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see out
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THE Bookseller and Stationer

Vol. XIX.

MONTREAL AND TORONTO, CANADA, MARCH, 1903.

No. 3.

CURRENT TOPICS

WHILE it is true that Canada is to-day importing practically as much foreign wall paper as she did 12 years ago, it must not be forgotten that her exportation of a creditable home-made product, has been growing of late years by leaps and bounds. Canada is the home of several clean, active wall paper manufactories, and the quality of the product turned out by them is deserving of the highest commendation. Customs returns show that Canada exported only 409 rolls of Canadian-made wall paper in 1890. In 1895 the exportation had increased to 9,760 rolls, of which over 6,000 rolls were consigned to Great Britain. In 1902, Canada's export of wall paper had reached the important total of 246,075 rolls. All the larger British colonies were customers, Newfoundland, to the extent of 96,341 rolls, New Zealand, 87,403 rolls, and Australia, 31,084 rolls. On the side of importation, Canada purchased in the neighborhood of 2,766,000 rolls in 1890, of which nearly all came from the United States. In 1902 these figures had only been reduced to 2,402,201 rolls.

Canadian Exports of Wall Paper

In commenting on the judgment handed out by Mr. Justice Street, in the case of Black v. The Imperial Book Company, which we published in our last number, The Publisher's Circular, of London, the organ of the English publishing world, says, "We congratulate A. & C. Black on having defeated the pirates, who have been selling the reprint of the Encyclopedia Britannica in Canada. As will be seen from the report we publish of the judgment (and we would advise publishers to file it for reference), the defendants, after damaging Messrs. Black to the extent of many thousands of pounds, had the impertinence in their defence to claim that Messrs. Black were not the owners of the copyright in The Encyclopaedia Britannica. This is a very satisfactory vindication of the law of copyright, and the rights of British owners of copyright in Canada, and must be very gratifying to Mr. George N. Morang, Mr. Daldy and others, who have worked so hard to show that English copyright still holds good in Canada."

English Comment on Copyright

The necessity for reserving accommodation in the numerous libraries that are being erected all over Canada, for art galleries, cannot be emphasized too strongly. If art be the expressions of the best human emotions and aspirations, surely art is to be encouraged and not coldly tolerated. For a young nation, Canada possesses a laudable regard for art. She has in her midst painters and sculptors of merit, and whenever an opportunity is afforded the public to inspect their work, the opportunity is readily and eagerly taken

Art in Our Libraries

advantage of. The Brantford Expositor makes a sensible remark in this connection. If, says The Expositor, there be such opposition to the acceptance of the Carnegie gifts, on the ground that they make our cities appear helpless and indigent, then much of the unpleasant feeling might be removed, were the various corporations to exert themselves in beautifying the library buildings at their own expense. This might well be done by providing art galleries, to which the citizens might point with righteous pride as the fruit of their own exertions.

From down beside the sea come complaints about school book monopolies. The St. John Daily Sun of February 26, voices these murmurings in a lengthy editorial. Its chief objection to the present state of affairs in New Brunswick seems to be, that the purchaser of school books there has to deal with two monopolies every time he buys a book. There is first the original publisher of the book, wherever he may be, and then the New Brunswick firm which publishes the book under Government sanction. None of the school books are printed in the Province, and to this The Sun takes serious exception. It claims that work can be done as well in New Brunswick as elsewhere, and it has carried on an investigation to prove it. It is evident that the same spirit which likes to see home industries encouraged is at work down in St. John.

School Book Monopolies

It is a pleasure to find certain of our newspapers devoting editorial space to a consideration of literary subjects. The idea that the editorial columns of a paper should be devoted exclusively to political discussion, is becoming exploded, and a good work will be done if an occasional reference to healthy literary subjects is made. Booksellers will benefit both directly and indirectly by such articles. The creation of a desire for the reading of the best literature cannot fail but produce an increased demand for standard books.

The Literary Editorial

As a result of years of agitation on the part of publishers and patriots, assisted in great measure by the press, the postage on Canadian newspapers and periodicals, mailed to England has been reduced to the domestic rate. Half the battle has been won, and there are hopes that the reduction will presently be reciprocal. Meanwhile, Canada is bound to benefit by the concession she has secured. England will be more accessible to those who are anxious to disseminate information concerning Canada, and this country will consequently become better known to the inhabitants of the Motherland. To those who have pushed this matter to its present happy conclusion, all credit is due. The new regulation became effective on March 7.

The Postal Reduction

THE AUTHOR OF TO-DAY.

THE LATE FRANK NORRIS

IT is much to be deplored that Frank Norris did not live to enjoy the fame which his last book "The Pit" secured for him. "McTeague," "The Octopus" and his other books had all been well received, but they were in great measure immature and they failed to earn for him that universal approbation which "The Pit" called forth. To-day this important work takes rank among the most sought-after books, not only in Canada, but in the United States.

It is now four months and a half since Frank Norris died in San Francisco at the early age of 32 years. Sufficient time has elapsed for the mere sentimental grief at the death of one so young and so promising to have passed away. His work, incomplete as it is, can now be judged calmly for what it is worth.

Norris left Chicago for California at the age of 14. After spending three years there, he went abroad and studied art at Paris. Then he returned to California and spent four years at the university. His college course was rounded out by a year spent at Harvard, from whence he graduated in 1895. On his return to California he accepted the post of an assistant editor on The San Francisco Wave. For this paper he acted as special correspondent to South Africa at the time of the Jameson Raid. Later he served as war correspondent for McClure's Magazine in Cuba, and on his return to New York he was

made a reader for the Doubleday & McClure Company. Though he had written some fiction before this, notably "McTeague," it was only now that he set himself seriously to the work of writing. The inspiration which set on foot the

"Epic of the Wheat," came to him shortly afterwards and "The Octopus" was the first fruits of his toil. This has been followed by "The Pit," and it, in turn, was to have been followed by "The Wolf," dealing with the problem of consumption in the countries of Europe. The novelist had been making extensive plans for the production of this work, when death came. He had purchased a ranch in California, where he was to have done his writing, and he had planned a journey to Europe to secure his material. However, all was in vain, and the projected novel was doomed never to see the light.

Norris, the man, was a lovable character. Kindliness and good-humor were never absent from his disposition. The finely-chiseled, boyish face, with its contrasting crown of white hair, inspired confidence in all with whom he came into contact. Sincerity was his personal habit as well as his literary creed, and no

author ever wrote less for fame and more for truth than he. No difficulties, save those of lack of confidence, ever worried him, and no one ever heard an irritable word from his mouth. He was a frank and earnest seeker after truth.



THE LATE FRANK NORRIS.

SOME FEATURES OF THE MAGAZINES.

SCRIBNER'S—Canadian writers are receiving notice from the editors of this magazine. The March number contained another of Harvey J. O'Higgin's fire department stories, and the other leading story of the issue was by the Toronto author, Sydney Preston. The latter will write again in the April number. Among other articles of importance in the coming issue may be noted "The Treasury," by F. A. Vanderlip, formerly Assistant Secretary of the Treasury; "Below the Water-Line," an unusual article on the work of engineers and stokers on the ocean steamships, and "An Explorer-Naturalist in the Arctic." Fiction is supplied by F. Hopkinson Smith and Josephine Daskam, among others.

ATLANTIC MONTHLY—The April number of The Atlantic will open with a paper upon "The Functions of the Stock Exchange." Brauder Matthews will write on "The Makers of the Drama of To-day." Some hitherto unpublished corres-

pondence between Emerson and Grimm will appear, and S. M. Crothers will give a cheering exposition of "The Honorable Points of Ignorance." J. T. Trowbridge's "My Own Story" will deal in its fourth installment with reminiscences of Emerson and Hawthorne.

CANADIAN—There is a wealth of good reading matter in the March Canadian Magazine. The Hon. Clifford Sifton writes of "The Needs of the Northwest." Professor J. E. Le Rossignol deals with "Railway Subsidies in Canada and the United States," and shows how much more extravagant Canada has been than her neighbor. Frank Yeigh describes the "Strange Stone Monuments of Brittany and Cornwall" in an article which is profusely illustrated. J. M. Jackson writes of "Ice-boating on Toronto Bay," and Katherine Hale tells some interesting things about Albani, the Canadian prima donna.

BOOK BREVITIES

THE COPP, CLARK CO. announce for publication on March 20 "The Star Dreamer," by Agnes and Egerton Castle, authors of the "Pride of Jenico." It is said to be the most romantic love story that these authors have written. Its heroine is a beautiful young widow, Elinor Marvel; its hero, the Lord of Bindon—"The Star Dreamer." The plot is said to be unusual, absorbing and at times thrilling. It is the first "Castle" novel since 1901, and should have a warm welcome, because its authors have waited to offer a polished and perfected work.

"The Woman Who Toils," by Mrs. John Van Vorst and Marie Van Vorst is promised by Morang & Co. about the middle of the month. It is work much along the same line as that done by Walter A. Wyckoff in his books, with the exception that it is women and not men, who are treated of.

Possessors of garden plots who want to secure the best results from small resources, should not fail to provide themselves with Mrs. Jack's forthcoming handbook, "The Camellian Garden: a Pocket Help for the Amateur." Mrs. Jack has for many years enjoyed an international reputation as a writer on horticultural topics, and, yielding to the request of friends, she has embodied the results of her experiments and study in this little pocket manual. It will be published in limp cloth binding, and sell at the popular price of 50c. net.

"The Man who Lost his Post" is the striking title of a perfectly irresistible book by Frank Richardson (Copp, Clark Co.). It tells the story of the episodes and adventures of a staid and respectable English gentleman who loses his identity in a railway accident. It is entirely free from the least suspicion of bad taste or coarseness, and is indeed, a very mine of merriment. It is admirably illustrated with 50 exceedingly funny sketches by Tom Browne.

Seldom has any young poet met with a heartier welcome than has Mr. Carman. He is, indeed, so good a poet,"

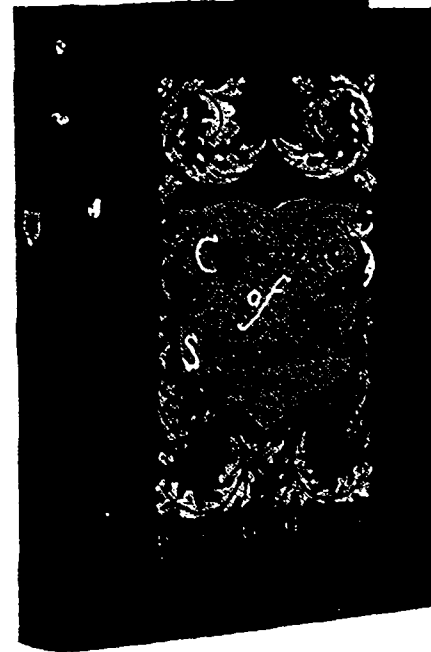


says The New York Mail and Express, "that we question if his superior is now existing among us." His most important work is henceforward to appear in the series known as "Pipes of Pan." The first of this series, entitled "From the Book of Myths," is now ready. The decorations are striking, and include an exquisitely designed frontispiece, showing the god with his satyr smile, and an elaborate title page and end papers. Mr. Carman sings the praise of beauty in nature and draws his inspiration from ancient myth and the living world.

"Journey's End" is an entertaining romance of modern New York life, by Justis Miles Forman. It tells of a young Englishman, who, having lived all his life in a high position and with ample means, finds himself, on his father's

death, impoverished and almost destitute. He determines to go to America and retrieve his broken fortunes. Young Calvert's predicament of choice between the two fascinating heroines presents an interesting problem. The book is charmingly illustrated and presents an attractive appearance.

"Calvert of Strathore" is a new historical romance by Carter Goodloe. It recreates the life of the American Legation at Paris during the days that ushered in the horrors of the French Revolution. It is at the house of Mr. Jeffer-



Cover of Carter Goodloe's "Calvert of Strathore."

son, the American Ambassador, that one is introduced to Paris and the many factions which were at that time struggling for the upperhand. Ned Calvert is all that can be desired in a hero, while "the lass, with the delicate air," is the sweetest and bravest heroine.

"A Coin of Edward VII." by Fergus Hume is an up-to-date detective story that will command a large sale. It is, in fact, this author's best book since "The Mystery of a Hansom Cab," and will be eagerly read by anyone desiring an absorbing detective story.

It is impossible to deny that there perished with Emile Zola one of the greatest of moral forces in modern European fiction. . . . "Truth" (Copp, Clark) the latest and last of his completed works, shows the tractarian at his boldest, most comprehensive, and most powerful. . . . A more tremendous indictment of a nation, and, above all, of a nation's church, has seldom fallen from pen. . . . We are inclined to think that the cordial thanks of many thousands of readers are owing to Mr. Vizetelly. He has performed with extraordinary skill a task which has been little less than immense; he has conquered continents for Zola.

"The Sheep Stealers," by Violet Jacobs, has been an immediate success in England. It will be published next month by The Copp, Clark Co. It is a story of the Wild Welsh border, in which the Rebecca riots form the chief incident.

Mr. Sidney Lee's "Life of Queen Victoria" is being brought out in Canada by G. N. Morang & Co.

Lovers of gardens and gardening will welcome "A Woman's Hardy Garden," by Helena Rutherford Ely, in which the delightful story of a garden's growth is told in a charming manner. It is a beautiful book, with beautiful illustrations, and is published by Morang.

The development of the dairying industry in Canada has rendered the time opportune for a text-book on the subject. Hitherto recourse has been had chiefly to books by American writers. We are now promised an excellent work on Canadian dairying by Professor H. H. Dean, of the Ontario Agricultural College, of Guelph; a man in every way qualified for the preparation of a useful manual on the subject. This volume will be published during the coming Spring.

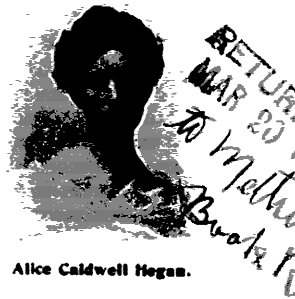
The fourth volume in the narrative of Rev. John McDougall's early experience in the Canadian Northwest is now in the press, and will be published early in April. This volume commences with the close of the year 1868 and extends to the beginning of 1873. Interesting particulars are given of the first Riel insurrection, in which the author and his father, and other of the missionaries, exercised a powerful influence in holding the Indian tribes to their loyalty to the late Queen.

A most entertaining romance of France and Canada in the reign of Louis XIV., is to be found in "A Rose of Normandy," to be published shortly by G. N. Morang & Co. The story is woven principally about the voyages of exploration of La Salle.

The Copp, Clark Co. announce for publication this month "The Countess Londa," by Guy Boothby, and "Marty," by John Strange Winter.

whose every action is made for effect. He is eternally "posing" until his emotions become interesting to him only as a matter of experience. His love for his wife is, however, his saving sincerity, and through it the story is brought to a happy ending. This book will be published early in April by The Copp, Clark Company.

"Lovey Mary," Mrs. Hegan Rice's new story, has been placed on the market. In style it is very similar to "Mrs. Wiggs of the Cabbage Patch," but is longer and is freely illustrated. The story is every bit as entertaining, and, in fact, will probably please the average reader more than its clever predecessor. The authoress is to be congratulated on her almost unexampled success. The cover design of this interesting book is reproduced in this issue. It is artistic in effect and should assist in selling the book.



Alice Caldwell Hegan.

The Copp, Clark Co. announce for early publication "Conjurors House," by Stewart Edward White. Those who have come to know and to love the great forests of the Northwest through Mr. White's splendid epic of lumbering life, "The Blazed Trail," will be delighted to follow the author still further into the wooded wilderness.

The vicissitudes through which the Minto and the Stanley, the sturdy ice-crushers of the Northumberland Straits, are at present passing, find a parallel in W. Albert Hickman's story, "The Sacrifice of the Shannon," which will shortly appear in a Canadian edition. Mr. Hickman is a Newfoundland-born seaman, and thoroughly familiar with the life and its vicissitudes of our Atlantic coasts. He writes with extraordinary vigor and marked descriptive power. The characters in his story are well drawn and distinct. The book is a notable addition to the literature of Canadian life.

A new note has been sounded in the "Songs of an English Esau," a volume of poems by Clive Phillips-Woolley, which has just been published by Morang & Co. It is the thrill of pride of the English colonist in the great British Empire, whose true character is only just beginning to dawn on mankind. Kipling sings his Imperial lays from the standpoint of the Motherland. "The songs of an English Esau" are written from the colonial standpoint. They are the realization of the truth of the Imperial connection, and are couched in strong and manly verse. Virility and buoyancy are their keynotes.

Mary Catherine Crowley, the authoress of "A Daughter of New France," has written a new romance, entitled "Love Thrives in War." The plot interest centres about the surrender of General Howe and his American army during the War of 1812.

Dates of publication of some important books published by The Copp, Clark Co.:

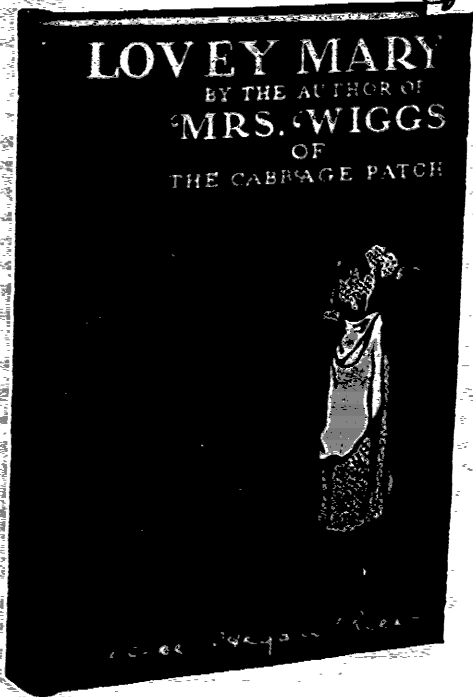
March 20.—"The Sheepstealers," by Violet Jacobs.

March 20.—"The Star-Dreamer," by Agnes and Egerton Castle.

March 27.—"Journeys End," by Justis Miles Forman.

March 27.—"Marty," by John Strange Winter.

"The Chamelion," by James Welser Linn, author of "The Second Generation," is a character study of a type never before exploited in fiction. It is the story of a man



THE AUTHOR'S COLUMN

WITH CANADIAN AUTHORS.

BLISS CARMAN, the talented Canadian poet and author has been appointed editor of *The Literary World*, of Boston. For some time Mr. Carman had been the literary adviser of L. C. Page & Co., and when the Boston publishing house acquired *The Literary World*, they immediately placed him in the editorial chair. The first number under the new management contained a noble "Ode on Lincoln" from Mr. Carman's pen.

Mr. Sydney Preston, the Canadian author, who resides on a beautiful farm, a few miles west of Toronto, has had several of his tales accepted by Scribner's Magazine. Mr. Preston's work is unique and filled with a novel vein of humor.

We understand that Scribner's, of New York, are to bring out a volume of short stories by Mr. Harvey O'Higgins, dealing with the New York fire department.

Miss E. Pauline Johnston is preparing a new volume of poems for the press. As it is many years since this gifted poetess has had a volume of verse published, the event is one of considerable interest.

Mr. W. A. Fraser is, we believe, working on a new novel which has its scene laid in the Northwest. The plot centres about an old Indian mother and her child. Mr. Fraser's personal acquaintance with the Great West here stands him in good stead.

Mr. C. G. D. Roberts addressed the Canadian Club, of Toronto, recently, at a banquet tendered in his honor. He referred to the good work being done by Canadian writers, and explained his connection with the writers of animal stories.

LONDON LITERARY NOTES.

It seems that Mr. Rudyard Kipling has written a series of stories dealing with the adventures of "Mr. Pycroft," a seaman, whom he created recently.

"The Adventures of Etienne Gerrard," now running serially in *The Strand Magazine*, will be completed in time for publication this Spring. The Bookman announces that Messrs. McClure, Phillips & Co. will be the United States publishers of this book as they were of Sir A. Conan Doyle's last book, "The Hound of the Baskervilles."

Mr. A. T. Quiller-Couch, will contribute a serial to *The Monthly Review*, and a series of short stories to *The Illustrated London News*.

The *English Illustrated Magazine* is to publish A. W. Marchmont's new novel "By Snare of Love," serially.

There has been some controversy in England as to the effect of London life on the imagination of writers. Mr. Neil Munro, the Scottish novelist, makes the statement, that, apart from the journalists of the metropolis, who must perforce dwell there, Mr. Anthony Hope and Mr. J. M. Barrie are the only writers of imagination who live in London.

Mr. Rudyard Kipling has been the victim of a practical joke at the hands of some New York college men. A letter was read at a college dinner there by a Mr. Ashton, purporting to have come from Mr. Kipling, in which the writer expressed the hope that the civil war would soon be over, and that all his wife's relations would be killed. This letter was published as genuine and raised quite a stir, but ultimately Mr. Ashton confessed to having written it himself.

A posthumous volume of work left by the late Mr. George Douglas Brown, is being prepared for the press. The book will also contain a memoir of the deceased author.

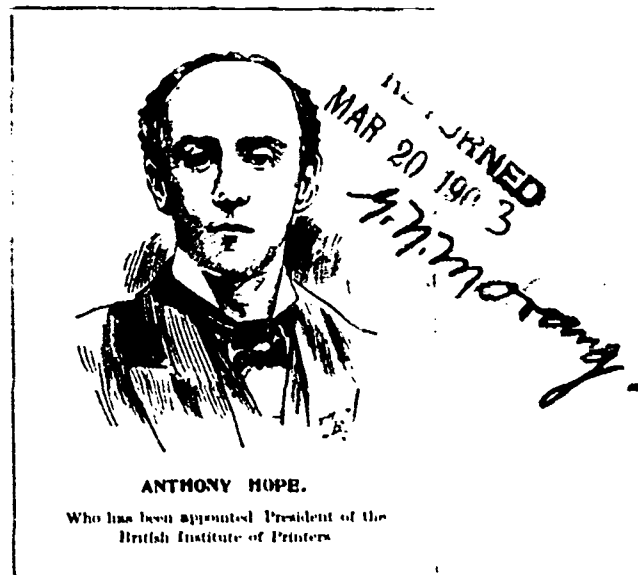
Marie Corelli voices a strong protest against the erection of a Carnegie Free Library next to Shakespeare's birthplace at Stratford-on-Avon.

PERSONAL PARAGRAPHS.

Miss Mary Johnston, whose "To Have and to Hold," and "Audrey," placed her in the forefront of American writers, is spending several weeks at Nassau.

Mr. A. E. W. Mason, whose "Four Feathers," appeared serially in the *Canadian Magazine* last year, has gone to Morocco, where he has evidently been attracted by the civil war, now raging. It was in Morocco that he obtained his local color for his novel, "Miranda of the Balcony."

Mr. Stewart Edward White has made public the interesting fact that he wrote "The Blazed Trail," between 4 and 9 o'clock a.m. He was living at that time in the heart of the



ANTHONY HOPE.

Who has been appointed President of the British Institute of Printers

forest, and after he had written for four or five hours he spent the rest of the day among the trees on snowshoes.

Mr. Jack London, the author of "Children of the Forest," is an ardent student of sociology. In November last he observed life in the East End of London, in the garb of an American sailor looking for employment, and with little or no money in his pockets. At present he is living in a bungalow near San Francisco.

PERSONAL MENTION.

Miss Tweedie, who owns a large book and stationery store at Moncton, N. B., has been in Toronto several days on business. Miss Tweedie, who is a cousin of the Premier of New Brunswick, takes a keen interest in political affairs, and would have come west earlier than she did were it not for the general election in that Province.

DO YOU NEED A CODE?

In another column will be found the advertisement of The American Code Co., New York City. This company makes a specialty of preparing private codes for all lines of business, and carrying in stock all the leading codes, which they offer at a low price. The need of a code is very apparent, or absolutely necessary to anyone doing export, import or commission business. Let this company know your requirements in this line and they will be pleased to quote price.

THE MONTREAL BOOK TRADE

WHILE there has been no great demand for books of late, the stationery trade has been quite active. One firm makes a specialty now of supplying business stationery to the city houses, and has worked up a large trade in that way. In writing stationery the great demand continues on the azure, grey, cream and white papers, which have been for several seasons about the only fashionable colors. Pink has been out for some time, but every now and then something new in this shade is placed on the market, and enjoys a limited sale. A very delicate pink is shown in some stores. In a stronger color there is a new shade of mauve which dealers speak well of, and which for the present sells fairly well. The only striking novelty is the "golf red" stationery, box, envelopes and paper all being of a strong, bright red

Many complaints are being made by the trade of the difficulty in obtaining the Canadian editions of books on time. It frequently happens that the second and even the third edition of a book is placed on the market by American publishers before the first Canadian edition is ready. The result of this is that libraries and other important buyers place their orders direct, and receive the book by mail. In this way the Canadian publishers and booksellers lose a good number of sales that should properly be theirs. There may be some good reason why our publishing houses cannot get the plates for the books they control here as soon as the New York publishers, and issue them on the same date as they make their appearance in the United States; but the retail trade are inclined to put it down to mere carelessness and slowness.

A case in point is the new book "Lovey Mary," by the author of "Mrs. Wiggs of the Cabbage Patch," Mrs. A. C. Hegan. Many inquiries are being received for it by Montreal booksellers, and orders are being sent to New York for it. The Century Co., of New York, placed it on the market more than a month ago, but the Canadian edition is not yet ready. Another book that is in good demand, but unobtainable except through United States sources, is "Lady Rose's Daughter," by Mrs. Humphrey Ward. There is a Canadian copyright edition of this book, which will be published shortly; but meanwhile it is being ordered in New York. The matter is one which all branches of the trade should look into, for all would benefit if the existing conditions were remedied.

"Lady Rose's Daughter," by the way, should be in the hands of all booksellers. To judge by the advance orders it is

to enjoy a very good sale. While running in Harper's Magazine it attracted more attention than usually falls to the lot of a serial. It is illustrated by H. C. Christy. Cloth, \$1.50.

"Priests and People in Ireland" is one of the best selling books of the month. Mr. McCarthy has handled his subject without gloves, and uses language, to quote The London Daily News, "which had he uttered it in the sixteenth century would have brought him to the stake, or landed him in a Roman dungeon." His thorough knowledge of the condition of Ireland and its causes is evinced throughout the work. Wm. Drysdale & Co. are supplying the trade.

A revival of interest is noticeable in Neil Munro's work, and "John Splendid" and the "Shoes of Fortune" are selling well. "The Pit," "Glengarry School Days," "Blue Flower," "The Virginian" and "Mrs. Wiggs of the Cabbage Patch" are favorites of the month.

New books include: "The Real Diary of a Real Boy," the orthography of which is about what might be expected from a youngster who prefers anything to books; "The Meaning of Pictures," by John C. VanDyke; "Under the Rose," by Frederick S. Isham, illustrations in color, by H. C. Christy, and "On Satan's Mount," by Dwight Tilton, author of "Miss Petticoats." "A Coin of Edward VII," a new detective story by Fergus Hume, is a very fine novel, and is going well.

"Memoirs of Paul Kruger" naturally attracted some attention, and has sold moderately well, but greater interest was shown in Gen. DeWet's "Three Years' War," the personalities of the authors, no doubt, accounting for the difference in the sales of the two books. Of late, however, both these books have dropped off to some extent.

Sir Robert Anderson has written "The Bible and Modern Criticism," in which his legal training and acumen are brought to bear on problems of biblical research. The book is a deeply interesting one, and is in demand.

Another theological book is a little paper-covered affair by F. C. Ireland, B.Sc., entitled "The Church's Hope." It is published by E. M. Renouf. Those who remember Mr. Ireland's "The Church and Methodism," which attained a good deal of popularity a few years ago, will want a copy of his latest book. The price is 30c.

"Six Trees," by Mary E. Wilkins, in which the trees are represented as characters taking an interest in the affairs of people living about them, is written in the half-humorous, half-pathetic style for which Miss Wilkins is so well known.

"A Daughter of the Sioux" is a tale of the Indian frontier, by Gen. Charles King of the American army. Frederick Remington has added a number of his clever illustrations of life in the "Wild and Woolly."



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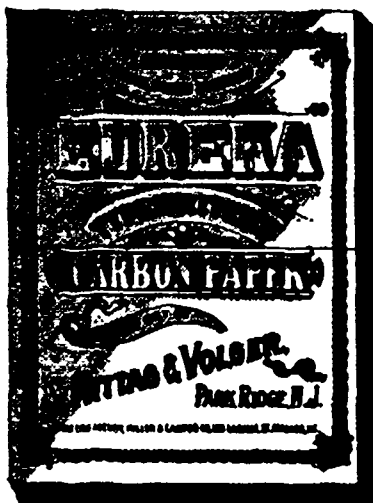
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OUR DEPARTMENTAL SERIES.

WALL PAPER SECTION.—Part I.

Introduction. Historical Review of its Manufacture—How it is Made To-day—Hints about Buying and Selling Wall Paper—How to make a Successful Display.

INTRODUCTORY.

MANY merchants are content to move along in a rut. They acquire a certain amount of trade in certain lines, and then they cease branching out. They become oblivious to the possibilities of further extension. It is just for merchants of this kind that the following articles are written. They strive to show, perhaps rather imperfectly and briefly, how a bookseller should conduct his wall paper section. To such as are already in that business, the paragraphs may contain very little that is new. To those who have not a wall paper department in their stores these articles should throw some light on its establishment and management.

To-day, when great businesses are being built up out of small beginnings, retailers should not be content to stagnate. Let them try to get every cent out of their businesses that they can. To do this let them spread out, and by means of the establishment of new branches bring in a higher percentage on their capital.

"Flock" papers, which were used a great deal early last century, were manufactured in quite an ingenious manner. After a design had been printed, the flock, i.e., wool of the necessary color, cut very fine, or else metallic powder, was sprinkled evenly all over the paper. This adhered only to the pattern of course. When a well-marked relief was required the process was repeated, and the whole thing pressed between rollers.

Until a comparatively recent date, a great difficulty lay in producing more than three or four colors. This difficulty has now been removed by the invention of marvellously intricate machines, which will print dozens of colors all at once.

HOW WALL PAPER IS MADE.

SIX different persons are concerned in the manufacture of wall paper. From the artist who creates the design to the experienced operative who controls the rolling machine, the services of half a dozen skilled mechanics are required, each of whom adds his share to the completed production.

Primarily the success of a paper rests with the artist. He it is who invents the color scheme and creates the figure. Usually the design consists of the tendrils and blossoms of flowers, strangely and curiously interwoven.

When a design is accepted it is handed over to the "transferer." By means of oiled tracing paper he outlines the design on suitable material. This reproduction is wrapped about a wooden roller 18 in. in length and six in. in diameter, and by pressure an exact imprint is left on its surface.

The roller is now passed on to a trained workman who follows out the lines of the pattern with brass tape. This he drives into the wood, leaving a narrow edge raised above its surface. Each tape is intended to print a definite color, and, as there is a different roller for each color, great care must be taken that each raised outline for one color should be clear of the corresponding outline for another color. So delicate is this process that sometimes it requires months to finish a single roller.

Next the space between the brass outlines is filled with felt, hardened by a chemical process. The filling is made exactly even with the top of the brass lines.

The presses are now made ready with the set of rollers that has been prepared. Sometimes as many as 12 colors are printed at once. By means of delicate pins the rollers are held in position in such a manner that they will strike the paper exactly when required.

First, the paper is coated with a color for a background. This is done on another press, the paper running rapidly under brushes which supply the color. The paper is carried on to



Ingrain Frieze manufactured by Staunton Limited, Toronto.

HISTORY OF WALL PAPER.

ALMOST all the earliest examples of wall paper in use are to be found in China. In some of the Chinese provinces wall paper has been used for several centuries. In Europe the idea of having colored paper hangings for walls was first taken up in England. These coverings were made to imitate as closely as possible the velvet wall hangings of the great Genoese and Florentine merchant princes. They were introduced into the homes of wealthy Englishmen, and the conventional patterns chosen were rarely altered or changed.

The method by which the paper of our forefathers was manufactured differs considerably from the rapid manner in which the beautiful wall papers of to-day are turned out. The patterns were first cut in relief on wooden blocks, of which there was one for each color. The blocks were some 21 in. wide, and considerable care was taken that the various colors should register exactly. The pattern was printed off by hand on small square pieces of paper.

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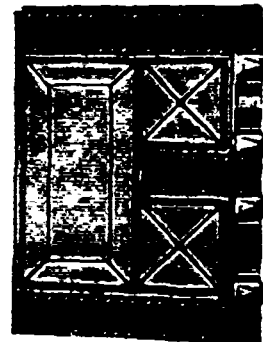
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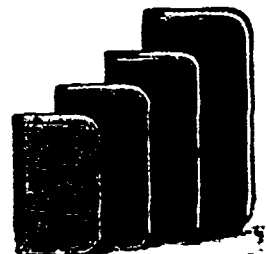


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moving racks where it hangs in large loops, and is moved slowly over steam pipes.

It is then carried through the main printing press, each roller printing in turn. From this it comes out with the design completely printed. Meanwhile it is dried by means of a similar process to that employed before, and then run up into the rolling machines, where it is cut off in rolls of 16-yd. lengths.

The finer grades of paper, after being printed, are drawn through a machine composed of rollers vibrating rapidly, and

attractive. If he will insist on keeping his stock of wall paper amidst a jumble of other stuff, and showing it in a confused, ill-lit corner, he will presently realize that his business in that line is not what it should be. Even though his store is crowded and small, he should yet find some means of closing off a section by means of screens or partitions in some brightly-lighted corner which he can devote exclusively to wall paper. A rug on the floor, and two or three artistic chairs set off the apartment nicely. The more artistic he can make this department the better for his business. It were a sordid person,

influenced, even though it were ever right surroundings.

great factor, and probably the principal one. At the back of all true salesmanship we are back at the old necessity of intimate acquaintance with the wall paper who can speak fluently about what Mrs. So-and-So is buying for at the fine points of any particular likely to make a sale than the man with a book of samples, and proclaims the one before it.

of the character of a customer is also indulged and others driven. The man who acts on what he discovers makes

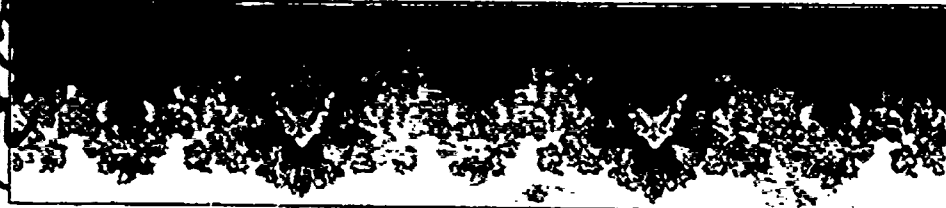


styles and tendencies, but they are frequently biased in their view. If possible it will pay a dealer to have ideas of his own, derived from a personal investigation of what kinds of paper are meeting with popular approval. To secure this knowledge the trade paper is invaluable, provided it makes any pretence of a careful review of the wall paper situation.

In the second place, it would be a small town in which

WALL PAPER DISPLAY.

IN the wall paper section, there should be as little suggestion of the shop as possible. The customer has to be made to feel as if he or she were in home-like surroundings. If possible, the piles of wall paper in stock should be kept elsewhere, or else covered up with draperies. At one corner of the department there should stand a display rack covered with natural colored denim. Near by are the books of samples and a few rolls of the latest papers. With this equipment the dealer should be prepared to make a most effective display of his stock.



Ingram Friese manufactured by Staunton Limited, Toronto.

did not boast the presence of some individual of rather superior artistic tastes. If possible the services of this person might be enlisted at the buying time. It would seldom be necessary to pay for such assistance.

Thirdly, most towns have certain houses which are decorated after the latest styles, and which are consciously or unconsciously imitated throughout the town. If the dealer can show goods "very much like Mrs. So-and-So has in her drawing-room," he is more likely to sell them, than if he could not institute any such comparison.

The advantage of having a harmonious stock must be emphasized. There must be no discordant note, when the dealer shows his series of papers. The customer must be assured of the fact that his selection is tasteful and correct, and has not been made in a haphazard manner.

Lastly, the dealer should always have a full stock on hand. He must never be caught at the sag-end of the season with his stock low and consequently with a poor supply of papers from which to make a selection.

HOW TO SELL WALL PAPER.

ONE of the chief requirements in making sales of wall paper, after a careful selection of stock has been made, is that the goods be properly displayed. A great deal depends on environment, and a dealer cannot spend too much in making his wall paper section bright, comfortable and

Some arrangement by which the light may be brightened or darkened is also beneficial. The dealer should endeavor to make the room correspond as closely as possible, in the matter of light effects, to the room which is to be papered.

Not a few dealers fail to realize the great possibilities of their show windows for making displays of wall paper. Unless it be in stores devoted entirely to wall paper, it is seldom that a window dressed with wall paper is seen. And yet it is comparatively easy work to make a window look most effective in this way.

From the freak window, in which the colored ends of rolls are formed into a Union Jack, or some other design, to the lavishly hung window, filled with the richest and most expensive paper, is a long call, but there is a happy medium. A few rolls of harmonious design, hung gracefully over a simple frame-work, make up as pretty a window as one would like to see, and one that is simply and rapidly constructed.

Apart from the window and the regular show-room, it must be confessed, there are few ways of displaying wall paper. The sole fact that must be impressed is that harmony is the great desideratum. No two jarring colors or designs must be allowed to come into close proximity to one another.

A little fact worth noting is the use that may be made of the pile of rolls of paper when they arrive. Heap them up before the store and prepare a big card. On this card write in large letters as many facts about the shipment as possible. This will attract attention.

Handwritten notes in the left margin: "WALL PAPER", "Page 78", "STYAN", "BU", "RE".



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FANCY GOODS AND STATIONERY

NEW LINES IN LEATHER GOODS.

The fashionable craze this Spring is undoubtedly the wrist bag in all its various styles and sizes. We have seldom seen a finer assortment in any line of goods than is being shown by The Brown Brothers, Limited, in wrist bags for the coming season's trade. In conversation with their leather goods man, he says there is no doubt but the wrist bag will prove very popular this year. The great variety shown by this firm certainly proves that they have confidence in the wrist bag situation. They are at present showing about 75 different styles and sizes "and still there are more to follow." A few of the most striking might be mentioned. A Japanese seal (a new leather), in fancy colors with Japanese gold surface. This is being made up in a perfectly plain German silver frame in gun metal or gold finish, and is made in three sizes, 6, 7 and 8-in. frames. The word "handsome" fully describes this new design. By the way, 7 and 8-in. frames are the new sizes introduced this year. The chains are also longer, being 18 and 20 in. in length. Owing to the great variety of patterns shown it is impossible to describe in detail any particular number.

NOVELTIES FOR CHRISTMAS.

A REPRESENTATIVE of THE BOOKSELLER AND STATIONER was shown through the special department in which Warwick Bros & Rutter have arranged their annual display of fancy holiday goods for import orders. Truly the immense range of samples to be found there contained everything a Canadian dealer could possibly require to make his holiday display most unique and attractive. A member of this firm returned shortly from visiting every foreign market where fancy novelties are to be found, and the variety of new and original effects which this house are now arranging for the consideration of the trade surpasses anything they have ever shown in the past.

To attempt to describe here the hundreds of new lines which attract the eye would be folly, but a few hints of some of the dainty features which are especially prominent might be in place, and among others one quickly notices a series of new Redwood china in jardinières, vases, ornaments and numerous other designs, all exceedingly handsome and unique. There is also a companion series on exhibition known as the "Fedora" which appears in blue and gold with a pretty figure on each in relief.

Another attractive display was made up of a line of inkstands, pipe racks, smoking sets and other novelties. These goods are made of carved wood in its original form, showing the tree bark, and are beautifully polished and finished off.

A most unique and dainty series consisted of a nickel mounted line of macknucks, including memo tablets, purses, pen wipers, razor straps, etc. The finish of these goods is bright and attractive.

A new idea that takes the eye among the array of beautiful goods being shown is the use of polished oak in the construction of salad bowls and juice jars. The oak presents a most pleasing appearance, and, together with the nickel mountings, forms an elegant combination.

Shaving sets of unique design and numerous tobacco sundries are to be seen in many distinctive varieties. Among them gun metal cigar and cigarette boxes lined with cedar, strike one as most desirable goods. Tobacco jars are shown in several fancy styles.

Another novel line consists of buckhorn goods. There are India's dressing cases, manicure sets, paper knives, inkstands and other stationery accessories. These goods are extremely cheap, new and attractive.

Onyx and brass jewel cases and puff boxes comprise a new range which will be very pleasing for the high class trade. In purses, card cases and chatelaine bags new ideas are to be seen. One that might be mentioned is a new patent arrangement of the chain of the wrist bag, imported from Austria. The chain passes around the wrist and may be drawn tight, so making its removal by bag snatchers impossible.

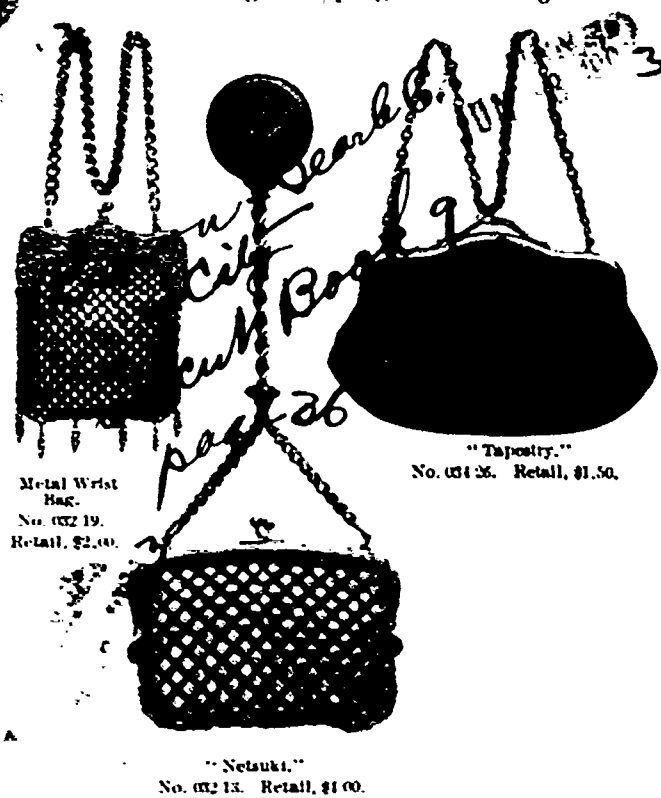
A series of brass ornamental clocks of pretty, new design, should prove a welcome addition to any stationer's stock, as also should the set of night lamps and heaters in nickel that is being shown. Bronze and metal ornamental goods are to be seen in profusion, all new in design.

The new brass bon-bon dishes show to good advantage among the china makes. There are several very interesting samples on exhibition. Then as regards a valuable new line comprising goods of Veronese pottery, too much in praise cannot be said. They are the newest novelty, if such a term is permissible, and are to be seen in pots, jugs, vases and ornaments. Candelabra of a variety of shapes and new effects are also shown.

Of the innumerable other lines being shown it will be impossible to make detailed mention. Suffice it to say that the 1903 line of Christmas novelties secured for the Canadian trade is about the best Warwick Bros. & Rutter have ever handled.

NERLICH & CO.'S CATALOGUE.

Nerlich & Co., wholesale fancy goods dealers, Toronto, have issued their catalogue of Spring and Summer goods for



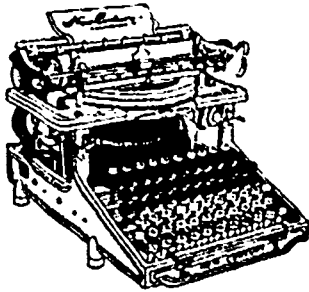
Metal Wrist Bag. No. 032 19. Retail, \$2.00.

"Tapestry." No. 034 26. Retail, \$1.50.

"Netsuki." No. 032 13. Retail, \$1.00.

1903 The catalogue is printed on coated paper, and consists of 64 pages without the cover. It is a most apprehensive catalogue, embracing sporting goods of every kind, to say nothing of a long list of novelties. The number of illustrations is large, there being four or five or more on nearly every page. The accompanying illustrations are from some of the wrist and chatelaine bags, which the firm carry in stock. A feature of the catalogue which is worthy of note is the part

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which includes best grades of Ribbon and Carbon Paper. Also Neostyle, Mimeograph and Ellam's Duplicator Supplies.

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 THIN, ROUND CORNERS, DUPLEX.

This quality is highly recommended for Club use, being manufactured from carefully selected material and rendered absolutely waterproof by a special process.

CHAS. GOODALL & SON, LTD., LONDON, N.W.

CHAS. GOODALL & SON, Limited

LONDON, ENG.

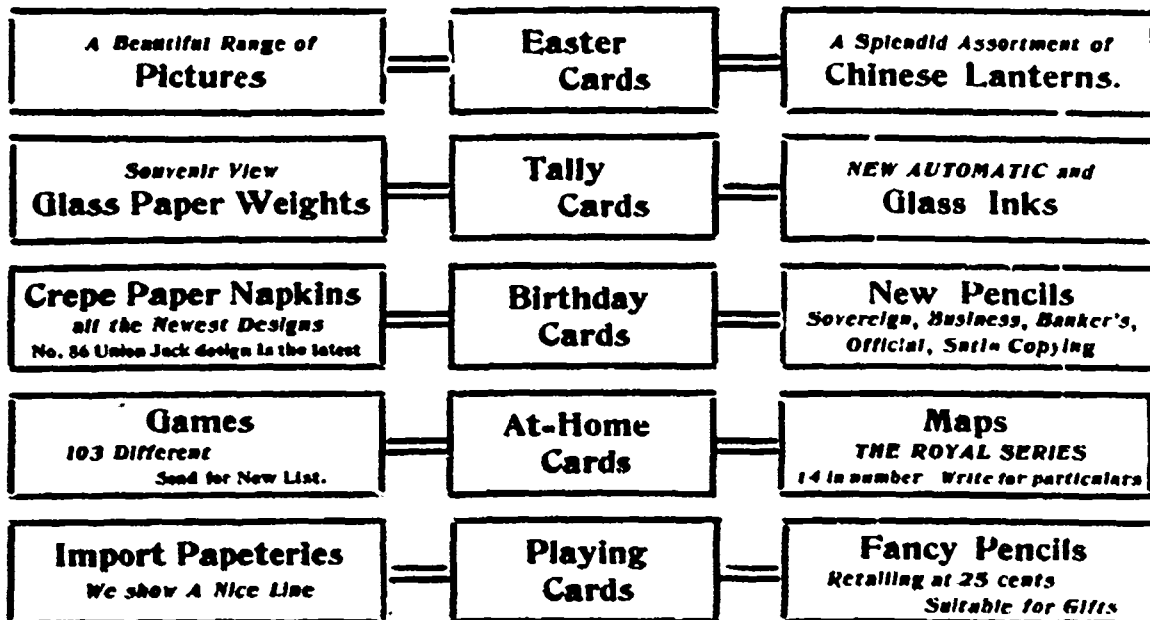
Manufactory Camden Works, Camden Town, N.W.
City Warehouse 17 St. Bride Street, Ludgate Circus, E.C.
West End Warehouse 60 Charing Cross Road, W.C.

Toronto Sample Room:

84 Wellington St. W., A. O. HURST

Look at the Lines Our Travellers are Showing

WHEN THEY VISIT YOU THIS TRIP



The Copp, Clark Company, Limited, - TORONTO.

64-66 Front Street West. : : : 67, 69, 71 Colborne Street.

that is devoted to wedgewood and Etruscan art ware, the printing of which is done in the natural colors, and greatly improves the appearance of the book. For the convenience of the trade, there is a complete index at the back of the catalogue.

NEW STATIONERY ITEMS.

GLASS safety inkstands and glass pen trays are shown in some exceedingly pretty designs by The Copp, Clark Co. These goods retail at absurdly low prices, something like 25 and 50c.

Accompanying them are the new shapes in Flemish Bond papereries prepared by this firm. The envelopes are long and narrow, with straight back, and the shades shown are pastel blue, Oxford grey and cream.



Safety Inkstand.

contain a good quality of paper.

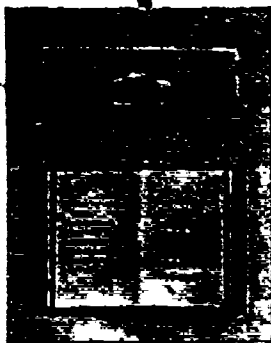
In their 5c. pencils this firm show some new lines. No. 1815 is the Sovereign, yellow in finish. No. 1816, the Official, is olive green; No. 1817, the Banker's, is a hexagonal pencil in maroon and green. No. 1814, the Business, has a khaki finish. In copying pencils, the Satin, with a yellow finish, has been added.

A CANADIAN REPRESENTATIVE.

THE Dennison Manufacturing Co. now has as its representative in Canada, H. Van Duyne. New quarters have been secured at 111 Coristine Building, Montreal, where a full line of the Dennison manufactures is on display. Mr. Van Duyne was for several years connected with the New York house of The Dennison Manufacturing Co., and now takes the place of H. L. Lyman, the former Canadian representative, who is no longer connected with the company.

ART GOODS.

WITH reference to calendars, cards and art studies, it is pleasing to note the difference in the style of production in favor nowadays to what used to be in general demand a few years ago. Then one saw practically nothing but the cheap lithographed or highly-colored style of goods in these lines. Not so now, for those of artistic taste want something very different.



A few seasons ago The Brown Brothers, Limited, introduced to the Canadian trade the line of the well-known publisher, Woodbury E. Hunt, which for artistic excellence is now thoroughly known on this market, and each season has shown a marked increase over the previous year, evidencing conclusively how thoroughly their goods are appreciated by the buying public.

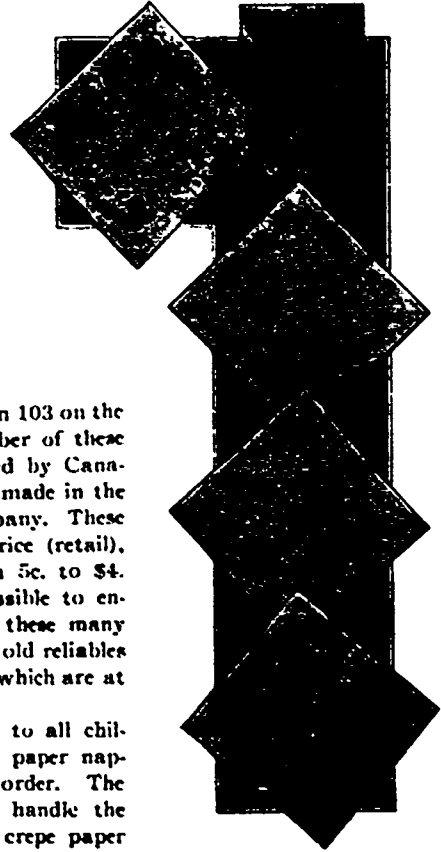
The Brown Brothers, Limited, had hoped to have been showing these lines to the trade about this time, but, owing to several important changes and improvements which the publishers have made this year, they are not quite ready yet. The samples are being hurried forward as quickly as possible, and will be in the hands of their travellers in the course of a few weeks. The "Booklet" design is here illustrated.

CHINESE LANTERNS AND GAMES.

BOOKSELLER AND STATIONER has seen a capital idea in the way of Chinese lanterns. At The Copp, Clark Co's. headquarters a series of attractive lanterns consisting of some 25 different styles was shown as being a special assortment. Instead of selling quantities of the same make of lantern, this assortment is carefully put up in a box, and all sold for \$2.

This company have been making some important reductions in the prices of games, as well as introducing some entirely new games. They have, in fact, no less than 103 on the new list. A number of these have been invented by Canadians, and all are made in the factory of the company. These goods range in price (retail), all the way from 5c. to \$4. It would be impossible to enumerate a few of these many games, but all the old reliables are there, most of which are at reduced prices.

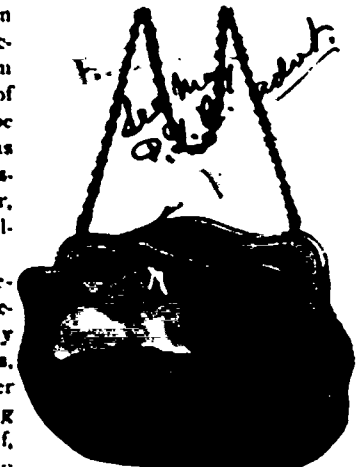
As an adjunct to all children's parties the paper napkins are always in order. The Copp, Clark Co. handle the Dennison line of crepe paper napkins, of which we give an illustration.



A REAL SEAL BAG.

The Brown Brothers, Limited, are showing a very nice bag in real seal, same as cut, which, they say, will sell at popular prices. Their full line, in fact, shows a range embracing all prices to retail from 25c. upward. Mention of the "Netsuki" must not be overlooked. This bag was fully described and illustrated in our last number, and, we understand, is selling very well indeed.

"What about chate-laines?" was asked. Chate-laines are proving steady and fairly popular sellers, there being a great number of ladies who prefer a bag that will hang by itself, rather than being put to the necessity of carrying one in the hand.



THIRTY thousand rolls wall paper Retail up to ten cents. Thousand roll lot, twenty kinds, thirty dollars; matched borders. Dickenson & Co., Toronto, (3)

One Ad. Emphasizes Another

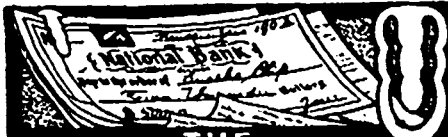
Each does some missionary work until the convert is won. Continuity breeds success.

Alex Pirie & Sons, Limited.

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Bankers, Lawyers, Editors, Students and Business Men have pronounced this clip the best. Box 100, 25c. Stationers or by mail. Sample card free.

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DAMASCUS,

SYRIA



IN SIX NUMBERS.

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TORONTO

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Trade supplied by all Leading Wholesale Drug Houses in the Dominion. Received Highest Award Medal and Diploma at Centennial, Philadelphia, 1876; World's Fair, Chicago, 1893, and Province of Quebec Exposition, Montreal, 1897.

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Moyer's Commercial and British Empire Map of the World.

Nothing like it ever made before. Three Complete Maps in one. An Ideal Commercial Map, A Complete Map of the British Empire, as well as all up-to-date Map of the World. Write for particulars. Established in 1884.
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120 Victoria St., TORONTO, ONT.

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THE NATIONAL COFFEE CODE AXTELL'S

is a Code in general use among Coffee Brokers, and is commended highly by all.

Price, \$1.00 Postpaid.

Messrs E. H. & W. J. Peck, New York City, say of it: We have been using your code for sometime and find it superior to any code previously used by us.

THE UNIVERSAL SUGAR CODE AXTELL'S

is the standard code for Sugar Brokers. Ask one who uses it and you will get a commendation. If you never saw it send for a copy to examine.

Price, \$1.00 per copy Postpaid.

Messrs Volney Green & Son, New York City, say of it: We have used your Universal Sugar Code from the time it was first published and consider it much superior to any other code that has been issued during the 30 years that we have been in the sugar business.

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Writing Inks, Sealing Wax and Gum.

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and

Prize Medal India Wax for Hot Climates.

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Blue-Black Writing and Copying Inks
And the Celebrated Hindoo Red Ink.



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"All the News That's Fit to Print."

Gives more space to news than any other New York newspaper. It prints a greater variety of news. It gives impartial news free from bias. It goes into homes that bar other newspapers. It is a sane newspaper, neat in typography, rational in its news treatment, and independent in its opinions. It has refused to appeal to the vicious, the ignorant or the thoughtless.

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A departure of the Magazine Supplement which accompanies each number of the Sunday Edition of THE NEW YORK TIMES is the introduction of Cartoons and Illustrations. The many bright, breezy, entertaining articles are brightened by illustrations from the pens of well-known artists.

New features will be constantly introduced to improve the Magazine, but the old friend, THE MAN IN THE STREET, will remain to amuse people with his bright, chatty, and clever stories of men and women who figure prominently in the news and events of the day.

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Will be as interesting as it always is—readers of the SUNDAY TIMES may depend on getting "all the news that's fit to print" promptly, accurately, and well told.

The Financial Quotation Supplement which accompanies the SUNDAY EDITION OF THE NEW YORK TIMES covers all transactions in Stocks, Bonds, and Investment Securities—both listed and unlisted. It includes capitalization of corporations—dividends—date and rate, the fluctuations in quotations for the closing week—high and low price for both the current year and the year preceding, and other information indispensable to either investor or speculator to aid him in solving financial problems. The Quotation Supplement is kept on file by all banks and financial institutions for daily references.

The New York Times Saturday Review of Books

Which accompanies the Saturday Edition, treats books as news. The book publishers of the country have made THE NEW YORK TIMES SATURDAY REVIEW OF BOOKS their preferred medium for announcements of new publications.

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THE OFFICE

DEVOTED TO THE
OFFICE STAFFS OF
BUSINESS
ESTABLISHMENTS

SYSTEM IN MANAGEMENT.

It does not follow because there is no apparent disorder in the conduct of a given mercantile or manufacturing concern that therefore the business is systematically, let alone economically, conducted. Indeed, there may be the most pedantic adhesion to rigid rules, and yet an utter lack of that elasticity and adaptation required by a live organization in these days of rapid expansion and of diversified development in methods of trade and industrial processes. No concern can much longer afford to have its books—the records of its business—kept in the unmethodical fashion of a quarter of a century ago, when time was no object, and a man might take a week or a month to find out his financial standing. And while the establishment of an up-to-date "system" may be expensive in its first cost, the resultant saving of labor and time, the accuracy of work and the greater despatch with which results can be learned are well worth it in the end.

It is not enough to exercise economy in the purchase of supplies and to be methodically careful in their distribution. It is absolutely essential that the cost be accurately distributed and credited in ratio to consumption and production, so that at any stage of the latter it may be possible to determine the pro rata of delinquency or efficiency of each department. It is only thus that waste energy, lost motion, duplication of effort can be traced as accurately as waste of material and deterioration of plant. The time has gone by for a happy-go-lucky "estimate" of all these items. So narrow is the margin of profit of most production that in many instances it is only the summation of infinitesimal savings in each stage of production that tips the balance to success.

This is perhaps most readily shown in the operation of the "offices," so called. Show me a concern that is still wedded to its huge, old-fashioned bound-leaf ledgers and it would require no great ingenuity or capacity for juggling with fractions to demonstrate an enormous aggregate loss of effort and time in "keeping" these books, which, of course, raises the cost of production and by just so much reduces the ratio of profit. Why put up with this now that loose-leaf books have been perfected and amply tested, so arranged that when a page is completed or an account dead, the page is taken out and put into a transfer, thus relieving the bookkeeper of the necessity of turning over pages without number which are of no more practical value to him? Then there are numerous card systems, all of which have their respective advantages, that can be used to assist in systematizing almost any particular lines of record for the handy, rapid and accurate filing of correspondence, following up of collections, records of names and addresses, loans, mortgages, prices, etc., all effectively interlocked by varied cross-references.

CARE IN ORDERING GOODS.

OUR intention to give practical suggestions to storekeepers for the systematic care of their business is evidently finding favor among subscribers. While the storekeepers themselves will be chiefly benefited, the wholesaler, too, indirectly finds reason for rejoicing, if we are to judge from one or two expressions of their opinion that

have reached us. One, such, writes us that nearly half the time and a great deal of its worry could be spared the jobbing house, if their customers were half systematic in their business. "For instance," he says, "orders come in for goods same as last," and dusty files have to be taken down and the time of a clerk spent in going over former orders until the order for this line is found. Of course, the customer does not realize that he is giving this labor. He supposes, probably, that his jobber will recollect his last order, in the same way that he, no doubt, could recollect what kind of a garment he sold Tom Jones for his son months ago. He does not realize that the jobber has 4,000 or 5,000 accounts—half of them impersonal, unfortunately—and those accounts averaging, say, 100 or 200 orders per day. It is past his conception, too, that all this part of the business may scarcely come under the notice of the principals of a firm, but is handled by a staff of clerks, only one or two of whom may have seen this particular order in question at all."

What a saving to the jobber's staff if Mr. Customer could supply the date, even, on which he purchased the line he wishes duplicated, to say nothing of being able to refer to his own invoice and furnish the number and description. The same trouble as this occurs in returning goods.

Most houses, of course, have a rule to refuse returned goods after a certain number of days. But this rule can't be adhered to in practice always, and it is not infrequent to receive a consignment of odds and ends with no information whatever supplied to identify them with the invoice on which they were charged. They may have been returned to the wrong house, for all the consignor or consignee knows of the matter.

Another, writing from the office-view point, says: "There is much to be done along the line of simple instructions to storekeepers in the matter of looking after their accounts." He thinks the instructions will have to be very simple in some cases, some storekeepers not having any instinct whatever for books, as a bookkeeper understands them. He thinks it will be wholesome to stir them up in this matter, however, and he adds that there can be no better medium than a trade paper. Naturally, one cannot complain to his customers of these things for diplomatic reasons, and even so, without being able to offer some suggestion (for which, of course, there is no time), such correspondence would be of little value.

This correspondent goes on to relate one incident showing a state of chronic neglect of which we were not prepared to hear. His firm had been bombarding a customer about an overdue account of several hundred dollars for some weeks, without eliciting any reply whatever. It was finally decided to send an auditor to investigate, and the customer was duly found next morning chatting in a neighbor's cooper shop, and when the subject of the account was brought up, experienced great pain and surprise at the existence of such an overdue account. This ignorance, of course, was not credited until a pile of unopened letters was discovered on his desk, the accumulation of weeks—the "dunners" among them, grinning with their harmless threats. The customer had the necessary amount in his pocket in good bank bills and the account was settled forthwith.



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147 FRONT STREET EAST TORONTO.

FIRE AND BURGLAR-PROOF SAFES.

Great fires often cause ruination. Protect against what may come by buying a

CARY Fireproof Safe.

We are the only Importers and Dealers in Canada of the celebrated world-famous Cary Safes. The only safe sold in Canada where the filling is warranted not to depreciate, being a dry filling, will last a life time. No re-filling required when you buy a Cary safe. See our seven-hinged, double underlocking, tongue and grooved door with asbestos packing, making them water and air tight. See our latest improved up-to-date Safes before buying. Catalogues and prices sent on application. Money saved by consulting

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A STANDARD ARTICLE.
Sales Constantly Increasing.
We will ship Promptly.

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ALWAYS READY AND ALWAYS WILLING.
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Write for
Sample Box of 24 Different Kinds
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TRADE OUR MARK **AUER LIGHT MANTLES** LONGEST LIFE & BRIGHTEST OUR TRADE MARK

The Value of Annealing.

Annealing is the most costly step of mantle making—consequently a cheap mantle cannot be properly annealed—That is the reason a cheap mantle caves in like this if you lay it on its side, after burning off the coating—Try one—They injure your trade.

Mantles branded **A** are thoroughly annealed over pressure gas **A**—They fit the burner—They don't shrink—They stand up this way—They are reliable—They help your trade.

—We are the sole manufacturers of **A** mantles.
—Write us if you are interested.

Lowest prices on Mantles, Shades, Chimneys, Globes and Sundries.

AUER LIGHT CO., MONTREAL.

FINANCE AND INSURANCE

THIS day has gone by when Canadian financial, insurance and banking institutions confined their operations to the limits of the Dominion. During the past couple of years the tendency to expand and to invade other countries has become quite marked.

Some of our banks have now branches in different parts of the United States and in the West Indies. Our insurance companies have followed suit. Among the latest of the latter class to invade the United States is the Manufacturers' Life Insurance Co., of Toronto. It is now arranging to establish a branch in Michigan, and a deposit of \$100,000 in bonds of the Michigan Central Railway Co. has been made by that company with the State Treasurer as a preliminary step to doing business there.

During the last session of the Dominion House of Commons it will be remembered that the C.P.R. obtained authority to increase its capital by \$20,000,000 in order to procure funds for improving its system. Large as this sum was, it is proposed by the Pennsylvania Railroad Co. to expend an amount far in excess of this figure. The sum it proposes to expend is \$67,000,000 on its line east of Pittsburgh.

It is asserted that some of the steel manufacturers in the United States have succeeded in turning out a steel tie for railroads at a price which will allow of its general use. Of course, this is something that has long been desired, and if the present efforts are as successful as claimed, it should, no doubt, appreciate the value of the steel stocks on the markets. It is estimated that in the United States alone about \$10,000,000 per year would be expended on steel ties if they come into general use.

The annual report of the Merchants' Fire Insurance Co. showed a most gratifying condition of the company's affairs. The gross premium income was \$55,725.31, and the number of policies in force, 7,896.

The coming of age of The Toronto General Trusts Corporation, which was established in 1882 by the present managing director, J. W. Langmuir, was marked by the submission to the shareholders at the annual meeting on February 25 of a financial statement of the year 1902, indicating continued prosperity and increasing confidence in this pioneer amongst Canadian corporations which undertake the duties of a trustee. The profits of the year's operations of the company under consideration, while of a very satisfactory character to the shareholders, bear a very moderate ratio to the \$20,000,000 of estates in its care.

During the year 1902 the deposits with The Canada Permanent and Western Canada Mortgage Corporation increased \$176,610.71, while the amount invested in its currency bonds increased \$395,619.32. Thus, the amount of Canadian funds for which this company has afforded a safe and profitable investment has increased in one year by the large sum of \$572,430. Following as it does similar large increases in previous years, this may be taken as another indication of the remarkable prosperity our Canadian people are enjoying. We say "Canadian" people, because neither its depositors nor bondholders are confined to the city of Toronto, but are to be found in every Province and Territory of the Dominion. It

also clearly indicates the confidence which all classes of the people have in the Canada Permanent, a trust which is well merited, as it is based upon a solid foundation of capital, reserve fund and assets. Its paid-up capital of \$6,000,000 is equalled by only three of our largest banks. Its depositors, either in Toronto or elsewhere, are afforded every customary facility. Accounts may be opened and money deposited and withdrawn by mail without any inconvenience. Its bonds are a legal investment for trust funds.

In their weekly letter of February 27 Amelius Jarvis & Co., Toronto, say, in part, as follows, regarding the local stock market as far as banks are concerned:

The public here have also shown considerable attention to certain bank stocks. Dominion Bank has advanced several points. We have not been able to obtain reliable information as to the cause of its sudden rise. A bonus is hinted at, but no official information can be obtained. Bank of Ottawa sold yesterday at 220, closing with a bid at that price, none being offered under 223. This is, of course, ex-altogether, and is high-water mark for the stock. At the risk of repetition we would say that we believe this stock is not as high as it deserves to be when one considers the splendid condition of the finances of the bank. The stock of the Bank of Commerce has always been selected by us as an excellent investment for our clients. We have also felt that, besides a fair return upon their money, considering the security afforded, they have, in addition, a very good chance of substantial increase in the price. Within the last few days there has been heavy buying of the stock. Under its influence the price advanced sharply, sales taking place yesterday at 168½, the stock closing with 168½ bid, 169 asked; while this morning the price advanced still further, the stock selling at 170. This bank has for some years shown a policy successfully combining sound business methods with great progressiveness. A short time ago they absorbed the Bank of British Columbia, which had a very strong hold upon the business of British Columbia. There is still a portion of Canada where the bank is practically unrepresented, that is the Maritime Provinces. Yesterday an announcement was made of an increase of the capital of the bank from \$8,000,000 to \$10,000,000.

The bank of Toronto will shortly open three new branches in Toronto and Montreal. One at the corner of Queen and Spadina avenue, Toronto, as soon as their new building at that prominent corner is completed, and one at the corner of St. Catherine and Guy streets, Montreal. The office is in the Board of Trade Building, Montreal, to which reference was made in our last issue. This bank is giving public notice of its intention to apply to the Treasury Department for authority to increase its authorized capital from \$3,000,000 to \$4,000,000.

FINANCIAL AND INSURANCE NOTES.

The Royal Bank will shortly open branches at Pembroke and Prescott.

A new branch of the Merchants' Bank of Canada has been opened at Olds, Alberta.

H. H. Beck has been reappointed managing director of The Manitoba Insurance Co.

E. R. Blanchard, cashier of the Bank of St. Hyacinthe, Que., died suddenly on February 15 of hemorrhage of the brain.

Herbert Fox, accountant of the local branch of the Standard Bank, Kingston, is joining the staff of the head office in Toronto.

The clearing house of Winnipeg was established in 1893, and the first full year's clearing was \$50,311,000. This increased to \$188,370,000 in 1902.

The Canada Permanent and Western Canada

MORTGAGE CORPORATION

Toronto Street, TORONTO.

Paid up Capital, - \$6,000,000
Reserve Fund, - 1,500,000
Resources, - 23,000,000

President: GEORGE GOODERMAN.
1st Vice-President and Managing Director: J. HERBERT MASON.
2nd Vice-Pres.: W. H. BEATTY.

DEPOSITS.

\$1 and upwards received on deposit and interest thereon paid or compounded half-yearly at 3 1/2%

DEBENTURES.

\$100 and upwards are received and debentures for fixed terms issued therefor with interest half-yearly at 4%

GUARANTEE BONDS.

We issue Bonds of all descriptions—At a minimum cost. Write for particulars.

We also issue ACCIDENT and SICKNESS Policies, on the most approved plans.

The Dominion of Canada Guarantee and Accident Insurance Co'y.

Head Office: TORONTO.

THE TIME TO INSURE IS NOW

While you are WELL, STRONG and INSURABLE.

THE

Confederation Life

ASSOCIATION issues policies on all approved plans of insurance, and is a prosperous and progressive Canadian Company.

PROTECTION FOR YOUR FAMILY.
PROFITABLE INVESTMENT FOR YOURSELF.

Pamphlets and full information sent on application.

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VICE-PRESIDENTS.

W. C. MACDONALD,
ACTUARY.

J. K. MACDONALD,
MANAGING DIRECTOR.

HEAD OFFICE, - TORONTO.

THE BANK OF TORONTO.

(Incorporated 1855)

Head Office: - TORONTO, ONTARIO.

Paid-up Capital, \$2,500,000. Reserve Fund, \$2,600,000
Total Assets, - \$24,000,000.

Business Accounts opened on favorable terms.
Savings Accounts } for your spare money. Interest paid
on these compounded twice a year.
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At any of our Offices you will receive courteous treatment and our best services

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MONTREAL—Cor. James and McGill streets, cor. St. Catherine and Guy streets, at Board of Trade, and at Point St. Charles.
ONTARIO—Barrick, Brockville, Colborne, Collingwood, Copper Cliff, Creemore, Elmvale, Gananoque, London, London East, Millbrook, Oakville, Peterboro, Petrolia, Port Hope, St. Catharines, Sarnia, Stayner, Sturbury, Thornbury, Wallaceburg, Waspe, P.Q., Roseland K.C.

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Yielding from 3 1/2 to 6 1/2 per cent.

Four per cent interest allowed on funds awaiting investment.

A. E. AMES & COMPANY

MEMBER OF THE TORONTO STOCK EXCHANGE.

BANKERS

18 KING STREET EAST, TORONTO.

WESTERN ASSURANCE COMPANY.

Incorporated 1851

FIRE AND MARINE

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Toronto, Ont.
Capital Subscribed - \$2,000,000.00
Capital Paid Up - 1,000,000.00
Assets, over - 2,520,000.00
Annual Income - 2,300,000.00

HON. GEO. A. COX, President.

J. J. KENNY, Vice-President and Man. Director.

C. C. FOSTER, Secretary.

EXPERT SERVICE.

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In every department of professional and commercial life expert service is required.

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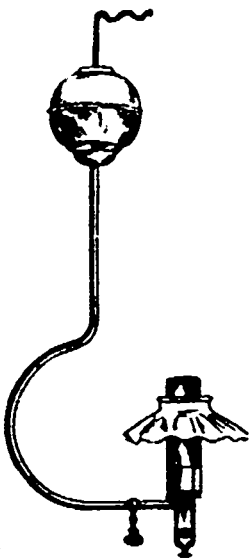
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