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# THE TRADER.

"A Journal devoted to the interests of the Hardware and Jewelry Trades."

47  
TORONTO, MARCH, 1880.



## SHEFFIELD STERLING SPOONS AND FORKS.

The last advices from England inform us of an advance in the price of Nickel Silver of all grades, of from 10 to 15 per cent on old figures, and that a further increase may shortly be expected.

In consequence of these advances it is impossible that Nickel Silver Spoons and Forks can continue to be sold at former prices, but must go up in proportion to the rise in Great Britain, as this rise must of necessity affect the price of cheap goods more than of the finer qualities. Dealers will find it more than ever to their interest to buy reliable goods that they can safely recommend to their customers as being value for their money.

We have now in stock over 300 gross of our celebrated

### SHEFFIELD STERLING SPOONS AND FORKS

which we fully believe to be the best unplated Flat Ware ever offered to the Trade of Canada. Superior in Quality, Design and Finish, and as low in price as any goods ever offered in this market. Every dozen Forks or Spoons, have a guarantee wrapper, of which the following is a copy:

**SPECIAL NOTICE.**—These goods are made of SHEFFIELD STERLING, the best known substitute for Sterling Silver, and are warranted to resist acids, keep their colour, and improve with use.

The manufacturers guarantee all the goods bearing the Trade Mark—

SHEFFIELD STERLING CROWN  
S or X

to be of the above metal throughout; and the trade is authorized in all cases where these goods prove defective to return them to their Canadian Agents and draw upon them for their invoice value.

*THE SHEFFIELD STERLING CO., Sheffield, England.*

Dealers who have tried them will use no other.

WHOLESALE ONLY by the CO.'S CANADIAN AGENTS,

ZIMMERMAN, McNAUGHT & CO.

## FINE CUTLERY.

We desire to notify the trade that we have been appointed Sole Wholesale Agents for the Dominion of Canada, for the celebrated Cutlery manufactured by Robert F. Mosely & Co., of Sheffield, England. These goods are all manufactured from the best double refined shear steel, and are guaranteed to be equal in finish and quality to any cutlery manufactured in England, while the prices will be found much lower than that of other first-class makers. R. F. Mosely & Co. make a specialty of the following lines, viz: Bone, Ebonite, Patent Ivory, Hard Rubber and Ivory Handed Cutlery of the newest American patterns. They are also manufacturers of the celebrated

### COMBINATION CARVER AND KNIFE REST.

This Double Guard and Knife Rest is made all in one piece, and is the cheapest, strongest, most durable and elegant invention of the kind ever offered to the trade. Letters Patent have been secured for this invention, and any person found selling imitations will be prosecuted according to law. These goods will be found the most saleable of any in the market, and are guaranteed to give satisfaction.

To be had Wholesale only from

ZIMMERMAN, McNAUGHT & Co.,

No. 56 Yonge Street,

TORONTO, ONTARIO.

FIRST PRIZE GOLDSMITH'S WORK AT TORONTO INDUSTRIAL EXHIBITION.

**P. W. ELLIS & CO.,**  
**MANUFACTURING JEWELERS AND WATCHMAKERS,**  
 IMPORTERS OF WATCHMAKER'S & JEWELER'S SUPPLIES,

Dealers in Diamonds and other Precious Stones,

**NO. 4 TORONTO STREET,**

**TORONTO.**

We are now manufacturing Morocco Cases for Earring Sets, Watches, Necklaces, Locketts and Rings. Ring and Watch Trays made to order. All at prices closer than imported goods of same class. Old Cases and Trays relined and made like new. Send for prices and samples.

Manufacturers of Gold Chains, Albert, Long, Opera, Brooch, Leontino, Chatelaine, Tassel Chains, Necklaces, Solid and Hollow, in every design and any weight. Jewelry repaired, matched or made to order. Coloring, Gold and Silver-plating, Chasing, Engraving, both Silver, Gold or Stone, Enamelling and Diamond Setting. All classes of work made by experienced workmen who make a specialty of a particular branch of work. Estimates and designs furnished of Badges, Medals, articles for presentation or other purposes. In plain rings we stamp the name of the customer ordering, free of charge, which the trade will at once see the advantage of as an advertisement and guarantee of the quality represented. Thanking the trade for their past custom and soliciting a continuance of your liberal support,

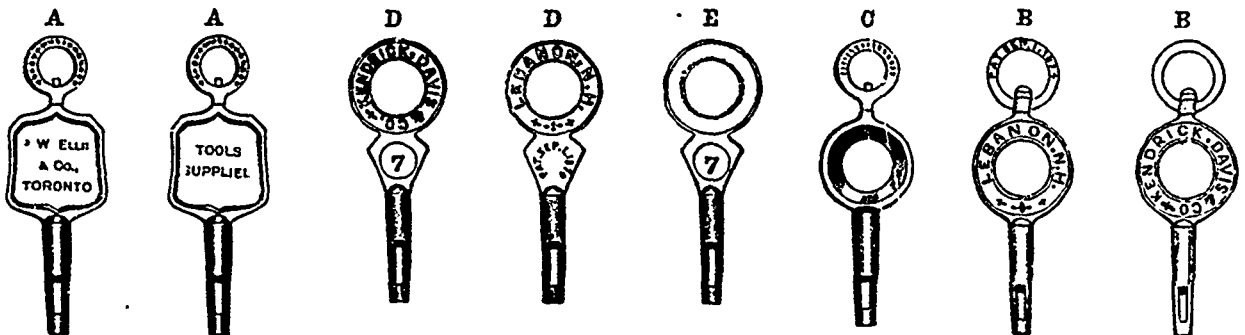
We remain, yours respectfully,

**P. W. ELLIS & CO.**

N.B.—Raised Gold Monogram Locketts and Single Stone Diamond Gypsy Star Set Rings made to order.

Sole Agents in Ontario for the Ne Plus Ultra Dust-proof Nickel Plated Keys.

Styles,



No. 9.

BENCH KEYS, in sets of 6, 4 and 3.



No. 10.

Style P, Nickel Handle.



The Key Pipes are all warranted to be made of the finest quality of steel, possessing an indisputable vantage over every Key yet offered. By having the square of each Key perfect the whole depth, an advantage in its own durability, and a great preservative of the winding square in the watch, the utility of such will be readily perceived by every practical Watchmaker. Another great advantage: each Key has a mortice through the pipes, making it the most simple and thoroughly dust and moisture proof, as well as the cheapest Key, "advantages considered," in the market.

We forward complete descriptive Price Lists and Samples upon application, and would press the trade to give them a trial, as we are assured they will use no other. The leading retail business throughout Ontario have almost, without exception, universally adopted them, and from all quarters, we receive flattering testimonials of their superiority, in regard to durability and excellent appearance, rendering them readily saleable. Sizes 4, 5 and 6, fit American Gents' Watches and No. 9 Ladies' American.

Dealers will at once see the advantage of the name as an advertising medium.

**P. W. ELLIS & CO.**

## THE TRADER.

TORONTO, ONTARIO, MARCH, 1880.

Distributed free to every Jeweler and Hardware Merchant in Canada

## Advertising Rates.

Full Page.	-	-	\$20 00 each issue.
Half Page.	-	-	12 00 "
Quarter Page.	-	-	8 00 "
Small Advertisements, 8 cents per line.			

A Discount of 25 per cent. will be allowed from the above rates for yearly contracts. All advertisements payable monthly.

All business and other communications should be addressed to

"THE TRADER PUBLISHING CO.,  
Box 1325, Toronto, Ont.

## The Repeal of the Insolvent Act.

The indications are, that unless again vetoed by the Senate, the present session of the Dominion Parliament will see the last of the Insolvent Act. Bad as "the Act of 1875 and amending Acts" is, it is better than none, and that the country will discover to its cost when once the mischief occasioned by its repeal has commenced. The almost unanimous opinion of the merchants in Canada is, that such an Act is a necessity, and that in view of the present commercial situation, it would be disastrous for us to go back to the position we occupied before the enactment. That the present government think such an "Act" a necessity is quite evident from the fact that last year they prepared and brought before the House an Insolvent Act of their own. If their united wisdom had considered the country was better off without such a measure they would scarcely have gone to the trouble of preparing it.

It seems, however, that with true partisan instincts they have deliberately sacrificed their own judgment and the welfare of the country in the matter, in order to keep clear of trouble. There is not the slightest doubt but that if the Government had really been desirous of having their Act passed it would have been done. The large majority they have in the house has proved its subserviency by swallowing worse doses than any Insolvency Act could possibly be.

Although the Insolvent Act is sadly defective in its construction, the principle pervading it is a just one, viz., "That when a dealer becomes an insolvent his estate should be divided amongst his creditors, *pro rata*." Take away this principle and you at once open the way for roguery of every description.

Mr. Colby may imagine he is purchasing notoriety at a very low price, and the government may assume that it is none of their business whether the Act is abolished or not, but we very much mistake the feeling of the mercantile classes of the Dominion if it does not provoke a very strong feeling of antagonism against the Conservative party, who have the power, if they only had the will, to give the people what they desire in this matter. The Insolvency Act is one which only directly affects business men, and if they are willing and anxious to have it, believing it to be for the general good, we do not see why outsiders, whose rights are in no way affected by it, should feel called on to interfere in the matter. This act, which affects business men only, should be framed by business men to suit their own views, and if they do not know what they want, or what is best in a purely commercial matter such as this is we hardly think it possible for them to receive instruction from those who know less about it than they do themselves.

The Government ought to take the trouble to learn, either through the Boards of Trade, or by communicating with merchants, the general views upon the subject. When once they had these they could have but little difficulty in framing an act which would be acceptable alike to debtor and Creditor. The Toronto Board of Trade has presented the Government with a memorial setting forth the dangers which will be caused by the repeal of the present act; this has been signed by nearly all the leading merchants of this city, and ought to convince the Governor if such proof were necessary, that the mercantile community do not look upon this subject in the same light as do the members of the present Parliament.

It is to be hoped that if Mr. Colby's Bill passes its third reading in the Commons, the members of the Senate will have the courage to strangle it again. If they do they will deserve well of their country.

## Commercial Travellers.

A quarter of a century ago "commercial travellers were a sort of *rara avis*, to-day they are one of the recognized institutions of the country, and the wheels of commerce would move very slowly without them. In those good old days their advent was looked forward to by the merchants with whom they did business as one of the *events* of the season; they were welcomed when they came, feasted

while they remained, and wished a prosperous journey when they took their leave. Ah! but those were the good old days. It was a hard life, for roads were almost impassable, the country sparsely settled, and hotel accommodation not of the very highest order, but in spite of these disadvantages it had its bright side, goods were hard to get and easy to sell, accounts, though few, were safe, and travellers and their customers were friends and not unfrequently boon companions in something else than business. To day the traveller occupies a very different position. He is no longer uncommon, indeed so numerous has the tribe become and so assiduously do they cultivate their customers that they have almost come to be considered a necessary nuisance. Their name is "legion," for they are many. They are no longer welcomed as jolly companions, and their coming and going has become so common as to be a matter of perfect indifference to the merchants with whom they transact business.

If, however, commercial travellers have lost their social status with their customers, they have vastly improved in other respects.

The traveller of to-day is a man of men, shrewd, quick-witted, a good judge of human nature, well up in business, educated, gentlemanly, and thoroughly master of himself; he is in every thing pertaining to business head and shoulders above his prototype of a quarter of a century ago.

And just in proportion as the class of men have improved, so have they influenced the direction of trade; they have great opportunities and grave responsibilities resting upon them, and as a rule they are fully equal to the requirements. The fact that they are so universally employed proves conclusively that they are an outgrowth of commercial necessity. There is not a wholesale house of any size that does not employ one or more travellers in order to benefit their trade. Indeed it may be pretty safely said that the bulk of the trade of Canada is in the hands of our commercial travellers, and merchants who want either to build up a new business or conserve an old one, are bound to employ them.

Several of our leading wholesale houses held out against them for years, and tried in their advertisements to make capital out of the fact that "*they employed no travellers*," but they have since realized that they were behind the spirit of the age and have fallen regularly into line, and are now trying to outdo their competitors by sending out the best equipped travellers in the country.

The reason for this is, that but a comparatively small portion of our retail merchants personally visit the markets in order to purchase their stocks. They are waited on and their orders solicited by so many travellers that as a rule they have no necessity to leave home to buy what they want. As a prominent Montreal merchant said the other day:—

"So far as commercial travellers are concerned, I take the liberty of saying that ours compare very favorably with those of any country. I remember when there were no commercial travellers in Canada, when merchants came to Montreal to see their dealers, and have a little social intercourse with them. Those days have passed away. Now, customers in the country stand more to us, not as a geographical, but as a ledger expression; we see their names on our books but do not see their faces."

To give some idea of the influence of commercial travellers in this country, we need only instance the career of the Commercial Traveler's Association of Canada.

This Association was organized in 1877, and was at first only moderately successful, as it was entirely without special privileges or benefits of any kind. Of late years, however, it has prospered rapidly, and now numbers 1,226 bona fide travellers in its membership, and has a surplus fund of over \$20,000.

In addition to the railroad and hotel privileges, (which latter could be greatly enlarged in many places if the Association took the proper means) it insures its members against accident to the amount of \$1,000, and is its own underwriter. It is estimated that the gentlemen belonging to this Association during their peregrinations in search of business, expend not less than \$1,000,000 per annum mostly in the Province of Ontario.

The bulk of this money is expended in railroad fares and hotel expenses, and it is no small boast for our travellers to say they have materially aided the general travelling public to better hotel accommodation than they would otherwise have had.

#### What our Lawyers Think.

A meeting was held in Toronto last month for the purpose of discussing the changes necessary in the present Insolvency Law, and the general sentiment of the speakers seemed to be in favor of a radical change from our present system. A good many of these changes are in the same

direction as we proposed in our editorial columns in December, and look to the lessening the number of assignees and a reduction of their fees. Some of the ideas brought forward, especially those of Dr. Snelling, were entirely new and worthy of careful consideration. The meeting appointed a committee to confer with the Board of Trade in order to memorialize the government of their views. There is not the slightest doubt but that our merchants are favourable to an insolvency law, but it should be brought forward by government, and made as thorough and comprehensive as possible.

#### The Knox Insolvency.

Most of our readers will remember the case of R. Knox, jeweller of Wingham, Ont., who in the spring of 1879 came to Toronto for the purpose of compromising with his creditors at 80 cents on the dollar. As we stated before, Mr. Knox's offer was not accepted, and so convinced were his creditors of Mr. Knox's purity of purpose in making this offer that they had him arrested for fraud. Mr. Knox settled the account of the creditor who caused his arrest, and before he could again be nabbed, took refuge in the United States, where, after considerable negotiation, he arranged with his creditors to pay them 80 cents on the dollar *unsecured*, and all the expenses of the Insolvency in addition. This would make the amount he would have to pay in all nearly 120 cents on the dollar, rather a herculean task for a man whose estate only showed 80 cents on the dollar. Mr. Knox, however, tackled it manfully, but when the first instalment of this composition became due, he was unable to meet it and the estate was again thrown into Insolvency. In our last issue we stated that we were informed that the stock, which the Assignee delivered to Mr. Knox, after the first Insolvency had shrunk from \$2,000 to \$900, while the creditors had as yet received nothing out of the proceeds. Mr. Knox seems to have taken our statement very much to heart, for he has been to the trouble of writing nearly all his Toronto creditors letters similar to the one below, which runs as follows:

WINGHAM, Feb. 10th 1880.

DEAR SIR,—I see a very erroneous statement made about me in a small paper called THE TRADER, saying that my stock when last seized was only \$900. You will please pay no attention to THE TRADER statements about me, as my stock and fixtures when seized on the 14th ult., was \$1,720. I wish

you could find out who it is that is endeavouring to undermine the wholesale trade by endeavouring to thus misrepresent their customers. Assets now are \$1,250 over liabilities.

Yours respectfully,

R. Knox.

In relation to the above we would simply say that our information was obtained from the Assignee, and we are exceedingly sorry that we should even inadvertently have said anything which would reflect on a merchant of Mr. Knox's respectability and high moral character.

We would, however, point out to Mr. Knox that his business is the best proof of the benefits of the N. P. that we know of, and his statement ought to be published by every Conservative paper in Canada.

A year ago Mr. Knox could only pay 80 cents on the dollar, now, although he had been luxuriating for several months in the United States, and left his business to the tender care of strangers, thanks to the benign influence of the N. P., he shows, as he says in his letter, a surplus of \$1,250 above all his liabilities.

Comment is unnecessary—but Mr. Knox is certainly to be congratulated upon his improved position.

#### The Ontario Manufacturers' Association.

The Annual Meeting of this Association took place in this city on the 14th January, for the purpose of electing Officers and the transaction of other business. The President, Mr. E. Gurney, congratulated the members upon the decided improvement in trade that had taken place, and predicted that in twelve months more the National Policy would be so popular on account of our prosperity that it will be hazardous for any leader to bring forward a measure proposing the repeal of the tariff. There is no doubt whatever, that if the N. P. exists for a few years longer, so many new interests will have been created and so much capital invested in manufactures, that their very existence will materially affect the question at issue, and modify considerably any argument in favour of a return to the old revenue tariff. The "vested interest" principle will then enter into the question and will be of such magnitude as to demand and obtain recognition.

The meeting passed two resolutions: first, "That this Association desires to express its general approval of the tariff legislation of the last session of the Dominion Parliament, which, it is evident, has in a large measure helped to bring about the marked commercial improve-

ment and financial condition now existing in this country."

And second, "That in view of the expansion likely to be given to Canadian industries by the legitimate operations and efforts of the National Policy, and further, in the belief that the merits of our productions entitle them to recognition beyond the limits of our own markets, this Association considers it desirable and recommends to the consideration of the Government the importance of appointing one or more commissioners to promote this desirable end—viz.: the opening of new markets for the sale or exchange of our increased and improved industries."

The first resolution was natural and eminently proper, for if any class in Canada has been benefited by the N. P., it ought certainly to be the one for whom it was expressly framed.

In reference to the second resolution, the President said he had been informed by the Minister of Finance that he was willing to send abroad commercial travellers, whose duties would probably be to supply such information regarding Canadian trade as is given by American Consuls.

We would like to see all our manufacturers as prosperous as they could wish, and we trust that they will succeed in building up a large and paying foreign trade; but we think the Minister of Finance could hardly have been in earnest when he proposed to send out "Drummers" to push trade for them in foreign countries. But even if he had been in earnest, our manufacturers would not reap any very decided advantage from the class of "commercial travellers" that would be sent out by Governments, unless the appointments were made on an entirely different principle from those we generally see. We think Canadian manufacturers ought to be as enterprising and self-reliant as those of other countries, and that private enterprise ought to be speculative enough to risk something in order to benefit the investor. This would be good and legitimate work for the manufacturer's association to take up upon their own account, and they should at once take steps in that direction, and not lean too heavily on a Government that has already proved itself "more than kind" to their interests. If individual manufacturers are not wealthy enough to send out special representatives, let them group their interests and share the expense of finding out a suitable man, as is often done by American houses. One such live traveller, who knew his business, would introduce our manufactures more thoroughly and reflect more credit upon Canada than a score of Government "representatives," whose interest would consist mainly having a good time and drawing their pay.

### Business Notes and Comments.

The losses of British farmers for the past year are estimated at £100,000,000 to £150,000,000.

THE Dominion Detective Agency and Merchants Police has been organized in Montreal, under the management of ex-Detective Fahey.

A MONTREAL property owner thinks he has found the richest aluminum deposits in the world on the slope of the Montreal mountain, and talks about a yield of 18 to 22c per cent.

A E KEMP retail hardware dealer, of Phillips square, Montreal, has been unable to make the business in his new and promising stand pay, and has been attached, liabilities are probably not over \$5,000.

THE hardware stock of the estate of John Horsman, Guelph, amounting per inventory to nearly \$11,000, was sold on Tuesday last by auction at the rate of 75 cents in the dollar to Messrs. Thompson & Co., of Montreal.

THE spoon factory portion of the Holmes, Booth, & Hayder Works, at Waterbury, Conn., U.S., was lately destroyed by fire. About 100 hands were employed. The loss is \$150,000, over \$100,000 being on finished goods.

THE Peruvian paper dollar is now worth twelve cents. Our Rag Baby friends could find employment down there for a while in convincing these unsophisticated Peruvians that they are mistaken in their estimate of their paper dollar.

DURING January there were 1,800 tons of ore taken out of the Hull iron mines. The ore is being shipped by rail to Niles, Ohio, at the rate of 48 carloads per week. The total quantity of ore taken out of the mines since operations began is 2,500 tons.

IT seems to be admitted by the Government that while the effect of the tariff has been satisfactory as regards the national industries, it has not been satisfactory as regards the revenue, and that a deficit will have to be announced when the budget speech is made.

MINING in the vicinity of Tamworth is being vigorously prosecuted, and good samples of iron, lead, silver and gold have been shown as the product of investigation. Specimens of red and yellow ochre from the Wallbridge mine in Madoc are now on exhibition in Belleville.

Last week a fire occurred in Michael Solomon's jewellery store, No 372 Queen-street West, but the flames were subdued by the use of one of the extinguishers attached to the salvage corps before serious damage was done. The fire originated through a defective chimney flue.

THE returns of the exports of the buffalo robes from the North-West show how rapid the extermination of the buffalo has been. In 1878, 16,897 were sent out from Fort Walsh, this year but 3,277. In 1877 the Fort McLeod figures were 30,000, in 1878, 12,797; in 1879 only 5,767.

SOME goods were lately sold in Boston to one of the partners of the San Francisco firm, then in Boston, who shipped the goods to his partners. When the goods had been shipped the San Francisco firm went into bankruptcy, and the Boston house stopped the goods in transit at Chicago. The Court there decided that delivery to the partner in Boston was only for shipment, and did not destroy the right of stoppage at any time before the goods reached their destination.

An attachment has issued against Tucker & Beer, carriage makers, Mitchell, Ont. The firm was formerly Styles & Tucker. The former retired, and the latter, being caught by the fever of investing in joint stock companies, took about \$16,000 stock in the A.M. Gibson Manfg Co., this was too heavy a load, their estate has been served with a writ.

THE Messrs. Allan have purchased a new steamer of 360 feet keel 40 feet breadth of beam, and 31 feet depth of hold, with direct-acting compound engines, having cylinders of 48 and 84 inches, and stroke of feet 6 inches. This fine vessel is to be called the Egyptian, and will be ready to take her place on the Allan Line as soon as navigation opens.

There was a man who had a clock.

His name was Matthew Mears,

He wound it regular every day

For four and-twenty years.

At last the precious timepiece proved

An eight-day clock to be,

And a madder man than Mr. Mears

I would not wish to see.

Under the beneficial influence of the N.P., Mrs. Adam Murray, of Egypt, near New Glasgow, gave birth to five children—three girls and two boys—yesterday morning. Unfortunately, four of them died last evening. They were well formed—the smallest thirteen inches and the largest sixteen inches and a quarter long. The surviving one is doing very well. The mother is a great deal better than could be expected. She is one of eighteen, her mother having twins three times. There is corn in Egypt yet.

The assignee of the A. M. Gibson Manufacturing Company estate has agreed to pay \$5,000 to the corporation of Mitchell, in full settlement of all claims held by the town against the estate. The money will be paid as soon as the proper by-laws are passed by the Council. This is a small amount for the \$15,000 bonus and \$1,200 interest yearly. Mitchell has paid dearly for its whistle, in the way of bonus, thanks to those who threw dust in the eyes of the people in order to secure their sanction to a wild scheme.

SUDDEN DEATH—Charles Cox, of 196 Sumach-street, Toronto, a working jeweller in the employ of Messrs. Hill & Houghton, dropped dead last week in the office of his employers. He had for some time been suffering from consumption, and Drs. Newcombe and Riddell, who were called, decided that hemorrhage of the lungs was the cause of death. Coroner Riddell deemed an inquest unnecessary under the circumstances. Deceased formerly lived in Barrie, but for the last nine years has been a resident of this city. He leaves a wife and two young children.

THE introduction of American machinery by the shears manufacturers of Sheffield, England, is causing dismay to the operatives, who were but lately the most arrogant of strikers. At a late meeting of the trade society they offered the employers a reduction of 15 per cent. upon the best hand-made shears. But the manufacturers cannot now recede. They have found American competition driving them out of their own home market, besides easily diverting foreign trade. They must keep up with the times or abandon their business. The forging machines have exceeded the most sanguine expectations and have dispelled the most inveterate doubts and the success of the grinding machines is equally unquestionable.

It having been stated that coal oil of an explosive character was being sold in the city, Mr. Battie, Inland Revenue Inspector, has visited every shop in the city where coal oil is sold, and collected samples, which he examined, and found that in the majority of cases they would not stand the fire test. As a consequence the government have decided to raise the fire test on Canadian oil to 110°.

Mr. RICHARD THOMPSON, jeweller and fancy goods dealer of St. John, N.B., has made a trust assignment. His liabilities are placed at \$100,000. His assets are—stock, \$32,000; outstandings, \$8,000; real estate, \$10,000, encumbered for \$2,500; and an overdrawn account against J. D. Schurman, his book-keeper, of \$13,000, on which will probably be realized some 30 per cent., or \$3,900. Total assets thus represent \$51,400. It is expected that the estate will pay a fair dividend, though the failure surprises all, and it is now found that \$87,000 of his liabilities arises through accommodation, or the loan of his name.

The bill proposed by Mr. Mowat for winding up bankrupt estates when the Insolvent Act shall have been repealed, does not meet with approval at the hands of the commercial community. They say it will make bailiffs heirs and successors to the official assignees, and that by the time the estate is wound up and all fees paid, there will be little left for the creditors. The door will also be opened for relatives or friends of a debtor to file a claim for a heavy debt, and gobble up a large share of the estate, and the effect will be to drive many traders into insolvency who might otherwise pull through if not molested by a spiteful creditor. The fact is, it is hard for a lawyer to deal with a commercial subject from a commercial point of view. What is wanted is some cheap and expeditious mode of winding up estates so that the creditors will at least get a fair share of the assets, instead of the bulk of these being wasted on litigation and fees.

In reference to the failure of Mr. McGowan, hardware merchant, of Orangeville, the *Monetary Times* says: "A merchant can make no mistake in living a life of simplicity and frugality, but there can be, and there are, great mistakes made by such as adopt an opposite course. Mr. Alexander McGowan began about eleven years ago a hardware business in Orangeville, and did a business in some years of \$30,000 or \$40,000, carrying a stock of between \$10,000 and \$15,000. True, he had not much capital, but from the way he lived he seemed to think himself wealthy, and from the way he obtained credit, other people seemed to consider him wealthy. In former years Mr. McG. made money, apparently, but of late he has been hampered and slow, which is partly to be accounted for by unwise laying out of money on a fine dwelling, and for heavy household expenses. Messrs. Morland, Watson & Co. sold him largely, and have now a claim against him of \$22,000, not much of which, however, is of recent incurring. This firm has placed him in insolvency, six Toronto creditors, several in Orangeville, Galt, and elsewhere, (two Loan Societies for \$1,224), the Presbyterian Church for \$300, make the total claims against his estate \$30,067. The total assets at their greatest valuation amount to but \$20,000, including stock at invoice cost \$3,600, and real estate, and the firm first named value their security at \$6,000. The offer made by Mr. McG. to creditors amounted to about 12½ per cent. to those unsecured, but it was refused, and now he "steps down and out." A popular man, of good name and repute, he was fond of display beyond his means or earnings, besides which his bookkeeping was wretchedly bad and negligent."

The artificial diamond fizzle is again to the front. This time Prof. Maskelyne announces the entire success of Ballantyne Hannay, of Glasgow, Fellow of the Chemical Society, of London, in producing diamonds. Hannay sent him crystallized particles, presenting exactly the appearance of fragments of broken diamonds. These fragments easily scored deep grooves in the polished surface of sapphire. Hannay's process is soon to be announced to the Royal Society. Prof. Maskelyne, in speaking of Hannay's artificial diamonds, says this element has never been crystallized before. His process is hardly less momentous to the arts than to the possessors of a wealth of jewellery. Later advices say that these gems are so small as to be almost worthless in the jewellery trade. Hannay himself says the expense of producing his diamonds is so great as to reduce the invention to a laboratory experiment. In view of these facts we think that holders of large diamond stocks need not be in a hurry to part with them at any sacrifice.

Probably the best and most popular song in the new comic opera of the Pirates of Penzance is that of the Policeman, which runs as follows

SERG.—When the enterprising burglar's not a burgling—

ALL.— not a burgling;  
SERG.—When the cut throat isn't occupied in crime—

ALL.— pied in crime,  
SERG.—He loves to hear the little brook a gurgling—

ALL.— brook a gurgling,  
SERG.—And listen to the merry village chime—  
ALL.— village chime.

SERG.—When the coster's finished jumping on his mother—

ALL.— on his mother.

SERG.—He loves to lie a basking in the sun—

ALL.— in the sun;  
SERG.—Ah, take one consideration with another—

ALL.— with another,  
SERG.—The policeman's lot is not a happy one—  
ALL.— happy one!

The comic *Puck* of New York parodies it as follows:

When the enterprising builder is 'nt building—

—Is 'nt building—

He loves to stand and watch his buildings fall—

—Buildings fall,

And estimate the number that are pulverized and

killed in —Verized and killed in

The mansion with the eight inch party wall—

And we add  
When the Cabinet have worried through the Session

—through the session,

They love to treat the Gov'ner to a run

—to a run,

But when the bill comes up for consideration

—for consideration,

Their lot cannot be called a happy one

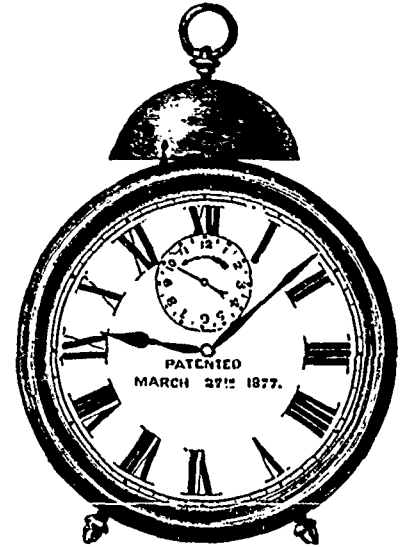
—happy one.

#### Business Changes.

ATTACHED.—Drew Bros., jewelers, Orillia, Ont. W. A. Short, jeweler, Iroquois, Ont.; Richard Thompson, jeweler, St. John's, N.B.; McNice Bros., Tinsmith, Montreal; Wm. Hodgkinson, Tinsmith, Strathroy, Ont.; Jas. B. Riggan, Tinsmith, etc., Widder, Ont.; E. A. Kemp, hardware, Montreal; R. H. Earle, jeweler, St. John's, Newfoundland; Alex. McGowan, hardware, Orangeville, Ont.; P. Bennet, jeweler, Quebec, Me.; R. D. McElmon, jeweler, Moncton, N.B.

OTHER CHANGES.—Arthur H. Welch, mfg. jeweler, Toronto, now Welch and Trowern; Thomas Davidson & Co., wholesale tins, dissolved; H. Leeson, retiring, business continued under the same style by T. & J. Davidson. W. J. Reid & Co., wholesale crockery, London, have admitted Thos. P. G. Bryan and Jos. Pigot into the business, style the same; Burrow Chatfield & Co., tins, &c., St. Catharines, Ont., dissolved; W. Chatfield, retiring, style the same; J. H. Stone & Co., lanterns, Hamilton, dissolved, and A. W. Gage, retiring, style J. H. Stone; W. Trusdale & Co., hoe mfrs., Hamilton, compromised at 25 cents on the dollar; H. Hale, jeweler, Brantford, selling out; A. and C. Bolhmer, hardware, Berlin, Ont., sold out to C. E. Moyer; J. C. McBean, hardware, Toronto, compromised at 50c. on the dollar.

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THE LARGEST

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AND ANSONIA.

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I will sell, only to the Trade, any of the above makes of American Clocks at prices lower than any house in Canada, and will guarantee to meet any competition either in quality, style or price.

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Silver Snake Bracelets, 1 to 6 Coil,

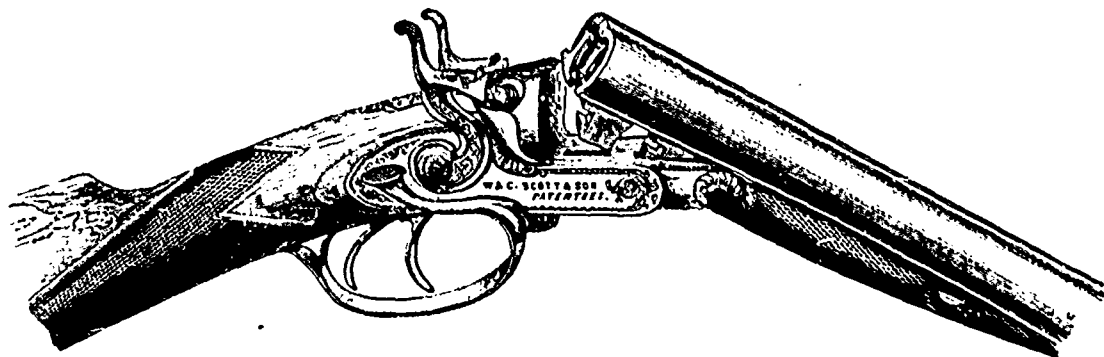
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All the new designs and novelties brought out this season.

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**DEALER IN RIFLES, GUNS AND SPORTING GOODS,**

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