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THE
CANADIAN

DRY GOODS

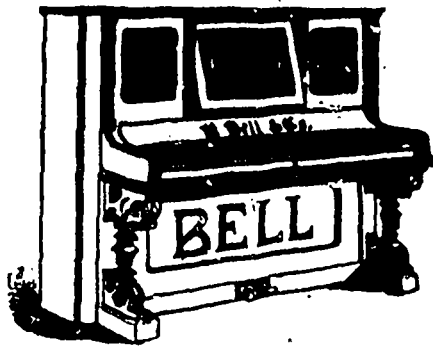
MATS, CAPS AND FURS

MILLINERY
AND
CLOTHING

ONE DOLLAR
Per Year.

REVIEW

WENTZ & ENGRAVERS



BELL PIANOS

☪☪ THE BEST THAT CAN BE PRODUCED ☪☪
 Are the choice of the musical profession everywhere for Full Rich Tone,
 Substantial Construction and Elegant Appearance.

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 70 King St. West.

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"Canadian and Co-operative."

To operate on the lines of the Grand Trunk and Canada Atlantic Railways, reaching every city and nearly all the important towns in Ontario and Quebec, the fruit gardens and produce centres of Ontario; the fishing grounds of the great lakes and rivers and the Atlantic seaboard, with responsible and reliable connections for points beyond lines of operation.

MAY, 1891.



Has an experienced staff, modern system and equipment, and at moderate rates provides prompt and reliable service. C. O. D.'s, Collections, Money, Merchandise, Packages, Parcels, Produce, Printed Matter, Samples, and Valuables at lowest current rates. Special rates on consignments of merchandise of 500 lbs. and upwards. Call Cards, Office Lists and Receipt Books, furnished to regular shippers in cities and large towns.

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 General Manager,

48 Yonge Street,
TORONTO, ONT.

226 St. James St.,
MONTREAL, QUE.

THE CANADIAN DRY GOODS REVIEW

VOL. I.

TORONTO, JULY, 1891.

No. 7.

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.,

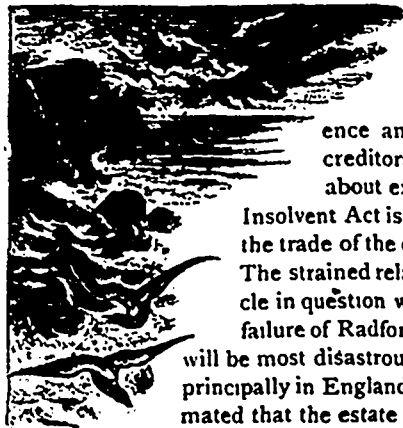
6 Wellington St. West, Toronto.

J. B. McLEAN,
President.

CHAS. MORRISON,
Editor and Business Manager.

Address all communications to the Editor.

WANTED AN INSOLVENT ACT.



THE article in our last issue from the Drapers' Record shows plainly that the patience and forbearance of British creditors of Canadian bankrupts are about exhausted and that unless an Insolvent Act is passed without loss of time the trade of the country will suffer materially. The strained relations referred to in the article in question will not be minimized by the failure of Radford Bros. of Montreal, which will be most disastrous to the creditors, who are principally in England and Scotland, as it is estimated that the estate will not realize more than 20 cents on the dollar, if even that. Our English friends need not, however, imagine that the mercantile community of this country is not as fully alive as they to the beneficial effect on the trade of the passage of an Insolvent Act and we have no hesitation in saying that its appearance on the Statute Books of the Dominion would be just as gladly welcomed by them. Those merchants and others who clamoured for the repeal of the Insolvent Act of 1879 have come to recognize the errors of their ways and would, we feel sure, be very thankful to have the same Act in force to-day. The government were unable to resist the strong pressure brought to bear upon them for its repeal, but Sir John Macdonald, who voted against the repeal, expressed the opinion then that those who were so anxious to be without an Insolvent Act would soon find that they had made a mistake and his words have come true. The principal argument used against the Act was that any one could get a discharge. Of course they could if the creditors did not take any trouble to stop it but they had the power to do so if they chose to exercise it. The present leader of the government, Hon. Mr. Abbott, framed the first Insolvent Act, and as he thoroughly understands the question it is not at all improbable that an Act can be put through, if not this session, at least the

next,—that is to say if our Boards of Trade and the business community take the matter in hand at once and bring it to the notice of the government.

Regarding the Ontario Act the recent decisions in the courts have undoubtedly caused serious alarm among the wholesale merchants, notably the decision of Chief Justice Galt on section nine, which he declared ultra vires. A case in point, Hanover Furniture Company v. Francis Owen, has just been wound up in the Tenth Division Court, Toronto. The plaintiffs in the case obtained judgment against the defendant and placed an execution in the bailiff's hands. Immediately after the seizure Owen assigned for the benefit of his creditors to W. Robertson, of Hamilton, who demanded the goods. The execution creditors refused to deliver up possession and the bailiff interpleaded, the issue being tried by Judge Morson, who gave judgment in favor of the execution creditors. From this judgment the assignee appealed to Senior Judge Morgan, who dismissed the appeal with costs. The bailiff, after having been in possession fifty-three days, sold the goods and paid the money to the Hanover Company, who were thus the only creditors of Owen to receive anything, there being nothing left after payment of the costs to satisfy the remaining claims, which aggregated about \$12,000. The manifest injustice of such cases need not be dwelt upon and the sooner the matter is remedied the better it will be for the whole business community throughout the Province.

The creditors are quite powerless to take the estate out of the hands of the sheriff, once it gets there, and place it in the hands of a man of their own choosing, who in all probability would be better fitted to wind it up. The sheriff goes on winding up the estate under the Creditors Relief Act, and the creditors have no control over him whatever as to the manner in which the assets shall be realized.

They receive no notification other than the ordinary sheriff's notice, which many of them may never see or hear of. Therefore the estate may be distributed among only a few of them, whereas an assignee is bound to notify, by registered letter, each creditor whose name he finds in the insolvent's books or becomes aware of in any other way.

An assignment made under the Ontario Act or an Act of any of the provinces, makes no provision for the discharge of the insolvent, because the provincial parliaments have no power to pass an Insolvent Act which can only be done by the Dominion parliament. Consequently many deserving men who have been unfortunate cannot get their discharge because some greedy and exacting creditors refuse to sign it.

It is not creditable to the Dominion that its bankruptcy laws should be in such an unsatisfactory and muddled state. We repeat that it is quite evident our trade and commerce will be seriously injured unless an Insolvent Act is passed by the Dominion parliament, and it therefore behoves our Boards of Trade and business men generally to be up and doing in the premises so as to shew British merchants and manufacturers that they, at least, do not merit the odium of allowing things to remain as they are without making a strong effort to rectify them.

RETAIL ASSOCIATIONS.



THE movement for the formation of Retail Dry Goods Associations is apparently not to be confined to one particular place. Mr. W. Flint Jones, of Belleville, writes: "I quite agree with you that the formation of Retail Associations seems to be a necessity and I have been thinking seriously of trying to bring about some kind of concerted action on the part of retailers here. In these days of cutting prices, dead beats, and slow paying customers such an association must be of great help and even profit to retailers." Such is the opinion of every retailer in Toronto and elsewhere with whom we have conversed on the subject. What therefore is to prevent their formation? There appears to be only one stumbling block in the way and that is jealousy. To such an absurd extent is this feeling carried that dry goods men in the same block will not even recognize each other when they meet, far less speak to each other. So we are credibly informed. Is it not a matter to be deeply deplored that among a body of men, second to none in intelligence, affability and good breeding, such conduct could be possible? There are, of course, sharks in every business, who deserve to be ostracised, but there is no earthly reason why there should not be friendly intercourse between honest and honorable rivals. We have no hesitation in saying that if the Associations referred to were formed the effect would be to at once sweep away the "green-eyed monster" and establish and perpetuate a feeling of good fellowship among the dry goods fraternity which is so sadly lacking at present. There is no community of interest among them with the result that manifest evils, which are injuriously affecting the trade, are tolerated and no effort can be made to remove them without concerted action. There is an entirely different state of affairs among the retail grocers. Since the formation of their Associations they have among other things made the wholesalers abandon the retail trade and confine themselves entirely to wholesale; they have caused a heavier license fee to be exacted from peddlers; they have suppressed dead-beats, and remedied many other evils but above all—which they look upon as of the greatest importance—the Associations have engendered a kindlier feeling among the trade and been of immense value socially. They have also, in a few instances, co-operated to take local bankrupt stocks off the market, and divide them among themselves, the benefit of which is self-evident. A merchant fails and his stock is sold by auction to the highest bidder who immediately proceeds to sell at slaughter prices to the loss, and often permanent injury, of solvent merchants in the same locality. But if these merchants had a community of interest and agreed to purchase the stock and sell it themselves at regular prices they would not suffer any loss, but rather be gainers by the transaction. We have had complaints from retailers in small places on this very question of bankrupt stock sales but we could do nothing to help them. The way to get rid of that and other evils is by organization. Let the dry goods men sink all their petty jealousies and stand shoulder to shoulder with the determination to purge the trade of the evils which have brought misfortune to so many of their number, to strive for the furtherance of their interests, individually and collectively, and to live on terms of amity and sociability, having for their motto "United we stand, divided we fall."

A REPREHENSIBLE CUSTOM.

The custom that seems to prevail with some wholesale merchants of asking accommodation from their debtors cannot be too strongly condemned. A firm must be in a very rotten state indeed when it is forced to beg for accommodation paper from a customer to enable it to meet its obligations. Surely a retailer must be exceedingly blind to his own interests when he allows himself to be a party to such a dangerous and unbusinesslike action. It is hard to say who is more blamable—the wholesaler for his craft or the retailer for his stupidity. There may be some excuse for the retailer, but there is certainly none for the wholesaler. So far as the former is concerned, the mere fact of such a request being made to him should prove to

him at once that something must be radically wrong, and his only safe and judicious course would be to firmly decline to soil his fingers by signing his name to any paper. He would have nothing to lose but everything to gain by doing so. There are many other wholesale firms who would be glad to have his custom, and he is not dependent upon this particular house. A glaring instance in point has come to our knowledge, which happened quite recently. A retailer in Belleville, who is known as an honest, industrious and hardworking fellow, has gone down through the failure of a wholesale house in Montreal. They held \$1,000 of accommodation paper with his name to it, and through a mistaken desire to oblige them he found himself a ruined man. It is almost incredible that any man should be so foolish as to involve himself to so great an extent in such a manner. No matter how specious the argument or subtle the reasoning his bounden duty was to refuse, but at the same time he should not have been asked for it. No firm, having the slightest regard for its reputation, would ever condescend to belittle itself by begging for financial assistance from any of its customers, and the sooner the trade is purged of those who are guilty of such degrading and inexcusable practices the better. Common sense should teach retailers that they cannot too quickly drop all intercourse with such firms and transfer their custom to some of the leading houses of established reputation and probity, such as are to be found in our advertising columns.

THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

Wholesale dry goods merchants report business very quiet, but that the prospects for a successful fall trade are very promising. Payments were better on the fourth than they have been for many years, and business shows a general improvement throughout the country. There are no travelers out now so that little can be said beyond surmises; but as above stated the reports from all quarters are of a most encouraging character.

I made a trip among the retail men and found them more than pleased with the business passing. At this season of the year, with so many people away at the summer resorts and in the country, a dull trade is expected, but this year appears to be an exception to the general rule. In dress goods, cotton, crepe clothes and printed French delaines are chiefly called for. Surahs and China silk are also in good demand. Printed cottonades are being sold freely for blouses, which are now a la mode, taking the place of jerseys which are going out of favor. Ladies knitted underwear is now being asked for almost entirely in place of the woven goods. Embroideries are apparently being superseded by laces for trimming summer garments, lace flounces being in particularly good demand.

CLOTHING.

There is nothing particularly new in the clothing line. Travelers in the North-West report the prospects very favorable, and while their orders to date have been small they expect to make a large sorting on second trip, feeling confident that they will do more than on this their placing trip. Since the recent rains business has improved wonderfully in Ontario. The merchants appear to be more confident and the sales during the last two weeks have been larger than usual. The same remarks apply with equal force to the eastern township district, but there appears to be a scarcity of rain about Lake Megantic district.

MILLINERY.

Millinery travelers have been on the road for a week or more now and their orders to date are about equal to last season on the whole. The eastern trade is particularly good; but there is a noticeable falling off in western orders, particularly in the London district, owing, it is said, to the large stocks in retailers' hands. The orders so far have been of a general character; but there seems to be a preference for laces, ribbons and fancy silks which are selling well. Velvets are also being freely called for. There is also a marked preference for felt hats for which some large orders are being received. The local trade reports a heavy run on flower trimmings which appear to be all the rage for summer wear.

KNOX, MORGAN & CO.,

WHOLESALE DRY GOODS,

HAMILTON, = = ONTARIO.

- OUR TRAVELLERS Are on the Road with full Ranges of samples for Fall.
- FLANNELS, SHIRTS AND DRAWERS. Carefully selected. We offer the best values only.
- DRESS GOODS Unusually large showing. All NEW GOODS.
- GENTS' FURNISHINGS Large display of TIES, TOP SHIRTS and UMBRELLAS. They will stand comparison.
- WOOLLENS Well selected stock. Our BLACK WORSTEDS at \$1.25 and \$2.00 are EXCEPTIONAL VALUE ; send for samples.
- LETTER ORDERS Receive careful and prompt attention.

EDITORIAL NOTES.

We call the attention of our readers to the advertisement of Imrie & Graham, Toronto. These well-known publishers are famed for shop window price tickets and musical and pictorial handbills which have invariably given the utmost satisfaction.

The imports of dry goods, etc., at the port of Toronto for the first six months of this year shew a decrease of \$95,641 as compared with the corresponding period last year. The particulars are as follows :

	Six mos. 1891.	Six mos. 1890.
Cottons.....	\$772,726	\$815,085
Fancy Good.....	283,914	323,003
Silks	380,947	403,053
Woollens.....	1,316,490	1,319,698
Hats, Caps, etc.....	247,593	236,292
	\$3,001,670	\$3,097,131

Reports from all over the Dominion shew that the early closing movement during the summer months has gained considerable strength this year. It is essential to the health and general well-being of young men and women confined in the close, enervating atmosphere of a store in these hot, suffocating days that they should have certain hours during the week when they can breathe the pure air of the country or enjoy the invigorating breezes of our lakes. And it is none the less essential to the principals to have a brief respite from the cares of business. It is gratifying to know that dry goods merchants are prominent in this deserving movement.

There is a marked feeling of buoyancy amongst the dry goods jobbing trade as a result of the favorable crop reports caused by the recent rains. It is now believed that there will be a more than average crop throughout Ontario, and in Manitoba and the North-West the prospects were never better. There, it is estimated, the

yield will be about 25,000,000 bushels or two-thirds more than last season. Business has accordingly taken a livelier turn and although in some sections buyers are still cautious, in others they are giving orders freely for goods and a first-class fall trade is anticipated. It is also a pleasing feature that payments on the fourth were above the average, which shows that country merchants are recovering from the dull feeling that has been affecting them for some months past.

In a previous number we referred to the scheme which had been set in motion in England for the formation of a calico-printing syndicate. Later reports show that the project has almost, if not entirely, been abandoned.

STRAW HATS AS TEXTILE PRODUCTS.

Straw hats are not usually counted among textile products, but it seems that there are some of them, or at least some articles very closely related to them, which come fairly under the category. In Ehrenburg, in Austria, plaiting for the manufacture of hats and caps is made out of woven threads of wood, mostly ashwood. Women and girls weave these threads and strips of wood on looms like other textiles. Head coverings for men, women, and children are made in this place of all sorts, from the most highly-finished to the cheapest kinds, and the prices are astonishingly low. It will probably be known to very few of our readers that the national fez worn by Turkish soldiers owes its stiffness to a support which is woven in Ehrenburg out of wooden threads.—Romen's Journal.

Toronto Fringe and Tassel Company

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

27 Front St. West, TORONTO.

MEN OF MARK.

MR. DONALD MACKAY.

View the whole scene, with critic judgment scan,
And then deny him merit if you can.
Where he falls also, 'tis nature's fault alone;
Where he succeeds, the merit's all his own.

—CHURCHILL.

In commencing a series of articles on our leading merchants in the dry goods and allied trades we have selected the acknowledged father of the trade, Mr. Donald MacKay, senior member of the firm of Gordon MacKay & Co., Toronto. Mr. MacKay has passed the allotted three score years and ten, having been born at Kildonan, Sutherlandshire, Scotland, in 1815, but is still hale and hearty, and has, we hope, many years of usefulness yet before him. It is characteristic of the Highland race that they live to a good old age, their constitutions being hardened and strengthened by the pure mountain air they breathe and the athletic life they invariably lead. Mr. MacKay was the youngest of ten children and his parents, when he was two years of age, removed to Lybster, Caithnessshire, where he remained till 1836. In that year he left his native land and came to Canada, the home of thousands of the best and bravest of Scottish Highlanders. In the following year the Rebellion broke out and young MacKay, with the true instinct of the Highlander, joined the Loyalists and served throughout that brief, but stirring period. He resided for a number of years in Montreal where he began that business career which has been crowned with such

remarkable success. In 1848 he removed to Hamilton, commencing in a small way, but shortly afterwards, so rapidly had his business extended, he, with his nephew, Mr. John Gordon, entered into the wholesale dry goods business under the firm name of Gordon and MacKay. Mr. MacKay, with that keen foresight which has so eminently marked his career, was quick to recognize the fact that Toronto was likely to become the distributing centre of the west, and in 1859 the firm removed to that city and opened on Wellington street, near the corner of Scott street, removing to their present extensive and commodious premises, on the corner of Front and Bay streets, in 1871. In March

1867, Mr. Hugh Macdonald joined the firm which was then changed to Gordon, MacKay & Co., but retired in 1873. Mr. Gordon died in 1883 after a successful and honorable career, and in January 1887, Mr. C. C. Robb, and Mr. J. W. Woods, who had been connected with the house for thirty and fifteen years respectively, became partners.

Mr. MacKay's energy and enterprise did not stop at building up one of the leading wholesale dry goods houses of the Dominion. In 1861 the Lybster cotton mills—so-called in memory of the place of his youth—were built at Merriton, Ont., by the firm and these have also proved a most successful venture. In 1868 a Limited Liability Company was

an elder of Knox Church, Toronto. Mr. MacKay's chief characteristics are an indomitable will, self-reliant disposition, and cool and self-possessed business habits. In his youth he was fond of pedestrian and equestrian exercise like many other successful men in various walks of life, the best antidote for driving away dull care and invigorating the system. He is honored and esteemed by all who have the pleasure of his acquaintance and no name stands higher among Canada's commercial men for sterling honesty and integrity than that of Donald MacKay, a worthy specimen of a worthy race.

During the half century that Mr. MacKay has been in business in this country he has seen many changes in the wholesale dry goods trade. Few, of any, of his contemporaries, are alive at the present day and many houses that then stood high in business circles are heard of no more. In all the commercial crises that Canada has passed through during that long period Mr. MacKay has carefully and successfully piloted the firm. When firm after firm succumbed during that fateful year, 1857, Gordon & MacKay, like a sturdy oak, defied the blasts of adversity that swept over the country and came safely out of the crash. Ten years later the business community was again subjected to a terrific strain, owing to the abrogation of the reciprocity treaty with the States, and though many firms again went under, Mr. MacKay kept his head cool and brought his firm out of the storm into the harbor of refuge. And so it was during the disastrous times of 1878-79. No better tribute to Mr. MacKay's ability,

sagacity and foresight could be needed than this. Mr. MacKay, being rather of a retiring disposition has not taken any prominent part in public affairs, but what he does not know about business is not worth knowing. His career has been a most honorable one, being signally marked by honesty, integrity, and industry, and is worthy of emulation by our young business men. It can truthfully be said of him that he is a man who believes that strict integrity is the foundation of all legitimate business success; who is honest, not only from policy but from principle; who thinks first and deeply, and speaks last and concisely; who keeps his hand on "to-day," but his eye on "tomorrow," and works in the present, while scrutinizing the future.



MR. DONALD MACKAY.

formed to operate the mills, known as The Lybster Cotton Manufacturing Company of which Mr. MacKay was president, but he is now the sole owner of the mills.

Mr. MacKay held for years the honorable position of vice-president of the Ontario Bank, but had to resign owing to increased business cares. So highly was he esteemed by the other directors for his rare judgment, sagacity and business tact that at their urgent request he has acted on the board ever since resigning the vice-presidency. He is also a director of the London and Canadian Loan and Agency Company, a member of the Board of Trade, and is identified with several other enterprises. He is a Presbyterian and

HINTS ON BOOKKEEPING.

ARTICLE II.



WHEN a merchant has to keep his own books or employ a clerk to do so who is not an expert, the system of bookkeeping should be as simple as is consistent with efficiency. Whether the books are kept on the double or single entry principle all the books that are really necessary for an ordinary retail business are a cash book, day book, ledger, and bill book, except where the business is large enough to warrant the employment of several clerks and the use of counter check books, where another book should be kept in which should be entered every night in columns headed with the numbers of the different salesmen the amount of each sale for cash or credit, then the cash columns when added up should balance with the cash receipts for the day.

A cash book badly kept and irregularly posted is a source of endless trouble to any business man. An accurate result should be kept in the cash book of every dollar received and paid out. The daily cash sales should be entered every night at the close of the day's business in a separate column from the cash received from other sources, so that the merchant may know, by adding up the cash sales column every week or every month, how his business compares with previous weeks or months, and the other column will show how his accounts are being paid, then the two columns added together can be posted in one sum into the cash account in the ledger. The plan of mixing the cash sales, with the cash received on account and from other sources, is more common than otherwise among retail merchants, and such plan not only gives a man an erroneous idea of the progress of his business, but in the event of a fire (which is liable to occur to any one) it necessitates the separating of all the items in the cash book, and classifying them under their proper headings—in fact the making of a new cash book—before he can prove to the satisfaction of the insurance adjusters, the amount of the loss sustained.

When a bank account is kept it is a common custom among merchants to charge the bank with each deposit and credit each cheque given for money withdrawn. This is unnecessary work and makes the amount of cash handled appear very much larger than it really is. The cash in the bank should be treated as cash on hand, for it is simply in the bank for safe keeping and the bank pass book, which may be verified by memoranda kept in the margin of the cheque book, will show the balance in the bank at any time, whereas when the amounts deposited in the bank are charged to the bank they appear as so much money paid out of the business and in balancing the cash book the amount in the bank is not shown as so much available cash on hand. All monies paid out should be charged at once in the cash book to the accounts on which they are paid. A great many merchants have the habit of making a memo on a slip of paper and putting it in the till to save time. This habit is liable to lead to errors for these slips are sometimes mislaid or lost altogether, and no time is saved; if the cash book is kept handy the entries can be made as quickly in it as on slips of paper, and it has at some time to be made in the cash book, so time is actually wasted.

All the entries in the cash book should be posted regularly into the ledger every week, or at the latest every month. The old-fashioned custom of journalizing everything before posting into the ledger is more ornamental than useful.

(To be continued).

TO MANUFACTURERS AND AGENTS.

The latest French, English, and German Patterns of all Textile Novelties can be supplied now. Those for SPRING 1892 in packets of 150 designs, assorted as ordered for \$6. Postal Order address,

EMILE LEHMANN,

136 Boulevard Magenta,

PARIS, FRANCE.

A KINDLY SUGGESTION.

TO THE EDITOR, DRY GOODS REVIEW.

SIR,—Please find enclosed one dollar for subscription to the REVIEW for one year. I am quite pleased with sample number to hand. The fault with almost every similar publication I have ever seen is, that business affairs are viewed through the spectacles of the wholesaler or manufacturer, not the retailer. I notice a slight disposition in the REVIEW to see things the same way. If you would consult more with retailers, but no less with wholesalers, you would get a better and more correct idea of business affairs as they actually are—as for instance the shortening of credit, and of dating ahead, and also of importing. All of this is from the wholesalers' point of view, and in his interests. Why not interview large retailers as well as wholesalers? Then we have an all-round view and a more correct one. I have noticed in the daily papers, when information is wanted on a point of interest concerning dry goods, off run reporters to Macdonald, McMaster, Brock, etc., and never or rarely to Murray, Eaton, Thompson, Walker, etc.; and of course we get only the wholesalers' view of it. Now the views of large retailers would be of greater interest to us country retailers, because they view things from our standpoint. By all means get the views of the wholesaler, but also the retailer as well. However your REVIEW seems to be freer from this fault than other publications, and as I before said I rather like the matter.

Yours, etc.,

W. FLINT JONES.

Belleville, June 25th.

(We are always most anxious to have the views of retailers on all subjects affecting the trade and in our back numbers it will be found that they have been consulted on the questions referred to by Mr. Jones. If retailers would write us on any subject we would be only too glad to publish their views as the REVIEW is intended to be a medium between the wholesaler and retailer. We thank Mr. Jones for his kind suggestion. ED.)

ESTABLISHING A CREDIT.

Every retailer, says the Minneapolis Commercial Bulletin, should make it a point to visit the jobbing houses that he patronizes at least once in two years; it would be better if he could do so once every year. This is important especially for a new man in the field. The jobber likes to become acquainted with his patrons, and it is always better for two parties having business with each other to be acquainted, either personally or through a salesman in the store. A young man engages in a general store business in North Dakota, it can be said for illustration. He calls upon a traveling salesman in his town and buys his opening stock, paying cash. It may not be a large order, but the fact that it is a new one and that cash was paid, attracts the attention of the jobbing firms. They are not altogether convinced that because cash was paid for one order, that it will follow with another, and the credit question at once arises as to the course to pursue with future business if credit should be asked. In the meantime a second order follows, accompanied by the cash, and the jobber is relieved of a decision that time. Now is the time for the young retailer to visit the city. Go to the jobber and let him see you; sit down and have a confidential talk about your resources, be frank with him, and the deed is done—you have made a good impression, the jobber likes your method, and a scale of credit is at once fixed on for you. This merely illustrates the value of meeting jobbers, and as much so the importance of meeting them at the right time. It is better to meet them before credit is refused than after, for a refusal once made always leaves a little doubt in the mind of the credit man that is often quite difficult to efface. This, of course, brings up the question of capital, for a case is presented where a retailer has sufficient capital to pay cash for his first bill of goods. The Bulletin has made this point also, believing that it is greatly to the interest of the retailer to have it so; indeed, the Bulletin has doubts whether a retailer should engage in business who has not sufficient capital to do this, and have a reasonable deposit left. The discounts obtained for cash should be a regular source of profit. If this is too ideal a picture for many merchants, and many localities, then let the conditions be made as nearly like it as possible.

TROUT FISHING.

(BY THE EDITOR.)



DID you ever go fishing for speckled trout? If not, why not? The writer, who knew nothing about the delights of trout fishing was induced by a friend—a gentleman well-known in the dry goods trade—to accompany him for a few days' sport. The time fixed for starting was the day after Dominion Day. Accordingly, on the morning of that day, two men fully equipped with fishing gear to catch the tricky trout, and each carrying a grip, boarded the C. P. R. train and in due course were landed at Flesherton station. The weather was delightful and the ride on the cars thoroughly enjoyable. We got into the stage at Flesherton station and were driven along a hilly road to the town, a distance of nearly two miles, and deposited at host Munshaw's well-known hotel where a good dinner was partaken of. We then took the stage to Eugenia Falls, or rather Beaver river, the scene of our operations. The road to Eugenia, which is four miles from Flesherton, is a constant up and down grade. Just before entering the village the stage driver left the main road and drove us along a side track so that we might get a view of the Falls. It is a very pretty sight, indeed. At the precipice the stream divides and falls in three distinct cascades, side by side, a distance of about 80 feet. From the edge of the steep bank facing the Falls, wooden steps have been built, so that those who feel inclined can get to the foot. The scenery in the neighborhood of the Falls is really grand. As far as the eye can reach the lovely Queen's valley stretches in the distance, bounded on either side by dark blue mountains, and with the river gracefully winding its way along, while here and there the landscape is dotted with the homesteads of the hardy tillers of the soil. But there was little time for rhapsodizing, as the stage driver had his business to attend to and in a few minutes we found ourselves at Brenniff's hotel. Here we were heartily welcomed by mine host and his worthy help-meet, and as we were the only guests we quickly found ourselves "at home." I was astonished at the ardency with which the landlord and my friend, whom for shortness I will call Mac, at once entered into a discussion about trout fishing. This was occasioned by the landlord remarking that one of two gentlemen from Toronto, who had been fishing on the river some weeks previously, had caught great baskets, one catch totalling 108. Mac, who is an enthusiastic disciple of Izaak Walton, was put on his mettle and declared he would not leave the place till he had beaten the record. Well, by this time it was about 3.30 p.m., and the order was issued to dig for worms and get ready for action. In a few minutes afterwards, accompanied by the landlord as guide, who averred he was "no slouch" at trout fishing, we started up stream above the Falls and were soon coquetting with the speckled beauties. We were not long in separating and I got fixed on a fallen tree well out on the stream. Visions of large, beautiful trout being rapidly and systematically pulled out of the stream floated through my mind and I felt in an ecstatic mood. "A bite, a pull—nothing." This fanned my suppressed excitement into a flame and I cast my line hurriedly. There was another bite and quickly pulling I brought to the surface a speckled darling. In my eagerness to seize it I slipped off the tree and found myself nearly up to the neck in water. But what cared I, had I not got safe in my basket my first speckled trout! During my career I have, like most people, had my joys and sorrows, but I frankly state that seldom have I experienced such a supreme thrill of exhilaration as on this momentous occasion. It was simply delicious. I got out somehow, and quickly baiting my hook began angling again for more of the same. I stuck to the same spot till about seven o'clock and had caught eight more fish. Making my way to the hotel, the best way I could, I found Mac and the landlord anxiously awaiting me. I displayed my catch with honest pride, but was considerably crestfallen when Mac, on looking them over, scornfully said, "Why, eight of these are chubs?" "Well

aren't they speckled trout?" I innocently asked, at which both Mac and the landlord laughed, and the former threw the eight to the cat. "Never mind, old man," said Mac, "You'll catch plenty of trout yet, and when you get one of these chubs on your hook leave that spot at once and tackle another." He then showed me his basket containing 33 beauties, which he had chiefly caught with the fly. The landlord was reticent as to his catch; Mac's had flabbergasted him. After a change of clothing and a hearty supper we filled our pipes and talked—about the weather. Then we made our arrangements for the morrow and went off to bed happy and hopeful.

Next morning, Friday, was raw, cold and raining heavily. Our plans were accordingly upset, but, after breakfast, we went up stream again and defying the rain commenced to fish. After fishing up and down without even getting a bite, I cast my line in a deep hole and soon caught a couple. But my chagrin at losing a big one, which must have weighed nearly two pounds, can be better imagined than described. I had him half out of the water and in my idiocy gave a quick pull to land him, when he dropped off the hook, and I fell backward on the sharp edge of a rock and then sat down and—well you can imagine the rest. When I recovered my equanimity I made a vow to catch that particular trout but "the best laid schemes of men and mice all gang a-glee." I had to desist after over an hour's determined effort by the shout from over the river of "dinner's waiting for you." On getting back to the hotel I found Mac had caught about a dozen, one of them turning the scales at a lb. He was growling at not having a bigger catch and blamed the cold rain. When I affirmed that I had hooked a very big one, the statement was received with derisive laughter but when a young man working at the saw-mill asserted that he had hooked and lost a large trout in the same hole the previous day my stock went up and I felt pleased. After dinner the rain stopped and the landlord said he would take us below the Falls and show us where the trout were just crazy to be caught. We started out and soon struck into the bush but it took us some time before we got to the famed fishing grounds. We were surrounded on all sides by brushwood and I got my first experience of the difficulties encountered in fishing in such a locality. My hook got entangled either in the branches of a tree or in a root at the bottom of the river and what with constantly falling into the water, loosening my hook, scrambling through the bush, getting my clothes torn and my shins peeled, it was no picnic. To add to my misery I broke my rod in two places and had to fish with what was left of it. Seeing my distress Mac suggested we should strike for the open and I gladly consented. We had lost sight of the landlord but forced our way through the bush regardless of where we went till after half an hour's hard work we saw the green fields once again. Mac, who is one of the finest and most genial souls I have ever met, was mad. "What the mischief did he mean by taking us to a place like that," he said. "Well prospect for ourselves in future, old man, so let us go ahead." We trudged on and on till we struck the river again at a bridge and were gladdened by seeing a long stretch of open water. Fishing was easy and the trout bit freely. Mac was in his element. There he was in the middle of the stream, sometimes with the water up to his waist, fishing with the fly and supremely happy. We fished down the stream till the rain began to fall heavily again and we thought it was time to start for the hotel. We struck across fields till we reached a road and followed it till we came to another road leading to the top of the mountain. After a moment's hesitation Mac, who is a pedestrian of no mean repute, decided to take the mountain road and we climbed up and up till I thought we would never reach the top. But we did at last and found it ran into the main road between Kimberley and Eugenia. We had about two miles further to walk, which we covered in fair time. How pleasant and comfortable to get our wet clothes changed for dry ones and put ourselves outside a hearty supper of fresh laid eggs, trout, etc. Then we went to the general store of Henry Cairns, and got a box to hold our fish and arranged with him to give me a rig to drive me in to Flesherton station in the morning, to express the fish to Toronto friends. Let me say here, that Mr. Cairns, is one of the most obliging and genial fellows to be found anywhere. After packing the fish we were joined by an old Scotchman, who bears the reputation of being one of the best trout fishers in the district. Mac disputed his claim and the old Scotchman got wrathful and shouted: "I tell ye what it is, ma man. We'll tak' twa days. You gang first the yae day, and I'll gang first the next, and ye can fish wi' the flee or fish wi' the worm, whichever ye like, and I'll bet ye five dollars I can catch mair fish than you. Ye never fished i' the Sooth Esk, ma man." This the old man thought was a clincher but he was staggered when Mac demonstrated to his perfect satisfaction that he had "fished i' the Sooth Esk, also." I regret the competition did not come off. By and by we were joined by a traveler from Owen Sound and spent a pleasant evening in the usual way.

Next morning, Saturday, I drove six miles in a pouring rain to catch the seven o'clock train at Flesherton station with the box of fish, for were they not almost as precious as gold. All that day

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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.

Saturday it rained incessantly, but about one o'clock we took our fishing tackle and walked through the mud to a stream half way to Flesherton, but had to give it up as a bad job. Retracing our steps we tried the Beaver river and caught enough for our supper. Sunday was a splendid day and we rested quietly.

On Monday morning we started out shortly after 8 o'clock. The day was fine and clear and after walking about a couple of miles following the course of the river, we struck in and commenced the day's fishing. And it was a rare, good day's outing and no mistake. We fished all the way down to Kimberley, about 7½ miles by the river's course, and it took me all my time to keep track of Mac. He was fishing with the fly and ever and anon I would hear a loud "Hoo," which was a signal for me to keep moving and I did in fact I did little else. I had my share of mishaps, as usual, but thoroughly enjoyed the sport. About half past six in the evening we thought it was time to stop fishing and although we had over seven long miles to walk back to the hotel we managed to get there, tired but contented. Mac's catch was close on six dozen, but he lost nearly half as many through the playfulness of the frisky trout.

Next morning I was up by five o'clock and drove to the Station, with a mud and rain accompaniment, and my first trout fishing experience was over. Mac remained behind but whether he beat the record or not I am not able to say.

To men, jaded and enervated by the constant physical and mental strain of business, I would say; "Go trout fishing and be happy."

WINDOW DRESSING.

A very handsome window display can be effected by means of stockings only, with little or no expense. Arrange a false bottom to your window by the use of pine boards, letting the back be considerably higher than the front, so as to be in a sloping position. Cover these boards over with some suitable black material. Cambric will answer the purpose very well. Upon this arrange white or light colored stockings in such a way as to spell out the sentence, "Bargains in Hosiery," or such other words as you may fancy. Care should be taken in pinning the stockings that none of the pins show. By using different sizes of stockings, the wording can be arranged without difficulty, while the effect will be most excellent. It is advisable to use white or light colored stockings, for then the contrast with the black ground is the more apparent and striking. Neckwear, suspenders, gloves and handkerchiefs can be arranged in a similar manner with equally good results.

A unique display of fall and winter dress goods can be made by pleating them in the shape of a fan and placing them in the front next the glass. A rough wooden frame must be made to support the fan from the back, and to this the outer edges of the goods are pinned. The display is completed by a semi-circular wall of all kinds of goods, laid on boxes and unrolled, so that the ends drop out of sight behind the fan. Above all, drape festoons of dress trimmings, embroideries and fringes. A large design of this kind is strikingly beautiful, if arranged with good taste, harmony and effect. —Three Hundred Ways to Dress Windows.

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.

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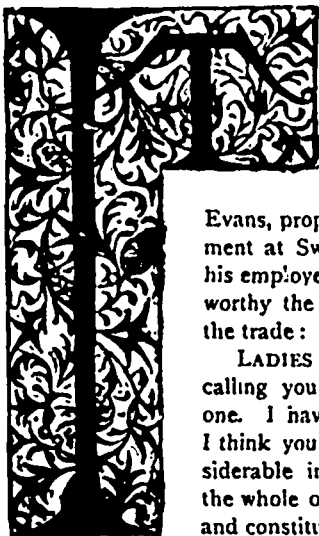
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PROFIT SHARING.



T WILL be remembered that in our May number we referred to the introduction of the profit-sharing system in this and other countries. The following admirable address, delivered on June 9th, by Mr. B. Evans, proprietor of a large drapery establishment at Swansea, England, in announcing to his employes his adoption of the system, is well worthy the perusal of every one interested in the trade:

LADIES AND GENTLEMEN,—My object in calling you together this evening is a special one. I have an announcement to make which I think you will agree with me is one of considerable importance, inasmuch as it affects the whole of you individually and collectively, and constitutes an entirely "new departure" in the conduct of the business with which we are all so intimately connected. In the fewest possible words I may say that, after long and careful consideration, I have decided to adopt in the carrying on of this business the new principle of profit sharing; that is to say, I have given to-day, and I propose to give annually to every member of our staff, in every department, a share of the profits in proportion to the salary of each employe. I have also arranged, in order to include the whole of the staff, that apprentices not in receipt of salaries will also benefit by the new arrangement. Your first feeling, on hearing such an announcement, is naturally one of approval. Your second thought will no doubt take the form of a question: Why does Mr. Evans propose to share the profits with us? Now, in order to answer this question properly, I must ask your attention for a few minutes to some general considerations on business life, and especially on modern business life. The tendency on every hand is for business to run more and more in large concerns. The small sailing ships that used to do the carrying trade of the world have given place almost entirely to large and swift steamers. The small workshops all over the land have merged into large manufactories and works. Exactly the same change has come, or is coming, over the retail trades. Large shops and combinations of shops are taking the place of older fashioned small shops. Whether these changes are good or bad I will not venture to say. It is sufficient for us to look at the facts; and facts, as we all know, are stubborn things. This is the age of large steamers, large works and large shops. Now large concerns demand large capital and large views of business; and they also entail large responsibilities upon the proprietors. Indeed, so heavy are these responsibilities sometimes—so much time and attention do they take, and so much worry do they entail—that many a man at the head of a large business is tempted, at times, to wish himself back again in his younger years and lesser position, drawing a small salary, but able to take his holiday lightheartedly, and to keep his mind free from anxieties and commercial cares. But in business, as in all other paths of life, to stand still is to fall back in the race. We must ourselves grow with our opportunities or else circumstances will get the better of us. In the retail drapery trade, as in all other ways of life, we must take courage to

*Hate no jot of heart or hope,
But still bear up and steer right onward*

Large ships, large works, and large shops have come into existence because on the whole they are better able to cope with the necessities of the time. One large undertaking, when well managed and properly worked, will produce better results than a lot of small ones. But, on the other hand, to every good there is some corresponding evil. Some of you may think it looks very easy and pleasant to be at the head of a large business like this. Well, the old proverb says, "Where ignorance is bliss 'tis folly to be wise." I can assure you, however, that the management of such a concern as ours is no light undertaking. If there are troubles and vexations behind the counter, in the workshops, and in the counting house, you may be sure of this, that there are not less troubles and vexations, but more, connected with the management of a large business, and not least among the worries are the waste and the loss which are occasioned in all departments by the thoughtlessness and the inattention of a large number of employes. I am not going to deliver you a sermon

—I do not mean to find fault with you. Believe me when I say there is no employer in Swansea prouder of the staff of young ladies and men than I am. I only want to show you how, though we have done well together in the past, we may yet do far better in the future—better for yourselves, better for me, and, at the same time, better for our customers at large. In order that the public or the proprietary may get the best out of any business, it must be managed well and well worked; and, in order that it may be well worked, every employe must give his or her best care and attention to the work. It is not in the big things, but in the little things that we are most of us likely to go wrong. What are the qualities that ought to be found in every assistant and in every workman in a large business in order to make it a real success? Let us see—1st, zeal; 2nd, vigilance; 3rd, punctuality; 4th, economy of time; 5th, economy of material; 6th, unity of interest; and 7th, kindness to and care in dealing with the wants of customers. Employes are sometimes spoken of as hands. It is said that in such and such a business so many hands are employed. But good assistants should be, and are, more than mere "hands." If they rise to the true height of their position, they are eyes and brains and hearts, as well as hands. If you will do so you will show—(1) Zeal for the welfare of the business. (2) You will be vigilant; that is to say, you will use your eyes to prevent anyone else doing anything but what is for the best interest of the concern. (3) You will be punctual in coming to business, and in carrying out all business orders and promises. (4) You will economise time, for "time is money." The time that is wasted can never be recalled. (5) You will exercise due care in measurements. When a certain quantity of material is asked for, you will be careful to give no less and no more than 36 inches to the yard. If by hasty or careless measurement you give 37 inches instead of 36 inches, you cause the business a loss of nearly 3 per cent. Just think what that amounts to in the year! Why, to some thousands of pounds. Neither will you waste, nor suffer to be wasted, anything. For instance, it does not look very serious at the time to pack an article in a larger sheet of paper, or to put more string round it than is really necessary. But remember that "many a mickle makes a muckle," and the waste in paper and twine represents a considerable sum in twelve months in such a large concern as ours. (6) Then, in order to make the best of the departments under your care, you will identify yourselves with the business as a whole, and will consider that your own interests and the interests of the concern are one and the same. (7) Lastly, you will be kind and courteous and helpful to the whole of the customers, great and small, rich and poor. Remember that the largest number of people in the world are poor. It is, therefore, of the highest importance, and it is my heartfelt desire as well, that working people and their wives and children should be treated by you with as much kindness and consideration as the rich or middle classes. Don't forget that if one customer is sent away dissatisfied, it does not only mean the loss of one, but probably of many customers. On the other hand, if one customer is well attended to, and sent away pleased, that one customer will probably be the means of recommending many other customers to come and buy. You see, therefore, how important it is that you should use your eyes, your brains, and, above all your hearts, as well as your hands for the advancement of the business. The new system of profit sharing, which I have now adopted as an experiment, is calculated, I think, to call forth the best that is in you all. Though it has been in operation already in some trades, notably in France, it has never yet, I believe been adopted anywhere in the retail drapery trade of this country so as to include the whole of the staff. It remains for you to show whether or not it will be a success. Whether I may be at home or abroad, whether absent for longer or shorter periods, I want to feel that you are all doing your very best for the convenience of our customers and for the good of the concern. Under our new system it is not too much to hope that waste will cease altogether, and that you will be more attentive than ever to your duties. If you be so, the result, which I shall always carefully watch, will show it; and you shall benefit each of you in proportion. I will be perfectly straightforward with you, as I hope you will be with me. No one who has been in the employ less than six months will participate in this scheme. I do not propose to tell you what the percentage for distribution shall be. That must be left entirely to my own discretion, but I promise that it shall be fairly, and perhaps generously, assessed upon the amount of your salaries, and that it shall be promptly paid over to you after the completion of stock-taking. As far as our legal position is concerned, the share of profits that I may divide is a voluntary gift on my part. It will not entitle you to claim anything more than your salaries. And now, in conclusion, I can only express the hope that what I have said to you has met with your approval—as I feel sure it has—and that you will all work heartily together for our mutual prosperity. Let us all try to remember the noble lines of Shakespeare—

*To thine own self be true,
And it shall follow as the night the day,
Thou canst not then be false to any man.*

JOBGING AND MANUFACTURING TRADE.



COTTONS AND WOOLENS.—There are no new developments in prices, and the trade in these articles keeps moving on evenly and satisfactorily. Cotton continues firm. From all we can learn the cotton mills are not stocking up, and if they would take the advice of the trade they will keep their manufactured goods at as low a point as possible, this being the only danger that confronts the cotton trade at present. There is a good demand for all classes of heavy woollens for the fall season.

DRESS GOODS.—There has been a fair demand already for fall dress goods but parcels are small. We were shewn some charming designs in chevrons which will undoubtedly be in large demand for high-class trade. There are also some pretty designs in diagonal historicos, cordados, and spoletto rayes. Buyers seem to be guided entirely by what they believe will be in most request in their particular district, and it cannot be said that there is any general preference for color or effects.

TWEEDS AND WORSTEDS.—There is very little demand among jobbers for English tweeds as the Canadian tweeds and worsteds are crowding them out. In the better class of English tweeds there is a greater demand for the fall trade than the spring as the duty almost prohibits the importation of the inferior lines. There is, however, a considerable demand for imported worsteds both for fall and spring. There is a better demand now for worsteds than tweeds owing to the duty and also to the Canadian mills making a better article than formerly. As showing the immense variety of Canadian tweeds and worsteds in the market we saw the other day over 7,000 different samples from the Montreal Woolen Mills alone.

COTTONADES.—There is a big demand for cottonades by jobbers everywhere.

In other lines, not enumerated, there is a steadily increasing demand from the retail trade which would indicate that the prospects for a good fall and winter trade are bright—at least it is to be hoped so.

MANCHESTER DRY GOODS TRADE.

Reports to hand, says the Textile Mercury, are extremely disappointing, for although rumour is afloat that one well-known concern will pay a larger dividend, there is evidence that as a general rule business has been below the average during the first half of the year. Repeats have not been numerous, and it is feared that stocks in the hands of drapers are also rather large. Local printers early in the season sold some pretty designs in imitation of the woolen dress effects in spots and checks, which have been selling for some time. Unfortunately the weather was against sellers, and the goods have not gone off so well as was expected. Laces, too, have been disappointing, and the June half ends on the whole unsatisfactorily. With reference to the jacquard effects in dress goods, which have been selling for some time, there is a tendency to discard the goods in favor of other and new styles, amongst which camels' hair stripes may be mentioned. The fabric possesses irregular lines of raised stripes similar in appearance to the fibre from which they are named, and German manufacturers have, we believe, produced some striking effects by this method. Carpets are extremely quiet, and the feeling as to the future is one of uncertainty. The United States market yearly becomes worse, only a few manufacturers being able to produce an article that can be sold on the other side in face of the heavy duties which are imposed upon them. The decline this year as compared with last is startling. The position is somewhat the same in the print trade, where designs of the very highest character are alone sold for the American market. In the fancy flannel branch sales have fallen off since Messrs. W. and J. Anderson, of Glasgow, and others opened the factories in the United States. American

"domets" of cotton, with the surface raised as in flannelettes in order to give it the appearance of fancy flannel, for a time interfered with the business. With reference to the new French tariff, it is understood that while imposing duties of 180 and 150 francs respectively as maximum and minimum rates on serge de berri, the Commission will enforce on carpets of mixed wool a duty equal to that on all-wool goods. As to serge de berri the Commission have expressed the opinion most emphatically that the existing protection is insufficient. The proposals with reference to dress goods have been slightly modified. The item now reads: Dress goods weighing not more than 250 grammes per square metre, 211 and 140 francs. The decisions with reference to grey cloth velveteens and other cotton goods are awaited here with some anxiety. It is considered probable that Spain will decline to enter into fresh treaty arrangements with France if the present ultra-protectionist proposals are carried out, and as she will raise her duties next year, it is hoped that this country will be placed on a better footing than France.

NEXT SEASON'S COLORS.

Referring to the colors for next season, the Paris correspondent of the Warehousemen and Drapers' Trade Journal says: Fashion favors almost every shade of pink, running from wild rose pink to deep rose color, from old rose to "neille," and from china pink to geranium. Fresh blues carry the day just now, although what are understood by gray-blues are still a great deal worn, but these really ought to be classed among the neutrals along with the slates and lavenders. Gray-blue is often obtained by the weaving of darkish blue with white, just as a varied scale of pink is the result of combinations of different reds with white. Warm yellows are more in vogue than cold ones—that is to say, golden yellows, maize, amber, marigold yellow, with a brown or a red tone, now bordering on russet, now approaching more or less nearly to orange, and not greeny yellows. Very little actual red is worn, though scarlet and crimson crop up in millinery, trimmings, etc., or are introduced in small quantities in the designs on figured fabrics. A decided movement in favor of green has been noticeable of late, more particularly very light shades of rather bright positive green, which would seem to denote that this color will be fashionable next winter. The wings and crape draperies with which so many hats are now trimmed, are often in eau-de-nil or absinthe green, which harmonize equally well with pink or mauve. Pale green silk is also often used as a background for lace and other transparent tissues.

MAINTAINING PRICES.

A merchant is just as much entitled to get from customers, in the money received from goods, a legitimate profit as to get the cost of the goods, remarks a contemporary. The merchant cheats himself who sells goods without a profit. It would be a good thing for some merchants, and it would not hurt any, to write out the last two sentences, underscore them in red, and stick them up in their counting rooms where they will often meet the eye. Experience has proved that more goods can be sold at good prices firmly maintained than can be sold under the price-cutting policy. The merchants who have achieved fortune and success are those who have made it an invariable rule to make a fair profit on every sale. A man who charges a good price shows he has confidence in his goods, and the very fact of charging a uniform price impartially to all necessarily begets confidence in the customer that the goods are right and desirable. When a merchant runs down his own goods by letting down the price, the customer may well entertain a suspicion as to their character, and, if he is after first-class goods, seeks elsewhere.

HE HIT THE NAIL.

"When a man makes a large fortune, what do the people say?" asked the teacher.

"That he is fortunate," replied the bright boy. "That's right. Now, when a man fails in business, what do they say?" "That he didn't advertise."—Ex.

GENERAL AND PERSONAL NOTES.

J. S. Rogerson, until quite recently one of Guelph's dry goods merchants, died suddenly on July 9th of heart failure.

The Quebec Worsted Company, at whose works the terrible boiler explosion occurred a short time ago, has gone into liquidation.

The dry goods stock of D. Sinclair, Alvinston, Ont., was sold on June 26th to Mr. Druggan, of Oil Springs, at 66 cents on the dollar.

The dry goods and gents furnishing business of James Ellard & Co., New Westminster B. C., is advertised to be sold by tender on July 15th.

The Clinton Woolen Manufacturing Company has already bought over 200,000 pounds of wool this season at prices ranging from 23 to 28 cents.

After a short cessation of operations for repairs the matting factory at Cobourg, Ont., is again in full swing and orders are coming in satisfactorily.

Henderson's woolen Mill at Thorold Ont., is to be started up again very soon, an outfit of new machinery, wool-cleaners etc. being now introduced.

C. S. Botsford, the well-known dry goods merchant, of Toronto, sailed from New York on June 24th, to make his purchases in the European markets.

The plant and machinery of the Hare Point Worsted factory, Quebec, were sold by auction on June 25th, to Mr. Paton of Sherbrooke, for \$15,000.

R. Munroe of Montreal, and Andrew Lawrie of Forest, Ont., have entered into partnership as manufacturers and traders in white wear, under the name of the McNab Manufacturing Co.

The Lion's Gate Woolen Manufacturing Company is being organized at Vancouver B. C., with a capital stock of \$200,000 for the purpose of erecting mills and manufacturing woolen fabrics.

The gas jet in one of the millinery windows of Cope & Young's dry goods store, Vancouver, B. C., set fire to the goods displayed therein on June 20th, and caused damage to the extent of \$250.

Under the new management the Moncton N. B. Cotton Mill has been running steadily and is now turning out very superior goods. About \$12,000 worth of new machinery has recently been purchased, some of it from Upper Canadian mills.

On Sunday night, July 5th, the dry goods store of Mr. Galvin, Arnprior, Ont., was burglarized. The safe was blown open and \$125 in cash and several silver watches carried off. No arrests.

The shareholders of the Dundas cotton mills have abandoned the estate and will lose everything so that the bondholders will have to sell to save themselves. The sale will likely take place within the next six months.

The partnership hitherto existing between William Agnew and John McGillivray, who did business in Montreal as wholesale dry goods merchants, under the firm name of Agnew, McGillivray & Co, has been dissolved.

The dry goods stock of Thorne & Co., Hamilton, Ont., valued at \$23,846, was sold by auction at Suckling & Co.'s, Toronto, on July 10th, to Campbell & Pentecost, of Hamilton, at 64 cents on the dollar. The dry goods trade all over Canada was represented at the sale. The bidding started at 40 cents.

Consequent upon their increasing business, the enterprising firm of C. Ross & Co., dry goods merchants, Ottawa, are to make extensive alterations and improvements to their establishment, at the corner of Sparks and Metcalfe streets, including the latest improved elevator for the convenience of their numerous patrons.

Women are quite as often deceived by high-priced goods as by the bargain counter. An importer tells of having sold for \$7.50 a yard a piece of sealskin plush to a retailer, who promptly cut it into three pieces and marked them respectively \$10, \$12 and \$14. The

highest priced lot sold first, and the retailer at once bought another whole piece, marked it \$14, and sold it out before the \$10 lot was gone.

A gas jet caused a fire in Maclean & Mitchell's dry goods store, 240 Yonge Street, Toronto, on the night of June 24th, resulting in about \$500 damages.

S. Carsley, the enterprising dry goods merchant, of Montreal, has purchased the property adjoining the Molsons Bank for the purpose of extending his premises through to St. James Street. The alterations will be made either this autumn or early next season in time for the spring trade.

Miss Pauline Bowes, daughter of R. J. Bowes, dry goods merchant, Kingston, Ont., was awarded a gold medal at the recent closing exercises of Loretto Abbey, Toronto, for christian doctrine. The young lady also distinguished herself by taking first place in French, music, and drawing in water colors.

John Wilson, representative for Clark's Mile-End Spool Cotton for the States of Missouri, Kansas, and Nebraska, is spending his holiday vacation among his friends in Toronto. The change of climate seems to have had a beneficial effect as he looks well and has attained a corporation of aldermanic proportions.

Notice is given of the formation of the new firm of John McGillivray & Co., Montreal. Mr. McGillivray has long been a central figure in the dry goods trade and is known on both sides of the Atlantic. It is understood Mr. F. L. Barlow, bookkeeper to the late firm, will assume charge of the office with an interest.

Robert L. Roome, superintendent of the millinery department of Murdochs' Nephews, Halifax, N. S. was married on July 2nd to Maria, second daughter of Ald. Mosher. The clerks at Murdochs' Nephews presented the groom with a handsome dinner set, and the travelers of the establishment sent a plush easy chair. The presents were very numerous.

On July 1st a fashionable wedding took place at Chatham, Ont., on the lawn of the residence of Hooper King, when Arthur R. Kingsmill, dry goods merchant, London, Ont., and Jennie, eldest daughter of Mr. King, were married, under the spreading branches of an oak, by Rev. Mr. Annis. The groom was assisted by his brother Henry, and the bridesmaids were six sisters of the bride.

At a meeting of the Dry Goods Section of the Montreal Board of Trade on July 16th, a committee was appointed in accordance with the annual custom, to arrange with the different railway companies for special rates for those taking part in the fall excursion of retail dealers to the city. The remainder of the meeting was taken up with a discussion of the terms of credit and other subjects connected with the business interests of the members of the section.

John W. Drynan, the popular defence player of the Toronto lacrosse team, left for Europe on June 29th, where he will spend a couple of years in thoroughly grounding himself in the dry goods business. On the evening of the 23rd, the employes of W. A. Murray & Co., entertained him to a farewell supper at McConkey's restaurant. James P. Murray made a capital chairman and a most enjoyable evening was spent in toast, song, and sentiment.

Two burglars named Kay and Weston have each been sentenced to five years imprisonment for breaking into Goldstein's clothing store in Winnipeg recently. Their depredations amounted to \$1,200 and consisted of three hats, nine overcoats, one serge coat and vest, several suits of silk underwear, twenty-four dozen silk handkerchiefs, a number of neckties, one waterproof coat, fifteen pairs of pants, and a quantity of jewelry. The till was also broken into and \$10.75 taken.

The head of a New York collection agency says the large dry goods firms are frequently swindled by wealthy women who run up accounts and then refuse to pay for them. Two firms lost \$15,000 in this way. The women were all wives of wealthy men, and some of them had property of their own. In many instances judgments were obtained against them, but they kept out of the way of the Deputy Sheriffs and could not be served with the orders

of the courts. The husbands refused to pay because their patience had been exhausted and the debts had been contracted without their consent. The agent says he has papers in over one hundred suits against high-toned women who refuse to pay their bills.

Radford Bros & Co., wholesale gents furnishings, Montreal, have assigned on the demand of Brown & Pattinson, Glasgow, Scotland. The liabilities, direct and indirect, are over \$200,000, and affect both European and American creditors. The principal creditors in Europe are.—John Pattinson & Co., London, \$12,891; Coates & May, London, \$3,525; Toms, Steer & Toms, London, \$2,875; Thomas Walton, London, \$2,685; Hughes & Young, Manchester, \$2,282; Brown & Pattinson, Glasgow, \$2,245; Wm. Anderson & Co., Glasgow,



THE WORM—
WEARY RAGGLES (to his companion).
Wake up, Ways'de! I say, ain't they
some law agin' this ruthless defacing of
nat'ral scenery by commercial vandals.

\$1,405; Laslet & Woodroffe, London, \$1,340; James Wilson & Son, Nottingham, \$1,322; Chas. Macintosh & Co., Manchester, \$1,176. The principal Canadian creditors are:—Bank of Toronto, \$52,207; A. H. Sims & Co., \$2,561; Penman Manufacturing Co., \$2,355; D. Morrice, Son & Co., \$1,825; Kingston Hosiery Co., \$1,825; Cree, Scott & Co., \$1,341. The principal indirect liabilities are as follows: Bank of Toronto, \$111,181; Estate J. M. Low, \$5,655; Dunford & Co., Toronto, \$1,439; M. Vineberg & Co., \$1,500. The bankrupt stock, valued at \$417,000, was sold by auction for 67½c. on the dollar to McNaughton & Coulson.

A curious complication over a tennis shirt took place in Montreal some days ago. According to his own story, D. McKinley MacArthur, went into Kelly Brothers' store on Notre Dame street, and tried to buy a saaten tennis shirt that was in the window marked 75 cents. Similar shirts are sold elsewhere for 90 cents. After being told it would not fit him, and it was the only one they had in stock, he bought it. The next day he tried to buy another that had subsequently been marked with the same ticket but could not. He claims that ever since when passing the store he had been insulted. He swore out a warrant for the arrest of Kelly's assistant for knocking off his hat, but as he did not know what the assistant's name was he accompanied the bailiff to serve it. The clerk was absent. About 4 o'clock MacArthur called alone, to see when the clerk would be in, when he says he was called to the back of the store and then held and the police called. Constable Mahen arrested him and Mr. Kelly accompanied them to the Central station, where he preferred a charge of disturbing the peace against him. Mr. W. A. Weir, the barrister, happened to come in at the time and immediately went security for the young man. MacArthur then went and swore out a warrant against the two Kellys for false detention.

A RESULT OF PRESENT STYLES.—Near-sighted lady—"There goes Mrs. De Style in her new tailor-made dress." Friend—"You are mistaken, my dear. That is her husband."—New York Weekly.

POINTS FOR RETAILERS.

Success in trade is not accidental.

The dealer who notes what a community is most in need of, and supplies that want thoroughly, possesses the attributes of a merchant.

Experience demonstrates that the merchant who keeps his purposes fairly within the line of the current wants of his trade is the one in the long run who makes the most money.

Dealers had far better cry over the goods on their shelves than to cry over accounts in their books, for goods in hand represent a value that can never be found in scattered accounts.

Many a good country merchant, by allowing his bill to run over time—a week to ten days, and even longer—has caused the city house with whom he is dealing to look upon his accounts with disfavor.

It is generally far better to suffer a small loss and maintain the reputation of being a good merchant, than to show the contrary by returning goods, which is very often regarded as evidence of poor buying.

General competition, together with the circumstances and necessities of any market, usually establish such rates of prices for goods as are normal and legitimate, and the dealer who ignores this fact generally suffers the consequences.

In nine cases out of ten the quality of goods has more to do with the making or the losing of a customer than the price, for the reason if the customer is pleased and well satisfied with the former he does not generally take the time to compare prices.—Ex.

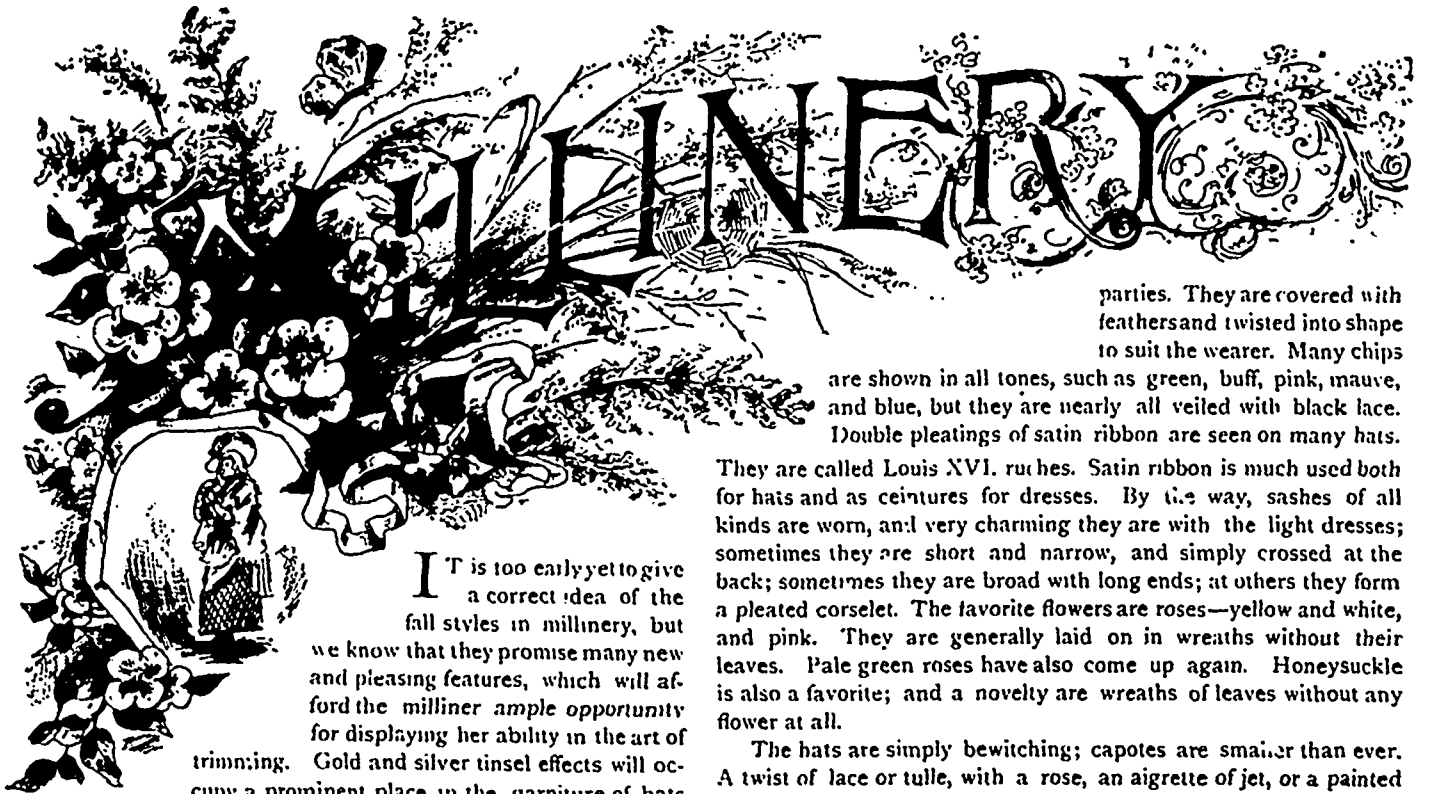


—WILL TURN.
WAYSIDE INNIS.—Excuse us, Mister; but could you oblige a couple of gents with the price of two good suits of clothes?

300 IDEAS TO DRESS WINDOWS.

For the window dresser, merchant, salesman, and others who desire to make an effective window display. One of the best mediums for a mid-summer advertisement is a well dressed window. If you do not know what to display, send for 300 ways for dressing windows, containing 150 illustrations, 250 pages, 296 suggestions. Price, postage paid, \$1.50, together with other matter on the novel order. No stamps received. U. S. Currency, Postal Note or P. O. Order.

HARRY HARMAN;
Decorator, window dresser, designer, and author, P. O. Box 113,
Louisville, Kentucky.
Harry Harman's Illustrated Christmas Pamphlet for window displays and store decoration will be issued this coming fall.



It is too early yet to give a correct idea of the fall styles in millinery, but we know that they promise many new and pleasing features, which will afford the milliner ample opportunity for displaying her ability in the art of trimming. Gold and silver tinsel effects will occupy a prominent place in the garniture of hats and bonnets for the coming season, which will gratify the taste of the most fastidious. Some of the finest productions from the leading modistes of Paris will be displayed in all the newest designs and we can confidently say that a rare treat is in store for visitors to our wholesale houses. A fine display of mantlings and cloaks of the newest designs and makes will also be seen. Next month we will be in a position to give full particulars of the fall styles. Travelers' orders are coming in fairly well already, being much ahead of last year at this time.

IN A NEW DRESS.

Before the fall opening comes on the handsome and commodious warehouse of D. McCall & Co., Toronto, will have undergone a complete transformation. Painters and decorators have been busily engaged for some weeks back and already the brilliant effects of their skill and workmanship are to be seen. New ceilings and new paper of bright and charming designs greet the eye on each flat. There is a pleasing and striking novelty in the fact that each flat has its own particular shade and the pervading sense of brightness and softness in the coloring is very attractive. One important point is that the appearance of the goods is thereby very much enhanced. A new heating apparatus and a new lavatory, both of the most modern style are also part of the improvements. The position of some of the departments has also been changed to better advantage.

HOME-MADE HATS.

Of all the failures nowadays says a New York contemporary, a home-made hat seems to be the most complete. It is so easy to tell how a hat is trimmed and equally as difficult to succeed in making a presentable copy of the original. Many learn to make their own gown, but to very few is it given to stylishly trim a hat or bonnet. All in the millinery business seem to speak well of black hats, velvets and flowers for fall; not that the three are necessarily combined.

FASHIONS IN PARIS.

The Paris correspondent of the Drapers' Record says: One sees so many brown straw hats that it is a relief to find a black one or the yellow Leghorn straw, which last is a great favorite for garden

parties. They are covered with feathers and twisted into shape to suit the wearer. Many chips are shown in all tones, such as green, buff, pink, mauve, and blue, but they are nearly all veiled with black lace. Double pleatings of satin ribbon are seen on many hats.

They are called Louis XVI. ruches. Satin ribbon is much used both for hats and as ceintures for dresses. By the way, sashes of all kinds are worn, and very charming they are with the light dresses; sometimes they are short and narrow, and simply crossed at the back; sometimes they are broad with long ends; at others they form a pleated corselet. The favorite flowers are roses—yellow and white, and pink. They are generally laid on in wreaths without their leaves. Pale green roses have also come up again. Honeysuckle is also a favorite; and a novelty are wreaths of leaves without any flower at all.

The hats are simply bewitching; capotes are smaller than ever. A twist of lace or tulle, with a rose, an aigrette of jet, or a painted wing is all that is necessary, and it is wonderful to observe the hundred and one ways in which the material and ornaments are arranged. Coarse white guipure lace is used with great effect in millinery.

A large brown straw hat has the brim turned up at the back as high as possible, and fastened with a bunch of heavy guipure arranged in a careless knot. A fall of the same white lace around the crown, held with a band of black velvet, and high bows of narrow black velvet ribbon, pinned here and there with pretty little gold flies. In the front a long-stemmed rose and leaves lying on a bunch of lace. A capote of gold straw is trimmed in front with a puff of antique red ribbon, and behind a tuft of red tulips striped with yellow.

A large hat of white twilled tulle has a twisted brim, forming in front large waves; the entire crown is covered with cornflowers. A large capeline of lace coming well over the face is covered with small flies, which shine and glitter like rays of sun on the water, and have a most dazzling effect. At the top is a mass of mauve lilies.

Hats continue to be every day more beautiful. The following I noticed at the garden party given by Lord Lytton: Chapeau capote in gold tissue cabochonné with stones—the crown is of the soft material, the border is of black velvet. In the front, large lace bow forming butterfly. The Pandore hat is in black rice-straw. The form is two large shells of straw standing upright, which form reveils; these are separated by a thick garland of roses; at the back is a cachepeigne or Spanish comb of roses. The hats have nearly all ruches of ribbon, and are further trimmed with mousseline de soie, wings, flowers, etc.

Ruches made of broad satin ribbon, triple box-pleated and caught with switches here and there, are much worn, and prove useful in this changeable weather. They are made in all colors, but the favorites are black. Broad silk or satin strings are now used on bonnets in preference to the narrow velvet ones. These strings are tied under the chin, and the ends are cut on the cross.

A great deal of black lace is used for trimming hats, dresses, jackets, to say nothing of the flounces now the rage.

PERHAPS THE BILL CAME WITH IT.—“I want you to send the finest hat you've got in the store to my wife.” Thus the long-suffering husband to the milliner. “But your wife herself ordered the finest we had yesterday.” “She did?” Then musingly: “Now, what in the world was her object in getting that attack of hysterics this morning?”—Pittsburgh Press.



PLATE NO. 1.

This plate illustrates a large black lace hat, made of edging over wire and trimmed with a rosette of lace, caught by a jet pin and a bunch of pink flowers and green foliage.

PREMONITORY FALL SYMPTOMS.

Avant couriers of hat-shapes for the coming fall and winter have arrived and reveal nothing positively surprising, says the N. Y. Millinery Trade Review. Some extremes are noticeable in crowns of a hollowed-out ladies' boot-heel effect and about the same size, others set a-top of a sloping shell-formed brim, like a wart or excrescence that has been tied with a string. Rounded crowns, sloping

off at front to narrow reverses, similar to several toque shapes of the pas. spring season, are observable. In fact, there is sufficient evidence to warrant the belief that shapes on the toque order will again prevail this fall. Turned-up backs are prominent in the formation of brims, but they are not carried to such extremes as they were last season. While flutings are again indulged in, they are used more moderately or abandoned altogether. A variety of small and medium-sized dress-hats are shown in imported shapes, developing out of, rather than departing radically from, the styles of the season just closed. Fur-felt hats are shown plain or with napping on top of crown and at border of brim as a narrow band. There is a mysterious silence regarding napped beavers that may redound to their advantage later in the season in flat shapes. Wool-felt hats are being made in light shades as well as the staple sombre ones. Limited lines of straw shapes are being prepared, mainly in black Milan braid. There is invariably a demand for them at the opening of a fall season. Manufacturers of novelties in covered hats are all getting ready with lines composed of plushes, hatters' plush, velvets, velveteens, and such fancy materials as can be adapted to the purpose. In silk goods are shown full importations of plain velvets, also lesser lines of brocaded and terry velvets. Ribbons in widths running from No. 16 to 40 are to be seen in plain gros-grain, broche figures, zig-zags, oblongs, rings, broken chains, and in designs of flowers. Velvet ribbons are again in well-assorted stocks. For ornamental fancies and trimmings jets and jet-beaded specialties are put forward prominently and will unquestionably be in good demand. Hats completely of jet are shown, also triple bands of huge jet beads forming toque shapes, and entire covers for crowns in handsome open designs. In the way of feather decoration nothing positive either in fancies or ostrich has yet developed. Importations of pompons, wings, natural and pasted, teteraces, small birds, and patterns intended to set up high at back and front after the manner of the floral trimmings of sprigs, are in stock. Small orders have been placed for ostrich-tips and half-plumes with manufacturers by leading jobbers who believe a better demand will arise for such goods as the season progresses.

"And what is the trouble?" inquired the young wife of the physician.

"Well, I do not think the case is really bad enough for a season at the sea-shore. I think a cure may be effected by the judicious application of a nice summer hat.—Fliegende Blaetter.



PLATE NO. 2.

No. 2.—Hat of fancy black straw edged with black lace. Trim-
ming of pearl crepe-de-chine and crimson roses and foliage.

No. 3.—Leghorn hat for miss trimmed with folds of creme shade of gauze, looped with black velvet ribbon at back. Floral garniture of French lilacs and foliage.



Wholesale houses report that there are already many enquiries for fall hats, but the first arrival of English stiff hats will not be to hand until about the beginning of August. The young men's square crown hats have evidently come to stay, as there is still a steady demand for them. The Windsor seamless caps are having a big sale; they come in very nice stripes and checks and plain colors. Sealette caps are also in great demand, two of the most taking shapes being the Manitoba and Havelock.

With regard to furs, combination capes and short jackets are still running. Ladies' storm collars are again in demand, also ladies' fur-lined garments—dolmans and circulars—which are taking the place of fur-lined jackets. Americans are buying up all the Astrakhan possible, and Canadian buyers will have to get their supplies quick if they want this class of fur. Mink is greatly used in the States as lining for jackets, and American buyers are paying a big price for it, as there is a scarcity of the article both in the American and Canadian markets. Every house in the States is buying up seal goods and holding them at stiff prices. Some think there will be sufficient of these goods to bring prices down, but competent authorities say this is a mistake, and prices will remain high.

HOW IS THIS FOR HIGH.

A. A. Allan & Co., Toronto, are adding a couple of extra storeys to their extensive premises. When completed it will be the highest warehouse in the city—seven storeys and a basement. The top storey of all will be used as the blocking department, and the employes will have a splendid view of the lake and surrounding country. A new passenger elevator will also be built, which will be of great convenience to their numerous customers. This is an evidence of the steady expansion of their trade.

A NEW FIRM.

A new wholesale hat, cap and fur house will shortly commence business in London, Ont. The gentlemen composing the firm are A. C. Fraser, for fifteen years past with R. C. Macfie & Co., and John McMillan for sixteen years with John Birrell & Co. The name of the new firm will be Fraser, McMillan & Co. Mr. Fraser left a few days ago for the British and foreign markets and the firm expects to open out about September 1st, with full lines of goods in all departments.

A WHOLESALE FIRM ASSIGNS.

Maclean, Shaw & Co., one of the largest hat and cap wholesale firms in Montreal, have made an assignment for the benefit of their creditors, at the instance of Greene, Sons & Co. The list of creditors is a large one including the Ontario bank, notes indirect, \$67,000; M. Davis, notes (secured), \$17,000; Walker Lucas, of Bury, Eng., \$1,013; J. Duckworth, Eng., \$1,334; J. Howeston, Denton, \$2,361; Higginbotham & Oldham, Denton, Eng., \$438, West End Co., London, Eng., \$494; Cooke Bros., \$919; John Moore & Son, \$2,533; W. Walsh, Luton, Eng., \$1,227; E. Copleston & Son, \$1,198; Weathers, Hewet & Co., Horde, Eng., \$4,771; A. Ashworth, jr., Hooley Hill,

Eng., \$440; Walter Richardson, \$669; J. Ashworth, \$1,489; G. Howes & Bro., Bristol, \$2,388; Wooton & Forge, Bedworth, \$2,372; Ascon, Grundy & Rowbottom, Stockport, Eng., \$997; M. & J. Marshall, Stockport, \$1,833; J. E. Mills, Stockport, \$852; H. Slade & Co., St. Albans, \$698; Vero & Everett, Atherstone, \$2,959; W. Major & Co., London, \$1,123; Philip Politzer, \$2,214; Rodger & Quarest, Leipzig, \$3,122; M. Doneger, Manchester, \$1,627; J. Elleman, Leipzig, \$10,193; H. O. Bernard Manufacturing company, \$817; C. H. Tenney & Co., \$1,254; Tenney & Dupee, \$2,146; E. E. Francis & Co., \$213; Mattewan Manufacturing company, \$655; Vanderhoef & Co., \$381; American Felt Hat company, Toronto, \$1,856; Greene, Sons & Co., \$3,070; Dominion Straw Goods Company, \$736; H. S. Sheyer, \$337; J. E. Molleur, St. John, \$573; Hamilton Straw works, \$741; Craig & Kent, Truro, N. S., \$891; Ross estate, rent \$600 and a number of smaller creditors, bringing the total liabilities, direct and indirect, up to \$150,058. A surplus of \$16,000 is claimed.

STYLES AND COLORS.

The pearl derby, which has been well introduced, has had but a moderate sale and this confined, to a great extent, to the large cities, says the Hatter and Furrier. It has had a good start, however, and will be popular next season. Pearl cassimeres had a moderate sale, perhaps showing a small increase over last year.

For fall colors, it is probable that the various shades of brown will more than hold their popularity. An index of this is seen in the colors ordered by the leading tailors for fall and winter clothing. Everything in this line is brown, particularly for suitings.

The fall shapes thus far shown have no striking divergence from those of the spring. A bullet shape is shown by some of the leading manufacturers, and has received favorable advance orders. The same may be said regarding a full crown, and it is really a matter of individual choice. Both round and D'Orsay curls are shown, and brims and crowns are of moderate proportions.

Silk hats promise a very radical departure from the straight crowns so long in vogue, and the chances are that a heavy bell crown with brim well rolled and pitched will come in. Such a decided change would make all the silk hats now worn look very much out of date and give a genuine revival to the business. It is to be hoped that the arbiters of silk hat fashions will have the requisite nerve to adopt the bell crown unanimously.

A sudden boom in the silk hat trade would make it very difficult for dealers to obtain hats, as the industry has been depressed for so many years that but few apprentices have been taken on and the present journeymen are men well advanced in years; skilled workmen, but not physically able to finish as many hats in a day as they once could.

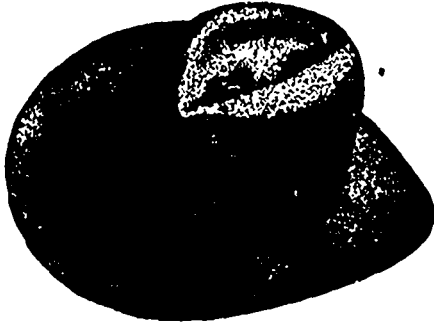
PERSONAL.

A. A. Allan of A. A. Allan & Co., and W. Myles representing T. Dunnet & Co., Toronto, will be back from making their fall purchases in England in a few days.

LEADING STYLES.



The Windsor seamless cap in stripes, checks and plain colors.



An old stand-by, the wide-leaf American soft hat.

BEHRING SEA COMMISSIONERS.

Sir George Baden-Powell, M.P. for Liverpool, England, and Dr. G. M. Dawson, Ottawa, Ont., have been appointed Commissioners by the British Government, in the Behring Sea arbitration with the United States Government. They left Vancouver, B.C., on July 15th, by the steamer Danube, for the Pribyloff Islands, where they will begin their investigation into the seal question. The United States Government has also appointed two Commissioners.

LONDON FUR SALES.

At the London fur sales in the latter end of May the results may be briefly summarized as follows: Skunk declined 13½ per cent. from March prices; red fox, 10 per cent.; Musquash as in March last. Raccoon declined 20 per cent.; Wolf, 5 per cent. Bear, about as in March last; Beaver, 12½ per cent., decline from March prices; Mink the same price as in March. Marten declined 5 per cent.; cross fox and silver fox much lower than in March. Otter declined 5 per cent.; common cat declined 10 per cent.; house cat, no change; lynx, old prices; fisher declined 10 per cent.; gray fox advanced 10 per cent.; also American opossum. Japanese fox same as in March sale, as well as Australian opossum, Wombat and Wallaby.

CATCH OF SEALSKINS.

The C. P. N Company's steamer Danube which left Victoria, B. C., on June 16th to get the sealskins from the Victoria fleet has returned with close on 1,800 sealskins on board. The following are the catches: Mary Taylor, 497; Maggie Mac, 785; Katharine, 191; Minnie, 520; W. P. Sayward, 921; E. B. Marvin, 758; C. H. Tupper, 235; Teresa, 307; Borealis, 473; Thistle, steamer, 294; Pioneer, 874; Aurora, 340; Ainoko, 406; Ocean Belle, 759; C. G. Cox, 517; Triumph, 838; Sapphire, 1,006; May Belle, 701; City of San Diego, 512; Penelope, 630; Umbrina, 405; Annie C. Moore, 442; Carmolite, 751; Sea Lion, 934; Favorite, 374; Maud S., 394; W. L. Rich, 519; Beatrice, of Vancouver, 136; Oscar and Hattie, 409; Mary Ellen, 609; W. A. Earle, 1046; Labrador, 374; Viva, 1261; Wanderer, 200; Geneva, 224.

The following were spoken off Portland banks on June 19th: Annie E. Paint, 151; Rosie Olsen, 200; Venture, 90; Kate, 60; while the following were spoken at different dates: C. D. Rand, 3; Vancouver Belle, 0; Laura, 0; Winnifred, 14; Ariel, 0.

Seals are reported as plentiful this year as they ever were and there is a general feeling of dissatisfaction at closing Behring sea.

J. TUNSTEAD & Co.,

—MANUFACTURERS OF—

Fur Felt Hats, Stiff, Soft and Flexible.

271 KING ST. EAST, HAMILTON, ONT.

The first Hat Manufacturers that ever catered to the Retail Trade exclusively.

ALL THE LATEST AMERICAN AND ENGLISH STYLES.

E. J. FAWCETT

MANUFACTURER OF

FELT HATS

STIFF, SOFT and FLEXIBLE.

NIAGARA ST., - - TORONTO.

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

DUNLAP, KNOX AND MILLER STYLES.

B. LEVIN & CO.,

WHOLESALE MANUFACTURERS OF FINE FURS

—AND—

IMPORTERS OF HATS.

491 & 493 ST. PAUL ST.,

MONTREAL.



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.

Sole 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.



During the past month travellers for the wholesale houses have been pushing for fall orders with, it is said, satisfactory results. The demand for supplies has been fairly good although in some sections buyers were cautious and preferred to limit their orders to the lowest possible extent. If, between now and harvest, nothing intervenes to minimize the crop prospects sorting orders will be liberal, so it is expected. Retailers report a good demand for summer clothing, more particularly in large cities. For custom-made clothing there has also been a big demand. It is a gratifying sign that orders have been given for superior grade goods, people evidently recognising the fact that nothing is to be gained by buying the cheap trashy articles which have done so much recently to injure the trade.

The announcement during the month that a demand for assignment had been made upon the wholesale clothing house of G. F. Burnett & Co., Montreal, by A. T. Gault, was received with surprise and sympathy by the trade. The firm had a disastrous fire on their premises some weeks ago, and the stoppage to their business thereby, caused the present embarrassment. The liabilities are about \$100,000, direct and indirect, and assets \$35,000. The firm has made an offer of 40 cents on the dollar and the demand for assignment has been suspended pending the consideration of the offer by the creditors.

GOOD TASTE VALUABLE TO SALESMEN.

It is a fundamental law of nature, says the Chicago Apparel Gazette, that every human being as well as every form of animal life must eat and drink in order to live. In tropical countries this comprises the essential wants for a mere existence, but in all temperate and colder zones clothing is fully as essential as food. To be properly clothed in a sanitary sense is one thing, but a man may have taken every precaution as regards his health in the selection of his clothing and at the same time violated good taste in every point, thus obeying the sanitary while violating all the aesthetic laws.

An existence devoted to mere utility would be a barren one, indeed. Almost every pleasure in life is derived from something that it would be possible to do without and still exist. But what a barren existence it would be, a life not worth living. It is only the non-utilitarian, the non-essential to our bodily functions that gives life its pleasures, and one of the chief pleasures is being, and seeing others well dressed. To be badly dressed, especially if not from pecuniary necessity, denotes a lack of personal pride and a disregard of others. Even the poorest can be neat, clean and tidy, and while a gentleman may spend a large sum upon his clothing it is from personal taste or the exigencies of his position and not because, at the present time, it is necessary for a man to spend a large sum to appear well dressed, and it is a fact that some men who spend the most for their clothing are among those noticeable for bad taste and poor personal appearance.

To be well dressed requires the exercise of taste either by the buyer or seller in the selection of clothing and a little care in keeping it properly. When a man is deficient in personal taste he should be willing to let some one select for him and many a tailor of reputation has gained his standing not so much by the workman-

ship and good material of his product as by the taste with which he has selected colors and shaped his clothing to suit the individuality of his customers.

If this ability is of value to the tailor it should also be of service to the retail clothing salesman who under similar circumstances will sell many more suits of clothing during the year. This taste is usually possessed by every man in a greater or less degree, and if the salesman will only observe the effect of different suits as they are tried on by buyers he will soon be able to pick out the proper colors and best appearing shapes for his customers and quietly lead them, perhaps against their will, to try on and finally to purchase clothing that is best adapted to their figure and complexion.

The same is true of the furnishing goods salesman. Certain shapes of collars can only be worn to good effect with certain forms of neck and face. Colors of neckwear can be made to look twice as well if chosen to harmonize with the complexion and the coat and vest.

The acquirement of this taste is not a trifling affair. It is a necessary possession of the first class retail salesman and is of fully as much value to himself and his employer as the tact, good temper and visible desire to please each and every customer which marks each and every successful salesman whether in the wholesale or retail line.

AN EYE TO BUSINESS.

A gentleman at the risk of his own life has saved a clothes dealer whose boat had been upset. As they stand dripping on the shore at last, the latter addresses him in these words: "I thank you a thousand times for saving my life. I see that you have spoiled your clothes in this happy event. May I take this opportunity to hand you my business card? I have 10,000 of the finest summer suits at the low price of only 48 marks."—*Fliegende Blätter*.

USE OF FLANNEL.

Flannel should always play an important part in every adult man's clothing as a protection for the stomach. The eminent desirability of always having a thickness of flannel around the bowels should be impressed upon every man. A mere band will do—a cholera band it is often called.

On the subject of chest protectors, one physician who was interviewed said that he did not like them, but that since some need a great deal of extra covering for their chests he was in the habit of recommending the wearing of a simple piece of flannel. This has, at least, the one advantage over a chest protector that it can be frequently changed and washed.

Waistcoats should have cloth backs. Hence we are giving our readers the straight tip when we say that it is hygienically absurd that a man's dress should be so voluminous in front and so thin behind. The least protection is that which is given to the spine and the centre of the back, underneath which lie the roots of the lungs. Every man who is interested in properly caring for himself should see to it that the backs of his waistcoats be made of cloth or flannel. A good thickness of either material will at least give the back as much covering as the front gets, though no harm would be done if it had more.—*Ex.*

TAKE THOUGHT.

"Think before you act" is one of the best maxims extant. If it were more generally observed, the citizens of this world would suffer much less misery than they do now; for four-fifths of the actors would never act at all.

Habits of thoughtfulness should be inculcated in the very young. They are, sometimes.

Richard was a boy whose mother had taught him to be thoughtful. Richard obtained a situation as office-boy in a large mercantile establishment (a thoughtless boy would have called it a "big store") downtown.

"Richard," said his employer, the fourth morning after the boy's services had been secured; "Richard run right up to the post-office and get the letters. Just wait five minutes," he continued, addressing a customer; "when these letters come I think I can fix you up. The goods you want will probably be invoiced this morning. Run right along Richard!"

Richard ran right along, and so did the time o'day. Five minutes, six, seven, ten minutes passed. The customer was smoking one of the merchant's fifteen-cent cigars, and giving information about politics up his way. Fifteen, twenty minutes; another boy had been to the office, and found the box empty, showing that Richard had been there. Twenty-five minutes. The customer had left, with the remark that he guessed he would come in again; and boy number two, who happened to follow him, had reported seeing him enter a rival establishment.

Thirty minutes; and there was Richard, breathless, but with the very letters he went after.

"Where have you been sir?" said the merchant in a voice made husky by emotion at sight of the invoice he had been so anxious to get.

"Up Broadway, sir," said Richard, in his frank, manly voice; "up Broadway, to try on a pair of pants."

Thoughtful boy his mother had told him to do that.

There was an intense quiet throughout the office, as Richard received \$1.50 for half a week's services, and retired from active business life. He had made a fatal mistake. He should have said trousers.

Thoughtlessness in little matters! Cause of great annoyance.

Once, in early life, I stayed for a short time at a large hotel in Chicago. It was a truly magnificent place, and dwelling there was very, very costly. And yet—the waiters could never seem to bring me exactly what I ordered for dinner; the bell-boys could never remember two things at once; the fireman would forget to keep my grate supplied with fuel—and so, in this first-class hotel, I was constantly irritated and annoyed by this little failing—Thoughtlessness. I had not thought to scatter the fees.

One day I saw an old book-keeper, a methodical, deliberate man, quietly smoking a cigar at his desk. He was deeply engaged in thought; and, yet, when he took the lighted cigar from his mouth he stuck it over his ear.

Was his singed hair evidence of thoughtfulness or thoughtlessness? Who will say?—Puck.

PAPER COLLARS AGAIN.

According to the foreign papers, says the Laundry Journal, it appears that we are to be threatened with another attack of the paper collar craze. It is said that in France a paper is now made that so cleverly imitates linen that it is impossible to detect the difference without the closest examination, even to touch the articles made from it appearing to be of real linen. The fear is expressed that this new product may be used to revive the popularity of paper for collars and cuffs, a result that would be full of misfortune to every one in the laundry business. For its own part the Journal is not inclined to share the apprehensions of its transatlantic contemporary. The paper collar craze of a quarter of a century ago can be traced to the absence of adequate laundry facilities, rather than to any

real desire on the part of collar wearers to substitute paper for linen. It was difficult then to get linen collars properly laundered, and hence a substitute for them was gladly welcomed, but now that good laundry work is available everywhere in this country at least, there is not the reason there once was why people should take up with a substitute. Besides, paper has fallen into such disrepute with all people who make any pretensions to correct dress that the task of raising it into popularity will be truly a heavy one.

BOGUS BARGAINS.

Don't you think the merchants of the city are entitled to some protection, from the press, against the migratory class of dealers who drop into our midst every season and announce, in glaring six-foot letters, some "bankrupt sale," "assignee sale," or some other questionable "sale?" asks a merchant in the Toledo Blade. During the past few years this catch-penny method of gulling the credulous has assumed gigantic proportions. There is hardly a branch of trade but feels the effects of this pernicious system of doing business. The jeweler, the clothier, the boot and shoe dealer, all have the same complaint to make. Let the daily papers consider the advertisements they carry of their local merchants; they amount to considerable every year. Yet they will publish the improbable stories of these traveling mountebanks, whose aim and business is solely to fleece the credulous and unwary.

The press has it in its power to crush this evil which encroaches upon the trade of the local merchants. Public opinion once aroused upon this matter, the state will make such laws as will force disreputable and worthless schemers from the field. The merchants of the city, who have settled places of doing business, must bear their portions of the burdens of taxation. Every tax collector knows where to find these men. The peddler, however, has no settled locality, but goes from place to place, selling his wares without sharing any of the municipal expenses which the local merchants have to bear.

He may palm off absolutely worthless goods upon an unsuspecting public at prices honest goods could be bought for from reputable dealers. He can rob his customers and they have no redress; for, being but a bird of passage, he can easily make his escape should anybody return to demand justice. It is in the interest of the consumers of the city, as well as the merchants, that this class of persons should be placed before the community in their true light. They should, at least, be made to pay a proper license fee for carrying on their business. Start out one of your reporters to interview the local merchants on this subject, and you will realize, as you never have before, the curse of the nefarious system. It is not the intelligent buyer who suffers at the hands of these wanderers, but the poor and ignorant classes, who are led to believe the glittering promises, so ingeniously made by these sharpers; it is those who are invariably the dupes of the great sham "bankrupt," "fire" and "assignee" sales. And they, being citizens, should have these "fake" concerns presented to them through the columns of the press in their true light.

ANNOUNCED.

Bookkeeper: If you are out when Mr. Owen comes in tomorrow to order a suit of clothes, what shall I tell him?

Tailor: How do you know he's coming in?

Bookkeeper: He sent ten dollars to-day to apply on that old account.

NO SYMPATHY WANTED.

"I am truly sorry, Johnny," said the friend of the family, meeting the little boy on the street, "to learn that your father's house was burned down yesterday. Was nothing saved?"

"Don't you waste no grief on me," replied Johnny. "All of paw's old clothes were burned up in that fire, and maw can't make any of 'em over for me this time. I'm all right!"—Troy Press.



MR. LOWE, Secretary of the Commercial Travelers' Mutual Benefit Society, has received a large

number of replies to the circular issued last month on the question of \$1,000 additional insurance. They are all in the affirmative and many of them remitted the money for the fresh certificate. It is impossible, however, to do anything in that direction until the alteration in the by-laws is ratified at the next annual meeting.

AMALGAMATION.

A deputation from the Commercial Travelers' Association of Canada, consisting of President John Burns, second Vice-President R. J. Orr, Secretary James Sargent, and Messrs. W. G. Reid and H. G. Wright has been in Winnipeg with the object of endeavoring to amalgamate the Toronto and Winnipeg Associations. The result of their mission will not be known till they submit their report. The Winnipeg Commercial says the visitors were royally entertained by the local travelers who drove them about the city and dined them at Clougher's.

HYMENEAL.

On June 25th, C. A. E. Colwell, of Toronto, traveler for the well-known house of the W. E. Sanford Manufacturing Company, led to the altar, at St. John's Church, Hamilton, Miss Anna A. Pilgrim, of the Ambitious City. The ceremony was performed by Rev. Hon. R. Morton, in the presence of a large number of friends. Mr. Colwell's fellow travelers presented him with a handsome sideboard, while the old St. James Cricket Club, of which he was a former President, sent him a beautiful silver tea set. After the wedding breakfast Mr. and Mrs. Colwell started on a bridal tour of the Eastern States via Montreal.

VISITORS TO MONTREAL.

The members of the Maine and New Hampshire Commercial Travelers' Association, who visited Montreal on July 1st and 2nd, were kept busy in enjoying the city's hospitality. On the morning of the 2nd a review of the fire brigade was held in their honor on the Champ de Mars, and in the afternoon the visitors took in the various sights of the city. They returned home the following day highly pleased with their visit.

DROWNED IN LAKE ERIE.

Abel E. Bunker, traveler for H. J. Matthews Bros. & Co., Toronto, had reached Port Dover on his western trip, and taking advantage of the holiday (July 1st) went out on a fishing excursion to Long Point, accompanied by Major John W. Ryerson, one of the leading lawyers of Simcoe. Nothing further was heard of the party until the following Friday, when during the gale the yacht Mabel, in which they sailed, was seen eight miles from shore mastless, but before it could be reached it sank out of sight, too surely indicating the sad fate of the two friends. Every effort has been made to recover the bodies, but so far without success. Mr. Bunker was a most successful traveler, and was held in high estimation by his employers. He was a comparatively young man, and leaves a wife and two young children to mourn his loss. He was a member of the Commercial Travelers' Association and also of the Mutual Benefit Society.

THEIR FIRST ANNUAL PICNIC.

The City Travelers' Association of Toronto will hold their first annual excursion picnic on Wednesday, July 22nd, to Niagara Falls. All arrangements have been made for a good time.

CHANGED HIS QUARTERS.

The Winnipeg Free Press says: J. H. Holman, the popular western representative of H. Shorey & Sons, clothiers, of Montreal, is about to take up his residence in the east. "Jake's" many friends will be pleased to know that he will be a frequent visitor to the city, his headquarters merely being changed from Winnipeg to Montreal.

WHY SOME DRUMMERS GO TO CHURCH.

"I have known commercial travelers," said a hotel clerk to a New York commercial

traveler the other day, "to stay out until the early hours of Sunday morning, and yet they would get up and go to church Sunday no matter how severe the weather was. They said they were not particularly religious, but that they made it an invariable rule to go to church on Sunday, or they would have no success during the week. I remember the case of a young fellow who came in from the train late one Saturday afternoon. 'I never had a worse week in my life,' he said. 'Why, I haven't taken one decent order. And the reason is I neglected to go to church last Sunday, as is my usual custom. I am going out to-night and may be out late, but I want to be called in time for church to-morrow forenoon.' He did not come in until 4 o'clock in the morning, but he insisted on being called at 9 o'clock, and though it was raining pitchforks went to church after a hearty breakfast. I joked him when he returned, and declared that he had not been to church. But he told me the minister's text and several good points of the sermon. Well, he declared that he had good luck all that week, and booked several of the largest orders he had ever taken in this city."

THE ROAD TO SUCCESS.

A commercial traveler tells this story on himself. It was in his early traveling days; in fact, he had been taken out of the office to make his trip on the route of the regular traveler, who was sick. He visited two or three cities on his route, not meeting with much success, which he attributed to the fact that two or three other salesmen carrying the same line of goods were just ahead of him.

Being afraid the house would be dissatisfied, and a little doubtful of his own abilities, he telegraphed his employer, "Better call me in. There are three rival salesmen ahead of me."

Instead of calling him in, the head of the house telegraphed, "Push ahead. There are a hundred other fellows behind you."

So he went ahead, satisfied that he could at least hold his own with the fellows that were behind, with the result that he made such a good trip that he was kept on the road, and his salary increased. He said the idea that there were a lot of fellows following served to stimulate him, and he determined to go ahead and push things to the best of his ability, and he succeeded.—Ex.

No young man can possibly have mistaken his calling who finds in it what the world wants done.

PRAISE FOR CANADIAN ASSOCIATIONS.

The following letter from Mr. P. H. Burton, of Caldecott, Burton & Spence, Toronto, appears in a recent issue of the Drapers Record, of London, England. I was glad to observe in your paper of the 16th ultimo that, among other things, the question of adding insurance to the other advantages of the Benevolent Institution, in order to make it more generally supported, is discussed. I send you per post a copy of the by-laws of the Commercial Travelers' Association of Canada, and also of the Mutual Benefit Society, from which you will see that both these institutions are in a flourishing condition. The subscription to the Commercial Travelers' Association is ten dollars per annum, and entitles the holder to travel first class on all the railways at 2½ cents per mile and carry 300 lbs. of luggage free of charge, besides reduced rates at all hotels. These concessions are not attainable without this membership, the certificate of which has to be presented when purchasing a railway ticket. Membership alone carries with it insurance, beginning with \$120 insurance the first year, and rising yearly to \$1,200 for all members of ten consecutive years and upwards. This insurance is, you may say, obligatory, as all membership tickets carry insurance as well as other privileges referred to. In the Mutual Benefit Society membership is voluntary, costing only two dollars admission, and an assessment on each member, according to his age, for each death. Being over 50, my assessments the past three years have averaged 15 dollars per year, and the amount payable at death, fixed by actuarial calculation each year was last January fixed at \$1,000. These are very low rates, but of course, are obtainable because there is scarcely any cost for management of this branch and no fees or commission to pay to get members. I commend these facts to your consideration, and shall be very glad if my countrymen in England can make any practical use of them."

The Record has a leading article based upon this letter in which, after strongly urging the formation of a thoroughly representative Association, it says: Much more important—much more relevant to our present purpose—is it to consider the claims of men whose views point rather to self-insurance than to benevolence. It may be answered that there are plenty of offices for insuring against accident or death, and plenty of benefit societies which make provision against sickness. While the bare statement is true enough, it fails to meet our present aim. None of these offices or societies combine all the advantages and privileges that are offered by such truly representative associations as those described by our Toronto correspondent—advantages and privileges which have been won by union. In their former disintegrated state the Canadian

travelers were as helpless as their British confreres, and what has been obtained in one country by organization is obtainable in the other by similar means. Are not the results deserving of strenuous and combined effort? Simple membership in any of the Canadian associations carries insurance against sickness, accident, or death; the privilege to travel first-class (not third) on the different railways at a trifle over a penny per mile; to carry 300 lbs. of luggage free (not 60 lbs.); to travel home and back at single rates from Saturday to Monday; to use steamboats and Turkish baths at a reduction of 25 per cent.; and to have free access to the commodious reading-room at the offices of the Associations. What a boon such a resort would be in a city like London—not only as a refuge from the bewildering streets, not only as a fount of information, but as a nursery for that camaraderie which is a solace to the wanderer, as well as a secret of strength in the prosecution of a common cause. Our duty ends in enumerating the prizes to be gained, and indicating the road to be taken. They who covet the prizes must themselves strive and pursue. We are much mistaken if British travelers are unequal to the effort, and prepared to surrender the palm for self-help to their Canadian brethren. The first step is to convoke a special meeting of the Benevolent Institution. If that move should fail, a preliminary meeting in London of travelers, supported by principals, would test the amount of encouragement the project would be likely to receive. For ourselves, we do not doubt the result, if men will only be in earnest.

A NUISANCE TO TRAVELING SALESMEN.

One of our greatest nuisances of the present day, and one to which traveling men are especially subjected, is the almost universal manner in which tips to servants are given wherever and whenever the slightest service has been rendered. Originally intended as a token of appreciation of some service rendered in an unusually good manner, or close attention to ones wants, it has grown to such proportions that it is now expected, and generally paid wherever service is performed, whether particularly well done or not.

An occasional gratuity for good services rendered is quite correct. It is in its universality that the evil lies, and for this state of affairs travelers have themselves to thank. Promiscuous tipping on any and all occasions has led the serving class to expect it, while thoughtless tips out of all proportions to the service rendered has had the effect of raising the amount which is expected.

While this might not be noticed as an occasional evil, it becomes of really serious moment to the man of limited means who is compelled to be on the road a greater part

of the year, and is a constant hotel patron, for it is in hotels that the tipping evil reaches its highest perfection.

Many who deplore the evil and would if they could avoid it, say, that it is often a choice between getting little attention, and that of the poorest, or giving a tip, and that in the end they find it better for their comfort and peace of mind to give in gracefully and give the expected fee.

Tipping can not be entirely done away with, nor would it be advisable if it could, for a small gratuity for service exceptionally well performed is proper, and tends to increase the efficiency of the serving class. It is in the extent to which it is carried and the amount paid that the evil lies, and this can be remedied if traveling men determine that they will give only where faithful and efficient services warrant it, and that the amount given shall be strictly in proportion to the services rendered. On the Continent, tipping is regulated by established custom as to the amounts paid for a given service, and no more is expected or given. It would be a good thing if a similar system were instituted in this country.—Ex.

A HOTEL FOR THE DRUMMERS.

A Chicago business man who owes much of his success to the smooth talk of the commercial traveler is to build a \$900,000 hotel especially for the drummers. He will fit it up with all the conveniences so dear to the hearts of the knights of the grip, and will cater especially for their patronage.

The wants of the average drummer are varied and peculiar. The projector of the hotel is acquainted with all of them and he will study to please "the boys." Doubtless every room will be a corner room, with a bath, and will be situated on the parlor floor. The elevators and the Turkish baths, as well as the bar and barber shop, will probably be open all night. Ice water will certainly be sent to each room at an early hour in the morning; also bowls of cracked ice for external application. Elastic expense accounts will be furnished at the desk. The dining room will never close and no dish will ever be "out." No cigars will be sold at less than "three for a half," and accident policies will go with every receipted bill. There will be sample rooms all over the house and all tables will have slots in the centre.

Everything that the gay drummer can wish for will be found in the new hostelry, and every drummer will travel miles for the privilege of spending Sunday in Chicago.—Chicago Post.

TEST OF HUMOR.

Wake a man up in the middle of the night and ask him to lend you a dollar.

The trader who pays his way must sell at a profit, and cannot afford to cut below others in the same line.



Fans trimmed with eider-down are a ruling line in the most elegant of this class of goods.

The Barber & Ellis Co., are getting in a very full and choice line of plush papetries for the fall trade.

Fans made of rich feathers are among the new things of the season. The use of the feathers instead of flowers for millinery and trimming in European centres of fashion has raised the price 125 per cent. in a short time.

The hold that plush goods have on the popular taste warrants the persistence of those lines in the market. Gorgeous, loud-hued, clumsy-looking, and liable to decline into trash as many of them are, they nevertheless sell.

The Newark oxidized and Persian silver goods are on the market again this year in all their rich variety and beauty. The trade in them last year was large. Already this year a big run of import orders is heard from. The lines include collar-and-cuff sets, glove and handkerchief sets, manicure sets, toilet sets, shaving sets, card cases, nut-pick sets, work-boxes, writing desks, pin-cushions and jewel cases combined. They are all silver-plated, elegantly wrought and most salable goods.

Hickson, Duncan & Co. have a full stock of new fancy wares and novelties. Work-boxes, desks, moneyboxes, form one line in which prices range from 10c. upwards. Their magic lanterns are in equally comprehensive variety, prices being 25c. up to \$25. Beads they have in all styles. An erasible, new drawing slate with a set of copies is an excellent specialty. Cups and saucers, fancy jugs, vases, French toys, steam toys, hair-covered rocking-horses, etc., are on hand and illustrate everything new on the market in this line. A very novel line of dolls is also in stock: the mourning doll, the fancy dress doll, the transformation doll are certainly very taking.

C. M. Taylor & Co., Toronto, have gone into a new line this summer. One hundred cases of Japanese curios, direct from the primary market, are within a few days of arrival via the Empress of India's express. This will be one of the finest acquisitions to the stock of fancy goods that has been brought into the country for some time. The lines are of various material—Japanese silk, ivory, wood, bamboo, and porcelain. They are more varied in value, ranging from prices as low as 65c. per hundred to those as high as \$60 each. The goods themselves are multifarious in character. There are screens, bamboo blinds, cups and saucers, porcelain figures, wood

carvings, fans, silk handkerchiefs, silk banners, silk lanterns, mirrors, Japanese napkins, ivory carvings, tortoise-shell goods, papier mache goods, rugs, bamboo carved sticks, tea-sets, table covers, lacquered tea-caddies, vases, etc., etc. The goods will be made up into assorted \$50 and \$100 cases, so as to give the trade the greatest variety in values and notions.

THE PECULIAR FIGURE NINE.

Did you ever notice the peculiarity in the figure 9? When an error has arisen from any transposition of figures the difference between such transposed numbers is universally a multiple of the numeral 9. For an instance: Suppose an error occurs in bringing out a trial balance or cash settlement, and that the sum short can be divided by 9 without any remainder. If it has occurred in this way there is a strong probability that the mistake has been made by transposing figures; at any rate, if such mistake takes place by reason of transposition, the sum in question will always divide by 9 without remainder. To illustrate this: If 97 has been put down as 79 the error will be 18, or twice 9, exactly; if 322 be set down as 223 the error will be 99, or 11 x 9, and so on between any transposed numbers. Try it and prove it.

DID HE REMEMBER?

"Charlie, dear," said young Mrs. Jardean to her husband the other morning, as he was hurrying on his overcoat, and hastily drawing on his gloves, "would you mind stepping into Wool & Sattens and asking them to give you a few samples of their fall dress goods?" "Oh, no, not at all," replied Charlie, obligingly. "What kind of samples?" "Well, I don't want anything very dark, and yet not too light. I don't want brown, for my summer dress was brown; and I don't believe I want any shade of blue, for I've worn blue so much. You might get some plaid samples, but I don't want any of those blue and green plaids, nor anything with much red in it, nor too loud a plaid. Something in brown and white and gray, and just a dash of some brighter color might do, or—oh, don't get anything in black and white, and don't get a check of any kind. You might get samples of India twill or silk warp Henrietta, in light and dark shades of green, not too light nor too dark—just medium; or, if you see anything pretty in momie cloth or serge or a real soft cashmere or vieux rose cloth or peau de soie in stylish shades you might get samples; but I'd prefer something in camel's hair, or—you don't suppose I could afford one of those Muscovite silks, do you, dear? You get samples of it, anyhow. I'd thought of something in light cloth and drab de soie, but you might ask for samples of each in—going, dear? Well, please don't forget the—he's gone, and I'll wager anything he'll come home without half those samples. Men never can remember anything!"—Puck.

A DEALER WHO NEVER TOOK STOCK.

An old-fashioned dry goods merchant, doing business in one of the interior towns for many years, failed the other day, and when an agent for one of the creditors reached the place it was to find the proprietor working hard to figure it all out.

"Lands! but I can't see why I should fail," he kept on saying. "Mebbe, though, I didn't collect sharp enough."

"You have a heap of goods here," said the agent as he looked around.

"Yes, more or less."

"When did you take the last inventory?"

"Inventory? Take everything down?"

"Yes."

"And make out a list?"

"Yes."

"And put down the cost?"

"Yes."

"And dust off the shelves and mop the floor?"

"That's it."

"And clean the windows and paint the front of the store?"

"Yes."

"I never went into that. I was going to one day about fifteen years ago, but they had a wrestling match in town and I let the inventory go. Mercy on me, but I can't understand why I should fail!"—Ex.

IT WAS ON THE DRUMMER.

A Gnsword street tailor was talking to a drummer when a nice looking young man came in and after a few minutes' examination of the goods he ordered a suit of clothes and left.

"Nice young man," said the tailor.

"Looks like it," observed the drummer.

"I make all his clothes," continued the tailor.

"Good pay?" inquired the drummer.

"Never pays for anything," said the tailor.

"What in thunder do you want to let him beat you for?"

"I don't."

"How do you get your pay?"

"His father pays for him."

"What a chump the old man must be. Who is he?"

"I am."

The drummer thought it was time to go then, but the tailor insisted on the drinks and then ordered a very nice little bill at sixty days.—Detroit Free Press.

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

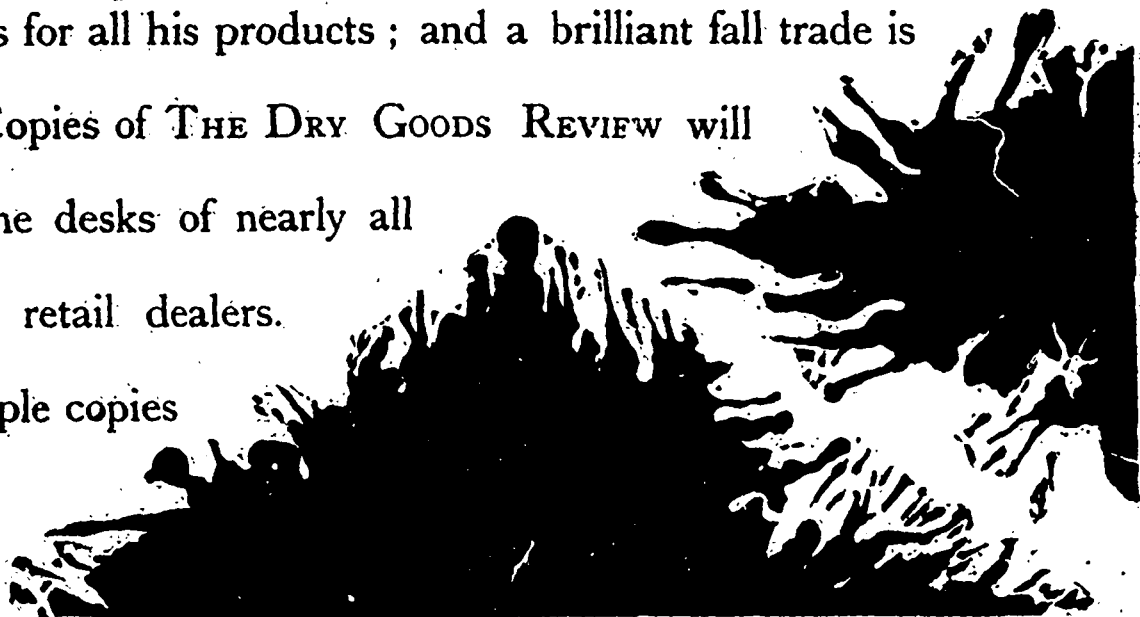
"There are geniuses in trade, as well as in war, or the state, or letters; and the reason why this or that man is fortunate is not to be told. It lies in the man."—EMERSON.

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