

Nov., '91.

THE
CANADIAN

DRY GOODS

MATS, CAPS AND FURS

MILLINERY
AND
CLOTHING

ONE DOLLAR
Per Year.

REVIEW

THOMAS E. MCRAW & CO.

SAMSON, KENNEDY & CO.,

The balance of our **Holiday Goods** have just arrived. We are showing the largest and most comprehensive line in Canada, embracing the best productions of the English, French, German, Austrian, and American markets.

As we do not show these goods on the road, we have taken this means of reaching the trade. Dealers who cannot make it convenient to see our stock should write for a sample lot of say **\$25, \$35, \$50, \$75, OR \$100.**

We show in our collection **BRONZE ORNAMENTS,** Clocks, Thermometers, Candelabras, Fruit Stands, Flower Stands, Card Receivers, Ornaments, Gongs, Ink Stands, Call Bells, Spoon Cases, Knife and Fork Cases, Pocket Knives, etc., etc.

ALBUMS, an immense range Square, Longfellow, Upright, and Fancy Shapes, Writing Desks, Writing Pads, Tablets, Blotters, (in Leather and Leatherette) Glove and Handkerchief Sachets, Pin-Cushions, Shopping Bags, Calendars, Work Boxes, Jewel Boxes, Glove and Handkerchief Boxes, Dressing Cases, Perfume Cases in Leather, Sterling Silver, Oxydized Silver, and Plush.

WRITE FOR
-A-
SAMPLE LOT.

COLLAR AND CUFF BOXES, Shaving Cases, Gents' Travelling Companions, Perfume Atomizers, Child's Companion, Crumb Tray and Brush Sets, Purses, Towel Racks, Fancy Hair Pins, Necklets, Brooches, and
-- THIMBLE CASES. --

Our goods are new. Not an article carried over from last year.

The Fancy Dry Goods House of Canada.

SAMSON, KENNEDY & CO.,

44, 46, 48 SCOTT ST **TORONTO** 15, 17, 19 COLBORNE ST.

✿ And 25 Old Change. - - London, Eng. ✿

THE CANADIAN DRY GOODS REVIEW.

Vol. I.

TORONTO, NOVEMBER, 1891.

No. 11.

THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

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

Published Monthly by

THE DRY GOODS REVIEW CO.,

6 Wellington St. West, Toronto.

J. B. McLEAN,

President.

CHAS. MORRISON,

Editor and Business Manager.

Address all communications to the Editor.

PROTECTION AND COLLECTION.



WE have since our last issue received several letters asking for further information in regard to the suit of Green vs. Minnes & Burns, dry goods merchants, Kingston, in which a decision was given by Mr. Justice Rose upholding the legality of advertising an account for sale to

the highest bidder. There is not much to add to what we said last month. The plaintiff, Green, had been given every chance to liquidate the debt, but stubbornly refused to come to time. The defendants accordingly placed the account in the hands of the collecting agency, whose requests were treated in a similar manner, and then the final step of advertising the account for sale was resorted to. From enquiries we have made we find that the retail merchants of Kingston have good reason to congratulate themselves upon the methods they employ for their protection against dead-beats and for the collection of long-outstanding accounts.

So far as protection is concerned the system appears to be perfect. Each member sends in a list to the agency giving the name and address of the debtor, the amount of the account, and the date when last rendered. The agency in turn issues a weekly list containing all the names in alphabetical order and the amounts, etc., supplemented by any remarks of amounts paid in part or in full of accounts on previous lists. A complete record is therefore in possession of each member. If a new customer should visit a store and ask to be credited for goods ordered, all the merchant has to do is to step into his office, turn up his list, and in a minute he can run his eye over the names and is at once in a position to refuse or give the credit asked without having to enter into any explanation. We are

informed that the effect has been most beneficial to the store-keepers, as it naturally would, and there seems to be no likelihood of the system being allowed to languish and die for lack of support, as it did in Ottawa. In the latter place the civil service element is too powerful to admit of any concerted action being successfully adopted to get payment of accounts within reasonable time, or even at any time. In other cities and towns we cordially recommend the adoption of the Kingston system. We understand it has been patented by the agency, but we presume they would be only too glad to offer their services wherever and whenever required. It has the merit of simplicity and effectiveness.

In regard to the collection of accounts what is done is about as follows: After the patience of the merchant has been exhausted he sends the debtor a final notice that unless the account is paid forthwith his name will be put on the list in possession of the collecting agency. This being ineffective the account is handed to the agency. To give the debtor every opportunity of saving his good name the agency sends him first one notice, then another, and a final, which contains a proof of the poster announcing his account for sale. Even then immediate action is not taken but so many days' grace is allowed. Then the poster is printed, but if the debtor should give in, even at the twelfth hour, the type would be taken out and a blank left where his name formerly stood. This has been done on more than one occasion. There is no compulsion, only a perfectly legitimate weapon—publicity—is used to make people pay their just and lawful debts.

We have before us a yellow poster announcing "Accounts for sale by the Canadian Commercial Agency, on Friday, 18th December, 1891, at Martin's auction rooms, Brock street, Kingston, at 8 p.m." Eighteen names and addresses are on the poster, and opposite them are amounts ranging from \$1.40 to \$37.72 for dry goods, drugs, hardware, etc., dry goods being in the majority. Looking at the poster one cannot help thinking that a man must be devoid of all sense of shame to put himself in the position of having it publicly notified to all and sundry that he is a "dead beat," as it is well-known that only the names of those who are able, but unwilling, to pay, are put on the posters. Again we say to merchants in other localities, "Go thou and do likewise," and we feel assured a rich harvest of payments of long outstanding accounts will be realized. The cost is trifling compared with the benefits derived.

We have given this subject particular attention, as we firmly believe the system would, if generally adopted, be the salvation of hundreds of retailers who, from the nature of their environment, are compelled to do a credit business. Where there is no organization a "dead-beat" can make his rounds of the various stores in a town and get all the credit he wants. It is a fact, and one that is to be deeply deplored, that the jealous feeling existing among retailers enables these sharks to bleed them freely. It is high time the dry goods men sank all such petty jealousy and organized for their mutual benefit and protection on similar, if not broader, lines than those in Kingston, in view of the organization of the Patrons of Industry and the existing condition of trade.

THE TRADE IN MONTREAL.

(By Our Own Correspondent.)



HE attention of dealers in dry goods is called to these facts—that trade is quiet even to dullness, that money is hard and tight and difficult of collecting, that the farmers as usual are holding back and are not turning their crops into money. They are implored to remember that one swallow does not make a summer, and that even a phenomenally good harvest will not correct all the ills from which this country has suffered for the past years, through three successive failures in crops and those other causes which have

operated against its prosperity and in common with that of other communities. And then the question is not yet settled whether the harvest this year was absolutely good, or only better than in the three preceding years. Taking it at its best, there is no probability that a period of more than proper prosperity is about to dawn. Certainly there are no evidences of it up to this moment, but all classes seem to have learned their lesson and are not attempting to create an artificial boom. There is no boom, there is no cause for one. In other years of plenty the fashion was to clap on more sail, to encourage inflation, to increase credits, to open new accounts, to neglect the collection of old and hard ones, to forget details and leave everything to work itself out of the common prosperity. This year it is different, and it is wise that it is so. There is much leeway to be made up, losses have to be retrieved, and at best merchants cannot hope in one year to more than equalize the profits of one year with another. They cannot do this much. The case of the farmer has not improved. Traders suspect that he has money and they are reminding him that the day of reckoning has come. They, in turn, are pressed upon by the wholesalers, who are making a strenuous effort to close up accounts in one way or the other. All paper must be met upon maturity this fall or else set down to the bad. What merchants want is a settlement, and a final one at that. They are getting their house in order and are determined to act on business principles, no matter who suffers. By the New Year matters will be in good shape and ready for the future, and if the present crop does nothing more than this, and it can probably do no more, it will have effected great things for this country. The fall trade is over, and it has been neutral, as the most of it was done from the distance of many months. The light buying of last spring was done in wisdom, since the weather has been entirely against the retail selling of seasonable fall goods. For a month the goods most in demand are those usually suitable for the late summer, since there were none of those sharp frosts which set men and women thinking and buying. The farmers are yet in the fields, though in the clay lands fall ploughing was impossible on account of the dryness, but it has kept them from the stores and lessened their need and desire for goods.

When country dealers are not selling fall goods they show no disposition to load up for next spring and travelers on the road report only moderate success. The ground is now well covered and samples are going forward as rapidly as they arrive. Those doing a sorting business are more hopeful, and hear a more confident note, and this is the first indication of better things. Of course all this does not mean that merchants are without hope and confidence. They have both, and with good reason, and those who can discern see in increased remittances a sign of coming movement. Since the tenth there has been a marked improvement in this direction, indicating that in the last few days the money is really beginning to move again and that in the month to come substantial gains will

accrue. The volume of trade is above that of last year and this is an actual basis for confidence. The city trade is active and a month of seasonable weather will effect a revolution before and during the holiday season. For these reasons wholesalers are more cheerful and if matters follow this course some houses that are now in the balance will cease to waver; but unless the improvement is decided and sudden two hours at least will go down and pull down several small ones with them. Prices are very firm all round and in several cases the mills have advanced some lines, principally checked shirtings from 7 to 10 per cent. Flannelettes are even scarcer and the market for wide goods is in good shape.

ILLEGAL PREFERENCES.

An important decision was given a few days ago by the Queen's Bench Division in the case of *Davies v. Gillard*, upon appeal by the plaintiffs from the judgment of Chief Justice Armour, who tried the action at Hamilton, dismissing it with costs. The action was brought to set aside a chattel mortgage as fraudulent against creditors. The trial judge found the facts against the defendants, but was of opinion that he was bound by *Molson's Bank v. Halter* and other cases to hold that the transaction could not be impeached. We may explain that it is laid down in *Molson's Bank v. Halter* that when a creditor obtains from a debtor on his urgency or desire for security for his debt, and the latter in consequence thereof gives such security, the mere fact of the latter being in fact insolvent at the time, and shortly after going into insolvency, does not, in the absence of any collusion or guilty knowledge on the creditor's part, defeat the transaction at the suit of the assignee or creditors. It must be the illegal intent to defeat, delay, or prejudice the creditors or to give a preference to one over the others, that brings it within the statute. In *Davies v. Gillard* the plaintiffs contended that there was no actual bona fide pressure within the meaning of the cases. The Queen's Bench Division allowed the appeal, reversed the judgment of the trial judge, and entered judgment for the plaintiffs, with costs of the action and of the appeal. Mr. Justice Falconbridge said: "It is a corollary of the findings of the trial judge that the pressure alleged to have been adopted here was not a bona fide pressure, but a sham pressure. While the amendment to the statute has been practically repealed by the recent decisions, yet the rest of the section remains to be construed as before the amendment was introduced, and finding, as I do, the pressure here to be a mere piece of collusion, I think the learned Chief Justice's decision should be reversed." Mr. Justice Street said: "The property which the debtor transferred to his creditor was all that he had left, and he knew that he had many creditors who could not be paid. When the debtor retains nothing he must be taken to have made the conveyance with the necessary intention of defeating and delaying his other creditors. See the judgment of *Jarvis, C. J.*, in *Graham v. Chapman*, 21 L.J.C.P. 173. See also *Wilson v. Day*, 2 Burr 827; *Newton v. Chantler*, 7 East 133; *Siebert v. Spooner*, 1 M. and W. 714; *Woodhouse v. Murray*, L.R. 2 Q.B. 634; *Phelps v. Hornstadt*, 1 Ex.D. 62. These cases, it is true, are all cases under the Bankruptcy Act; but I can see no reason why, although we have no bankruptcy legislation here, we should not adopt and apply the line of decisions to which I have referred; nor why, having adopted from the English law and followed to the farthest point to which its authors carried it, the unsatisfactory and artificial doctrine that pressure is the only proper test of a debtor's intention where he has transferred only a part of his property, we should take it up again where they have abandoned it for more reasonable tests, and should insist on applying it to cases where he has transferred the whole of his property, to which they never deemed it applicable. Therefore, notwithstanding the fact of pressure, and without losing sight of the distinction between the intention with which an act has been done and the effect of the act, we should find that the debtor made the transfer with full knowledge that its only and necessary effect must be to prefer the plaintiffs to his other creditors, and with the fraudulent intention of preferring the defendants over his other creditors, and therefore the transfer is void."

KNOX, MORGAN & CO.,

Wholesale Dry Goods Importers,
HAMILTON, = = ONTARIO.

Stock-taking Drives.

We have placed many lines in our Travelers' hands, (including Mantlings and Knitted Goods) which we offer at a big sacrifice.

Spring Prints.

Samples now on the Road. They are a choice lot. From present indications, a large trade is assured. Reserve your order for Prints, until you have seen our Magnificent Ranges.

≡⊕ FOR THE RETAIL TRADE ⊕≡

"Patent Roll" Cotton Batting.

None genuine but the following registered brands :

NORTH STAR.

CRESCENT.

PEARL.

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

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

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

"BALED" Goods same quality but less price.

MEN OF MARK.

ANDREW FREDERICK GAULT.

(Of Gault Bros. & Co., Montreal.)

The heights by great men reached and kept
Were not attained by sudden flight,
But they, while their companions slept,
Were toiling upward in the night.

—LONGFELLOW.

In every branch of business and in every profession throughout the world there are always some men who, by natural force of character, conspicuous ability, or marked individuality, reach and maintain a commanding position. Foremost among the merchant princes of Canada stands the name of A. F. Gault, senior member of the firm of Gault Bros. & Co., wholesale dry goods, Montreal. Few men in this country are more widely known, or exercise a more powerful influence in commercial circles, than Mr. Gault. He was born in a village near Strabane, Ireland, in 1833, and arrived in Montreal when in his boyhood. There he attended the High School for a short while and afterwards was employed in a wholesale clothing house. In 1854, when comparatively a young man, he started in the wholesale dry goods business in partnership with the late Mr J B Stevenson, under the name of Gault, Stevenson & Co. After a few years the firm dissolved partnership and Mr Gault was joined by his brother, Robert L., the firm name being changed to Gault Bros. Shortly afterwards Mr. Samuel Finley, a brother-in-law, was admitted to partnership, and the name was changed to Gault Bros. & Co., under which it has been in existence for about thirty years. Mr. Finley retired about

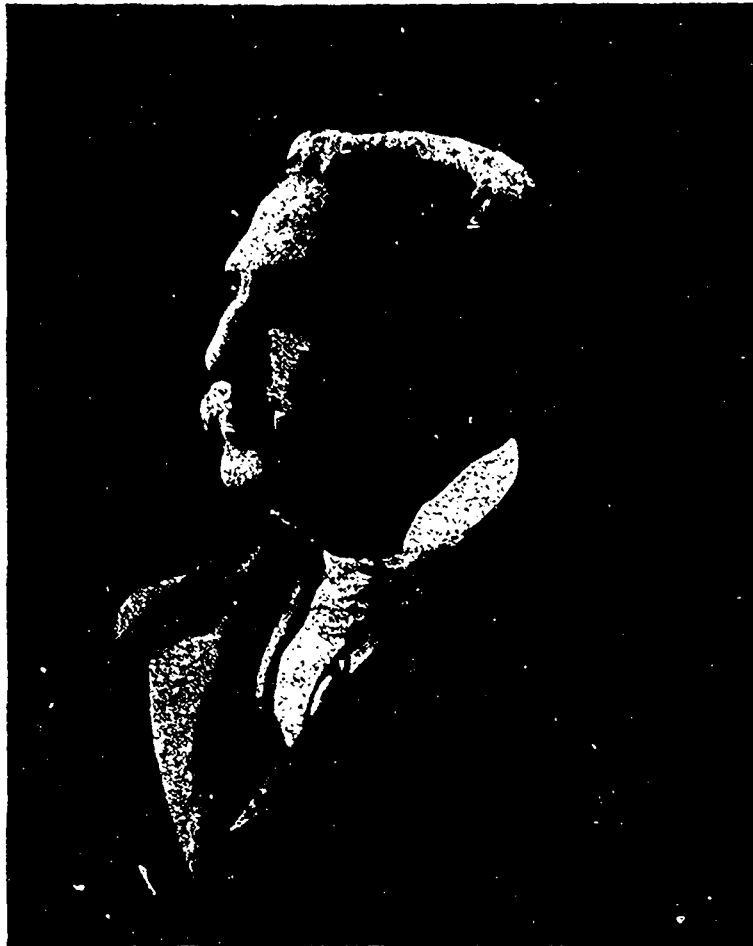
five years ago, and Messrs. R. W. MacDougall and Leslie H. Gault were admitted. Such in brief is a history of the firm from its inception to the present time.

Mr. Gault has been practically the leading spirit in promoting the cotton industries of this country, and the present advanced stage of our cotton manufacturing is very largely due to his business enterprise, energy and sagacity. He has always taken a lively interest in that industry, believing that a great future is in store for it. He is, at present, probably the largest holder of cotton stock in the country, and during the last few years his attention has naturally been more devoted to that branch of his business. He is President of the Dominion Cotton Mills Company, which has a capital stock of \$5,000,000. The mills owned by this company are the Hochelaga and St. Anne's mills, Montreal; the cotton mills at Magog, Coati-

cook, and Chambly, P.Q., the Craven Cotton Company of Brantford, Ont.; Kingston Cotton Co., Kingston, Ont.; Moncton Cotton Co., Moncton, N.B.; Nova Scotia Cotton Co., Halifax, N.S.; and the Windsor Cotton Company, Windsor, N.S. Besides this he is President of the Montreal Cotton Company of Valleyfield, Que.; of the Stormont Cotton Company of Cornwall; of the Montmorenci Cotton Manufacturing Company, Que.; of the Globe Woollen Mills Company, Montreal; of the Trent Valley Woollen Manufacturing Company of Campbellford, Ont.

Notwithstanding this tremendous responsibility his restless activity and unceasing energy enable him to give a portion of his time to other matters. He is a director of the City and District Savings Bank, and the London, Liverpool and Globe Insurance Company, and is also connected with all the leading benevolent societies, in which he has always taken a deep and practical interest.

In educational matters he has also taken a prominent part, being one of the governors of McGill College. It is largely due to his beneficence that the Montreal Diocesan College owes its existence, as the college building was presented by him to the Lord Bishop of Montreal some years ago. He is one of the leading members, if not admittedly the leading member, of the Church of England in Montreal, and is at present Treasurer of the Synod. He has never sought municipal or political honors, but has more than once been the choice of the Liberal Conservative party as their standard bearer for Montreal West, but has always declined the honor. He has also been the unanimous choice of the citizens for Mayor, but declined that honor also. His residence on Sherbrooke street is one of the finest in the city, and is looked upon as one of the principal sights of Canada's commercial centre. Perhaps one of the most prominent features of his character, and which has in no small degree contributed to his exceptionally marked success, is



MR. ANDREW FREDERICK GAULT.

(Of Gault Bros. & Co., Montreal.)

a capacity for viewing the most complicated or most exciting of business matters with a calm and philosophic spirit. His callers are numerous, and although, owing to the multiplicity of his duties, his time is most valuable, he is always the genial and courteous gentleman, ready to listen but quick to decide. It is unnecessary to say that he is esteemed by all classes in his adopted city, and no man occupies a more honored place in the regard of Canadian business men than he does.

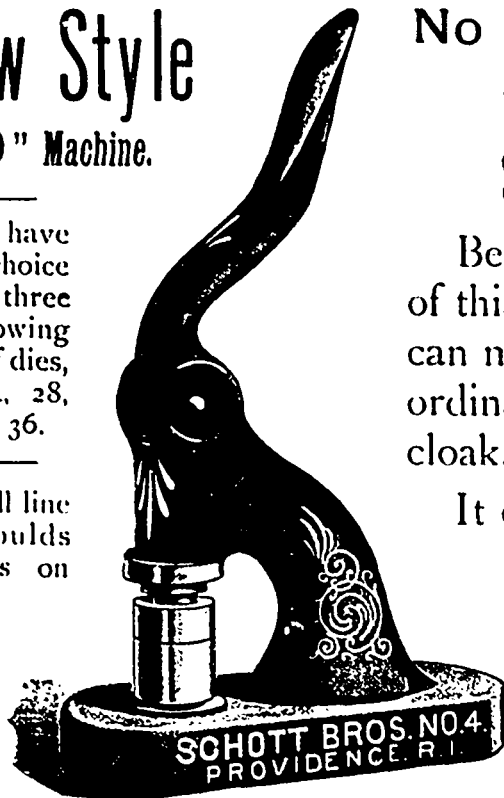
The immense establishment of Gault Bros. & Co. is situated on the corner of St. Helen and Recollet streets. The original building is of stone and consists of six flats, including basement, having a floor space of 45,000 superficial feet. It is fitted with elevators and every convenience for the easy transaction of their immense volume of business. Its rooms are well lighted and the arrangement of

New Style

"D" Machine.

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

A full line of Moulds always on hand.



No Dry Goods Store or Tailor can do without it.

Schott Bros. "D" Button Making Machine.

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

It cuts the cloth blanks and makes the button perfectly.

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

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

The St. Lawrence Steel and Wire Co., Ltd., Gananoque, Ont.

GENERAL AGENTS FOR THE DOMINION.

the goods in the various departments is as completely attractive and convenient as good taste and long experience can provide. Besides this building they occupy the whole of the adjoining store and the upper hall of the store adjoining that, their business having expanded and prospered to such an extent as to render these additions necessary. The record of the firm has been as honorable as it has been successful. They have kept pace with the city's advancement, and every effort to promote the city's trade, increase her facilities and improve the means of communication with the world's markets or sources of supply has had their approval and influential aid. They are therefore thoroughly representative of what is most progressive as well as reputable and substantial in the trade of Montreal and have always held a leading position in the dry goods trade of the Dominion.

ROBERT'S FIRST LESSON.

Robert Pringle to-day is a prosperous merchant in a western town. Thirty years ago Robert was apprenticed to an eccentric old-fashioned draper in Yorkshire, England. One day soon after Robert began his apprenticeship he was sent to deliver a parcel. Robert stopped so long to linger and look in every shop window as he went along that, fifteen minutes after he started, he was gazing in a toy shop window half a dozen doors up the street.

The governor happened to see his new apprentice and called him back. Robert was gently shown "on to the carpet" The governor sat down beside him at the desk and said. "Robert, I take a deep interest in you, as I do in all my apprentices. I look upon you all as my own sons. I want to have a serious talk with you, Robert. You are aware I am getting to be an old man and life is uncertain. Now, Robert, try and be a good boy; always speak the truth, try at all times to be polite and obliging, keep yourself neat and clean, don't neglect your Sunday school, attend church regularly." He continued in a very touching, pathetic voice "This may be the last time I may ever have the opportunity to speak with you.

I couldn't let it pass without giving you my parting advice. God bless you, Robert; remember what I have said. I may be dead and gone before you return, as life is very uncertain." The old man looked very sad and solemn as he shook the boy by the hand and bade him good-bye.

Robert was so deeply touched that the tears ran down his cheeks and he sobbed out. "If you feel very ill, sir, I'll run for the doctor. Do let me go, sir; I won't be long."

"No, Robert, I am not feeling any worse to-day than usual, in fact I am feeling very well indeed, but if it takes you as long to go the rest of the way with the parcel, as it did to get to Mrs. Barnes' toy shop, I don't think I will live to see you again. But be a good boy."

When it began to dawn on Robert that the old man had been giving him a gentle lecture, he grabbed the parcel and made the fastest time on record. During Robert's five years' apprenticeship, the lecture was never repeated.

TOM SWALWELL.

PRICES UP OR DOWN.

Shall a merchant advance or reduce prices on goods in stock as their market value may change? asks an exchange. This is an interesting question, particularly for merchants in the smaller towns, where they have one or more competitors. Jobbers advance or reduce prices on goods as the market changes. Manufacturers advance or reduce prices as the condition of the market or the price of raw material changes. Jobbers and manufacturers as a class are successful in business, so the rule would appear to be a good one for retailers to follow. The fact that a merchant often has to follow the downward tendency of the market is an argument in favor of his taking advantage of an upward tendency and realizing large profits. If he is obliged to drop his price to meet competition let it be done quickly, and to all customers alike. Do not fear your competitors but if there is money to be lost lose it in a week rather than in ten weeks. Prompt action on your part will show that you intend to meet an, price that is necessary to hold your trade, and it may be that one lesson of this kind will be all that will be required.

RESPECT THE RIGHTS OF OTHERS.



In all professions there is a standard of ethics which the members are careful to observe. The same should apply in business. If a retail firm is located in a certain city it should be satisfied with the custom of that city and surrounding district and not covet that of dealers in other cities. Complaints have reached us that a well-known retail carpet house in Toronto is sending out travelers, who go from house to house, in other cities, soliciting custom. In Kingston, we are informed that their traveler secured cash orders from householders who had heavy outstanding accounts on the books of retailers in that city. It would seem, therefore, that these retailers have good cause to raise a vigorous protest against such an unwarrantable encroachment upon their rights. The carpet house in question has amassed a handsome fortune in the business, and should have the spirit of fair dealing to give others a chance to make a livelihood. How is it possible for them to do so when they are heavily taxed by the municipality, have a large portion of their trade taken from them by interlopers, and are forced to keep heavy accounts on their books owing to the fact that their customers give up their available ready cash to these interlopers? We are convinced that very few retail houses are guilty of indulging in this selfish practice, and it does not redound to the credit of any reputable house to place themselves on the level of peddlers and petty chapmen.

The Legislature has recognized the rights of traders in this respect, as according to the Consolidated Municipal Act of 1883, it is enacted that "The council of any city, county, and town separated from the county for municipal purposes may pass a by-law for the following purpose: For licensing, regulating, and governing hawkers or petty chapmen, and other persons carrying on petty trades, or who go from place to place or to other men's houses, on foot, or with any animal, bearing or drawing any goods, wares, or merchandise for sale, or in or with any boat, vessel, or other craft, or otherwise carrying goods, wares, or merchandise for sale, and for fixing the sum to be paid for a license for exercising such calling within the county, city, or town, and the time the license shall be in force:

The word "hawkers" in this sub-section shall include all persons who, being agents for persons not resident within the county, sell or offer for sale tea, dry goods or jewellery, or carry and expose samples or patterns of any such goods to be afterwards delivered within the county to any person not being a wholesale or retail dealer in such goods, wares or merchandise."

Retailers in places canvassed by the agents of this retail carpet house should see to it that the municipal council passes a by-law in accordance with the act fixing the license fee sufficiently large as to make it unprofitable for them, or others, to solicit custom within the boundaries of the municipality.

AN UNJUST AND INIQUITOUS TAX.

The number of signatures attached to the petition of the Toronto Board of Trade praying the Ontario Government that the Municipal Act be so amended that if the personalty tax is to be continued it shall be based on income to all citizens alike, is surprisingly large. This plainly shows that the community is thoroughly aroused as to the absolute and immediate necessity for a change from the present unjust, unfair and iniquitous method of assessment. The very people, who should above all others be dealt with in a fair and liberal spirit by the municipality, are the very ones who are discriminated against and from whom the heaviest possible impost is exacted. That the law should give an assessor the option of taxing either the capital or income of a business house is opposed entirely to every element of fair-play or justice. It should be either the one thing or the other and all should be taxed alike. Not only that, but as the law now stands the capital of a merchant or manufacturer owning his own buildings and who mortgages them for the purpose of put-

ting the money into his business, is doubly taxed, inasmuch as he is assessed on the value of the buildings and on the capital he puts into the business obtained from the mortgage. No other class of the community is burdened in the same way, for if the owner of real estate, other than such as above specified, mortgages it and lends the money on mortgage, shaves notes with it or invests it in a ten years' endowment policy, it is not taxed. The personalty tax is a relic of barbarism and should be abolished altogether. The view that all taxation for municipal purposes should be upon reality is upheld by all the advanced thinkers of the age and that it will be so in the near future is as certain as that night follows day. It is the duty of the State to protect, in every way possible, the property equally as much as the lives of its citizens. This is undeniable. Why therefore should a law be allowed to cumber the Statute books of the province under which the property of a certain class of citizens is taxed and the property of other classes is not taxed at all. Reason and justice call for the abolition of such a monstrous violation of the rights of the people and we feel sure the Legislature at its next session will do what is right in the premises.

TRADE PROSPECTS.

From personal enquiries we find that trade amongst retailers has not come up to what was anticipated in view of the splendid harvest. Farmers, owing to the fine weather, have been devoting their time and attention to fall ploughing and other work on the farm, and left their purchases of winter supplies till the weather became colder. This was the general statement, but there were exceptions where a really brisk demand had continued for dry goods. Retailers are, however, hopeful that they will yet be more than compensated for the slackness which has prevailed, and this is borne out by the large number of sorting orders received by the wholesale houses. Wholesalers are now busy taking stock, and their travelers are on the road with spring samples. Although competition is as keen as ever prices are fairly maintained, and it is the universal belief that the coming spring season will be the best for years. It is too early yet to predict what will be the leading features in dress goods for spring, but we are in a position to state that tweeds in stripes, cords, serges and wool Bengalines will be in the fore front, besides fancy effects in plain stuffs. The mills are all busily engaged in manufacturing goods for spring orders, and the demand for domestic woollens has assumed such vast proportions that many of them will be closely pressed to get the stuff ready in time.

HOW SPOOLS ARE MADE.

Almost all the spools now made are produced from birch-wood, and the machinery used in their manufacture has been brought to such a degree of perfection as to reduce their cost to the lowest possible figure. The wood is first sawed into sticks four or five feet long and seven-eighths of an inch to three inches square, according to the intended size of the spool. These sticks are thoroughly seasoned, sawed into short blocks, and dried in a hot-air kiln at the time they are sawed, holes being bored perpendicularly through each block, which is set on end under a rapidly revolving long-shaped auger. At this stage one whirl of each little block against some small knives that are turning at lightning speed fashions it into a spool after the manner of the pattern provided, and this, too, at the rate of one a second for each set of knives. A row of small boys feed the spool-making machines by simply placing the blocks in a spout, selecting the best, and throwing out the knotty and defective stock. The machine is automatic, excepting the operation performed by the boys. After turning, the spools are placed in a large drum and revolved rapidly till polished.—Wade's Fiber and Fabric.

CORRESPONDENCE.

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

CASCADE ROLL BRAID

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

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

A beautiful cabinet presented free to the retail trade.

CASCADE NARROW FABRIC CO.,

COATICOOK, P.Q.



EDITORIAL NOTES.

We particularly draw the attention of our readers to the advertisement of Harry Harman, novelty artist in window dressing and decorating, Louisville, Kentucky. Mr. Harman's Christmas pamphlet should have a big sale among retailers, as they can depend upon its containing many novel and striking ideas and designs for holiday displays.

We congratulate the publishers of the Canadian Grocer for turning out a special fall number of unusual excellence. It is certainly far ahead of any similar production on this continent in its get-up, editorial matter, and contributed articles. The Grocer has made wonderful strides within the past few years, and its publishers are deservedly reaping the results of their push and enterprise.

The Post Office Department has issued a notice to the effect that the postage on matter addressed to places abroad, including India, Australia, etc., is now reduced in all cases to five cents per half ounce for letters, with other rates to correspond for newspapers, etc., except in the case of the Transvaal Orange Free State, British Bechuanaland, and other more remote places in the interior of Africa, served by way of Cape Colony or Natal, the postage to which remains unchanged. This is one of the results of the deliberations of the International Postal Convention.

It has afforded us great gratification to find that our efforts are being so fully appreciated by the trade as evidenced by the very large number of subscriptions received during the past month from every province in the Dominion, and we return our cordial thanks to those who have personally and by letter given us words of encouragement. Remember that by subscribing now you get the REVIEW till the end of next year for one dollar. Our canvassers are covering as much ground as possible, but we urge those who have not yet subscribed to send in their subscriptions now and not wait till they are called upon. Those who have dealings with wholesale houses in Toronto could include the dollar in a cheque to the house, which would save postage and registration.

OBITUARY.

After a long and trying illness, borne with Christian fortitude, William Page Ponsford, dry goods merchant, Vancouver B. C., died on October 14th, at the early age of 42 years. He was the third son of John Ponsford, senior partner of the well-known wholesale house of Ponsford, Southall & Co., of London, Eng. Deceased located in Vancouver in December 1887, starting in business in the Innes block on Hastings street, his being the first retail store on that street. For a long time he had to contend against a painful sickness, and recently an attack of bronchitis aggravated his heart trouble and caused his death. He will be long remembered as a generous

hearted man and a good citizen, and the wife, and four sons who now mourn their father's loss, will have in their bereavement the heartfelt sympathy of hosts of friends.

William Rutherford Smith, of the dry goods firm of Ziegler & Smith, Guelph, Ont., died suddenly on Monday, October 26th. He had not been well for some months back, suffering from ulceration of the stomach, but on the Saturday previous to his death he was attending to his duties as usual. Mr. Smith was highly respected by his fellow citizens and those who had business dealings with him.

A telegram to Montreal from San Francisco on Nov. 13th announced the death of Mr. John Gray, late of Montreal. Mr. Gray, was well known for many years in that city in the dry goods commission business. He was actively connected with the volunteer militia, holding the rank of major in the 6th Fusiliers, and was also a member of the Royal Albert Lodge of Freemasons.

THE LEE SPOOL

—TOOK THE—

- Gold Medal at the Jamaica Exhibition -

—AS THE—

Best Sewing Cotton for Hand or Machine Work.

CALDECOTT, BURTON & SPENCE,

Wholesale Selling Agents,
46 and 48 Bay St., - Toronto.

Toronto Fringe and Tassel Company

Manufacturers of

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

27 Front St. West, TORONTO.

JAMES HOLDSWORTH, Card Clothing Manufacturer,
Upperhead Mills, Huddersfield, England.

Cards made of English Oak bark tanned leather, F.lleting of best Linen Warp Vulcanized Cloth, Fox's Hardened and Tempered Steel and Swedish Iron Wire.

G. B. FRASER,

14 Colborne St., Toronto, Agent for Canada.

WINDOW DRESSING.



FROM the catalogue of the Norwich Nickel and Brass Works we extract the following as to arrangement:—Simplicity in arrangement as well as in color is desirable. It is a safe rule not to display a great variety of articles in the same window, as a complicated arrangement usually appears confused.

The most effective windows are made by the use of designs which are not intricate, and which are easily understood at a glance. The easiest way to dress a window tastefully is to arrange a unit, composed of as many articles as the taste or

ingenuity of the dresser may dictate; and to repeat this unit to fill one or more bars or the entire window.

Where the primary purpose is to display as many goods as possible without much regard to color effect or harmonious arrangement, it is advantageous to dress the window close up to the front, and fill it full enough to entirely cover the space. Where color and form are to be considered, fewer articles may be used, they may be more widely spaced, and should be placed further back. The window should then be at least two bars, and sometimes four bars deep; and from three to five tiers high. It may even be still higher, but great height is undesirable, as it makes the display disproportionate, and is rarely effective, besides requiring a great quantity of goods.

Curved bars are advantageous, as they aid materially in forming any design, may be satisfactorily dressed with a very small quantity of goods, and take the eye.

In dressing a window with the purpose of getting as much of a show as possible with a few goods, the surroundings should be carefully considered, that is, the background, the light, and the distance from the front. Concerning the latter, it may be said, as a rule, that a thinly dressed window should be arranged well back from the glass, and in that case it should have a strong background to bring it out boldly.

A window dressed entirely to the front has no effectiveness as a whole, but depends for its effect entirely upon separate details, for the reason that it has not the requisite distance to give the eye the proper focus; but when the display is withdrawn two or three feet within the glass, the proper focus is obtained, and the eye takes in the whole with pleasure. Moreover, the play of light and shade is much more varied and pleasing, the light being softened and diffused.

Small stands for the more prominent display of articles placed upon them add materially to the effect of a window.

Crowding should be carefully avoided in window dressing, especially in the case of articles in which form is an element of attractiveness. Drapery and similar articles may be effectively massed, provided, always, that color harmonies are carefully considered; but such articles as shoes, bonnets and the like must stand out clearly from the background. Otherwise the lines run together and the display becomes confused. For this reason separate stands or trees are by far preferable for articles in which form is more prominent than color, as shoes, hats, etc.

It is desirable not to encumber the bottom of a show window with too many small objects. The bottom should serve to a considerable extent as a foil or background against which the articles shown may be strongly relieved, and their value thus enhanced. This end is lost by crowding the ground; definiteness is sacrificed, and none of the articles shown are as effective as otherwise. Never forget that the use of a background is to sharpen and strongly define what is placed against it, and that too many articles too closely grouped nullify this purpose. The same loss of effect ensues from allowing one object to overlap another; the out-

lines are confused and each article loses in effectiveness. Therefore, don't crowd your windows, don't crowd your floors; be particular to have each article clearly defined against the background, and don't allow one article to overlap or stand partially in front of another of the same tone or color. If the colors contrast, the overlapping is not detrimental, because the contrast then serves the same purpose as a background, namely, it defines the form sharply.

Do not bring elaborate forms into contrast if it can be avoided. Everyone knows how an effect is "killed" by being brought close to some other effect, perhaps dissimilar in kind. Each article may be beautiful by itself, but becomes almost ugly when brought into comparison with others. "Comparisons are odious" in window dressing.

ALWAYS WRITE IT DOWN.

Doubtless many merchants, says an exchange, each lose hundreds of dollars annually through a defective memory. A failure to make a charge at once for goods is often likely to result in loss or an error, and a disputed account is something a good merchant invariably endeavors to avoid.

A merchant may think he can wait upon two or three customers at once, charge their accounts and keep everything straight, but it takes a wonderful head to do it.

If a storekeeper does not have time to go to his desk and charge up the goods sold to each customer, he should have a small memorandum book always on hand, in which to briefly make a note of the things purchased and price paid for them. It is not very much trouble for him to do this, and it will repay him many times the extra labor it imposes on him before the end of the year.

Another bad policy is to forget to deliver goods at the specified hour. Often, by trusting to his memory, the merchant or clerk overlooks the matter, and the customer is put to great annoyance and inconvenience because the goods fail to materialize. It taxes the patience of a housekeeper to be compelled to send twice for goods. A merchant or clerk should never promise to do anything at a given time unless he knows very well he can perform it, and when he agrees to perform any office of the character referred to he should not allow it, under any circumstances, to slip from his memory. Therefore, in writing out an order which is to be delivered, make a memorandum of the time of delivering and have the goods at their destination on or before the hour when they are expected.

Careful attention to the details of business like those enumerated above contribute a great deal to the success of the retail storekeeper. A neglect of these is often one of the causes of failure.

SHARKS OF TRADE.

Wholesale dry goods jobbers, says the St. Louis Dry Goods Reporter, are beginning to recognize the existence of a new class in this country, who systematically go to work to earn a credit by a record of prompt payments, then take advantage of it and swindle the creditor, either by settling for five cents on the dollar, burning up the property for the insurance, or quitting for parts unknown, leaving an empty store or valueless stock behind. It seems as if these sharks are annually becoming more numerous, much to the distress of honest storekeepers, who cannot compete against that sort of business. It is a well established fact that professional swindlers, who feed upon the credit established by honest people, and who enter business with intent to defraud at first convenient opportunity, are becoming painfully numerous. Their practice being to swindle one community, then change their names, and locate for the same purpose elsewhere. Even our two large mercantile agencies are total failures in ferreting out and exposing this class of criminals, a class that does more toward demoralizing the honesty of a community than aught else.

WHOLESALE DRY GOODS FOOTBALL LEAGUE.

We present to our readers a cut of the silver shield given by THE DRY GOODS REVIEW to the Wholesale Dry Goods Football League, Toronto. The shield was designed and manufactured by the Toronto Silver Plate Co., and is acknowledged to be a most creditable piece of workmanship. It was exhibited in the windows of the immense dry goods establishment of W. A. Murray & Co., King street west, and attracted considerable attention and favorable comment.

The fight for the possession of the shield has been carried on most vigorously by the various teams comprising the League, and the match which practically decided who were the winners was played on Saturday, Nov. 14th, between Caldecott, Burton & Spence's team and W. R. Brock & Co.'s team, neither of whom had been previously defeated. The match showed that both teams had made wonderful progress since the beginning of the season, and the play was thoroughly admired and enjoyed by the five hundred spectators who had braved the cold, raw north wind to see the struggle. The teams were as follows. Caldecott, Burton & Spence, Irving, goal, Masson & Rodger, backs, Passmore & Mimms, half-backs, Peniston & Shanklin (Capt.), right forwards; Faulds, centre; Caldecott & Glass, left forwards. W. R. Brock & Co.-Walker, goal; Paine & Roger,



THE DRY GOODS REVIEW SILVER SHIELD.

backs; Gilmour, R. Cooper (capt.), and J. Cooper, half-backs; Jackson & Fox, right forwards; Young, centre; Catto & Hodge, left forwards. In the first half Brock's team secured one goal, but in the second half Caldecott's team by splendidly combined work scored two goals, thereby winning the match and the shield.

Since our last issue the games played resulted as follows:—

October 24—Caldecott, Burton & Co. defeated Wyld, Grasett & Darling by 3 goals to none; John Macdonald & Co. defeated McMaster & Co. by 3 goals to none.

October 31—Samson, Kennedy & Co. and Caldecott, Burton & Co., unfinished owing to darkness; W. R. Brock & Co. defeated McMaster & Co. by 5 goals to none.

November 7—W. R. Brock & Co. defeated John Macdonald & Co. by 1 goal to none; Samson, Kennedy & Co. defeated Wyld, Grasett & Darling by 1 goal to none, match protested.

November 14 — Caldecott, Burton & Co. defeated W R Brock & Co. by 2 goals to 1; Samson, Kennedy & Co. and McMaster & Co., drawn game.

On November 14th the standing of the various teams in the League was

	Won pts.
Caldecott, Burton & Spence...	8
W. R. Brock & Co.	6
John Macdonald & Co.	4
Samson Kennedy & Co.	4
Wyld, Grasett & Darling	3
McMaster & Co.	1

The season will conclude on November 21st, when Wyld, Grasett & Darling play a scheduled match with John Macdonald & Co., and Caldecott, Burton & Spence play an unfinished game with Samson, Kennedy & Co.

HOLIDAY BARGAINS.

A few weeks before Christmas shoppers are picking up odd bits of plush, velvet, brocade, silk, satin and ribbon of all widths for their fancy work.

As this is their quest why not help them out, and incidentally make a profit, by having a bargain table of remnants of such goods that will collect in all dry goods stores?

Such a table would pay for several days, by keeping it freshened with a new supply of goods from day to day, and should be advertised as a holiday sale of silks, ribbons, etc.

An assortment of dolls attract attention and are also an article of profit to handle, as dolls must be had around the holidays whether we are having dull or brisk times.

One of New York's old merchants on Broadway has a ribbon sale every November to draw a crowd, which then lingers on through December, consequently he always has a well filled store, as people know what they can pick up at this time that will work in for fancy articles.

The wide-awake retailer learns from his clerks, customers, critics, trades papers, enemies, fashion magazines and family. In fact, everything is grist that comes to his mill, and the successful ones soon awake to this fact. None are so blind as those who will not see.—Dry Goods Economist.

"MURDER WILL OUT."

Business circles in Toronto were somewhat staggered when it became known that Mr. Sam. Davison, manufacturers' agent, 14 Colborne street, Toronto, had been compelled to hurriedly leave the city for Uncle Sam's dominions. It is alleged that Davison had been systematically defrauding the Customs by means of false invoices and was aided and abetted in this illegal practice by certain Customs officials who shared in the plunder. The Minister of Customs has ordered an investigation into the case, and the true facts will come to light in due course. Davison was looked upon as a man of wealth, as he had several good agencies, and every confidence was placed in him by a large number of business men. At a meeting of the creditors Mr. Bryant, the assignee, presented a statement which showed liabilities of \$33,800, assets \$19,200. This statement, however, cannot be taken as a proper indication of the estate, as most of the assets are not now realisable. Mr. Davison's solicitor made an offer of 15 cents on the dollar, cash, payable in 30 days, which was accepted by those present, on condition that the creditors, who were unrepresented, would come in on the same basis. If they also accept, an effort will be made to get the Customs to waive all proceedings against Davison, so that his return to Toronto will be possible.

GENERAL AND PERSONAL NOTES.



LITTLE son of W. H. Trebilcock, dry goods merchant, London, Ont., had an almost miraculous escape from death on Oct. 20th. The little one climbed over the skylight railing in the store, and fell through a pane of glass to the ground floor, over fifteen feet below. Had he alighted directly on the floor he would probably have been killed, but fortunately his body curved sideways, and he first fell on a pile of goods on the counter. Beyond a severe shaking up the boy was all right.

A Craig has opened a men's furnishing store in the Begbie block, New Westminster, B.C.

Z. Paquet, the well-known dry goods merchant of Joseph street, Quebec, has moved into his new seven-storey stone front store.

Wm. Sanderson, who has been working at the dry goods business in Brockville, has accepted a position in Walsh & Steacy's store, Kingston, Ont.

A number of dry goods clerks, in Montreal, are getting up a petition to the City council asking for the passing of a by-law closing dry goods stores at 6 p.m.

The Etherington Carpet Co., of Paris, Ont., have leased the old Cowper furniture factory premises in Dundas, Ont., and are to remove to their new location in a few weeks.

The new additions which have been made to the St. Catharines Cotton Batting Factory have been completed, and operations have been resumed with an additional staff of help.

Customs officer Brown, of Amherstburg, Ont., some days ago seized a lot of dry goods and clothing from a peddler named Totten, upon whom a fine of \$260 was imposed and paid.

The cotton mill at Montreal, owned by the Chambly Cotton Company for the past two years, has been purchased by the Dominion Cotton Mills Company and will resume operations.

A serious fire broke out early Sunday morning, Nov. 1st, in the Hochelaga Cotton Mills, but was fortunately stamped out before more than \$30,000 damage was done, which is covered by insurance.

An addition of one storey is being built to J. M. Garland's, wholesale dry goods warehouse, Ottawa, Ont., which will be the entire length of the lower floor. It will be extended back about forty feet.

Mann, Byars & Co., of Glasgow, Scotland, wholesale and retail dry goods merchants, have established an agency in Winnipeg, Man., under the charge of Walter Henson, late of Geo. H. Rogers & Co.

Much sympathy has been expressed towards A. F. Banfield, dry goods merchant, Winnipeg, Man., on the death of his wife on Nov. 4. The deceased lady was well known and highly esteemed both in Winnipeg and Quebec city.

Carlisle Bros., St. Catharines, Ont., are selling off their stock of dry goods and are to remove opposite to their present store. They are going into carpets, curtains, furniture coverings, brass for upholstery trimmings, and house furnishings.

W. H. Wyman and C. J. Brown, of St. John's, Que; Ira Dimock, of Hartford, Conn.; B. A. Armstrong, New London, Conn., and S. Porter, of Florence, Mass., are seeking incorporation as the Corticelli Silk Company, limited, with a capital of \$60,000, and headquarters at St. John's, Que.

A. J. Gorham, head clerk in the dry goods establishment of Peter McSweeney, Moncton, N. B., was on Oct. 21st married to Mary E. Fisher, daughter of Mrs. McSweeney. Mr. Gorham is one of Moncton's best known and popular young men, and the happy couple were the recipients of many valuable presents.

A busy place is the establishment of Bryson, Graham & Co., Ottawa. They deal in dry goods, woollens, fancy goods, books and stationery, groceries, &c. The interior is divided into departments

such as ladies' underwear, men's furnishings, dress goods, woollens, &c., &c., and each has its own cash service. They do an immense business, which is not surprising, as both partners are the right stamp of men full of energy and enterprise.

At the instance of Garneau & Son, dry goods merchants, of Quebec, Jacob Gagne, of Rimouski, has been arrested, charged with fraudulently making away with his estate. Gagne has made an assignment showing liabilities of \$20,000 and assets \$25,000.

A motion to insure the release of Walter J. Cohn, of New York, has been dismissed in Toronto. Carscallen & Cahill, of Hamilton, hold claims for collection amounting to \$30,000, and as a result of the judgment Cohn will have to stay in jail in Berlin until he settles up satisfactorily. The total liabilities of his firm are over \$100,000. Cohn laid in \$70,000 stock of clothing at a branch store in Pueblo, Cal., and that also was disposed of without the knowledge of his creditors, who have about \$5,000 worth of assets to console them. He admitted having shipped a lot of his stock to New Orleans.

Among the latest arrivals in Canada is said to be Rice Wright, the originator of what is known in the States as the short term clothing swindle. The Philadelphia papers state that this enterprising individual is endeavoring to establish a short term clothing store in Toronto. As far as could be learned Mr. Wright has not commenced operations as yet. The idea was to organize a society or order on a clothing basis. Branches of this society had been organized in different cities in the United States, Philadelphia being the centre. It is thought that when he skipped from the States he did not take less than \$150,000 with him. Several warrants are out for him in Philadelphia.

The long-standing failure of Boyd Bros., wholesale dry goods merchants, Toronto, which occurred in the early spring, is a good way off from settlement yet. John Ferguson, the assignee, has been inundated with inquiries as to the present position of affairs, and states that at the time of the assignment the direct and indirect claim of the Merchants' Bank, was about \$125,000, secured by accounts and bills receivable. This amount has now been reduced by collections and other means to about \$8,000, and it is expected a surplus will be realized by the bank after payment of their claim. The contested claim of George Boyd, sen., who asks to rank for a debt of \$21,000 is still in abeyance. The trustee hopes to be able to make the announcement of a final dividend at the beginning of next year.

The Moncton (N.B.) Transcript is responsible for the following:—A bashful young man who has been calling on a town young lady for quite a long time and could never summon up courage enough to pop the question, was making his regular call one night last week, and, as usual, occupied the dark parlor with the object of his admiration. Not a sound was heard from the pair until ten o'clock, when a shriek like the whistle of a Delaware ferry-boat issued from the gloomy depths of the parlor. The father of the house rushed in and turning up the gas found the young man with his arm around the girl's waist. Making the best of a bad situation, he immediately told his feelings to the old gentleman, and the engagement was closed. The young man was for a long time at a loss to know whence the tell-tale shriek originated. He afterwards learned, however, that his future wife wore a recently patented electric corset provided by her father, which when pressed sounded the alarm.

THE GREATEST WINDOW attractions ever issued for the Holiday season. An original creation, introducing a number of new and novel designs for window displays and store decorating, adapted to any line of business, with illustrations and diagrams. Price, post paid 75c. Send for a copy to

HARRY HARMAN,

Originator of novelties in window dressing and decorating,

P. O. Box 113, LOUISVILLE, Ky.

BUSINESS CHANGES AND TROUBLES.



SINCE our last issue the following business changes and troubles have to be chronicled :

Noel & Chevrier, clothing, etc., Ottawa, Ont., dissolved, succeeded by Noel & McEvela.

Henry Doubt, tailor, Port Perry, Ont., partially burned out.

A. Hay & Co., dry goods, Wallaceburg, Ont., stock sold at 63c. on the dollar to Mr. Carruthers of that town.

Philip Brown, tailor, Winnipeg, Man., sold out to the Winnipeg Merchant Tailoring Co.

I. Harris & Co., tailors, Lachine, Que., assigned.

Louis Davis, clothing, Vancouver, B. C., assigned, with liabilities \$15,000 ; assets \$5,000. The prin-

cipal creditors are James O'Brien & Co., Montreal, \$2,000 ; Carscaden, Peck & Co., \$1,500, and E. A. Small & Co., Montreal.

Louis Lafond, dry goods, Montreal, assigned.

Vezina & Frazer, dry goods, Quebec, assigned.

Blais & Lefebvre, dry goods, Quebec, burnt out.

Harris Minkowski, clothing, Montreal, assigned.

Auguste Bourdeau, dry goods, Montreal, assigned.

H. Mousseau & Co., millinery, Montreal, assigned.

Picard & Chevalier, dry goods, Montreal, assigned.

McKenna Bros., tailors, Bathurst, N. B., burnt out.

Jolicoeur & Drolet, dry goods, Montreal, assigned.

Labonte & Perrault, dry goods, Montreal, dissolved.

A. E. Lamallice & Co., dry goods, Montreal, assigned.

J. B. Glass & Co., dry goods, Amherst N. S. assigned.

Estate of J. H. Pattinson, dry goods, Toronto, stock sold.

John Boos, merchant tailor, Mount Forest, Ont., burnt out.

James Roger, merchant tailor, London, Ont., compromised.

D. Desjardins & Co, tailors, Montreal, assigned to F. Bertrand.

Gilbert & Doucet dry goods, etc., Jacquet River, N. B. assigned.

J. W. Lannis, dry goods and millinery, Virden, Man., assigned.

Lepine Bros., men's furnishings, Halifax, N. S., offering to compromise.

John Morris, tailor and men's furnishings, Beamsville, Ont., burnt out.

Bouchard & Breton, dry goods, Quebec, stock sold to Gaspard Rochette.

Vermilyea Corset Co., Toronto Junction, Ont., called a meeting of creditors.

A. W. McMillan, tailor, Springhill N. S., assigned with liabilities of \$4,000.

A. McDonald, dry goods, Kincardine, Ont., advertising giving up business there.

James Maloney, dry goods, Quebec, stock partially damaged by smoke and water.

A. L. G. Dugal, hats and furs, Quebec, stock partially damaged by smoke and water.

Wener & Lopinsky, dry goods, Springfield, N. S., assigned and stock sold by sheriff.

Brown & Steel, men's furnishings, Montreal, stock advertised to be sold by liquidator.

J. J. Shragge, clothing, etc., Winnipeg, Man., assigned; stock partially destroyed by fire.

J. Villiers, men's furnishings, Barrie, Ont., assigned to J. Newlands, Toronto. Stock advertised to be sold.

Charles W. Parkin, dry goods, Montreal, assigned at the demand of Gault Bros. & Co., with liabilities of \$12,000.

MacNair, Hamilton & Co., dry goods, Stratford, Ont., stock sold to J. H. Pyper & Co., formerly of Seaforth, Ont.

F. E. Lamallice & Co., dry goods, Montreal, assigned with \$1,500 liabilities. Stock advertised to be sold by tender.

Solomon Wigle & Son, general store, Leamington, Ont., assigned to Henry Barber & Co., Toronto; liabilities and assets each estimated at \$100,000. The assets consist of dry goods \$20,000, ac-

counts \$12,000, real estate \$50,000, and some farm property and a number of valuable horses. The firm was a sort of banking concern for some of the surrounding farmers and held about \$30,000 of their money.

T. J. Morgan, hats and caps, St. John, N. B., offering to compromise.

Pyper & Beattie, dry goods and millinery, Seaforth, Ont., dissolved partnership and stock advertised to be sold.

Cope & Young, dry goods, Vancouver, B. C., are offering their stock for sale en bloc or in exchange for farm lands.

James Harris, hats, caps, and furs, Toronto, assigned with liabilities \$21,000, assets about \$17,000. Stock advertised to be sold.

Singer Bros, dry goods, Toronto, assigned in trust to J. W. Lawrence, Toronto ; liabilities \$11,000, assets \$19,000. Stock advertised to be sold.

Grant & Co., hats and furs, Toronto, offering to compromise. Liabilities \$12,000 and they claim to be able to show a surplus. Extension of time granted.

Dumaresq & Co., wholesale dry goods, Montreal, stock and book debts sold to H. Wolf & Co., the former at 54 cents on the dollar, and the latter 26 cents.

W. J. Somerville & Co., dry goods, Toronto, assigned in trust; the creditors afterwards accepted an offer of compromise of 47½ cents cash or 50 cents on time.

Macdonald & Chittenden, men's furnishings, Toronto, assigned with assets \$12,000, liabilities \$7,000. The assignment has been made with the object of settling a dispute with the party from whom they purchased the stock.

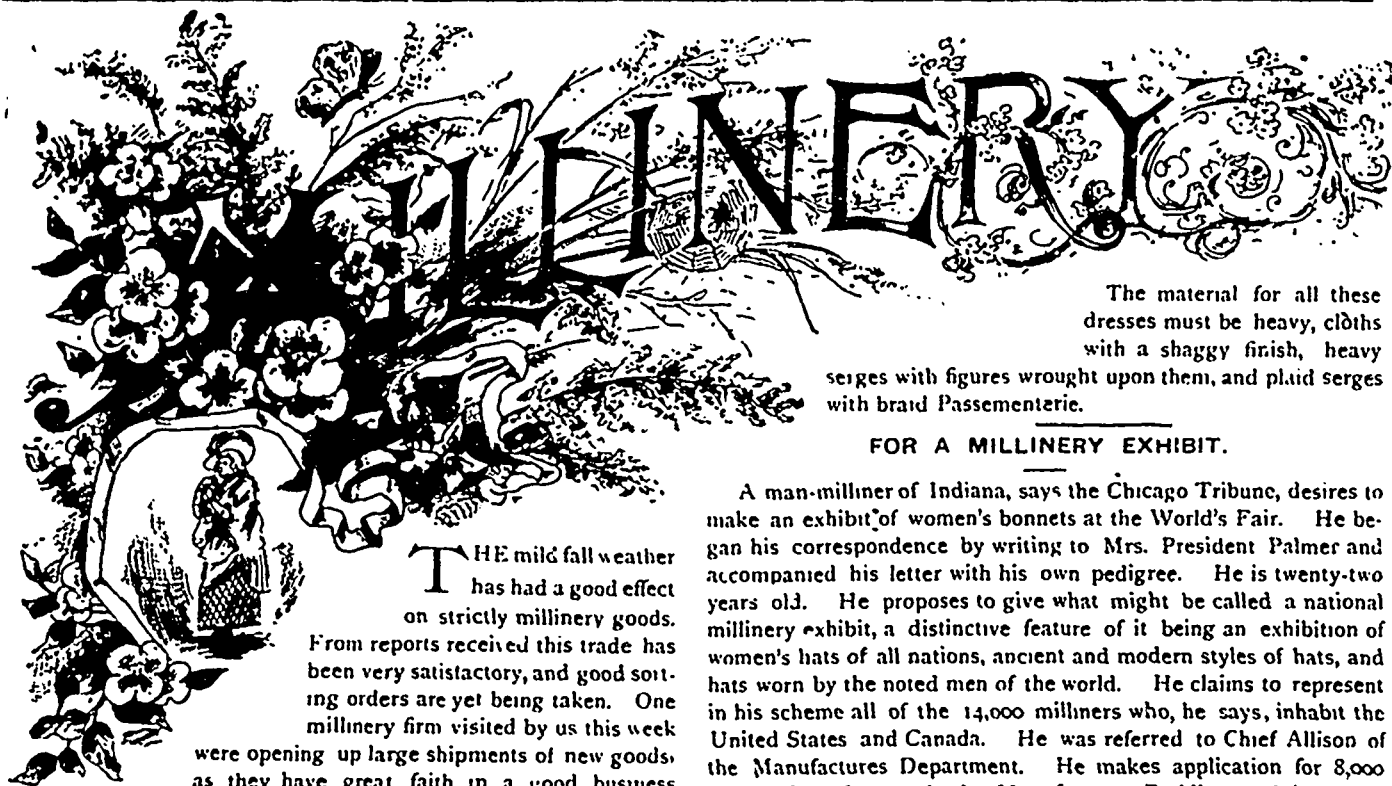
Ross, Forster & Co., wholesale dry goods, Montreal, dissolved and new firm formed composed of R. Ross, W. C. D. Forster, W. J. Gillan, Montreal, and George T. Forster, Toronto, as commission agents. Style Ross & Forster.

ENGLISH CARD CLOTHING.

G. B. Fraser, manufacturers' agent, 14 Colborne Street, Toronto, has returned from a visit to Great Britain and the Continent, during which he called upon the various manufacturers he represents in this country. While in England he received the agency for James Holdsworth, card clothing manufacturer, Huddersfield, who is recognized as one of the leading manufacturers in this line in Great Britain. His cards are made of English oak-bark tanned leather, filleting of best linen warp vulcanized cloth, Fox's hardened and tempered steel, and Swedish iron wire



Backwoods Farmer (who has just finished the sign) :—I kinder like the idea, somehow 'r other there's a religious feelin' runnin' through it, an' at the same time means business!—Canadian Almanac.



The material for all these dresses must be heavy, cloths with a shaggy finish, heavy serges with figures wrought upon them, and plaid serges with braid Passementerie.

FOR A MILLINERY EXHIBIT.

A man-milliner of Indiana, says the Chicago Tribune, desires to make an exhibit of women's bonnets at the World's Fair. He began his correspondence by writing to Mrs. President Palmer and accompanied his letter with his own pedigree. He is twenty-two years old. He proposes to give what might be called a national millinery exhibit, a distinctive feature of it being an exhibition of women's hats of all nations, ancient and modern styles of hats, and hats worn by the noted men of the world. He claims to represent in his scheme all of the 14,000 milliners who, he says, inhabit the United States and Canada. He was referred to Chief Allison of the Manufactures Department. He makes application for 8,000 square feet of space in the Manufactures Building, and in his application calls it the "National millinery exhibit, to be maintained and supported by milliners, jobbers, and millinery manufacturers." Chief Allison has replied to the man-milliner asking him if he makes application for space on his own account or on account of all the milliners in North America, and in the latter case upon what authority he represents them.

PARIS FASHIONS.

The Paris correspondent of the Drapers' Record says: The fashion of wearing hats as big as one's fist, called "des bebes," is over. The hats are to be very large this winter, and the shape a kind of Directoire. "Tyrolean" hats will be fashionable, and of course Russian hats. We are also to have the crowns of our bonnets embroidered with gold in the style of the old Alsatian bonnets.

The strings will be very broad, and fashioned under the chin with a large bow in the old-fashioned way. Veils will continue to be worn in Russian net or tulle.

Vicot is showing an old-fashioned bonnet shape, rather broad in the brim, with a small round crown, all made of cords of mauve velvet; the edge of the brim is draped with a little white lace, and a small Rhinestone buckle is placed on the edge of the brim in front, as if to hold the lace down.

Another novelty in hats is a large directoire in velvet, arranged in flutes or double pleats from the back of the head and coming well forward. The velvet is draped with lace, and there are broad strings. Greys are always favorites for autumn wear, but this year there is an unusual combination of colors. I have seen a grey hat lined with golden-brown velvet, and the crown trimmed with dull green velvet, two flat bows of which fall on the hair behind. Through the bows are thrust two straight feathers, with gay colored beetles sticking to them.

All the new bonnets are arranged to be worn with the hair high, and especially with the Greek knot. Now, I have been told by a leading hairdresser that the new style of coiffure is to be introduced this winter, called the Madame de Sevigny. This style consists of curls and flowing locks. If this is so, some new millinery will have to be devised.

Lace, fur, and satin continue to be the favorite combination in trimmings for hats. Most exquisite old white lace is introduced round the brims of nearly all the new felt hats, placed over velve

The mild fall weather has had a good effect on strictly millinery goods. From reports received this trade has been very satisfactory, and good sorting orders are yet being taken. One millinery firm visited by us this week were opening up large shipments of new goods, as they have great faith in a good business being done by the retail trade until the New Year. Large provision has been made for evening wear in silks, chiffons and flowers which will be a big feature of the fancy trade for the next few weeks.

MONTREAL MILLINERY AND DRESS GOODS. (By Our Own Correspondent.)

Under ordinary circumstances the space now devoted to millinery should be given over to furs, but during the summer-like weather, hats and bonnets continue to be bought and worn, and fur-wearing is so far in the future, to all appearances, that these goods have not yet come to the front. The hats are increasing in size, but the material continues to be of felt. The styles are so numerous and diverse it is impossible to select well-defined types, as was easy early in the season, when the distinction between the new and the old was clearer, for as time goes on there is a blending of styles as the novelty wears away. Bonnets have wide strings, the ends cut and rounded and tied like a scarf. Felt hats are still in vogue with the brim fluted or pressed into fine straight crimps and the crowns are growing taller. A favorite arrangement of color is yellow, or orange with black, a shade between red and yellow, and a new shade of coral pink.

In this connection a word is due to dress goods which are now in active demand. Brocaded black Bengaline silk, cord Bengaline and velvet monopolize most attention. The material must be thick and rich and a thick satin ground may have patterns woven in with Genoa velvet. The best dealers report a desire on the part of ladies for plain velvets, coarse serges, plaids and tartans of silk and wool. Colors run mostly to browns and greens or a combination of these.

The tight fitting jacket is being replaced by a comfortable unattractive garment made like a man's overcoat with seams from the arms and a plain loose back, buttoned in front loosely and invisibly. The tailor-made gown is not so prevalent, but it is proper to make them with two substantial pockets, one on either side. For winter wear, capes of velvet, and later of fur, with high collar, will be in vogue.

Peluche antique is another new trimming, resembling the silky texture of a man's high hat. In the Allee des Acacias (Bois de Boulogne), which is now crowded with visitors on account of the splendid autumn weather, the dresses are all mostly gros bleu, loutre, which are the leading colors of the season. They are made more fourreau than ever. Jackets forming waistcoats, opening in the front over old lace and gimpure. The hats are "forme toque," also trimmed with lace and birds-wings. I saw a new style of hat of the color called pink carmine. It was a Russian toque. The brim was formed of black turned down cocks' feathers. All the rest was in pink velvet. By the way, cocks' feathers will be more used than they have ever been before. They are curled in all ways and styles. They trim hats, coats, and dresses with these feathers, and in their new dress they are very stylish.

In the way of trimmings, far the handsomest is the band of flat feather trimming, either of lophophore, peacock, or any brilliant and rare plumage. It is extremely costly, but nevertheless will be much in vogue. It is used as borders for hats, bonnets, and generally placed below another band richly embroidered in beads, braid, or embroidery. One of the features of fashion in the way of millinery is the varied treatment of feathers. These are tiny, frizzed the wrong way and on the very edges only, and are tipped with another shade. Some are bedizened with gold, silver, and steel tinsels, and many other metallic tints. Tiny birds and wings are treated in the same way. The gold and green metallic feathers play an important part, and many feathers are covered with spangles of gold, lined with red, coppery brown, or emerald green. Impayan pheasants' feathers are once more in request, and many aigrettes are used.

The newest shapes are something like the bonnets worn by the Salvation lasses, and the new sailor with a small brim and very low



Nos. 1 to 3.



Nos. 4 to 11.

crown. These last, however, are only suitable to very young or pretty faces. "The top hat," which is like a man's hat cut down, is becoming to many faces, and when in black silk felt, with handsome band and high centre steel buckle, with a bordering of white lace around it, is very chic. Unfortunately, it is seen in the streets to such a degree that I fear it may soon become intolerably common. Of course we could not do without the Russian hat. This is a beaver or felt, with the crown slightly bell-shaped, a band of black velvet ribbon laid in a flat bow in front, a Rhinestone buckle and a bunch of plumes at the side, and a bit of white lace twisted like a veil round the brim. The buckle may be of jet or gold, and the feathers are sometimes made to fall over the hair at the back, one longer plume curling gracefully to the neck, like the riding hats of old.

Round hats are much larger this season, and many plumes are used as well as the small feather tips.

Emerald-green is the new color in millinery for the winter. There are some beaver, felt and ordinary felt being shown, but they are not the absolutely new idea. Black velvet hats, the keefeater shape, trimmed with wide black satin strings are great favorites for the present, they are certainly very distingue. One of these shapes has Astrachan borders, the crown alone being of purple velvet.

DESCRIPTION OF MILLINERY ILLUSTRATIONS.

Nos. 1 to 3 represent two charming French bonnets and a hat from the same source. The latter is of fine black felt, flaring in front, turned up in the back and the crown covered with five ostrich tips of a good size. The ribbon drapery is of No. 20 cigale peau de soie.

The toque on the left side is of jet having strings and a drapery of old rose satin ribbon, with a little black velvet and jet pins in front; at the back appears an aigrette and jet ornaments.

The third figure of this cluster has a full capote of black velvet with a brim of lace frills and jet figures, also long jet pin and velvet ribbon strings. Loops and small bows, back and front, of creamy yellow satin ribbon, No. 20.

Nos. 4-11 illustrate several late and fashionable shapes in large and small hats and bonnets of felt, silk and shaggy beaver and cnenille-covered wire. The large centre shape is especially becoming to a youthful face.—Dry Goods Economist.

HATS CAPS AND FUR TRIMMINGS

Wholesalers report that the orders already received for spring hats are very good, indicating that a prosperous trade will eventuate. The cap trade is already booming, retailers being disposed to order liberal supplies.

Sorting orders for furs have only been fair owing to the mild weather, but should a prolonged cold snap set in the demand would be much brisker. There is a great run on sealette jackets on account of the high price of seal. There is also a special run on all kinds of capes, and some of them are now being made as long as 24 inches, thereby in a great measure taking the place of jackets. All furriers are so busy that they are refusing jobbing till after Christmas, and positively will not promise anything. This is a good sign.

THE LONDON FUR SALES.

Speculators in British Columbia managed about the end of October to get a report circulated that a great drop had taken place in the price of sealskins at the London sales. Not much credence was given to the report, which received prompt contradiction from various sources.

From the report of Phillips Politzer & Co., of London, kindly supplied to us by T. Dunnet & Co., we extract the following: "There is not much change to record in the state of the fur trade since our last report, and prices in the public sales just concluded remain, with few exceptions, unaltered. A considerable early trade had the usual effect of reducing business in the second half of the year, and the present autumn has so far failed to infuse much life into the trade. If we still have maintained and in some instances improved upon the prices of last sale, it is owing to short supplies and small stocks in the hands of dealers as well as manufacturers. Fur seals met with better demand in England and on the Continent than the present high values would have led one to expect, but the public sale had not much support from the Americans, who accumulated heavy stocks last year in anticipation of scarcity, and could, with the adverse effect of a so far exceptionally warm autumn, keep very well out of the market for

the present. Prices generally speaking are about 10 per cent. lower than last October, the decline being very little on large skins, but all the more on small sizes. C. M. Lampson & Co., announce that the fresh collection of Coppers to come up for sale in January will amount to 30,689 against 53,991 skins last year, so that with the short supply of Alaska skins we are, speaking in round numbers, about 100,000 skins short for the coming season. This fact, and the probability of serious restrictions on the killing of seals in the near future must make them a desirable and safe article for some time to come.

Alaska—13,494 skins (last year, 21,000). A very fine parcel in good sound condition realized on the average about 11 per cent. less than last year, the decline in the various sizes being as follows:—Middlings and smalls, 9 per cent.; smalls, 11; large pups, 12; middling pups, 11; small pups, 12.

Copper Island—5,800 skins (last year, —) The balance of last year's catch carefully selected, with a large proportion of low and stagey skins thrown out. Middlings and smalls advanced 6 per cent., smalls 1; large pups declined 3 per cent., middling pups 11, small pups 11.

North-west Coast—39,726 skins (last year, 17,489) of which 23,646 were in the hands of Culverwell, Brooks & Co., who announced a further 17,000 skins to come up for sale at an early date. The skins offered by C. M. Lampson & Co. realised about $7\frac{1}{2}$ per cent. advance on last year's prices, more especially the large-sized skins; while Messrs. Culverwell, Brooks & Co. obtained on the average $12\frac{1}{2}$ per cent. less than C. M. Lampson & Co., owing no doubt to the large number of small, irregular, and mixed lots; which assortment was unavoidable in consequence of the great number of owners whose shipments had to be kept separate.

Lobos—7,807 skins (last year, 8,639). An interior parcel with a great number of stagey skins, of which the large sizes have advanced 5 per cent., while the small pups declined about 15 per cent., but comparing the quality with last year's there is not much difference in values.

Cape of Good Hope—1,556 skins (last year, 718). The large-sized skins advanced 10 per cent., while small pups were 25 per cent. cheaper.

Australian Opossums—741,076

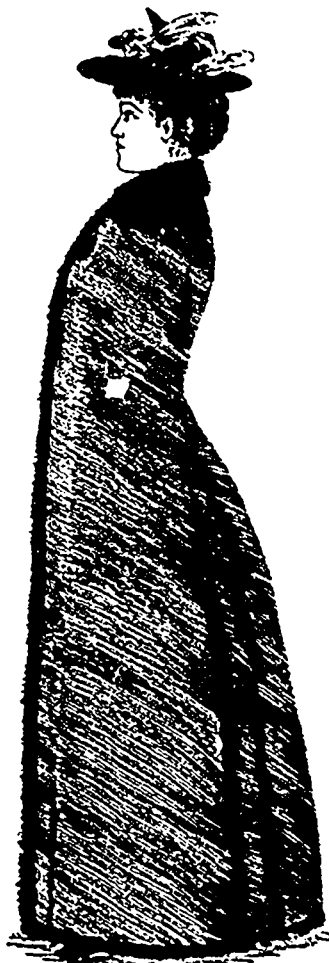


Fig. 1.

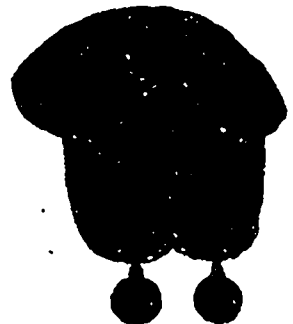


Fig. 2.



Fig. 3.

skins (last year, 1,048,806). The low prices of last year and the early part of the present year resulted in heavy losses to shippers, and as a consequence shipments are now on a much smaller scale. The article sold steadily at an average advance of 12½ to 15 per cent.

Raccoon—14,009 skins (last year, 73,069), are neglected and declined 10 per cent.

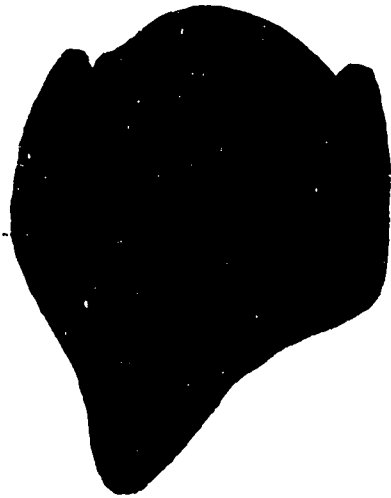


Fig. 4.

Skunk—24,189 skins (last year, 26,766), are scarce and in fair demand. The collection was of a very middling quality, but sold readily at about last sale prices.

American Opossum—88,791 skins (last year, 137,044), are in good demand and advanced 25 per cent.

Marten—1,273 skins (last year, 2,755). Sold readily at last March prices.

Russian Sable—2,602 skins (last year, 1,974). The Kamschatka skins sold at last sale prices; Amoor sky declined 20 per cent.; a few

lots of fine Jakutsky skins met with much competition and brought very high prices.

Mink—9,241 skins (last year, 15,135.) Consisted of several strings of fine Eastern skins, and were largely bought for France. They advanced 20 per cent., there being no stocks whatever of this article in the European markets.

Fox, Grey—1,245 skins (last year, —). In fair demand; advanced 30 per cent.

Bear; Black, Brown, and Grizzly—2,484 skins (last year, 1,542). Sold well and brought fully last sale prices.

Wolf—1,383 skins (last year, —). Are neglected. Prices remain unaltered.

Fox, Japanese—40,085 skins (last year, 40,762). Are 20 per cent. higher, and in fair demand.

Wallaby—Sold well at last sale prices.

Wombat—In good demand, are 40 per cent. higher.

Monkeys—46,592 skins (last year, 51,800). Are selling steadily at current prices and values remain unaltered.

Chinchilla, real—1,938 skins (last year, 2,234). In fair demand at last sale prices.

Tsibet coats and crosses—In strong request, advanced 30 per cent.

OUR ILLUSTRATIONS.

The illustrations are taken from the catalogue of A. A. Allan & Co., Toronto:—

Fig. 1—Ladies' plain circular, made of silk and lined and trimmed with fur.

Fig. 2—Ladies' fur collarette.

Fig. 3—Ladies' fur collar, made of different sizes.

Fig. 4—Ladies' fur cape, 12-inch back and 18-inch front; very fashionable.

THE BEHRING SEA.

The important announcement was made in the United States Supreme Court, at Washington, on November 10th, by Attorney General Miller during the argument in the Sayward case that the United States and Great Britain had agreed to submit the Behring Sea controversy to arbitration.

A. A. ALLAN & CO.,
Manufacturers,
Robes! Robes! Robes!

Buyers in want of Robes will do well to give us a call or write.

Grey Goat Robes, extra quality and value; White Goat Robes; Black Goat Robes; Black Alsatian Dog Robes; Musk Ox Robes; Hindoo Buffalo Robes (a verysuperior article).

JUST ARRIVED—6 cases Astrachan Skins, a scarce article.

Our Fur Dept. fully assorted with all the Newest Novelties in Garments.

A. A. ALLAN & CO.,
51 Bay St., TORONTO,

B. LEVIN & CO.,
WHOLESALE MANUFACTURERS OF FINE FURS
—AND—
IMPORTERS OF HATS.
491 & 493 ST. PAUL ST.,
MONTREAL.
BRANCH SALEROOMS : 70 BAY ST. TORONTO.



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

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

CLOTHING.

Now that the weather has become somewhat unsettled retailers report a brisker demand for winter clothing, more particularly in overcoats, and they confidently expect to do splendid business for the balance of the season. Wholesale houses are practically doing nothing at present. They have done a good fall business and are waiting for the results to materialize. Travelers will be soon out with spring samples, and it can be truthfully said that a very lively trade is anticipated. Money will then, it is hoped, be much more plentiful, as farmers will have by that time realized the advantage of not holding on longer to their produce.

THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

The ready-made clothing trade is in one of its uninteresting moods. The fall trade from the wholesalers' standpoint is at an end and travelers have spring orders well in hand. They are doing particularly well in British Columbia and the Maritime Provinces, but in the Central Provinces the condition is only moderately fair. The position of the clothing trade is much the same as that of dry goods, and it is subject to the same influences which have already been recounted on another page. There is even more hopefulness in this branch of industry, and remittances have noticeably improved though long credits and dating ahead are yet complained of.

FOIBLES OF FASHION.

The Arbiter in the Clothier and Furnisher says: The concerted movement for bold browns, that it was promised would revolutionize the comatoseness in men's wear, has not only failed of its object, but from its very overdoing has reconciled the right-thinking men of fashiondom to their conventional toggery out of the invidious comparisons these loud designs fomented.

The evolution of the whipcord fabric is one of the diversions directly traceable to this sombre predominance. The whipcord originally was only used in riding-breeches; thereafter for riding-trousers, and subsequently when the regulation trouserings became so trite in design as to be virtually a repetition of what had been frequently seen among the staples, some wide-awake swell ordered trousers of whipcord. It was then—three seasons ago—predicted in these columns that the whipcord would find favor in suitings, since then they have enjoyed a select run and are now before the great outside public as the most popular fancy in suitings of the year.

Meanwhile—amid all this striving at the very fountain-head of fashion—competition has kept the makers of goods in bulk following close upon the heels of betterment. As an example, consider the improvement in the waterproof coat. Its first crude appearances were in the form of a garment akin to the seaman's sou'wester. Advance toward perfection has been steadily made in the interval until every man, that can afford it, deems the raincoat an essential to his repertoire; and the fashions in fabric are followed so cleverly that

the impecunious owner might pass muster in one as having on a regulation cape topcoat.

This undercurrent of enterprise, despite the handicaps of a narrowing scope in selection, prevades the entire realm of men's fixings. There are notable strides forward apparent to the observer at intervals all along the line. One recent new source of thankfulness is the appearance of a long felt want upon the tapis, in the shape of a big silk muffler. It is of sufficient size to fold well across the dress waistcoat opening, giving safety against a sudden change of temperature, and securing at the same time an appropriate and graceful effect.

The topcoats of the fall and winter curriculum will be the covert for mild weather; the Inverness for evening wear, and the big Persian-lamb-lined greatcoat, when the temperature is too low for the last named. The serviceable cold weather topcoat will fall to the knee, be in some dull finish dusk-colored heavy fabric, velvet-collared, fly-fronted, and cut to achieve a distinguished "hang."

Perhaps those loudly luminous browns of the early fall had a mission after all! They were in alarming juxtaposition to what had preceded, and prepared the fashionable man for the acceptance of some of the more seasonable novelties in Scotch mixtures that have since appeared. These goods in modified shades of brown and in attractive patterns of gray-blue and other backgrounds, would not have effected so sensational an announcement that a change was at hand, and now they are most welcome, not only as a positive and becoming innovation but because they give assurance that the vociferous-brown influx will have with the present season served its aim and purpose.

Some of the recent winter suitings have about them all the buoyancy of spring, save that the fuzzy face imparts a look of greater warmth. They are in checks and plaids that would seem much more startling than they do were it not that anything appears mild in the recollection of their burnt umber and cinnamon predecessors.

It is fortunate, indeed, that this boon of dressiness is accorded to the men who are fond of liveliness in attire, for the trouserings of latest exploitation are quite too gay to be utilized in suitings.

BANKRUPT SALES.

The following article by our contemporary, The Chicago Apparel Gazette, applies with equal force to most of our cities and towns:

Go along almost any of our leading streets, and you will not have so very far to go either, and you will come across either a bankrupt or a fire sale. These sales are on the face of them swindles. For instance, here is an enormously placarded store in which a sale of boots and shoes "at 45 cents on the dollar" is going on. The sign states in large letters that a certain manufacturer of boots and shoes in Boston, Mass., being hard pushed for money and on the verge of bankruptcy has, in order to get some ready cash, shipped to the city \$450,000 of goods to be sold at less than one-half the actual cost. What a farce! Such a transaction would mean the immediate bankruptcy of any manufacturer. No business firm would ever be able to stave off its creditors by any such means.

Another instance is a clothing sale now in progress which claims to be the stock of a certain named firm of "popular wholesale tailors." It is hardly necessary to say that the said firm of wholesale

tailors is entirely unknown to the trade and has no rating in either Dun or Bradstreet's. The goods themselves are worthless, dear at any price.

Both the buildings in which these fly-by-night sales are being conducted are for rent, evidence that they are mere circus side shows, ready to pull up stakes and be gone on a day's notice.

Such sales as these where cheap, trashy goods are exploited as fine apparel and as being sold at great reductions in price can only catch the unwary and foolish purchasers, but at the same time they are an injury to the local dealers and to the trade at large.

They draw a certain amount of trade from established dealers, who help to support the city and who should be protected by its government. They make buyers dissatisfied with honest prices and by selling them poor, worthless goods, render them suspicious of the stock of honest dealers. Laws similar to those in force in many country towns for the protection of its local dealers would not be out of place in Chicago or any large city where these vampires prey on the trade of the established legitimate dealer. If some of our aldermen want to do the dealers of Chicago a real benefit let them turn their attention to these fraud fire and bankrupt sales.

MEN'S FURNISHINGS.


The Quibbler in the Clothier and Furnisher says: Red, Red, Red! Red here, red there, red everywhere. Red is the rage in fine neckwear. The ruddiest reddest reds are worn by some of the dressy men, that by a subjugation of every other detail of attire, seek to quell the blazonry of this single gleam of texture. Conservative dressers that swerved from the duller tints—the forerunner of the cardinal—are now reconciled to these as being moderate enough to accept in the light of the flame fancies that have latterly burned in the show windows in combative menace to saddish November to come in and be knocked out of time. The most advanced happening in the neckwear realm of late is the

manifest betterment of the made up puff or flat scarf. Recognizing the premiership of the self-tied example as final and absolute, the makers have striven primarily—and to the exclusion of whilom prettiness—to follow closely the form of the tied de Joinville. That this has been achieved is verified in the soft natural impression of the "lay" of the fabric when worn bereft, as it is, utterly of the upholstered mechanical suggestiveness of days gone by. This is indeed the most profound obeisance yet rendered to the self-tied edict. The very latest wrinkle of the self-tied devotee has almost a tinge of obtrusiveness, for he reverses one apron of the de Joinville so that you may see where it has been folded, and precluding any doubt as to its character. The linen collar of evening dress continues the straight up effect, the points at the greatest eminence, where they almost meet, and rising gradually from the back. The cravat of evening dress is of white lawn, one inch wide, without stitching or embroidery, or any adventition of a like character that may be avoided. The full-dress shirt has a wide, plain bosom, with which are worn three white pearl studs or buttoned over three small sewed-on, old fashioned, small pearl buttons, the latter the more distingue. The gloves of full dress are of delicate pearl, undressed, and with white or self narrow cording upon the backs. The handkerchief of full dress is of fine white linen, with narrow hemstitch border. The muffler of full dress is of some solid, deep color, and is in the form of an enlarged handkerchief, to be folded to a width from four to five inches, placed about the neck under the swallow-tail collar, and folded across the waistcoat opening. There is a widening of the range of walking gloves, and the difference in weight suggests that the fashionable man should have two pair in his repertoire. For the morning call or afternoon tea there is a lighter weight in lighter shades of tan, that should be, moreover, snug-fitting, and for the "constitutional" morning and afternoon stroll and general wear, heavy, loose-fitting "makes," both in light and dark tan shades. The heavy undressed kids, in gray and snuff-color, are perhaps the desirable walking gloves. The back decoration is slight, being a narrow raised cording.

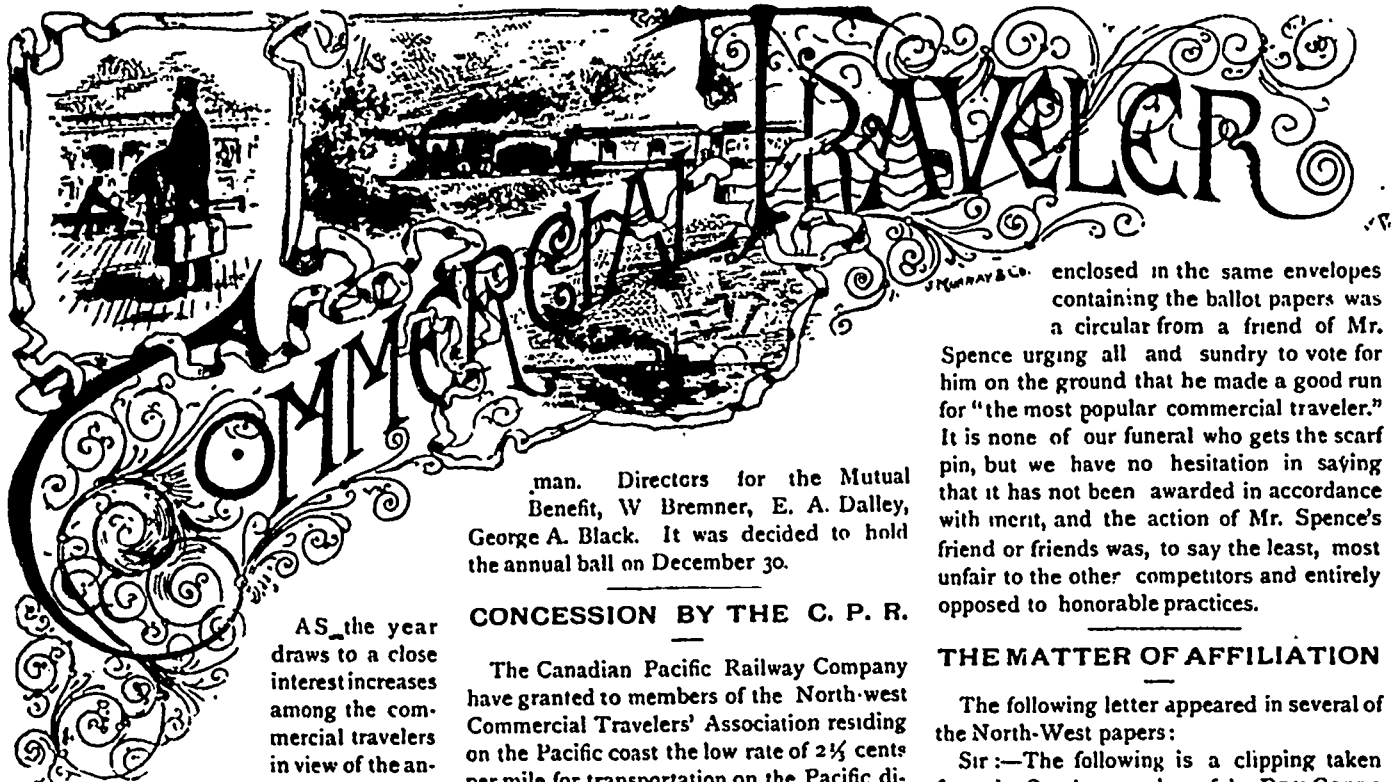
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WHEN ORDERED IN A PAPER WITH ILLUSTRATIONS
 THE TRADES, THE DRY GOODS REVIEW
 THE DRY GOODS REVIEW



and elections of officers. Preliminary meetings for nominations have already been held in Montreal and Hamilton, and Toronto will hold its meeting on December 5th. The nominations for the Mutual Benefit Society will take place November 21st and the annual meeting will be held on December 22nd.

THE PRESIDENT'S SORROW.

Mr. John Burns, President of the Commercial Travelers' Association of Canada, met with a sad blow on Thursday, Nov. 12, by the death of his wife at their home, 20 St. Vincent street, Toronto. The funeral took place on the following Saturday to Mount Pleasant Cemetery, and was attended by a large number of the brotherhood, among them being Messrs. Warring Kennedy, Hugh Blain, Capt. W. F. McMaster, James C. Black and A. A. Allan, past presidents of the Association; C. C. Van Norman, first vice-president, R. J. Orr, second vice-president, James Sargent, secretary, the Board of Directors, and a deputation from the Hamilton branch. The floral tributes were many and beautiful. The President has the deep sympathy of all in his great affliction.

THE HAMILTON BRANCH.

The following nominations for next year were made at a largely attended meeting of the Hamilton branch of the Commercial Travelers' Association on Saturday, Nov. 14th.—First vice-president, George E. Hamilton; second vice-president, H. G. Wright, Directors, John Hooper, E. A. Dalley, W. G. Reid, W. E. Lachance, J. H. Herring, H. Bedlington, W. Croy, F. Johnston, R. Col-

man. Directors for the Mutual Benefit, W. Bremner, E. A. Dalley, George A. Black. It was decided to hold the annual ball on December 30.

CONCESSION BY THE C. P. R.

The Canadian Pacific Railway Company have granted to members of the North-west Commercial Travelers' Association residing on the Pacific coast the low rate of 2½ cents per mile for transportation on the Pacific division of the road.

MONTREAL ASSOCIATION.

The quarterly meeting of the Dominion Commercial Travelers' Association was held on Saturday evening, Nov. 14th, President Fred. Hughes in the chair. After routine the following candidates were put in nomination: President, Col. C. T. Patton and Fred. Hughes; vice-president, R. C. Simpson, David Watson and F. Soole; board of directors, A. N. Brodeur, J. Craiston, Alfred Elliot, George Forbes, J. D. Gardner, F. X. DeGranpre, S. V. Haskett, J. B. Kerr, H. Lachance, N. D. McLaren, J. A. M. Carville, J. W. Palmer, Robert Stokes, J. E. Wright. The board to be elected will consist of five members. Mr. Fred. Birks was nominated for treasurer and elected by acclamation. The dinner question was then discussed, and it was decided that four socials be substituted for the annual banquet.

THAT SCARF PIN.

The Mail some days ago made the following announcement:—"The vote to decide in the opinion of commercial travelers whose names appeared in the recent contest which was the best story contributed by one of their number has declared in favor of 'Muskoka Mike,' written by Mr. Jacob Spence. Ballot papers, or blanks, were forwarded to all who were entitled to vote, that is to all commercial travelers who were voted for during the enquiry for the most popular man in the fraternity. Mr. Spence, therefore, will receive the scarf pin offered as a prize for the best story contributed." It is to be regretted that The Mail omitted to mention the fact that

enclosed in the same envelopes containing the ballot papers was a circular from a friend of Mr. Spence urging all and sundry to vote for him on the ground that he made a good run for "the most popular commercial traveler." It is none of our funeral who gets the scarf pin, but we have no hesitation in saying that it has not been awarded in accordance with merit, and the action of Mr. Spence's friend or friends was, to say the least, most unfair to the other competitors and entirely opposed to honorable practices.

THE MATTER OF AFFILIATION

The following letter appeared in several of the North-West papers:

Sir:—The following is a clipping taken from the October number of the DRY GOODS REVIEW, under the heading of "Commercial Traveler," page 18, and is as follows:—

AFFILIATION.

On October 5th, H. Bedlington of Toronto, representing the Commercial Travelers' Association of Canada, met the representatives of the Northwest association at Winnipeg, and submitted a scheme for affiliating the two associations, one advantage of which to the Northwest men would be that they would get three times more insurance than as separate bodies. After the Toronto delegate withdrew a private meeting was held, and after full discussion, the representatives decided to recommend the acceptance of the offer to the general meeting to be held shortly. The Winnipeg board of trade at a subsequent meeting decided to oppose the affiliation, which will it is thought have the effect of killing it, at least, for the present.

This piece of information, I can only assume, is being advertised for some particular purpose, as somewhat similar notices have appeared in many of the papers, notably, The Commercial, the Winnipeg Tribune, the Manitoba Free Press, the Montreal Witness, and many other prominent papers published throughout Canada, and I simply want to correct the inaccuracies contained therein, as well as explain some of the particulars connected therewith, for information, of the members of the Northwest Commercial Travelers' Association.

I might say that the negotiations for the purpose of amalgamation of the Northwest Association, with the Commercial Travelers' Association of Canada, were first opened by our friends in Toronto, who wrote to the secretary of our association, asking for certain

particulars about the Northwestern association, and which were freely given at the time, to the best of his ability, then later on a deputation was sent from the Toronto association, who waited upon the directors of the Northwest association, at Winnipeg, to talk over the matter of amalgamation.

Later, Mr. Bedlington, the gentleman referred to in the above clipping, was in Winnipeg during the course of his ordinary business as a commercial traveler, at which time he asked that a meeting of the directors of the Northwest association be called, which was done, and which he attended along with other Winnipeg gentlemen, who are connected with the Toronto association, and they explained the particulars of the offer, as made by the Toronto association, to the Northwest association.

No resolution was passed at that meeting deciding to recommend the acceptance of any offer, to the general annual meeting of the Northwest Commercial Travelers' Association, so that particular portion of the above clipping is entirely wrong. So far as the insurance offer is concerned, it appears to resolve itself simply into a matter of dollars and cents, because Mr. Bedlington, of the Toronto association, stated distinctly that the amount of insurance offered was solely in accordance with the purchasing power of the reserve cash in hand of the Northwest Commercial Travelers Association.

They do not think that anything else should be considered, while the directors of the Northwest association feel that they are an institution of this northwestern country, under charter of the local government, and each member that I have seen connected with the Northwestern association, expresses himself as desirous of our retaining the standing that we have at present, and not becoming absorbed by the Toronto association, even though the annual addition to the insurance should be somewhat larger.

From present prospects the board of trade, of Winnipeg, can make their minds easy, because the only thing that the board of directors of the Northwest association resolved to do at Mr. Bedlington's meeting, was to submit to the general annual meeting any offers made to them about amalgamation. We made no request for amalgamation, and it depends entirely upon the members of the Northwest Commercial Travelers' Association whether it will take place or not. As proposed, the effect would be to entirely wipe out the present association as a Northwestern one, and in addition, our cash surplus would be taken to Toronto for investment, as there was no inducement whatever, held out that any of the money would be invested in this country.

At the same time, it must be understood that we have only the most friendly feelings towards all commercial travelers' associations, and we are not only willing, but anxious to work shoulder to shoulder for mutual interests.

Yours &c.

ONE OF THE DIRECTORS OF THE
NORTHWEST C. T.'S ASSOCIATION.

THOUGHT HE WAS BACK ON THE FARM.

John Bartlett was a farmer; now he keeps store. One day soon after he opened, a farmer's daughter came in and asked him for a leather belt. Not being able to find the box he shouted out to his wife, who helped in the store: "Mary! where did you put that box of belly bands?" All fainted.—TOM SWALWELL.

A LADY DRUMMER.

A lady jewelry drummer is the latest novelty on the road in Maine. She is handsome, dresses stylishly, wears a man's soft felt hat, and hails from New York. She is away up in the art of traveling, cannot be imposed upon by hotel clerks, hackmen or railroad men, and always sells as many goods as the smartest of her male competitors.—St. Louis Dry Goods Reporter.

HAD HIM TURNED OUT.

The commercial room of English hotels is devoted to that species of business man whom we designate as "drummer," and who in America fares with the other guests. John Poole, an English humorist of bygone days, once strolled into a hotel at Brighton and ordered dinner. As he was discussing his savory chop another man entered, took his stand by the fire and began whistling. Finally he spoke.

"Fine day, sir," said he.

"Very fine," answered Poole.

"Business pretty brisk?"

"I believe so."

"Do anything with Jones on the parade?"

Now, it so happened that Jones was the grocer from whom Poole occasionally bought a quarter of a pound of tea and so he answered:

"A little."

"Good man, sir."

"Glad to hear it, sir."

"Do anything with Thompson in King street?"

"No, sir."

"Shaky, sir."

"Sorry to hear it, sir. Recommend a course of salt baths."

The stranger looked earnestly at Poole, advanced to the table, and said, arms akimbo:

"Sir, I begin to think you are a gentleman."

"I hope so sir," answered Poole; "and I hope you are the same."

"Nothing of the kind!" exclaimed the stranger. "And if you are a gentleman what business have you here?"

He rang the bell, and when the waiter entered, exclaimed indignantly:

"Here's a gentleman. Turn him out!"

Poole had unwittingly settled himself in the commercial room of the hotel.—Youth's Companion.

THOSE DEAR GIRLS.

Nellie—aged 14—doing her own shopping for the first time—at glove counter. "Show me some gloves?" Salesman—"Kids' Miss?" Nellie—"I'm no kid, I want you to know I take ladies' size!"—TOM SWALWELL.

WHY THEY LET HIM GO.

"You look blue." "I feel blue."

"Still traveling for Silk & Satin?" "No; I've quit."

"Quit! You don't mean it! When did you leave 'em?" "About twenty minutes ago."

"What was the trouble? Expense account?" "Yes expense account."

"Kicked on \$1.50 for medicine when you were suddenly taken ill, I suppose?" "Oh, no; they passed that."

"Didn't see how you could pay \$4 a day in a \$3 a day hotel, perhaps?" "No; I charged it up to \$4.50 and they let it go at that."

"Objected to paying 50 cents for a shine, then?" "I don't believe they even saw that item."

"Thought a dollar too big a tip for a sleeping car porter, I imagine?" "No; they've always allowed that."

"What did they object to, then?"

"Well, you see I swelled everything a little to sort of make up for the night I was out with the boys, and they passed every item until they came to one of \$2 for a sleeping car berth from St. Paul to Minneapolis. That was too much for them."—Chicago Tribune.

A HARD CUSTOMER TO SELL.

Two traveling men were relating the experience of their last trip. Said one: "I ran across a country storekeeper in the southern part of this State who broke all records. He is a hard customer, and no one can sell to him but one man. When I got in his town the other day I made up my mind I'd give him a line of goods—make him a present of them, mind you, just for the satisfaction of selling them in his store. Well, I laid out some samples and gave him a fair price. He hesitated and I lowered the figures. Presently I told him that he could have them at his own price, and pay for them in thirty, sixty, ninety days, or two years. I told him to take the goods, then when he got ready pay for them. He wanted to think of it. That was enough to stun a fellow, but I let it go at that and called in the afternoon.

"Made up your mind? I asked.

"Not exactly," he answered slowly.

"You will let me have them at my own price, and pay for them when I get ready?"

"That's the proposition."

"Is that the best you can do?" he drawled out. Well, I wouldn't tell this to the firm, but I slammed the door in his face and ran down the street."—New Jersey Trade Review.



Just now the wholesale houses are forwarding parcels for which import orders were booked months ago. The sorting-up trade is always calculated upon to be large, as the disposition of retailers is to evade the risk as far as possible of carrying stock much in advance of the demand. So far, however, there has been little supplementing of orders placed early, and travellers report sorting up business to be very light. Stocks on hand, remnants of last season, are said to be quite large. A feature of this year's stock is the lack of new ideas. The old stand-bys—albums, plush goods, etc.—are as prominent as ever, but clearly are not gaining ground. The dearth of new notions is a matter of quite general comment. Native productions have more freshness of conception about them than imported lines have.

A revival in the use of ladies ring purses has brought out some very pretty varieties. Beaded and made of silk, with rings they are certainly attractive.

Fancy lined silk work-baskets are selling as well as most things for eking out Christmas supplies not sufficiently provided for by future delivery orders.

Manicure sets in the usual diversity of make are relied upon this season to fill a big part of the demand for fancy goods.

Autograph albums are the object of an attempted reaction which may prove more or less successful. The movement is favored by oddity in the shapes, horse shoes, triangles, etc., being affected.

Something is doing in crystal, nickel and tortoise-shell picture-frames, which appear to be the sorts most in vogue.

The Persian Silver line of fancy goods has had a good run. In toilet cases, manicure cases, collar and cuff boxes, glove cases, the demand has been specially active.

Warwick & Sons have found the demand quite strong for a handsome circular plate mirror intended for use as a table rest for a jardiniere holding a bouquet. It is a very pretty notion for a present.

Williamson & Co. have put on the market a line of exceptionally taking photo-cases made in several styles. The surface surrounding the space for the photo is hand-painted with a variety of graceful designs. These beautiful goods compare favorably with similar imported lines, and are entirely the product of Williamson & Co's own manufacture.

Brown Bros' warehouse is in the throes of full business just now, its receiving and shipping departments being equally busy. The firm's stock of fancy stationery and office supplies is particularly large and varied. The demand for papeteries is also met by a

very full assortment. The choice leather toilet cases manufactured on the premises are having a strong run. Photograph albums, the very latest in the season's resources, are being opened up and forwarded to retailers. The leather goods of this line are especially fine. An album of the "double decked," description and another folding together, having pages opening from two sets of hinges, is in favor, as are likewise the fine photo-screens now in stock. Portfolios, wallets and purses of morocco, Russian leather, all luxurious looking, are in their usual fall plenitude in the stock of this very old house. A very catchy line of purses is for loose change, fine leather pouches hanging in steel or oxidized silver frames. One of these has a sort of false top, in which is a compartment very handy for street-car tickets, postage stamps etc. An elegant thing, and one sure to take the fancy of tasteful people is a soft leather photograph case for the pocket, intended for travelers and others who like to carry about with them pictures of their family or any other collection of photographs.

A CRUSTY STOREKEEPER.

Old Jim Doolittle used to keep a store in Cottonwood, Neb., but he is now out of the business. He was a very peculiar salesman. If a customer didn't buy everything he looked at, Doolittle regarded him as an open enemy. He took very little stock in the motto "No trouble to show the goods." In consequence of his peculiar method of transacting business Doolittle's trade dwindled until he was able to enjoy all of that solitude for which his nature seemed to yearn. One day a lady strayed into Doolittle's store and timidly asked the poor boon of looking at some cheap calicoes. Doolittle clung heroically to his nail keg, and kept right on whistling "Yer want ter look at some prints, do yer?" he snarled. "If you please," replied the lady. "Well, now, if yer air going to buy some, I'll show 'em down, ef yer ain't I don't propose to unlimber the goods and muss up the counter." The lady fled. A man from the North Loup stumbled on to Doolittle's store, and went in to buy a pair of boots. The stock of men's foot wear was not very extensively sorted up, and every pair the Loup Fork man tried were too small for him. The last pair of split leather kips were mournfully laid aside, and with a sickly smile he said he guessed he had better go somewhere else. "Then you don't want no boots ter day," snapped Doolittle. "Yes, I've got to have some butes, pardner, but it seems they air are all too small enough." "Yer don't act like a man as wanted any boots," said Doolittle, glaring at him like a wounded hen hawk. "They're too small, pardner." "Don't you call me pardner, you old lantern jawed snoozer. Yer one of these finny ky chaps as can't be suited nowhere, that's what yer air. What do yer have such cussed big feet for, anyway?" "I guess I'd better be a-going," said the Loup Fork man, pulling on his old pair of mocassins and starting for the door. "Yer had that, yer splay-footed old mud-dubber. Here, hadn't you better come back and try on the case? Mehbe it'll fit one of your lug fat-feet?" Something like a crowd gathered in front of

Doolittle's store immediately after this colloquy. There seemed to be a kind of theatrical entertainment going on inside. Anon the Loup Fork man would swing something over his head and fetch the floor a thwack with it which made all the alabaster crockery and nutmeg graters rattle on the shelves. The floor was strewn with canned peaches, cove oysters, boneless codfish, and pants buttons. The dust was so thick that the excited audience couldn't see exactly what was transpiring within, but from certain ejaculatory sentences overheard it was surmised that someone was trying to sell Doolittle a bill of goods on thirty days' time, five per cent of for cash. But as he shot out into the heart of the crowd, and lay there in a kind of stiff, pulpy condition, his face highly ornamented with displayed ads. and cuts, and a half-pint of teeth scattered around him, the assembled multitude reverently made way for a tall stranger, who issued from the store minus a hat, with a flushed face and a great rent down the back of his coat.—Ex.

ELOQUENCE IN A DRY GOODS STORE.

One of Waterville's dry goods houses has a head clerk who is a most accomplished salesman and is kept busy from morn till eve by the customers desirous of being waited upon by him. Not long ago he was highly complimented. He had a countryman in the store, and was showing him a very handsome piece of dress goods, not with any hope of selling it, still there was some slight chance of so doing, and besides, it is necessary (as our friend claims), to keep constantly in practice.

So he dashed ahead in fine style, praising the richness of the pattern, extolled the texture of the fabric, held it up to a favorable light, vouched its ultra-fashionableness for years to come, and, in short, let loose a torrent of eloquence, in which it was difficult to distinguish which was the most flattered, the good taste of the admiring rustic, or the quality of the magnificent stuff. The man's eyes flashed with pride at complimentary allusions to himself, and with unconcealed astonishment at the development of beauty in the goods and fluency in the salesman.

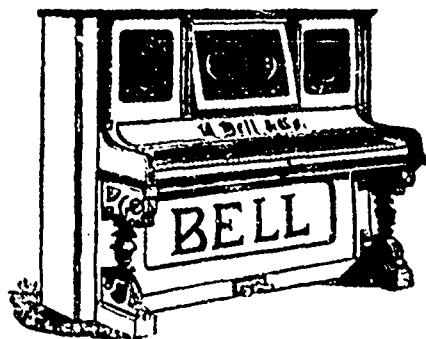
Catching our friend by the arm, he exclaimed: "Stay right here one minute," and dashed out.

"Eloquence" stood still, a little bothered, holding the bolt of goods across both hands, just as though he had frozen in the attitude in which he had so thoroughly impressed the rural gentleman. Meanwhile, the last mentioned individual whisked two bouncing girls out of a carry all that stood in front of the store, and half pushing, half pulling them, brought them up in front of the fluent tongue.

"Gals! stand there, right there, Sally, and now, mister, cut loose again! I just want the gals to hear you!"

It's almost needless to say that our friend was utterly overwhelmed with his emotions, and, for at least once in his life, failed in his utterance—to the great disappointment of both father and daughters. The man bought the piece of goods, and no doubt will always think with regret of what his daughters missed.—Lewiston Journal.

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