are navy blue, gray, brown, fawn and mottles. The tans, fawns and cardinal are quite within the limits of fashion, but a preponderance of the bright color is to be found in the cheaper goods. A shape that has sold well is the Hixon, flat, with a turned-up brim fastened to the crown and trimmed with a row of velvet round the brim and another round the crown and finished with an aigrette and velvet. Ostrich feathers are scarce and dear, and wings, birds and other trimmings are made to do duty instead, a very effective combination being white pigeon or ptarmigan on brown and tan felt hats. There is a tendency to add to the adornment of these birds by jets and spangles, and even to embellish them with sprays of ostrich. The fashion of gaudy tinsel has passed, and the only ornaments tolerated are black and gold or these two in combination. For mourning, jet beads and ornaments with flowers, lilacs, roses, and poppies are as much called for as ever. Plain satin ribbons have come to the front, and failles in browns and grays are doing well. The velvet ribbon so much in repute during the summer has passed and its place is taken by the plain failles. A fancy ribbon promised well, but it was too fanciful and was tainted with the idea of tinsel, which, as has been said, no longer finds favor in the eyes of people who aim to dress well; besides it is made entirely by hand and is accordingly dear. To sum up, the same principle, if there is a principle in millinery, has run through the spring, summer and fall styles, and promises to be perpetuated into the winter, so that any dealer who is running along the old lines is not far astray, and any person may be conscious of being properly adorned who adheres in felt and velvet to the shapes now so familiar but made of straw.

JOHN MACLEAN & CO.'S ESTATE.

Mr. Millichamp states that the wholesale house of John MacLean & Co., Montreal, have arranged a settlement with their creditors of 50 cents on the dollar, payable in 4, 8 and 12 months without interest. Mr. MacLean will continue the business alone.

DESCRIPTION OF MILLINERY ILLUSTRATIONS



No. 1.

No. 1 is of tan felt, with a trimming of golden brown peau de soie ribbon and ostrich feathers, as illustrated. Velvet ribbon, Nos. 7 or 9, ties under the chin.



No. 7.

Chapeau Sarah: A round hat in red velvet with a passe (front) trimmed with pleated black lace, above which is a plush drapery fastened down with black wings. Bonnet Byzantin is in gold covered with stones, with a border of black draped velvet, small strings in black velvet ribbon tying round the chignon grec. In the front a yellow bird, at the back a bunch of wings in different colors. Chapeau Sylvie is in heliotrope velvet with a pointed crown covered with mauve velvet, fastened down with rings forming heliotrope spangles. At the back a mass of tiny round frizzy feathers, heliotrope and mauve, attached with a velvet bow.

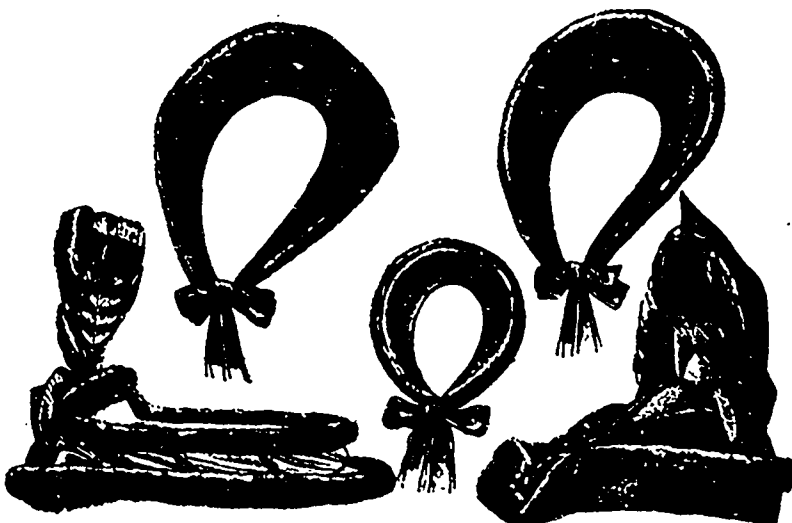
I may add that the autumn hats and bonnets have not followed, as hitherto, the extremes of large and small.

The bonnets are rather middle-sized, which gives them rather an old-fashioned poke-bonnet look. They are all made to be worn with hair a la Grecque, with the knot of the hair supporting the back of the bonnet or hat which falls perfectly flat on the hair, and no longer turns up under any consideration.

Bright red is to be put forward in the coming season for millinery purposes. I have seen much scarlet and velvet cloth embroidered with jet. Russian sables will be used on the hats this winter, the whole sable being twisted round the crown, the head in front with the tail falling a little on the hair behind. I have seen a turban of light brown velvet, with a broad-pleated double ruff for the neck, and a tiny muff to match the velvet, each trimmed with an entire sable.

I have seen so many pretty new hats that I hardly know how to describe a few of them. Waving ribbons and feathers seem to form the chief trimming, arranged very high. Very little felt will be worn in comparison with the velvet cloth and fur brims; though many of the crowns (very low) are of felt—grey being always the first color to make its appearance for autumn wear. Cloth hats will be much worn. They look smart for tailor costumes. I have seen one in light mastic cloth, with sailor-like brim, but rather narrower; the brim was faced with smooth reseda green cloth; the crown has a full puff of the white cloth, with a mass of black feathers and straight quills at the back.

One of the season's characteristics is the unlimited number of tiny black feathers used on hats. Puff crowns of cloth and velvet are to be much worn in the beret or Reefeater shapes.



Nos. 2-6.

Nos. 2-6—The first of these collars is called the "Lady Church-hill" and is of silk velvet edged with otter. It is to be worn en suite with the hat below it, which is of velvet and an otter edging, with a ribbon bow and peacock aigrette in the back. The center collar is of the "Bolero" shape of velvet edged with sealskin. The third collar is of broadcloth with an imitation otter edge. The hat to match is of the two materials, with upright quills. These hats and collars are to be very stylish, as are the feather collars and toques worn to correspond.

No. 7 is the "Shamrock" bonnet of velvet or cloth handsomely embroidered in jet, with strings of No. 7 ribbon velvet, feather pom-pom and a bow of satin and velvet through which a jet pin is thrust.

PARIS FASHIONS.

The Paris correspondent of the Drapers' Record says: "Now I will give a few models of Autumn hats. A round hat is in green felt with large flat border and very flat crown. The border has a flounce of black lace, in the front a pouf of black feathers, at the back a velvet ribbon bow to which the strings, also of velvet, are attached.

Chapeau Lucette is a capeline in black velvet, trimmed round with a ruche of black tulle point d'esprit; in the front a drapery of same tulle and aigrette of black feathers; strings in rose satin.

HATS CAPS AND FURS

There is not much to be said about the hat trade this month. Travelers are out with their spring samples and a brisk demand is expected. "It's an ill wind that blows nobody good" and in this respect the hot spell has enabled the retailers to do good business in fall hats. The tendency in spring styles is for lower crowns and broader brims than the prevailing shapes,

GREAT DEMAND FOR FURS.

This is undoubtedly a great fur season. "We never saw anything like it" is what all the wholesale houses say. They are kept as busy as bees and the cry is still for more. The good crops and a consequent anticipated freer circulation of money have given the fur trade a decided boom, more especially in ladies garments. Of course ladies go in more for style than the sterner sex, and to be abreast of the fashions they must wear furs. Men are not so susceptible to sentiment or the demands of fashion, and their purchases of furs are regulated by the coldness of the weather. Astrakahans are still booming and Persian lamb has sold better than usual for ladies' garments, owing to the advanced price of seal. Beaver still seems to hold its own and there is a brisk demand for nutria. There is a big run on capes of all kinds more especially from the eastern provinces and the demand for sealette mantles is very active. Most of them have such a finish to them that only an expert could tell that they were not seal. The result of the autumn sales in London which commence on the 26th of this month will be looked for with interest on this side.

REMOVAL.

T. Dunnet & Co., Toronto, are to remove this month from their present location on Front street west to more extensive premises at 30 Wellington street west, where they will have room for a factory regarding which they intend to spread themselves.



Fig. 1.

FOR THE LONDON MARKET.

Seven carloads of sealskins, valued at \$350,000, left Tacoma, Washington Territory on Sept 14th, for London, England, via the Northern Pacific, Burlington and Grand Trunk lines. They arrived in Montreal in time to catch a steamer sailing on the 26th. The Hudson's Bay Co., shipped to London, by the C. P. R., October 7th,

the largest and most valuable collection of land furs that has been sent out of British Columbia this season, and which is destined to reach the metropolis in plenty of time for the January sale. The assortment of furs embraces all the popular varieties,—including \$25,000 worth of beaver, \$10,000 of bear and a splendid lot of mink and marten,—and every skin of first class quality. The entire shipment is valued at over \$50,000.

BEAVER HATS.

It is satisfactory to find says the London Lancet that fashion has at last brought in a reasonable covering for the head to which the most fastidious lady would find it difficult to take exception. The old beaver hat has come in again, and bids fair to rival most of the other head coverings, whether in the form of bonnet or hat; for, indeed, beaver is a material that admits of being moulded into almost any shape or form, and remoulded time after time, when it has been seen sufficiently often on any individual head to make it distasteful, and in this it has an advantage over most furs. The particular suitability of beaver in this or that design, or in this or that color, for this or that configuration of face or tint of complexion, is not a matter we are much concerned with, though we see no reason why it should not be adapted to any requirements; but it is with the material as a healthy head covering, either during the approaching inclement period of the year or during finer weather even, that we interest ourselves.



Fig. 2.

A NEW WHOLESALE FIRM.

Mr. Greenlease, a well known commercial traveler, who represented Silverman Boulter, & Co., of Montreal for many years in the North-West, has formed a partnership with a brother of James Redmond of Winnipeg, Man., and is about to establish a wholesale hat, cap, and fur house there under the name of Redmond, Greenlease & Co.

OUR ILLUSTRATIONS.

FIG. 1. Is a gent's overcoat, made in all classes of fur, by A. A. Allan & Co., with blizzard collar, which turns down and rolls the same as an ordinary collar.

FIG. 2. The "Constance" circular made by the same firm. It is lined throughout with fur and trimmed with all classes of fur to suit the taste of the wearer.

FASHIONABLE FURS IN PARIS.

The Paris correspondent of the Drapers Record says. The furriers are as busy as anyone at the present moment. The favorite furs this winter are to be Australian dark opossum, dyed seal color, and Persian lamb. Siberian squirrel will be much used for linings. Dark Kamschatka sable, with silver hairs showing here and there—a very costly fur—is to be fashionable. Sealskin is very high in price this season, and for that reason will be more worn than ever in Paris. Long capes with fitted shoulder capes lined with delicately coloured silk, are to be the new garments in seal. They will be carefully made, and thus the most graceful lines given to them. Fur yokes will be much worn—a hint to those who want to use up any old fur or stock. Chinchilla is to be more fashionable than it has been for many years.

SEALS ENOUGH FOR EVERYBODY.

Advices from Behring sea go to show that seals have been very plentiful there this year, and it is expected that the report of the British commissioners, Sir. George Baden-Powell and Dr. George Dawson, will entirely belie United States reports of the depletion of seal life. Mr. James Macoun, son of Prof. Macoun, of the Geological survey, who was on board the Danube—the steamer which took

out the British experts—writing to friends in Ottawa says the number of seals seen on the trip was perfectly astonishing. At the breeding islands they were there in millions. At St. Paul's island full half a million seals were in sight; at St. George's island, however, the number was not so great.

BUSINESS-LIKE.

To furnish each department of your store with necessary articles for the sale of the goods. Don't borrow from one department to the other. It is not business to use a sugar-scoop for tea, nor the kerosene measure for molasses. Don't borrow from your shoe department a boot stretcher to enlarge a hat, nor a shoe-horn to fit the hat to a man's head. It will affect the customer unfavorably. If your hat department holds only five dozen hats, give it corner, keep it free from dust, and furnished with its proper tools.—Hills' Hat Journal.

E. J. FAWCETT

MANUFACTURER OF

FELT HATS

STIFF, SOFT and FLEXIBLE.

NIAGARA ST., - - TORONTO.

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

DUNLAP KNOX AND MILLER STYLES.

A. A. ALLAN & CO.,

WHOLESALE

Hats, Furs, Caps, Robes, Gloves, &c.

Our stock for the Fall and Winter trade now complete, which is large and attractive, embracing rapidly selling lines that can only be found in our stock. The attention of close buyers and prompt paying dealers invited.

A. A. ALLAN & CO.,

51 Bay St., TORONTO,

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.



Wholesale clothing firms report that they have no reason to complain of the fall trade so far as orders are concerned. Business has been very good, and if the weather would give the retailers a chance to get rid of their stocks there would be cause for congratulations all round. The hot spell has, of course, prevented that active demand for heavy clothing which was anticipated, but yet retailers assert that there is not much reason to complain. They are sanguine of big business, and as money should be plentiful it is reasonable to suppose that their expectations will be realized. The trade in fall overcoats has not been active, the majority of the sterner sex not finding it necessary so far to don them.

MONTREAL CLOTHING TRADE.

(By Our Own Correspondent.)

The clothing trade deals as much in futures as operators in grain. Travelers are now out selling garments for next summer's wear, the winter orders having been placed months ago. In this branch of industry the improvement is marked. Retailers know from experience that good crops will create extravagance, and extravagance in many rural districts takes the form of an indulgence in store clothes. As a result they are laying in a good supply, and one firm reports its sales as being \$10,000 ahead of last year. This applies more particularly to the outlying provinces of British Columbia and the Maritime Provinces, where the ready made clothing does not come into such keen competition with the tailor-made garments. In Ontario and part of Quebec, improved economic conditions lead to an increase of custom work. It is much easier to get particulars about the crops than about the clothing trade, because dealers in this class of goods pay special attention to the prosperity of the country and depend to a great extent upon it. From Manitoba the word comes that the travelers are passing many places in which they will get orders on the way back. Threshing is late there and prevents orders coming in more freely. This keeps back the remittances, and causes many requests for renewals for short periods. To show the confidence clothiers have in Manitoba they are sending the fall goods even in cases where the spring deliveries have not been paid for. The reports as yet are imperfect, but on the basis of next summer's purchases the clothiers are enjoying a measure of prosperity.

NEW YORK STYLES.

The Sartorial Art Journal while musing over the prevailing styles says: Brown is king. No special Brown with two legs, but the color we call "brown." And his full name is Dark Brown, or Light Brown, or Reddish Brown, simply Tan, or half a dozen other things that we wot not of, or wot of with a very indefinite wotishness. Brown, long-tailed, double-breasted frocks, and brown sacks, both single and double-breasted, are to be seen everywhere where men do congregate who make an intelligent effort, backed by cash or credit, to dress just about right. In the search for information about the condition of trade, one is likely to be perplexed. When during last month, the weather was nobly cold, the joyous cry was,

"Good! Good!" but when it was shamefully hot, the joyous cry became a melancholy moan, and "Bad! Bad!" fell upon the ear with the old, regular, orthodox, dull, sickening thud.

In October, cold and storm
Bring an ever welcome boom,
But October, muggy, warm,
Fills the tailor's heart with gloom.

The velvet collar for overcoats is asserting itself with praiseworthy persistency, and will softly rub against masculine chins with more frequency this season than for several years. To peg or not to peg? Shall the legs of trousers be attenuated or the reverse? The long-tailed frock that certainly has come to stay cannot, without outraging all that is in harmony with the eternal fitness of things, flap its elongated skirts about scant trousers, and yet some first-class tailors say that they are cutting trouser legs a little smaller than they were. Well, we shall see. But peg-tops threaten to come in, and on our streets we sometimes see them. Let us wait.

The dude whose trousers are decided "pegs,"
Walks, just the same, on almost calfless legs.

The unusually warm Autumn has had the effect of retarding novelties in the furnishing line, which, as a rule, make their appearance during the latter half of September. Of course the prevailing and popular styles are to be seen whichever way one turns, but those exclusive things which fashion furnishers wear corns on their brains in studying up, are carefully concealed until some bright, crisp wintry day invites their display. To be sure there cannot be much novelty in furnishings, but in neck-wear it is undoubtedly true that there is a steadily increasing tendency to get as far away as possible from the ready-made field.

In keeping with this general idea is the increasing call for the Windsor scarf, to which can be imparted, above all others, a complete negligé appearance in the tying. For afternoon receptions and such occasions the De-joinville is much favored and also for morning weddings. Writing of day weddings there are one or two points which, if properly considered, add much to the general effect. The collar should, in every instance, be a straight rather high plain band, worn as stated above preferably with a De-joinville scarf. White enamel link buttons, edged with gold, with the groom's monogram inlaid, should be worn in the cuffs. The watch should be worn with a fob of white-corded silk mounted in white enamel and gold. The gloves should be of light slate color undressed kid, with black showing a moderate amount of self or black stitching, and the shoes should be of the low-cut variety and in material of perfectly plain patent leather.

ENGLISH FASHIONS FOR MEN.

The popular color for morning suits this season, says the Pall Mall Budget, is brown. There are dozens of shades of that color. The russet browns and the dull browns, in which there is a light mingling of gray, are the shades that go off best. Trousers have undergone some slight alterations as regards shape since last year. They follow the shape of a peg-top somewhat, and are worn loose at the knees and tight over the boots. Striped patterns are considered better taste than checks.

The frock coat is more fashionable than ever, and only in a few details does it differ from last season's shape. It is considered to

look very elegant on tall men with good figures, but neither a very tall, thin man or a little, stout man ought to wear a frock coat. It makes the one look like a lamp post, and the other literally all coat.

I learned a thing or two about the mysteries of sartorial art in the course of a conversation with a leading tailor the other day. He said:—"Judicious padding will hide a multitude of faults in a man's figure. We get a gaunt looking man sometimes, with sloping shoulders. He wishes to be made to look important. Well, we put as much padding as we can into both his waistcoat and coat, and give him an inch or an inch and a half artificial elevation in the shoulders."

The newest overcoats worn by turfmen are made exactly like a frock coat at the back. In front they are like the ordinary Chesterfield. I was shown a new material in a heather and gray mixture with a large check in dull red, called the Scots Guards plaid. It makes up well for race-course suits. The Prince of Wales and Lord Lonsdale have both had suits of it.

the hue in question. Similar squeamishness in 1849 condemned black satin as a material for ladies' dresses to more than twenty years proscscription, it having been in a black satin dress that the murderess Maria Manning was hanged at Horsemonger Lane Jail.

To the instance in which a certain fabric, or mode, or color in apparel has for a definite reason ceased at an ascertained date to be worn, must be added the proximate demise at Rouen of a particular kind of cheap blue cotton handkerchiefs, printed in four varieties of tint by the very old-fashioned wooden block process. These kerchiefs, from a period of which the mind of man runneth not to the contrary, formed a distinctive feature of the picturesque costume worn by the women of Plougastel, near Brest, one of the last remaining strongholds of the ancient costume of Brittany. The death of the manufacturer has put an end to the production of the cheap block printed handkerchiefs, as the sons are unwilling to carry on the fabrication with the present antiquated plant, and are possibly intent on turning out tasteful cretonnes or Japanese designs printed in colors by steam from engraved steel rollers. Furthermore, the demand for these special handkerchiefs has been growing of late years small and unprofitably less. Already the male Bretons have taken to having their hair cut; and at the "Pardon de Ploermei,"

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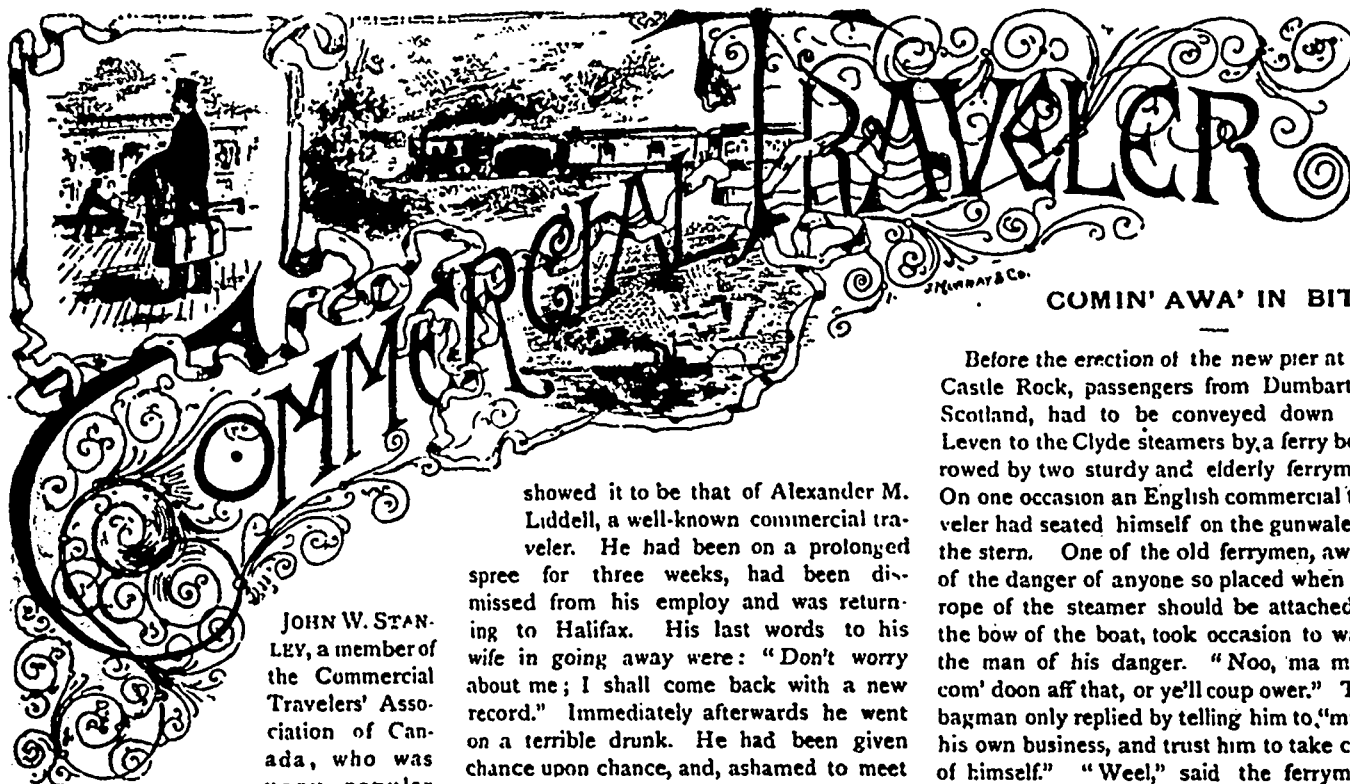
WHY ADVERTISE IN A PAPER WITH CIRCULATION
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PICTURESQUE CLOTHS DEPARTING.

Fashions as a rule, like Morality in the "Dunciad," "expires un-awares," and costumes which have been worn from time immemorial fade away so gradually that the period of their final disappearance is imperceptible. The most experienced and the acutest of observers would be puzzled to fix the precise date when the nobility and gentry ceased to retain black footmen, or when butchers left off top boots, such as we behold in Sir Edwin Landseer's picture of "High Life" and "Low Life;" or when London servant maids repudiated the use of pattens. There have been, it is true, exceptions to the rule. Old editions of the "Statutes at Large" contain the Act of Parliament passed after the rebellion of 1743, solemnly prohibiting the assumption of the Highland dress in Scotland, while it is notorious that yellow starch "went out" because Mrs. Turner, a prisoner in the reign of James I., was hanged in ruff stiffened with starch of

nowadays, there are quite as many closely cropped rustics in wide-awakes and suits of "dittoes" as there are peasants with the traditional flowing locks, and clad in the traditional broad-brimmed castors and voluminous galligaskins of the antique province.

The plain truth is that picturesque costume is rapidly dying out the whole world over. Take the "Vierlander Madchen"—a decaying race, by the way—who sells bouquets under the porticoes of the theatres at Hamburg; take the Roman "contadina," with her kirtle of cunningly contrasted hues, and the snowy "fazzolette" of white linen which she wears as a headdress; take the Venetian "fiaraja" and the "portatrice d'acqua," or water carrier, and contrast any one of those types with the London flower girl. It may not be generally known that the astonishing "picture" hat which that hoarse-voiced and sometimes intemperately tongued young female wears is rather an expensive article than otherwise, for which she pays by instalments, and sometimes even ballots for it, in the manner adopted by members of building societies. She patronizes, moreover, a particular jacket, a particular length of skirt and kind of boot, and she would scorn to alter the wondrous "fringe" of hair cut over her forehead.—London Telegraph.



COMIN' AWA' IN BITS.

Before the erection of the new pier at the Castle Rock, passengers from Dumbarton, Scotland, had to be conveyed down the Leven to the Clyde steamers by a ferry boat, rowed by two sturdy and elderly ferrymen. On one occasion an English commercial traveler had seated himself on the gunwale, at the stern. One of the old ferrymen, aware of the danger of anyone so placed when the rope of the steamer should be attached to the bow of the boat, took occasion to warn the man of his danger. "Noo, ma man, com' doon aff that, or ye'll coup ower." The bagman only replied by telling him to, "mind his own business, and trust him to take care of himself." "Weel," said the ferryman, "mind I've telt ye, as sure as ye're sittin' there ye'll coup ower." No sooner had the rope been attached and the boat got the inevitable tug from the steamer than the fellow went heels up over the stern. "Gowk. I telt him that." However, being in the water, it behove that every effort should be made to save him, so the ferryman made a grab at what seemed to be the hair of his head, when a wig came away. Throwing this impatiently into the boat, he made a second grab at the collar of his shirt, when a front came away. Casting this from him with still greater scorn, he shouted to a companion, "Tamma, come here, and help to save as muckle o' this man as ye can, for he's comin' a' awa' in bits."

WHAT HE WOULD DO.

It was in the smoking car on the New York Central. There was one chap who was blustering a great deal and telling how many duels he had fought, and behind him sat a small man in the boot and shoe line reading a magazine. "Sir!" said the big man as he wheeled around "what would you do if challenged?" "Refuse," was the quiet reply. "Ah! I thought as much. Refuse and be branded a coward! What if a gentleman offered you the choice of a duel or a horse-whipping—then what?" "I'd take the whipping." "Ah, I thought so—thought so from the looks of you. Suppose, sir, you had foully slandered me?" "I never slander." "Then, sir, suppose I had coolly and deliberately insulted you, what would you do?" "I'd rise up this way, put down my book this way, reach over like this and take him by the nose as I take you, and give it a three-quarter twist—just so!" When

showed it to be that of Alexander M. Liddell, a well-known commercial traveler. He had been on a prolonged spree for three weeks, had been dismissed from his employ and was returning to Halifax. His last words to his wife in going away were: "Don't worry about me; I shall come back with a new record." Immediately afterwards he went on a terrible drunk. He had been given chance upon chance, and, ashamed to meet his family and employer he sought refuge in suicide. His wife belongs to a wealthy Prince Edward Island family, but he squandered her means. His brother, also a commercial traveler, suicided by cutting his throat in Montreal five years ago.

CITY TRAVELERS' ASSOCIATION.

The first annual meeting of the City Travelers' Association, Toronto, was held on September 25th, and was very largely attended. The report of the secretary showed a very substantial fund in the treasury, and the financial affairs of the association to be in a flourishing condition. Six new members were introduced. After routine business the election of officers for the ensuing year was proceeded with, and resulted as follows: President, M. C. Lynde, by acclamation; first vice-president, F. Gallow; second vice-president, J. Mortimer; secretary, J. Owen, re-elected by acclamation; treasurer, Gus Piper, re-elected by acclamation; chaplain, R. M. Corrie, by acclamation; marshal, S. H. Moore; guard, C. Spencer; directors, E. Davis, C. S. Fairbairn, B. McCann, A. A. Graham, T. B. Nicholson, G. Symons, F. McDonald, J. Graham, R. M. Corrie, V. F. Gingras, S. J. Martin and R. W. Beadie. After the election of officers, a very pleasant feature was introduced in the presentation of a gold-headed cane, accompanied by an address, to the retiring president, Mr. R. Maxwell, and the presentation of a gold-headed cane and address to the secretary, Mr. James Owen, both of whom responded in a manner only familiar to the Knights of the grip.

JOHN W. STANLEY, a member of the Commercial Travelers' Association of Canada, who was very popular

among his fellows, has gone to that bourne from which no traveler returns. He died on October 12th. He was one of the best known millinery men in Canada and used to travel for Thomas May & Co. He was a member of the Mutual Benefit Society.

George S. Findlay, traveler for W. H. Gillard & Co., Hamilton, died in that city on September 24th. He suffered greatly for many months from an internal cancer and slowly wasted away. He was a prominent member of the United Workmen and Masons.

AFFILIATION.

On October 5th, H. Bedlington, of Toronto, representing the Commercial Travelers' Association of Canada, met the representatives of the North-West association at Winnipeg, and submitted a scheme for affiliating the two associations, one advantage of which to the North-west men would be that they will get three times more insurance than as a separate body. After the Toronto delegate withdrew a private meeting was held, and, after full discussion, the representatives decided to recommend the acceptance of the offer at the general meeting to be held shortly.

The Winnipeg Board of Trade at a subsequent meeting decided to oppose the affiliation, which will, it is thought, have the effect of killing it, at least, for the present.

A TRAVELER SUICIDES.

The body of a well-dressed man was found in the woods at Windsor Junction, N. S., on September 20th with his throat cut from ear to ear. Letters found on the body

the little man let go of the big man's nose, the man with the white hat on began to crouch down to get away from bullets, but there was no shooting. The big man turned red, then pale, then looked the little man over, and remarked: "Certainly--of course--that's it exactly!" And the conversation turned on the general prosperity of the Country.

A NATURAL MISTAKE.

In the old days when the drummers had to pay a tax in the Southern States it was not possible for the carpet traveler to evade payment. His numerous bulky trunks preclude that possibility. The furniture drummer was more fortunate. With his bundle of photographs under his arm he could often evade the officers, and many an exciting chase has occurred when an officer got on the track of some unlicensed drummer. But those days are past. The carpet drummer's trunks are more numerous and bigger than ever now, so much so that they always attract attention. A few days ago a well-known carpet salesman of this city was up in LaCrosse, Wis. While watching the unloading of the trunks a teamster asked. "Be all those boxes yours?" "They are," replied the drummer. "Then what a wal oping big troupe you must have. Do they play the 'Black Crook'?"—Chicago Dry Goods Reporter.

The Columbus Enquirer-Sun tells of an ex-judge who is cashier of a bank, that one day recently he refused to cash a check offered by a stranger.

"The check is all right," he said, "but the evidence you offer in identifying yourself as the person to whose order it is drawn is scarcely sufficient."

"I've known you to hang a man on less evidence, Judge," was the stranger's reply.

"Quite likely," replied the ex-judge; "but when it comes to letting go of cold cash we have to be careful."

COMMERCIAL TRAVELERS' RIGHTS.

In view of the recent action of the municipality of Victoria, B.C., in taxing commercial travelers, the following, taken from the New Jersey Trade Review, will be of interest:

A decision sustaining the right of commercial travelers in one State to sell goods in another without payment of license was rendered recently by Judge Philips, in the United States Court at Kansas City. The case was one of two Kansas commercial travelers who were arrested under the ordinances of Nevada, Mo., charged with peddling without a license. The canvassers were furnished with samples to be sold, which they carried from house to house. The terms were one-sixth down, the rest in five equal monthly instalments. The first payment was made to the solicitor, which

was his commission. An order was then sent by the agent to the house at Topeka, who delivered to the purchasers. A collecting agent gathered in the remaining payments. The decision of the court affirms the right of non-resident merchants to do business in other States by solicitation of purchase by taking orders on the house to be filled and the goods shipped into other States for delivery without the goods being subject to the license tax of the State, or an occupation tax on the solicitor, on the ground that such a tax would be a burden on interstate commerce. It was contended that the act of one canvasser in making sale of one clock without taking an order therefor on the house, according to the instruction of the house and custom of the agent, brought his case within the definition of a pedlar, and subjected him to the operation of the State law. The court, however, decided that he was acting as an agent, and that under section 8 of article 1 of the constitution he could not be held. Both men were discharged.

A WHOLESALE DEALER.

Talkative drummer (to stranger on train)—"What's your line?"

Stranger—"Brains."

Drummer (sarcastically)—"Indeed! how do you sell 'em?"

Stranger—"By the case; I'm a lawyer!"

—Puck.

COURTESY ALWAYS PAYS.

Some dealers make a great mistake in "standing off" or rebuffing the traveling salesman when he calls upon them for the purpose of showing his wares and effecting a sale if possible. They do this on a variety of pretenses: They are engaged in important business, have no time, or else they always make their purchases at headquarters themselves. Traveling men most usually possess patience and forbearance, the exigencies of their calling requiring the exercise of these virtues, and that should be a reason for their not being imposed upon. They are a most useful body of men and not more so to their employers than to the large body of merchantsto whose needs they cater. Dealers should not forget to buy right and economically is a very important part of business, being fully as much so as selling well. The man who brings goods into a store, at no other expense to the proprietor than that of a few minutes' time to inspect them, is doing the latter a service, and the least the sales man should expect is common courtesy.

"I have no time," or "I don't want anything in your line," are common excuses. If a man has no time to attend to one of the most important branches of his business, he ought not to be in it at all, and generally, after awhile he is, figuratively as well as literally, not "in it." Again, how can a dealer tell, until he sees the goods, whether

he wants anything or not. It must be a mighty slow business where a man cannot pick out something in his line from the samples of the traveling salesman and sell it to advantage, or try and introduce it if he has not handled it before. Even if he takes nothing, the time in examining and pricing the goods is of profitable account. This is especially so in the case of dealers located in places remote from larger business centers, though it applies well to all. A merchant may often miss a good thing by failing to inspect what the traveling men bring along. If he has not time to look at the samples it will pay him to have some one to do it for him. If his business is so great that he cannot attend to the important departments of it personally, he needs help. Neglect of the opportunities presented by salesmen is bound to result in loss and is incompatible with permanent success. Some of the keenest business men in the country make it a point to examine the samples of every salesman who comes along, believing that they cannot employ their time better. An enterprising and pushing merchant is always ready to lay hold of something new. His stock is never so full that there is not room for something more, and those who are on the alert for something and choose it properly are the men that come to the top of the heap.—Glassware Journal.

ATTEMPTED SUICIDE.

Robt. A. Murdoch, commercial traveler for the dry goods firm of Murdochs' Nephews, on Sunday October 11th, while suffering from the effects of alcoholism attacked an American tourist, who is an invalid, while the latter was at his supper at a prominent hotel in Halifax. Two days afterwards, he endeavored to commit suicide by cutting his throat with his jackknife at the Victoria General hospital in that city. A convalescent inmate of the institution who was near by heard the noise made by the unfortunate man as he cut his throat and was in time to not only prevent a suicide but to keep the man from inflicting any more than a slight cut. The wound is not a serious one, and Mr. Murdoch will recover from it. Since the occurrence of the unfortunate circumstance a man has been placed on watch over the patient and every care taken to prevent his doing further injury to himself or others. After the affair at the hotel mentioned above, when Mr. Murdoch was removed to the hospital he appeared to become quite quiet and rational and no further danger of an outbreak of passion was anticipated, therefore, the sudden but happily fruitless attempt to take his own life was a great surprise to all the doctors and nurses of the institution.

A traveler for a wholesale dry goods house vouches for the truth of the following: A farmer while making a few trifling purchases in a store up north was grumbling about hard times. "Why," said the merchant, "farmers have no cause to complain this season with the bountiful crops all over the country." "Yes," replied the farmer, "but they have been awful hard upon the land."



There are some very handsome pocket-books on the market this year, the flaps being decorated with sterling silver ornaments. In one the flap has two hearts entwined, while in another the two hearts are surmounted by a crown.

Hickson, Duncan & Co.'s assortment of plush albums is very full and choice. A new line of iron toys is also receiving a great amount of attention. They have received a range of pipes very suitable for Christmas presents, as are their vases, some of which retail at 25c.

The Copp, Clark Co. have a very full line of the Russell & Morgan Co.'s playing cards. The Cabinet progressive euchre series are a very fine line, and in especial demand since that game became a favorite. The rules of the progressive game go with every pack. The price is \$2 per dozen, which enables the trader to retail at 25c.

A novelty that H. A. Nelson & Sons have has now in stock is "The Little Gem Crazy Ball," a most amusing and erratic sphere. It can be put on an inclined plane and trusted not to roll off, while it is impossible to roll it across the room. Thrown in the air, its curves baffle the imitation of the most accomplished base ball pitcher.

Among the new season's specialties of Brown Bros. own manufacture is a most beautiful line of portfolios, which bear a stamp of luxury of taste that cannot be surpassed anywhere. The cuff and collar boxes in leather are very handsome. A line of photograph cases, made in leather and plush, will be sure to sell well. They are made in the form of massive albums. Stationery boxes in black leather are another of the new lines this house has made for this season's trade. Their stock of albums and papeteries is large and select.

Says Geyer's Stationer:—Horn seems to have become a favorite ornamentation for fancy goods. It is utilized for anything from a pen rack to a hat rack. Four horns projecting from a cherry wood frame serve the purpose of a rack on which to place penholders and pencils. Bright brass ornaments complete an artistic effect. A horn resting on four polished black knobs has in the larger end a plush-covered plug; a number of holes in this plug are intended for nut picks. A nut cracker rests on top. An odd conceit is a horn with an aperture in the centre for a whisk broom. The broom has a horn handle, and the whole hangs pendant from a bright chain.

If you want books, it is rarely wise to pay double price for them to a travelling book-seller.

One thing in particular should be impressed upon clerks—the necessity of careful attention to small customers.

A TERRIBLE SENSATION.

"At last we are alone!"

It was the man who spoke.

The woman trembled and lifted her eyes to his face.

They were beautiful eyes, but they were tremulous eyes; eyes which look out from a heart which is irresolute, fearful.

He stamped with his heavy foot upon the floor of the room.

The echoes brought back in their invisible arms the sound, and let it ripple out again until it struck the walls once more, and fell into the vast void of silence.

A bat, disturbed by the unusual activity, darted from a corner and blindly dashed in eccentric convolutions about the dusty building.

Great ropes of cobwebs hung down from the ceiling, and across the corner of the room dead flies swung lightly in the hammocks the spiders had fastened there.

The dust rose in listless clouds from the shock of the heavy footfall and sunk again, overcome by its own inertia.

Even the air was resting.

The spirit of desolation seemed to pervade the place.

The woman looked furtively around upon her dim surroundings and shivered.

The man laughed harshly.

"Alone, I said," he growled.

"Yes," she murmured.

A faint light struggled in through the great windows in front, thick with dust.

"Where are we?" she whispered and shivered as the bat dashed into her hair.

"Listen," he replied hoarsely, "we are in a store which does not advertise"—Detroit Free Press.

TO BOOM THE CORSET.

The New York World says that one of the largest manufacturers in that city has hit upon a novel plan to boom his make of corsets. He has hired five handsome and attractive young women who are to go about the country wearing fashionable and expensive clothing, stopping at leading hotels and traveling in drawing-room cars and carriages with liveried coachmen. Each young woman is under contract to travel 10,000 miles. She will visit all the principal towns in the territory assigned her, remain in each from three days to two weeks, and at the stores handling the particular make of corsets she will give daily lectures and exhibitions to women. The lectures have been carefully prepared, and besides pointing out the superiority of the make of corsets, quotations are made from medical authorities tending to prove that corsets are conducive to good health. The manufacturer is already chuckling over the anticipated discomfiture of the dress reform agitators, against whom he has decided to wage war.

THE PREFERRED CREDITOR.

A good story is going the rounds about a New York merchant who recently failed for a large amount. He called all his creditors together and offered to settle with them for 10 cents on the dollar, giving them his notes, payable in thirty days.

As most of the creditors had little hope of getting anything they eagerly accepted the proposition. One man, however, stood out for better terms, and all efforts to get him to agree were futile. Finally the bankrupt took him out in the hall and said: "Ven you come in and sign mit de udders den I make you preferred creditor."

"All right," said the kicker, "under those circumstances I will agree to your terms of settlement."

The papers were signed and all the creditors left except the one who had been told he was to be preferred.

"Vat are you waiting for?" said the man who had failed.

"Why, you said I was to be preferred. I am waiting to know what I am to get."

"Vell, I tell you, you gets notings."

"Get nothing? Why, you promised to make me a preferred creditor if I would sign with the rest."

"And so you are. I make you preferred, I tell you now you get notings. De udders wait tirty days before dey know it."—Carpet and Upholstery Trade Review.

DRY GOODS DIPLOMACY.

A salesman should know his goods and his customers, and if, beyond that, he has some general knowledge of human nature he will often find it useful.

"I am very sorry, sir," said a clerk in a dry goods store, "but I have nothing exactly like the sample. The very last remnant was sold yesterday."

"But I must have it," said the customer.

"Otherwise how shall I face my wife?"

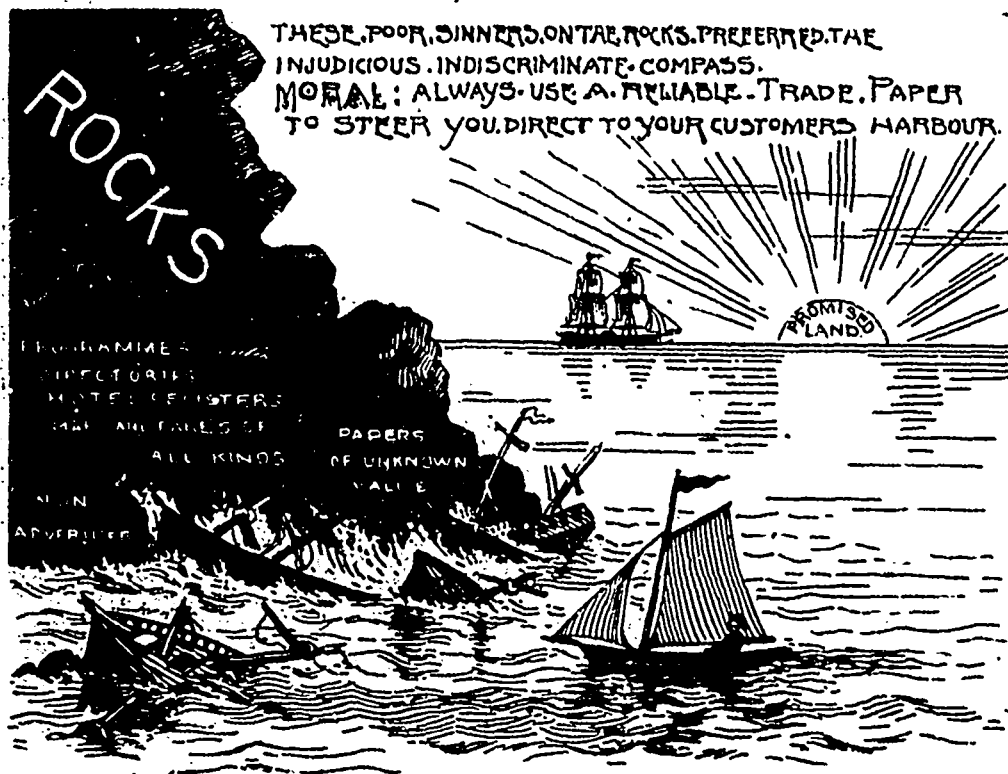
"Well, now," answered the salesman, "if I might venture to suggest, why don't you invite a friend home to dinner with you."—Philadelphia Record.

It has been well said that spasmodic advertising, even when made on a large scale, is disappointing. The ephemeral feature of such advertising looks as if the man had made a grand effort and failed. Merchants who permanently advertise create the impression of strength and of soundness. People at least feel that those who keep their names before the public are solid and substantial.—Chicago Dry Goods Reporter.

Customer (turning one of the pockets inside out)—Blamed if here ain't a spider and two cockroaches!

Salesman—Yes, sir. You didn't expect to get a whole menagerie for four dollars, did you?—Chicago Tribune.

THE DRY GOODS REVIEW is printed for the Publishers by The J. B. McLean Co. (L'd), Printers and Publishers, 6 Wellington St. West, Toronto, who make a specialty of high-class magazine printing.



Our illustration emphasizes a lesson that experience has taught and is constantly teaching. It stands to reason that a paper, like THE DRY GOODS REVIEW, which goes directly to the retail trade and nobody else is a much better medium to advertise in than a paper whose circulation is distributed over an indiscriminate mass of readers. Besides, it is a well-recognized fact that an advertisement in such a medium stands in the light of an introduction to the Commercial Traveler and is a most valuable aid to him in placing orders. The name of the house and the goods for sale are persistently kept before the eyes of the retailers as the paper is not thrown in the waste paper basket but is usually filed for future reference.

THE DRY GOODS REVIEW has taken a firm hold of the trade and the letters we are constantly receiving, some of which are published in this issue, shew the appreciation in which it is held. To the manufacturer and wholesale merchant no better medium for directly reaching the trade is to be found in the Dominion and we solicit an advertisement confident in the belief that it will bear good fruit.

Write for rates to

THE DRY GOODS REVIEW CO.,
 6 Wellington Street West, Toronto.

▷ TO THE TRADE ▷



We can show you a stock bought by expert departmental buyers, who have bought the requirements of their departments on the most favorable terms, such as buying for cash, in large quantities and from the best sources of supply. The stock is large, it is suitable, it is what is required. It is new. Call and inspect. You are cordially invited. We mention a few of the leading sections:—

Silks, Dress Goods,	Hosiery and Gloves, Trimmings,
Ribbons, Laces,	Linens, Staples, Smallwares,
Shawls, Fancy Knit Goods,	Carpets, Woollens, Fancy Goods,
Plushes, Velvets and Velveteens,	Mantlings, Gents' Furnishings.

JOHN MACDONALD & CO.,

21 to 27 Wellington St. East, 30 to 36 Front St. East, Toronto.

The Assorting House of the Dominion.

GORDON, MACKAY & CO.,

WHOLESALE DRY GOODS.

Corner Bay and Front Sts., Toronto.

The Trade is invited to inspect our stock. Leading lines in all departments. Close prices on staples. No better values to be had in the trade. Clean, fresh, well-assorted stock to select from.

GORDON, MACKAY & CO.

WYLD, GRASETT & DARLING

Offer Special Value in price, finish and quality in

BLANKETS AND FLANNELS.

Just Received another clearing lot of

CANADIAN TWEEDS.

— SEE THEM. —

WYLD, GRASETT & DARLING, - TORONTO.