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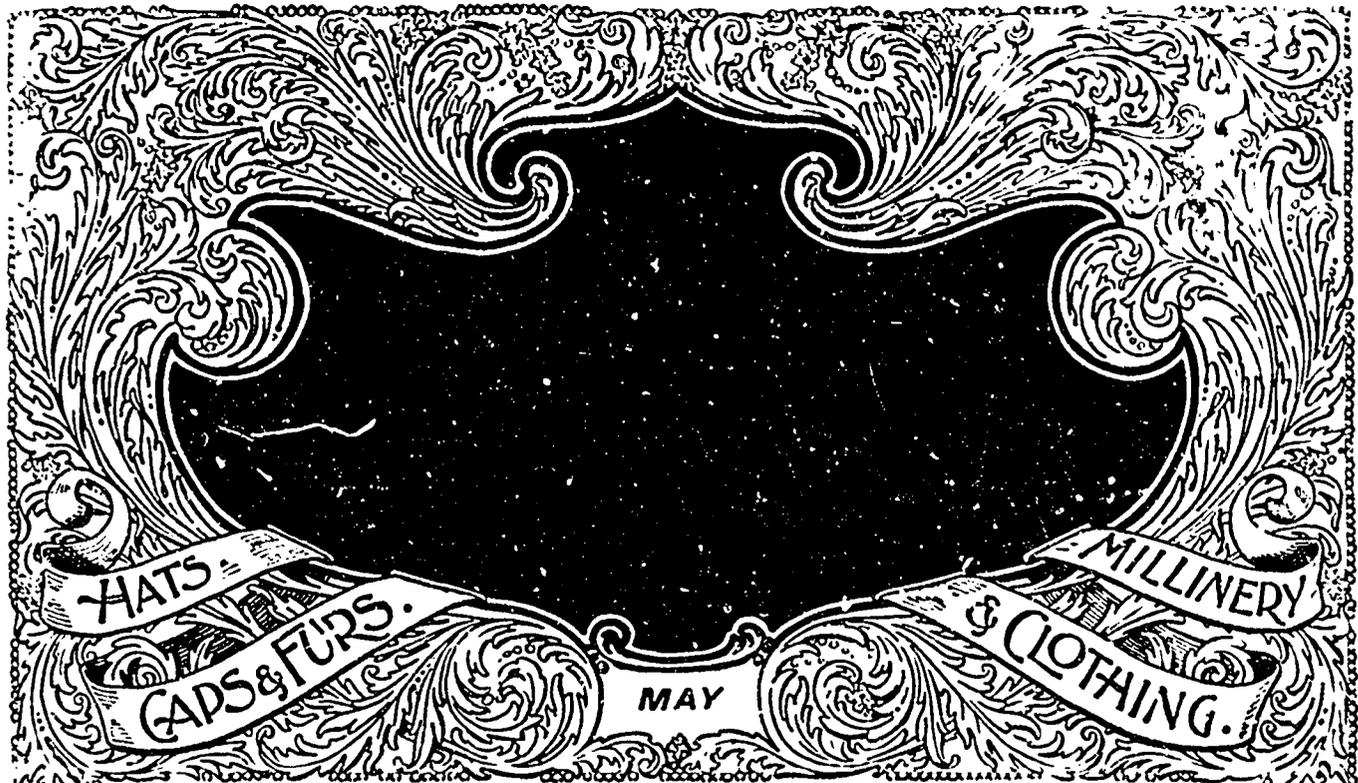
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THIS ISSUE--Insolvency Act--Division Court Act.



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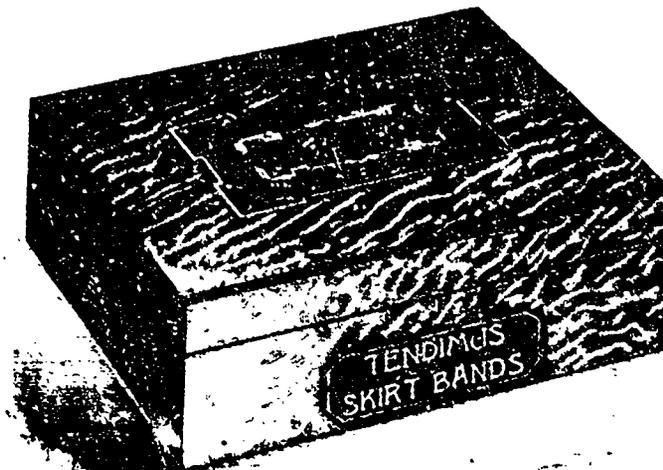
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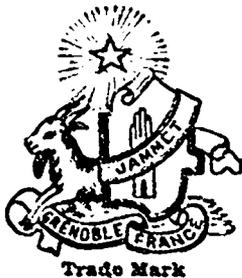
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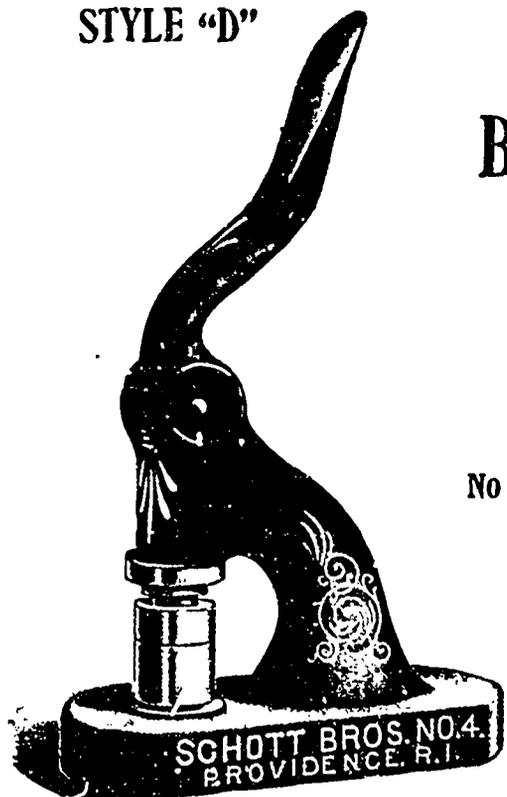
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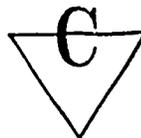
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Vol. IV.

TORONTO AND MONTREAL, MAY, 1894.

No. 5.

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DISPOSAL OF BANKRUPT STOCKS.



HOWEVER stable trade may be, there are always a number of bankrupt stocks to be put on the market. Since January 1st over three score of dry goods stocks have been sold in-bulk at prices ranging from 25 to 65 cents. Because this has been the usual course of events for years, there has been the usual complaints from retailers who are attempting to

pay 100 cents for a dollar's worth of goods that these bankrupt stocks are brought into their towns and there slaughtered to their manifest disadvantage. Often this is done by a transient trader who pays no taxes, has no permanent interest in the town, and who becomes a dweller but not a citizen. It is the old, old story, yet becoming new every day.

Winnipeg and the surrounding towns have undertaken to introduce a plan which has often been mentioned, but which so far as we know has never been tried in Canada before. These Manitoba merchants have decided that if bankrupt stocks are to be thrown on the market, then the harm which they cause must

be lessened so far as possible. Hence they have rented a large warehouse in Winnipeg, where all stocks which cannot be sold in bulk at a good price will be sent, and there sold at private or public sale in lots to suit the buyers. When a good price can be obtained for a stock en bloc it will be sold, when the offers are not satisfactory, the goods will be sent to this clearing warehouse. Private sales can be effected any day, and auction sales will be held twice a month. S. A. D. Bertrand, official assignee, is in charge.

The first sale has taken place. W. Bole, the President of the Winnipeg Jobbers' Union, opened the sale with a short address. He stated that the primary object in view was to protect the merchants and prevent if possible the slaughtering prices of bankrupt stocks in the country. In many cases these stocks did not realize one half their original value, and he thought they ought to realize 100c. on the dollar. The railway authorities have already granted half rate on all goods coming into the city, and it is expected that half rate will be granted to goods leaving the city. A committee will be formed with a view of getting a concession of half passenger rates.

The scheme is a good one and should be followed in both Toronto and Montreal. It would protect retailers attempting to pay their full liabilities; it will tend to prevent the compromises which have disgraced the mercantile community during the past year or two; it will protect the creditors from the sacrificing of stocks at very low prices; it will help to induce a better state of trade generally. Every retailer and every wholesaler will have no difficulty in perceiving wherein there will arise advantages for himself.

Those who have followed the list of compromises since January 1st, cannot fail to be struck with the enormous waste there is. A man owes \$20,000 and compromises at 50c. Some person or persons lose \$10,000. Why not reduce this loss to \$5,000 by omitting these disgraceful compromises and selling the stock for 75c?

TRADE.

The past month has shown much improvement in the state of trade. The latter part of March and the first two weeks in April were somewhat disappointing. The last two weeks in April and the first two in May have been much better on account of the continued fine weather inducing a brisk demand for early summer fabrics. Trade in women's goods has been much better than that in men's, showing that business men generally have little spare currency.

AMENDMENTS OF THE DIVISION COURTS ACT.



I. I. things considered, no act of the Ontario Legislature has been so often tinkered up, amended, re-modeled or reformed as the Division Court Act. The legal profession look every year for some change or other, in fact it seems as if the legislative intent was in a constant state of ebb and flow, flux and reflux, in respect to it and a number of other acts.

No one is optimistic enough to expect that the efficiency of the court will be improved by these amendments; change for the sake of change seems to be the governing principle. This should not be. Formerly, laws were deemed too sacred for change, now, they seem to be made for inexperienced members of Parliament to experiment upon, to be cut and carved up at pleasure like so many Dutch cheese. The laws should, of course, be changed to suit changed conditions, but these changes are not to be made haphazard and at random, but only after due care and consideration. A (slight) knowledge of the rudiments of English grammar and composition applied in the forming of many of the original acts, would do away with the necessity for many of the amendments. The amendments are, in a good many cases, nothing but corrections of the bungling and ill-considered legislation of the previous session. The causes are not far to seek, everyone is deemed by the constitution to be fit and proper persons to legislate. Nearly every member of our Legislature thinks that he is specially called to frame and fashion the laws of the land; that his duty to his constituents would not be fulfilled unless he leaves the impress of his genius on the statutes. It requires training or apprenticeship of some kind to become even printer's devil, but no experience is required on the part of those who make and mar our laws. In most departments of life the consciousness of their inexperience and incompetency deters most men from attempting what nature never intended them to do, but not so with our legislators.

This of course does not apply exclusively to the Division Courts Act, nor does it apply to every act. There are a few other acts upon which the Legislature periodically turns its microscopic eye. One of these is the Ditches and Watercourse Act. This act is the peculiar preserve, the special field of operation of a certain class in the Legislature, which poses as the representatives of the farming interests. These apostles of Ceres would no more think of letting a session pass without some amendment or other to this act, than would a judicious nurse think of dispensing with the regulating spring physic, and so with the Assessment and the Municipal Acts.

But to return to the Division Courts Act. The annual amending act of the Division Courts Act is before us. This act, unlike most of those of previous sessions, contains some changes that will be of real value to those interested (or to the trade) in collecting small debts. The first seven sections of the amending act contain unimportant provisions, and are mostly of the nature referred to above, and it would be of no interest whatever to our general readers for us to discuss them.

Section 8 repeals sections 223 to 226, inclusive, of the original act. These sections of the old act provided for the transfer of Division Court judgments, where the amount remaining

unsatisfied thereon was \$40 or upwards, to the County Court of the county in which the defaulting debtor had lands. This was a somewhat cumbrous, circuitous and expensive method to reaching the lands of a judgment debtor in case the money could not be made out of his goods. Section 8 of the amending act repeals said sections 223 to 226 inclusive and substitutes therefor a simple, direct and speedy way of reaching the debtor's lands. The change is one of procedure rather than an enlargement of rights and remedies. The plaintiff must still have recourse first to the debtor's goods to satisfy his judgment, and it is only after his failure to realize out of the goods that he can sue on execution in the Division Court against the debtor's lands. This execution is directed to the sheriff of the county in which the defaulting debtor has lands, and it is realized upon in the same manner and has the same force and effect as if issued out of the County Court. It is also provided that until the judgment is satisfied the party entitled to the same may pursue the same remedy for the recovery thereof as if the judgment had been obtained in the County Court. It is also provided, in case the money is not made out of the debtor's lands, the person entitled to the judgment may proceed by garnishment or judgment summons or otherwise in the Division Court, subject to certain conditions. Under the repealed clauses the Division Court ceased to have any jurisdiction as soon as the judgment was transferred to County Court; but under this amendment the creditor loses none of the summary remedies in the Division Court, besides having them augmented by all the remedies which the County Court affords for the recovery of judgment debts. Section 8 with its sub-sections is carefully drawn. The intention is clearly expressed and the provisions adequate.

Section 11 of the amending act is a new departure which provides for a reduction in the court fees on all claims which do not exceed \$10. The fees are reduced about a half. We insert verbatim the sub-sections A of this section as follows:

"To the clerk for all services rendered by him as such clerk, from the time of entering the action or suing out a judgment or interpleader summons up to and including the entering of final judgment, or final order on any such judgment, or interpleader summons in case the action proceeds to judgment or final order, \$1.25."

The meaning of the above provision is not very clear. Is it the intention to place the clerk's fees for judgment summons at \$1.25, or is the \$1.25 to cover the costs of issuing the special summons as well as any judgment or default summons that may be required to be issued in the suit? It is now the practice of the clerks to make judgment summons separate suits and not as they should be, simply proceedings in the original suits. This being the case, we take it that it is the intention of the Legislature that \$1.25 be paid for the cost of issuing of each summons and all proceedings thereunder, whether it be a special, an interpleader, or a judgment summons.

"In case the action does not proceed to judgment or final order, the fees heretofore or that may hereafter be payable but not exceeding in the whole the said sum, \$1.25.

"For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto, 50c."

A corresponding reduction is made in bailiffs' fees. This amendment is in the right direction, but the reduction of fees, if our interpretation of the clause is correct, will be found in practice to be very inconsiderable, as but a very small percentage

of the claims entered in the Division Court are below \$10. The writer found, after careful examination of the books in the clerks' offices in Toronto, that at an average about one case out of every eight entered in suit in the Division Court would fall within the provisions of the amended tariff of this section. This percentage will be much less in Division Courts outside of cities, where the plaintiff's costs would be higher on account of the greater distance traveled by the bailiff. If our estimate is correct, this amendment will not make any startling inroad upon the clerks' and bailiffs' fees. Had the reduction been extended to all claims not exceeding \$20, the benefit would have been real and substantial. Of the 2,835 cases entered in 1893, in the Tenth Division Court of the County of York, 798 were for claims not exceeding \$20. In the First Division Court the percentage of claims under \$20 was somewhat less than in the Tenth Division Court. We may roughly say that only one-fourth of the claims entered will fall below \$20. However, as it stands, this amendment is important, as it shows a disposition on the part of the Government to consider the interest of suitors at the expense, however small, of the objects of its patronage—the clerks and bailiffs to court officials. These officials are now appointed by the Lieutenant-Governor, which is another way of saying that they are appointed by the Local Government, and it would not be doing the Government a gross injustice to say that heretofore the clerks and bailiffs, as well as some other officials, have been the objects of its tenderest care and solicitude. We have nothing to say against the clerks, who for the most part perform the duties of their respective offices faithfully and well, and are with few exceptions entitled to all the present tariff allows them. This cannot always be said of bailiffs and their satellites.

Section 12 the amending act provides that a claim can be entered in the Division Court notwithstanding the fact that the residence of the defendant is at the time of bringing the action out of the Province of Ontario. This amendment will enable the suitor to bring an action for a small claim in the Division Court, where he formerly would have had to bring the action in the High Court, as the Division Court had no jurisdiction outside of the Province.

Section 16 provides for the transference of suits from the Division Court to the High Court, where it appears, at the trial or otherwise, that the Division Court has no cognizance thereof from the fact that the title to lands is being brought in question, or from a validity of a devise or bequest under a will or settlement is being disputed.

Section 18 of the amending act is as follows.

"In cases in which judgment shall be recovered against a garnishee under sections 184 to 187 of the said act, such garnishee shall be liable to be examined as a judgment debtor under sections 238 to 248 inclusive of the said act."

This amendment was made to meet the decision of Mr. Justice Rose in *re Halla et al. vs. Coulson*, reported in 23 O. R., 493, in which it was decided that a judgment against a garnishee under the provisions of the Division Court did not entitle the holder of the judgment to take proceedings by way of judgment summons against such (garnishee) judgment debtor.

The act of which we have been speaking so far was introduced by Mr. Gibson. Mr. Garrow introduced and had passed a bill which still further affects the collection of debts. Mr. Garrow's bill, as first introduced, was intended to make an execution perpetual until satisfied or withdrawn, but on account of opposition the life of such a writ was fixed at three years.

This will practically abolish the cost of renewals, as an execution is generally satisfied or found to be useless in that time. The main feature of the bill is the embodiment of both goods and land in one execution. The necessity for separate executions covering the two classes of property is one of the many legal ideas we have inherited from the past. The reason for that piece of extra official work, with attendant costs, if such ever did exist, certainly does not exist now, but the attendant forms and legal requirements have long survived it. The change will effect a large saving in the expense of such legal processes, lessening the work and reducing the receipts of every sheriff's office in the Province. Another provision which hedged in the lands of a debtor from an execution is also removed by the bill. It was formerly necessary to transfer a judgment from the Division Court to the County Court in order to execute a writ against the land of a debtor. The cost of this transfer was generally about \$10, and the obstacle served no purpose except to add that amount to the debtor's burden. The new act provides that when a judgment has been obtained in a Division Court for \$40 or over, the clerk of the court may issue writs of execution under the seal of the court against the lands of the debtor to the sheriff of the county in which the lands are situated, and such writs shall have the same force as if issued from a County Court. The saving effected by the change will be of greatest benefit to the unfortunate class of small debtors, but will also beneficially affect legal processes involving large amounts. Mr. Garrow deserves credit for having taken up the case of those who are too often the victims of professional indifference or greed.

THE BOOK OF THE FAIR.

For a long time, a generation at least, the remembrance of the Columbian Exposition at Chicago will be an oasis in the memory of many a man, woman and child. Its magnitude excelled everything previously attempted, and it marked an epoch in the career of commercial activity by giving an impetus to international exchange. The Book of the Fair, now being issued in numbers at a dollar a number by the Bancroft Co., Chicago, is an example of where the great printing art—the art preservative of all arts—comes in to preserve the results obtained at Chicago and spread the lessons the Fair was designed to teach. The illustrations are on a scale never before attempted in any work of art. Numbers nine, ten and eleven have arrived at this office, and are, if anything, better than the earlier numbers.

SOUTHERN WOOL.

The annual wool circular of Helmut Schwartze & Co., of London, shows that 2,074,000 bales of Australian and Cape wools were imported into London in 1893, of a total value of £25,925,000, which is less by nearly £1,000,000 than the value of imports in 1891, when they were 69,000 bales smaller. The average value per bale of colonial wool has been tending downward ever since 1880. In that year it was £20, while last year the average was but little over £12. It is said that while wool growing in the countries of the southern hemisphere seems to have been overdone, the growers, in spite of the fall in values, seem to be able to sell at present prices at a profit.—Manufacturers' Review.

THE INSOLVENCY BILL DISCUSSED.

How it is Progressing—Some of the Clauses Criticized—Some Views of leading Merchants—The danger of delaying the passing of the Bill until another Session.



INSOLVENCY bills are not new; in fact, discussions on insolvency legislation have been proceeding for twenty-five years, and still all the points do not seem to be clearly explained. Nevertheless, with a definite bill before them, the newspaper writers, the lawyers, the merchants and the bankers have attacked the subject with renewed vigor; and much new light, strong and clear, has been thrown on the subject.

True to its promise, the Government of the day has facilitated the work of passing the bill. A committee of twenty-six senators was appointed to consider the bill in detail and to hear all depositions and individuals with opinions to express.

On May 1st, Hon. Mackenzie Bowell in opening the discussion on the bill said that five principles brought out by the discussion with the representatives of the Boards of Trade and Bankers' Associations should first be considered and an opinion expressed on them. They were: 1. That the distinctions made by the bill between traders and non-traders should be done away with; 2. That a trader may be put into insolvency only by his creditors and not on his own application; 3. That all incorporated companies be included under the provisions of the bill; 4. That a receiving order may be issued on the affidavit of a creditor instead of a petition by creditors; 5. That the official receiver shall not be eligible for the liquidatorship. Each of these principles was affirmed.

It was decided to make the clause deferring the application of the act, to include all debtors except banks, railways and companies to which the Winding-Up Act applies; incorporated trading companies, however, being transferred from the provisions of the Winding-Up Act to those of the Insolvency Act. The clause respecting the minimum rate on the dollar at which composition and discharge may be granted, was amended to make the minimum figures 66 $\frac{2}{3}$ cents, instead of 33 $\frac{1}{3}$, and as originally provided by the act. It was definitely decided that the interim assignee cannot be confirmed as liquidator. There were some strong objections to merchants being allowed to assign book debts in advance, but this was allowed to stand over.

The bill is being discussed in Parliament at present and it will be nearly a month before it will be definitely known whether it will be passed or not. It being a Government measure, it will no doubt be passed if time permits.

As to whether the bill should apply to traders and non-traders alike, we acknowledge that we cannot see the wisdom of forcing a farmer into insolvency. It will tend to make the retail merchant careless of credit, and he is careless enough now. It will make the farmer more extravagant, and this would be grievous. The lien law is sufficient to guard creditors' interests as against agricultural debtors, and the bill in its first form was much better than in the form as amended by the

Senate Committee. Moreover, the introduction of this amendment is likely to defeat the bill, or at least delay, to the great detriment of trade. The experiences of the United States and Great Britain should be a warning to those who have charge of the bill not to carry unnecessary burdens.

There is another clause worthy of consideration:

B. (c) The debt owing by the trader to the petitioning creditor, or if two or more creditors join in the petition, the aggregate amount of debts owing to the several petitioning creditors amounts to not less than two hundred and fifty dollars.

This clause should be altered to have the effect that a single creditor petitioning to have a debtor put into insolvency should have a debt of \$500, or if a combination of creditors, the combined amount should not be less than \$1,000. We suggest this because we do not desire to see any retailer put into insolvency simply because some small firm with whom he may have had a misunderstanding has a claim against him of \$200 or \$300. At the same time as such a claim as this is pressed, a larger firm, with a better understanding of the situation and a better acquaintance with the debtor, might be willing to extend the debtor's line of credit rather than restrict it. Should the creditor for the small amount prove fractious, both a solvent debtor and a large creditor might be put to serious inconvenience, with disastrous results. We have fought hard for an insolvency act, but we have no desire to see it unnecessarily severe on the honest debtors.

Another clause which bears rather hard on the debtor is clause 34. T. A. Forman, of Woodstock, has written a long letter to this journal on the subject, but owing to limited space it has not been published. Mr. Forman, however, is right. The clause enacts that a postmaster may be ordered to send all the insolvent's letters for three months to the receiver or liquidator, and be opened by him in presence of clerk of court and insolvent. This is an unwarrantable interference with a man's private liberties, and is one which cannot be defended. The ideas of freedom in the middle ages are not the ideas of the people of to-day, and some of the sages who help draft the bill would do well to take notice of the fact. Anything which gives the slightest suspicion of interfering with that liberty which makes men men, is bound to rouse opposition of a desperate sort. Parliament should avoid even the appearance of such an undesirable thing as this, especially when nothing can be gained by such procedure. Moreover, it is as miserable treatment as could be meted out to the worst criminal, and a debtor who cannot pay his debts is not necessarily a criminal—the assumption should be that he is not.

The act of 1875 was repealed because the official receiver was an intolerable expense, yet clause 23 seems to be reviving this class with their great chances to charge fees. These receivers should be in existence, but they should not be allowed to hold the estate more than ten days, and should not receive more than \$25. The bill provides that the first meeting of the creditors must be held within twenty days. This should be ten, and still the time would be sufficient to enable notices to

be sent to all American creditors. The amount the official receiver is to get for his services should be fixed by scale, and his duties should be two: (1) To guard the estate until the liquidator takes possession, and (2) to call a meeting of the creditors. The official receiver will necessarily be appointed by a party Government, and all the experience of the accumulated decades of the nineteenth century points to the fact that give the party appointee an inch and he will take a yard. There is a danger, too, that pettifogging lawyers may get the positions and use them to stir up lawsuits, or cause unnecessary expenditure by lack of mercantile knowledge.

On this point there is seemingly a difference of opinion. The boards of trade would have the official receiver simply the guardian of the estate until the creditors of an insolvent can be called together to appoint a liquidator. The bankers desire that the official assignee should have power to carry on the business, and proceed with the preliminary steps for liquidation. They have in view the treatment of large insolvent concerns, such as manufacturers, to which suspense is a serious loss, whereas the boards of trade look to the liquidation of estates of merchants, which do not suffer so much from delay. We cannot see how the banks justify their opinion, and believe that the boards of trade have the better view of the matter. Experience will bear out our judgment.

MR. PAUL CAMPBELL'S VIEWS.

When asked about the Insolvency Bill, Mr. Paul Campbell, of John Macdonald & Co., said that as the Government had held out to the commercial community that a bill would be passed this session, it should be passed without fail. Just now, owing to the uncertainty as to whether they may have to amend the Customs' entries of the past six weeks and pay a higher rate of duty, trade is unsettled. The fact that the Insolvency Bill is meeting with a struggle also unsettles trade. This uncertainty is detrimental and hurtful to business. The commercial community wants definiteness and finality in both insolvency and tariff legislation. Even if the Insolvency Bill is not brought to a final state of perfection, it would be best to pass it and correct and amend it afterwards. We want no uncertainty in this to continually depress trade, as it does in the United States.

"In one point I think the amendment to the proposed bill is too much of an amendment. To place 66 cents as the minimum dividend on an estate to give an insolvent a discharge, is to place it too high. An estate that can in the hands of the assignee pay a dividend of 66 cents, must have been perfectly solvent in the hands of its owner. I would favor 50 cents as the minimum dividend, but think 33 cents, as in the first draft of the bill, is too low.

"The great point in an insolvency act is that it should allow the creditors full control of an insolvent's estate. It is their money that is at stake. Therefore the time in which the official receiver is in charge should be as short as possible, and the official receiver and the liquidator should be different persons. Ten days would give all American and Canadian creditors ample opportunity to be present at any meeting. Moreover, I do not want to see lawyers appointed as official receivers. They are not acquainted with mercantile affairs, and would make too many bungles. Skilled accountants have much experience, and are a more suitable class.

"Another point where I think the bill is weak is that the \$200 limit of the debt on which a creditor can force a man into

insolvency should be \$500. It is too low altogether, and would tend to make too many insolvents."

MR. CALDECOTT'S IDEAS.

Mr. Caldecott, when asked about the bill, said that he considered it most important that the bill should be put on the statute book this session without fail, and he was pleased that Mr. Bowell had said that such was the intention of the Government. Moreover, he was glad to know that the framers of the bill are willing to meet the emphatic views of the merchants. He insisted that the official receiver should be only a lay figure for receiving and handing over the estate to the creditors. From three to five days would be amply sufficient to send out notices and to call a meeting of the creditors. "I want the official receiver to be simply a person to act in that capacity, and who will be paid only a stated sum for the special sheriff services which he gives. The cost of the official receiver to each estate should be in no case over \$25, the creditors being called together at the earliest moment and the assignee appointed. The other points of the bill are, upon the whole, acceptable to the majority of merchants. On the question of extending the provisions of the bill to non-traders, while not particularly wishing it, I would offer no decided objections.

"At the present moment quite a number of houses in Toronto and Montreal are awaiting the passage of the bill before pushing inter-provincial trade, and therefore the Government by promptly passing the bill would largely add to the prosperity of the country by promoting inter-provincial trade, which has, owing to the chaotic state of the law, been largely curtailed and almost destroyed."

THE BELLEVILLE BOARD OF TRADE.

The Belleville Board of Trade have issued a petition to Parliament protesting against the passage of the bill in a carefully written article. The first point in it is:

The practical effect of an Insolvency Law is to shift the only just ground on which credit ought to be dispensed, namely, integrity and ability of the recipient, to the false ground furnished by the assurance of getting an equal division of the assets of a debtor in case of insolvency.

Our answer to this is, that if they imagine that the head of a large mercantile house investigates and weighs the integrity and ability of each of his 5,000 customers, they are much mistaken. If a man pays his debts, keeps on the right side of the traveler, and gets a decent report in Bradstreet's or Dun's, he can be without integrity and without ability, and yet get all the credit he wants. We deny the existence of both "grounds."

The second point is that nine-tenths of the failures are due to the credit system—but the framers of the petition say that it is the credit given by the wholesalers, while every other set of merchants in the country will tell you that it is the credit given by the retailers themselves that causes them to fail. The credit system certainly causes failures, but it is the credit given by such men as the dry goods merchants of Belleville.

The petition goes on to say:

Yet this is actually what is being asked for by the advocates of an Insolvency Law—asking for a patent State insurance system to protect them against the consequences of their own misconduct.

Oh, no! not against "their own misconduct," but against the misconduct of "their own customers"—men who buy goods, get the money, pocket it, and refuse to settle. The Insolvency Law protects the honest retailer just as much as the honest wholesaler.

The rest of the petition is composed of wind, Shakespeare, and a few irrelevant ideas. We cannot agree with the framers

of the petition, but we must acknowledge that they have as much right as other men to promulgate their ideas. It is gratifying to know, however, that the merchants of the country are beginning to think for themselves. The country will be benefited by such freedom of thought and expression.

AN EXPERIENCED ASSIGNEE'S VIEWS.

An experienced assignee handed THE REVIEW the following criticism of the bill. Some of the changes suggested here have been made in committee :

"The Insolvent Act should, if possible, be passed during the present session of Parliament, so that the present uncertain state of affairs may be put an end to as speedily as possible, but before it is passed the common sense views of business men should be brought to bear on it, to make it a smooth, easy-working and inexpensive act.

"In its present shape it seems to be altogether too lengthy, and some of the sections might be condensed into shorter and more pithy language, and some might be eliminated altogether.

"There are 131 sections in the proposed act, and many of these sub-divided into sub-sections, in all about 30,000 words, and as lawyers have the happy faculty of getting several meanings out of one word, there may be a grand opportunity for litigation among so many words.

"The foremost and most important object to be considered in the framing of an insolvent act is the equal distribution of the assets of an insolvent debtor among his creditors at as small a cost as possible. If passed in its present shape the expenses will be very much greater than is necessary to accomplish the end in view. There are to be official receivers appointed by the Government and liquidators appointed by the creditors. The appointment of official receiver is all right, provided that his duties are limited to simply taking charge of the estate pro tem. until the creditors can meet and appoint a liquidator; but unfortunately the official receiver has to make an inventory of the assets of the estate of the insolvent and a full statement of the assets and liabilities, so that he is doing the greater portion of the work which should be done by the liquidator. All that will be left for the liquidator to do after the official receiver hands the estate over to him will be to dispose of the assets. The official receiver will get handsomely paid for his work, and so will the liquidator; therefore the expenses will be nearly double what they would be if the official receiver simply took possession of and held safely the assets of the estate until the creditors meet and appoint a liquidator.

"Section 93, which applies to the winding up of small estates under \$5,000, gives the court power (sub-section 1) to appoint a liquidator who shall immediately proceed to make an inventory and statement of the assets and liabilities, and to wind up the estate, then the creditors may appoint a liquidator (sub-section 7) in the place of the liquidator so appointed. There is no apparent good sound reason why small estates should be handled in a different manner from larger ones, and this section seems

to be framed in the interests of the official receivers, who would in all probability be appointed by the court liquidators for these small estates.

"In fact, all through the act there seems to be too much reference of matters to the court, thereby very materially increasing the expenses of winding up estates. The creditors, and not the court, should have the whole control of the winding up of estates, as it is their money that is at stake, and if they choose to throw any of it away foolishly, it is their own affair.

"Section 115 appears to be rather a dangerous one, viz. : 'All questions at meetings, and acts to be done under the direction of the creditors, and all authority to be given by creditors shall be decided, done, or given by a resolution passed by creditors present or represented at a meeting and entitled to vote and representing a majority in value of the claims of all creditors present or represented at such meeting, in respect of which they are entitled to vote, whether they vote or not.'

"It frequently happens that one creditor represents a majority in value, therefore according to the wording of this section such a creditor would be able to handle the estate to suit his own purposes and perhaps to the detriment of the others.

"The Ontario Act allows creditors to vote as follows : \$100 to \$200 one vote, \$200 to \$500 two votes, \$500 to \$1,000 three votes, and one vote for each additional \$1,000 or fraction thereof, apparently a more equitable plan than a majority in value.

"Although the primary object of an insolvent act is to protect the interests of creditors, debtors are also entitled to protection, and an endeavor is made in the act to do so, but in no case can a discharge be granted unless the estate of the insolvent pays 33 $\frac{1}{3}$ c. in the dollar, and this it appears is to be amended at the suggestion of some leading bankers to 66 $\frac{2}{3}$ %. Anyone who has had experience in the winding up of estates will consider the amendment rather hard on honest but unfortunate debtors, notwithstanding the opinion of leading bankers. Suppose an insolvent's liabilities are \$10,000; assets the same, say stock and shop fixtures \$8,000, book debts \$2,000. The stock is sold at 65 per cent. (a price above the average); book debts at 50 per cent. (also above the average); the total amount realized from the assets is \$6,200, from which deduct expenses of winding up commissions to receiver and liquidator, say \$600 (a large estimate), leaving \$5,600 to be distributed among the creditors, or 56c. in the dollar. Such an insolvent would be debarred from getting a discharge.

"Some estates when part of the assets are in real estate, or, for instance a manufacturing business, would not pay 66 $\frac{2}{3}$ c. in the dollar, even if the assets cost the unfortunate debtor \$1.25 for every dollar he owed. Is it just therefore that he should be refused a discharge when his estate is taken out of his hands, and his property realized on at a forced sale, because he cannot meet his liabilities as they come due?

"There are other matters that would be the better of being amended, but the best amendment of all would be to shorten the act as much as possible."



THE PRIZE COMPETITION DELAYED.

THE time for receiving essays for THE DRY GOODS REVIEW'S second competition has been extended from June 1st to July 1st, as all the prize essays of the first competition have not yet been published owing to a press of other matter. The subject is:

"HOW TO DRAW AND KEEP TRADE."

Quite a large number have decided to write, although the confining the competition to the retail trade has caused some discontent among travelers and clerks in wholesale houses. Nevertheless THE REVIEW believes it is pursuing the proper course in giving the retailers the exclusive benefit of competing. Clerks in retail stores are of course eligible. Full instructions in previous issues.

W. CALVERT & CO.

The trade was sorry and surprised to hear of W. Calvert & Co.'s recent trouble. It appears that they were largely interested in the Merriton Woolen Mills, which were burned in April of last year. Matters at that time were straightened out as far as possible, but they were unable to get a settlement with the bank interested in the mill property, although a settlement had been arranged but not signed. The firm of W. Calvert & Co. was reorganized soon after this fire, and the bank want to hold the present firm responsible. The business of W. Calvert & Co., is being carried on as usual, but under the style "Calvert & Co." until matters are finally settled, Mr. Calvert retiring, but

being retained by the new company with the lines of government in his hands. They expect that before long the firm will continue under old style. All orders will have prompt attention as usual.

FRESH ELASTIC WEBBING.

The Toronto Fringe and Tassel Co. report an increased demand for suspenders, which they are showing in an endless range of patterns, widths, etc. Instead of importing the elastic webbing for these goods, thereby running the risk of old elastic, they manufacture their own from the raw material, and are therefore able to supply fresh stock at all times, and can guarantee every pair they send out. This is an advantage which dealers should be quick to recognize, and which should receive due consideration.

The annual meeting of the Globe Woolen Mills Company was held on April 25th in the Montreal offices of the president, Mr. A. F. Gault. Those present, besides the president, were Sir Donald Smith, Andrew Allan, R. R. Stevenson, Charles H. Blackader, Hugh McLennan, John Kennedy, and A. Robertson. After the usual reports had been read and adopted, the old Board of Directors were re-elected, with the exception of R. R. Stevenson, who takes the place of the late Sir John Abbott. Following is the list of directors: A. F. Gault, president; Sir Donald Smith, Andrew Allan, Hugh McLennan, and R. R. Stevenson. The directors' report was submitted, and under existing conditions of business was considered satisfactory.

In These Trying Times

Many retailers hesitate to place bulk orders, but prefer to keep up their stocks with small but frequent purchases. To such buyers the chief consideration is **prompt shipment**. They don't want much, but they want it often and in a hurry, and to these we would say that our

Stock of Laces, Embroidery, Haberdashery, Dress Fabrics, Gents' Furnishings,
Tweeds and Worsteds, Pants, Shirtings, Cottonades and Cottons

of all kinds, is complete at all times, and ready for **instant demands**. In short, we are carrying the stock for you, and we are not taking reckless chances either, because we have a **steady trade** with reliable customers, and everything points to a satisfactory business this season.

KNOX, MORGAN & CO.

Wholesale Dry Goods.

Hamilton, Ont.

CARPETS AND CURTAINS.

ILLUSTRATIONS of two lines of curtains from the stock of John Macdonald & Co. were given in last DRY GOODS REVIEW, and the trade seemed so pleased with the method that another attempt has been made to illustrate this department. Two illustrations of Brussels carpets are given herewith, which,



BRUSSELS, No. 1992 JOHN MACDONALD & CO.

with the following descriptions, should enable dealers to have a clear idea of what the carpets are like. Prices are given in a circular now being sent out by John Macdonald & Co.

No. 1992 is a five-frame Brussels with a sage ground, the leaf part being fawn shaded with white and pink and edged with gold and black moresque; the flowers are shaded pink and white, outlined also with gold and black moresque. The pattern is fairly large and of an exceedingly rich and handsome appearance.

No. 5089 is a five-frame Brussels on ecru ground, with shaded crimson and gold leaves, fawn and shaded crimson, crimson and gold and moresque flowers. This pattern is not so simple as the previous one, yet it has a neat appearance and exquisite harmony of coloring, which has made it a large seller.

MILL NEWS.

LATEST reports from New Brunswick show that the strike at the cotton mills is still on. The mill is ready for the resumption of work, and Mr. Parks is firm in his intention for a

reduction. The strikers have not yet signified their willingness to return at the new rate of wages.

Mr. Willson, of the St. Thomas Woolen Mills, has closed the branch store he had at Clinton.

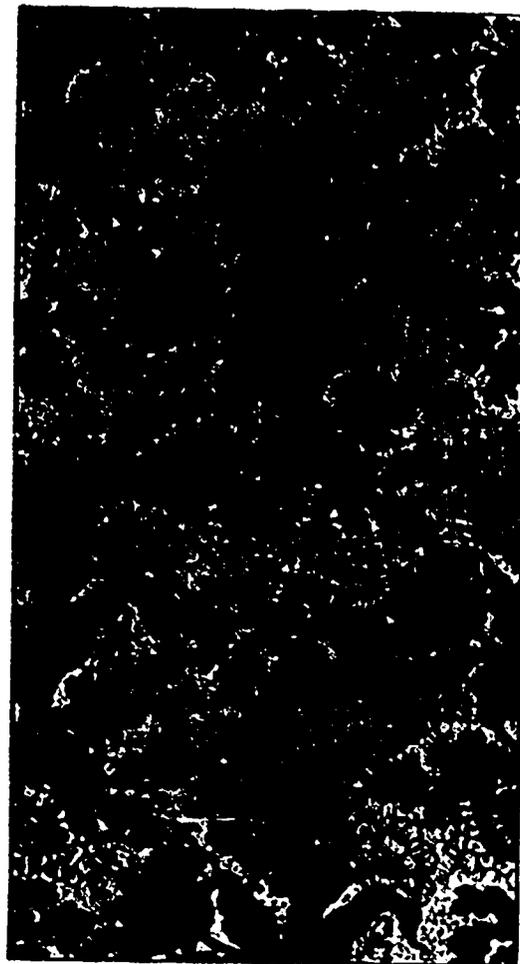
Herbert Forbes, proprietor of the large woolen mills at Hespeler, has been seriously ill at his home in Guelph. He is in his 81st year.

The Hawthorne Woolen Mill, Carleton Place, Ont., is running again with part of the staff. It is expected that the full mill will be running in a few days. The Gillies Mill is expected to start at once.

The Waterloo Knitting Company has gone into voluntary liquidation and E. F. de Varennes has been appointed liquidator. The liabilities are in the vicinity of \$20,000, and the assets are nominally several thousand dollars larger.

The cotton dyers in the James street cotton mill, Hamilton, have been working five days per week at \$1.25 per day, and when a further reduction was proposed they quit work. And yet the holders of the stock in the cotton companies have made loads of money.

The strike at the Montreal Woolen Mills continues, and it is rumored that the management of the Globe Woolen Mills also proposes a reduction. These reductions in wages are in



BRUSSELS, No. 5089 JOHN MACDONALD & CO.

most cases unjust. They may not be in this case, but circumstances point that way. In these days anarchism and extreme socialism grow among the discontented. Capitalists who create discontent, create the forces which threaten ruin. Strikes are unnecessary since arbitration has become known.

“The Distingue”

IS ADMITTEDLY

THE BEST SELLING WATERPROOF

in the market, as proved by the experience of years. : : : 

“The Distingue” has received the most flattering encomiums of the trading world!

The following are examples of opinions of “The Distingue,” voluntarily expressed in writing by Houses on this side:

S. GREENSHIELDS, SON & CO., Montreal,
 say: “We have been selling ‘The Distingue’ Waterproof very largely for the last four years, and it has given the greatest satisfaction to our customers. It is free from the disagreeable odor of the ordinary Macintosh, perfect in fit and finish, and made in the choicest designs. *We find it to be the best selling Waterproof in Canada, and in our opinion it is unsurpassed for all round excellence.*”

McMASTER & CO., Toronto,
 say: “‘The Distingue’ Waterproof is unrivalled: a perfect-fitting perfect garment, and is unapproachable by any other.”

GAULT BROS. & CO., Montreal,
 say: “We recommend ‘The Distingue’ Garments, because elegant in style, carefully made, free from disagreeable smell, and MOST IMPORTANT, will stand the Canadian climate, both heat and cold. This make always kept in stock.”

ROBERT LINTON & CO., Montreal,
 say: “‘The Distingue’ Garments are still to the front, both in quality and style; no trouble selling them, on account of their many advantages over the ordinary Macintosh.”

WYLD, GRASETT & DARLING, Toronto,
 “We have kept ‘The Distingue’ Waterproof in stock for several seasons. We find them entirely free from odor, thoroughly waterproof, and have given entire satisfaction.”

CAVERHILL & KISSOCK, Montreal,
 “After examining waterproof garments from several manufacturers, we cannot but admit that, ‘The Distingue’ leads them all in style and finish.”

Reliable Proofing!
 Choicest Designs!
 Reasonable Prices!
 Newest Styles!

ASK TO SEE SAMPLES

The manufacturer has in his possession a large number of unsolicited testimonials, similar in character to the above, from leading British and Colonial houses.

Every garment has a silk label or hangar bearing the registered title

“The Distingue.”

These goods may be had from any of the leading wholesale houses. In ordering, please quote the Registered Title, “The Distingue.”

LOCAL VS. CITY TRADE.

MANY merchants in towns and villages feel very much chagrined and disappointed when they see their fellow townsmen sending daily to "the city" for dry goods and like necessaries instead of patronizing the men who are the mainstay of their town. It is exceedingly lamentable to see a conscientious, upright dry goods man in a small town doing his best to give the people in his vicinity a chance to inspect a full range of the season's novelties, and then when they have fully inspected his stock, got a general idea of what they ought to buy, they send for samples to "the city," and finally order from there.

We do not proclaim that "to the local victor belong the spoils," but we do maintain that the people of a town are following their own best interests when they patronize their home trade. Every store in a town pays a certain amount of rent, taxes, gas bills, etc., and the wages of employer and employee will amount to a snug sum every year. Another store occupied increases the price of real estate. Another store and one or two houses occupied means less taxes on other property. Another store occupied and competing for trade means an increased number of visitors, rural and civic, and an increased circulation of money in this and a dozen different ways.

The merchants of a town are its backbone, and take them out of any town, and in three months it will be as dead as the proverbial "door nail." They are the sap of the town, and give it activity and life. One live merchant is worth ninety-nine retired farmers. They talk up the town; they draw manufacturers into it; they draw residents; they invest money in it; they help it in a thousand ways.

There is no legitimate method for causing the people to keep their money from the city stores except by an education of public opinion. Let each country merchant affected by this practice reproduce the sentiments and ideas expressed above in his local paper, and keep hitting the practice in this way, and most people will have either their patriotic feelings or their shame aroused, and the custom will be weakened. In discussing such matters with his customers a merchant must argue calmly and disinterestedly, and any show of anger or wrath will but arouse opposition. The cultivation of a proper esprit du corps in the community will do much to centre all trade in that community.

CANADIAN WOOL CLIP, 1894.

THERE is probably no man in Canada more qualified to give an opinion on matters appertaining to wool than John Hallam, consequently the following important article from his pen regarding the Canadian wool clip, 1894, will be read with interest: "With reference to the prospects of the coming clip of wool, and the prices to be realized, there is nothing definitely known. The delay at Ottawa in settling the tariff on woolen goods has created an industrial uncertainty and a want of confidence in the future of the trade. The proposed change in the tariff from compound to purely ad valorem duties will seriously embarrass the tweed, blanket and yarn manufactories. They will not be able under the proposed change to successfully compete with the shoddy goods from Huddersfield and Dewsbury, unless the Government take the duty off coal, machinery, and other articles now taxed and used as raw material. This is having a very depressing effect on the price of our domestic wools

and on the woolen trade in general. Home competition has reduced the price of Canadian tweeds, blankets, and yarns, to the lowest possible point, and if the Canadian mills are subjected to keen competition on these goods under an ad valorem duty with England, France, and Germany, where machinery and all raw material are free of duty, it simply means shutting up some of the mills in this country. In my opinion this change in tariff will only benefit the importing and ready made clothing trade.

"The passing of the Wilson Bill will not affect the prices of Canadian wools, as the domestic wools of the United States are now as low, if not lower, than in Canada, but notwithstanding this, I am afraid that there will be some speculation that may raise the price of our domestic wool beyond their present values, relying on the expectation that when the duties are taken off in the United States the price will rise. The Americans are not changing their tariff on wool to suit the Canadian people, but simply to give the manufacturers of the United States free wool at the lowest possible price in competition with English and foreign wool markets, and if the dealers and manufacturers through the country can only realize this fact, the clip of 1894 will be bought at fully 10 to 15 per cent. less than in 1893.

"Most of the clip of 1893 is still in the hands of dealers and unsold. During the last twelve months large quantities of wool and sheepskins, the product of the United States, have found their way into Canada at prices much lower than our domestic wools and sheepskins could be sold for here. I would advise caution in buying the Canadian clip, as no money has been made out of Canadian wool for three or four years past. The trend of the trade goes to show that the coming clip should be bought with more care and at the following prices, according to quality:

WASHED FLEECER WOOLS.

Combing Fleece, including Leicester, Cotswold, Oxford Down, and all long-haired, bright wools.....	15 to 16c.
Pure Southdown, free from tags and chaff.....	18 to 20c.
Shropshire, of good, sound staples.....	00 to 18c.
Fine Clothing Wool.....	00 to 18c.

UNWASHED FLEECER WOOLS.

Leicester, Cotswold, and other bright wools.....	8 to 9c.
Shropshire, good, sound staple.....	10 to 11c.
Pure Southdown.....	11 to 12c.
Rejections, including black, chaffy and cotted wool.....	11 to 12c.

THE LATEST THING IN PRINTS.

The latest thing in prints is the moire effect—a most charming fabric shown in several lines by John Macdonald & Co. They also show some handsome lines of black, red and fancy grounds, with the latest spots and florals. These goods have just arrived, and live retailers know the advantages to be gained by having an assortment of up-to-date goods.

Printed flannelettes in floral effects in black, navy, cardinal and scarlet are shown for ladies' morning gowns, and are taking extremely well. The designs are very attractive.

3,000, NOT 300.

We would call attention to an error in setting up the advertisement of the Schott Button Machine on page three of the April number of this journal. Instead of "300" of these machines sold in Canada it should read, "3,000." Very few tailors or dry goods firms of any importance are without one of these ingenious articles. See page 3 of this number.

MOTTO: "We Always Lead; We Never Follow."

(Registered Trade Mark)

SAMSON, KENNEDY & Co.

Latest Novelties to be Found in Our Haberdashery Department

Braids

PLAIN MILITARY WAVE BRAID in the following widths: $\frac{1}{8}$ in., $\frac{1}{4}$ in., $\frac{3}{8}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in. This is a very special line.

LILY WAVE BRAID in black (a beautiful new design). Widths: $\frac{1}{4}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in., $\frac{3}{4}$ in.

SUPERIOR QUALITY MILITARY WAVE BRAID in Cream, Fawn, Light Brown, Mid. Brown, Dark Brown, Navy and Myrtle. Widths: $\frac{3}{8}$ in., $\frac{5}{8}$ in.

DIAMOND WAVE BRAID in Black. Widths: $\frac{1}{4}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in., $\frac{3}{4}$ in., $\frac{7}{8}$ in., 1 in.

DIAMOND WAVE BRAID in Cream, Fawn, Mid. Brown, Dark Brown, Navy and Myrtle. Widths: $\frac{1}{2}$ in., $\frac{7}{8}$ in., and $1\frac{1}{4}$ in.

FIRST QUALITY EAGLE HERCULES (straightaway) in Black, from No. 30 to No. 1200; in Cream, from No. 20 to No. 600.

SECOND QUALITY EAGLE HERCULES (straightaway) in Black, from No. 20 to No. 1200; in Cream, from No. 20 to No. 200.

DIAMOND BRAID (straightaway) in Black. Widths: $\frac{1}{4}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in., $\frac{3}{4}$ in., 1 in., $1\frac{1}{4}$ in., $1\frac{1}{2}$ in., $1\frac{3}{4}$ in., 2 in., $2\frac{1}{2}$ in., and 3 in.

MILITARY BRAID (straightaway) in Black. Widths: $\frac{1}{4}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in., $\frac{3}{4}$ in., 1 in., $1\frac{1}{4}$ in., $1\frac{1}{2}$ in., $1\frac{3}{4}$ in., 2 in., $2\frac{1}{2}$ in., and 3 in.

A VERY LIGHT MAKE OF MILITARY BRAID (straightaway) in Black. Widths: $\frac{1}{4}$ in., $\frac{1}{2}$ in., $\frac{5}{8}$ in., $\frac{3}{4}$ in., 1 in., $1\frac{1}{4}$ in., $1\frac{1}{2}$ in., $1\frac{3}{4}$ in., 2 in., $2\frac{1}{2}$ in., and 3 in.

RUSSIAN BRAIDS in all colors.

MOHAIR BRAIDS in all colors; an immense variety.

SILK BRAIDS in all colors.

GOLD AND SILVER BRAIDS in all widths.

SILK AND MOHAIR INSERTIONS in Black.

SILK SECTIONAL GIMPS.

An immense variety of the latest novelties in Jet Trimmings, in Plain, Nailhead and Sequin effects. Sectional effects in Jets.

A very large range of Tinsel Trimmings; beautiful new designs in Gold and Silver and Steels.

These Goods are all new and the latest novelties in their different lines, having been purchased within the last 10 days, and will do any live merchant good.

Japanese Goods

An immense assortment of Palm Leaf Fans, Japanese Printed Fans, Japanese Printed Folding Fans, Decorating Fans, Telescope Fans, the new Fantasma Fan; Japanese Parasols for decorating, Japanese Dolls for fancy work, Japanese Mats, a large variety, Japanese Panels, beautifully hand-painted, at a very low price; Japanese Screens, nobby designs; Japanese Work Baskets, and an endless variety of Japanese Novelties for fancy work.

Novelties

Hair Ornaments; Dagger Effects, Tortoise Shell, Black and Amber; Metal Tops, gilt and silver; Back Combs, in Tortoise, Black and Amber.

Buckles

For Silk Belts, the latest New York styles; Garter Buckles, in enamel, gilt and silver effects; in connection with this line we have a full range of all colors in silk frilled elastic.

Ladies' Neck Pins, in enamel, gilt and silver; Ladies' Brooches, Souvenir Spoons; Cuff Buttons; Links, in gilt and silver; Collar Studs; Shirt Studs; Tie Pins, a large range of Ladies' Shopping Bags, in leather, silk and felt; also Traveling Hand Satchels, Purses, etc.

We will be pleased to send samples of any line you may desire.

ORDERS . . .

No order so large that its details escape our attention.
No order so small that we do not cater for it.

Samson, Kennedy & Co.

TORONTO, CANADA

THE MILLINERY TRADE.

MILLINERY has been fairly active during the past month. The most unusual feature is the fact that sailors are in demand a month earlier than usual. The demand does not usually begin until June 1st, but this year it opened up on May 1st. Fine flowers with long green stems are meeting with a large sale; in fact, flowers are very active in general. Small unmounted effects are strong, especially small unmounted



NO. 1. THE SPRAY—REID, TAYLOR & BAYNE.

piquets. Ribbons in plain silk and plain satin are much brisker than last month, and have outstripped fancies in the race for public favor. Black and white leghorns are good, while plaques still hold the position of the leading shape for the third consecutive season.

Three new shapes, shown by Reid, Taylor & Bayne, are



NO. 2. RUSSIAN TURBAN—REID, TAYLOR & BAYNE.

here illustrated. No. 1 is "The Spray," a small crowned sailor, which is also shown in Canton and Milan braids in blacks and

whites. The crowns run from 1 to 1½ inches in height and the brims are 4½ inches. The line is low-priced. No. 2 is a chip crown with a French brim and is shown in black and in all



NO. 3. THE EPSOM—REID, TAYLOR & BAYNE.

fine shades of brown and other colors. This is a really handsome hat. No. 3 is "The Epsom," a wide-leaved walking hat of black Milan braid with fancy lace crown. This is one of the leading shapes of the month.

SUSPENDERS.

A trade which is controlled by domestic goods is the suspender trade. Domestic manufacturers have introduced such improved methods of manufacture and have aimed so high with their product that the latter has complete control of the market by superior quality and proper quotations.

Perhaps no firm in this line has a better reputation than the Dominion Suspender Co., of Niagara Falls. Their goods are found in almost every dry goods or furnishing store in Canada, and even the weavers have proved the excellence of their goods. As a proof of this, dealers are accustomed to advertise the D. S. Co.'s goods, as seen in the following item from the Hamilton Spectator:

A BIG DEAL IN BRACES.

The Smith clothing people have just closed a big deal with the Dominion Suspender Co., of Niagara Falls, the largest manufacturers of braces in Canada. Several hundred dozen arrived to day.

Thibaudreau Bros.

& Co.

Importers of

ENGLISH .
FRENCH . .
GERMAN &
AMERICAN

DRY GOODS

THIBAUDEAU FRERES & CIE.
Quebec.

THIBAUDEAU BROTHERS & CO.
London, Eng.

THIBAUDEAU BROS. & CO.
332 St. Paul St.

MONTREAL

John D. Ivey & Co.

53 Yonge Street

....Toronto.

We have just received and
passed into stock

*New Hats, New Laces, New Veilings,
New Ribbons, New Flowers*

New Novelties

Which will again make our stock complete after two weeks of the biggest selling in the history of our house. All orders, either by letters or through travelers, will receive best attention.

John D. Ivey & Co.

THE "QUORNA" SKIRT BAND.

Some time ago W. R. Brock & Co. were appointed sole Canadian agents for the "Quorna" skirt band, and their first shipment has arrived. This article is illustrated in an advertisement on the inside front cover, and is worthy of every dealer's attention.

The "Quorna" skirt band is round, woven and made from the best materials and English workmanship. By using it ladies can make their own and their children's skirts and other undergarments perfect in fit and shape without any difficulty and at a great saving of time, trouble and expense. The shape being woven to fit any size waist, it is indispensable to ladies desiring neatly fitting garments. It is lined and button-holed ready for use. It is made in all colors in 3½, 4½ and 6 inch deep, and also in many fashionable stripes.

J. Frank Riepert

162 ST. JAMES STREET

MONTREAL

DIRECT IMPORTER

ORIENTAL

BRANCHES:

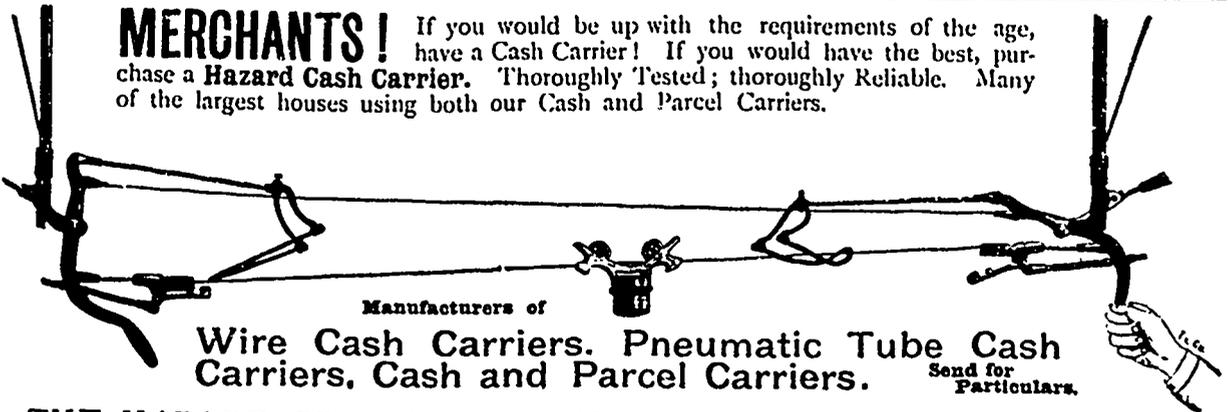
YOKOHAMA
SHANGHAI
LYONS

SILKS

And Silk Handkerchiefs

Established 1884.
The Best is the Cheapest.

MERCHANTS! If you would be up with the requirements of the age, have a Cash Carrier! If you would have the best, purchase a **Hazard Cash Carrier**. Thoroughly Tested; thoroughly Reliable. Many of the largest houses using both our Cash and Parcel Carriers.



Patented in Canada and the United States.

Manufacturers of
Wire Cash Carriers. Pneumatic Tube Cash Carriers. Cash and Parcel Carriers. Send for Particulars.

ADDRESS **THE HAZARD STORE SERVICE CO., Office 81 Victoria St., Toronto, Ont.**

Wyld, Grasett & Darling

SAMPLES OF

New Neckwear

FOR summer and autumn trade are now in the hands of our travelers—newest shapes, patterns and colorings. Further shipments to hand of our celebrated English collars, all heights and sizes now in stock. Serpentine Braids recently to hand. New Prints, in wide cloth and drillettes, just opened. Some clearing lines of Dress Goods to be sold this month.

Inspection of Stock invited by buyers visiting this market.

Travelers' Orders Solicited.

WYLD, GRASETT & DARLING
TORONTO.

Alexander & Anderson

WE HAVE PASSED INTO STOCK

- Black Molre Silks at low and medium prices.
- Black Molre Ribbons, Nos. 5, 9, 16 and 20.
- Black Velvet Ribbons, all widths, from No. 10 up.
- Satin Baby Ribbons, full range of colors and black.
- Black and Colored Velveteens, all shades and prices.
- Navy and Black Estamines, nice, bright, crisp finish.
- Cream, Cardinal, Navy, Sky and Wood Brown Cashmeres.
- Also in stock a full line of our Celebrated Black Cashmeres.
- Cream Estamines and Diagonal Serges.
- French Crepons, lovely goods, full range of colors.
- Black Amazons, low, medium and good qualities.
- Also Wood Brown, Navy, Myrtle Grey, etc., low-priced.

We desire to direct the attention of merchants to a few numbers of LADIES' BLACK CAPES (our own make), for which we are having a ready sale, and to those who have not had them we would suggest a trial. They are nice goods and sell at sight.
INSPECTION SOLICITED.

Alexander & Anderson

SPECIAL MONTREAL NEWS.

THE past month has been a very satisfactory one in dry goods, improvement being noted in all lines, and orders both from travelers and sales from stock are certainly more encouraging than they were last month. Travelers have now been out on their sorting trips about two weeks and are meeting with a fairly good reception. A noticeable feature in this connection is that they are already carrying samples of woolens for next fall's trade. This is rushing things with a vengeance, but it may be remarked that reports all agree in stating that they are not meeting with remarkable success in these late goods. This is not regretted by careful traders, for they consider that it is only an added temptation to lengthen the already sufficiently extended credit that prevails in the dry goods trade.

Remittances are somewhat slow, but it is expected that a week or so will see an improvement in this direction, as farmers will be able to attend to business off their farms.

The decline in cottons that occurred last month has naturally lead to an improved demand for all lines of these domestic staples. In addition to the changes in gray and bleached goods that we noted last month, there have been reductions in some lines of colored goods which we predicted as possible. Tickings, denims, cottonades and most lines of high grade colored goods have not been altered to any material extent, but there have been sensible declines in some of the lower grade flannelettes. It is claimed, however, that this is more owing to the large stocks on hand than to any influence exerted by the tariff changes proper. There has been an average reduction since our report of a month ago in linings of about five per cent.

Reference was made last month to the fact that travelers representing American houses had been offering goods on this side of the line. It is understood that they have been successful in booking some small orders for lines of colored cottons, but it is generally admitted that these goods cannot be coming in in any large quantity as the low prices of Canadian goods, as already referred to, effectually knocks in the head the possibility of any really serious competition from this quarter.

Prices on all classes of goods are now fairly established, and it is generally agreed that the consumer is enabled under the revised tariff to purchase low grade woolens, for instance such goods as imported beavers, at considerably less than he has for many years past. It remains to be seen, however, after using this low quality of imported goods, whether he would not have been better and more economically suited with a comparatively dearer purchase of a pure home made article.

The lines that have been most in request during the month in a sorting way have been all kinds of hosiery, laces, gloves, moire silks, moire ribbons, as well as a fairly satisfactory demand for other staple lines of dry goods.

With regard to supplies next fall, it is as yet too early to speak accurately. Buyers who have been away on the other side arranging for supplies are commencing to return. Among those who are so far reported on this side are Wm. Kissock, of Caverhill, Kissock & Co., and Wm. Agnew, of Wm. Agnew & Co., and Mr. Fraser, of the firm of S. Greenshields, Son & Co., and others are expected to arrive back in town in the course of a week or so.

The Montreal branch of John Fisher & Sons, of Huddersfield, Eng. whose premises were formerly in the Balmoral Hotel block, have removed to the new block recently erected at

452 St. James street. The premises are large and spacious, and the office is located on the ground floor. The establishment is one of the most complete in this city.

Brophy, Cains & Co. notice a good demand for their fine lines of imported prints and high class dress goods.

James Johnston & Co. report a continuation of the demand for moire silks, both in watered and antique patterns. They are turning these goods over almost as fast as they arrive.

The demand for gloves has been one of the features of the month, and in this connection Messrs. Thouret, Fitzgibbon & Co.'s fine lines of "Jammett's" goods have been receiving a full share of attention. They have been entirely cleared out of their first importations. For fall importation they note a fairly satisfactory demand on the extensive range of fine lines which they offer.

Glover & Brais report a fair average demand for gents furnishings of all kinds. Their travelers are experiencing a good sorting demand for their fine lines of cashmeres, negligee shirts, and other summer goods.

Cashmeres are always a staple line, and Messrs. Gault Bros. state that the demand they experienced during the spring has been well supplemented by good returns in a sorting-up way.

The demand for Priestly's fabrics is constantly increasing. S. Greenshields, Son & Co.'s turnover of these goods during the past spring has been an extensive one, and the sorting-up trade has been equally satisfactory. This firm are, as is well known, sole Canadian agents of these fine lines in dress fabrics.

Matthews, Towers & Co.'s inducements to patrons in the matter of negligee shirts are well known and are receiving the return that they deserve. They do not send out stock goods, but every order is shipped to the requirements specified by each individual purchaser. This is a benefit which every buyer will readily recognize.

DIRECT TO RETAILER.

No retailer objects to possessing the privilege of buying direct from the manufacturer, and when the manufacturer takes sufficient interest in the disposal of his goods to assist the retailer to sell them, the value of the privilege is doubled.

"The Health Brand" of ladies' and children's underwear is being offered direct to the retail dry goods trade of Canada by the Montreal Silk Mills Company, Ltd., of Montreal, and as a result of their absolute confidence in the quality of their goods, and reliance on the co-operation of the dealers handling them, they are proceeding to create (by advertising of the most direct type and at enormous expense) a demand for "The Health Brand" from the consumers throughout the entire Dominion, knowing that the demand thus produced will, from the entire satisfaction which the goods will give to the wearers, be a permanent and steadily increasing one. It will pay any retailer to handle what will be asked for, and the dealer that is willing to put a little push and energy into the introduction of "The Health Brand" in his vicinity, need not fear but that the results will amply repay his efforts.

Sydney Sykes has been appointed traveler for the Guelph Woolen Mills Co. His territory will be in the east, taking in the Maritime Provinces. Mr. Sykes will continue, as formerly, to represent the Armstrong Carpet Co., whose business he has so successfully promoted on the road for many years.

MEN'S FURNISHINGS.

HATS are brisk these days. Straws are in good demand and styles definite. Wide leafs and medium low crowns are general. The Boater with the black band is the leader. In braids Cantons lead with the Imperial or fine Canton a favorite. Japanese rustic and Mackinaw braids are being sold in small quantities.

In stiff hats a smaller shape with a tapering crown seems to be the tendency. Two are shown from new blocks by A. A. Allan & Co. The Bicycle has a $5\frac{1}{4}$ -inch crown and a 2-inch brim, while the Toronto has a $4\frac{3}{4}$ crown and $1\frac{7}{8}$ brim. These are both shown in cassia, cigar, and black at \$18 per dozen.



THE BICYCLE—A. A. ALLAN & Co.

THE LATEST FURNISHINGS.

Every dealer in men's furnishings desires to be always abreast of the fashions. If he is not, he will not secure the best and most profitable trade.

An excellent range of summer underwear in brown, tan and natural balbriggan and in natural wool is shown by Wyld, Grasett & Darling. Some have plain necks and hem skirts, some French necks and hem skirts, while others have rib skirts and French necks. Their stock is well assorted in sizes from 32 to 46 an assortment hard to find.

In men's summer waistcoats they have a display of white cotton cords, white cotton embossed figures, plain linen drills



THE TORONTO—A. A. ALLAN & Co.

in white or tan, hopsacks in white or tan, and plain linen grounds with small neat figures. All have three detachable buttons and collars and are the latest designs.

Their stock of men's half hose is well assorted in fast tan and black, in both lisle and silk. Summer weights of cashmeres in black and tan in ribbed and plain knit are shown at prices which sell the goods.

NOTES.

It is estimated that the cash sales of fur at Edmonton for the present season have amounted to \$16,000, and that they will aggregate \$25,000 before its close. The aggregate is less than last year owing to lower prices.

A Washington despatch says: "The State Department has information that the straw hat famine which England experienced last summer is apt to be repeated this year. For six weeks last year the demand was so much greater than the supply that straw hats were not to be obtained at any price. It is said the English factories are now working overtime in anticipation

of another hot, dry summer. This year men wore straw hats in London the latter part of March. The American hats are in great demand."

J. D. Allan, of A. A. Allan & Co., has returned from visiting continental fur markets. He reports that in England he heard complimentary references to the handsome appearance of THE DRY GOODS REVIEW. And still we take the same size in a hat.

A gentleman, prominent in the hat trade at Ottawa, was in Toronto the other day, and during a retrospective conversation he said that he used to sell three silk hats to George Brown for every one he sold to many of the other members of Parliament. This he accounted for by the fact that George Brown was a tall man. "It is an invariable rule," said he, "we sell more hats to tall men because they batter them out against awnings, car entrances, tops of low doors and other impediments under which a short man passes with ease."

ALEXANDER G. LINDSAY.

THE Detroit Herald of Commerce speaks thus of Alexander G. Lindsay:

"Mr. Lindsay is one of the oldest and most widely known travelers on the road, and was the first dry goods traveler in Canada. Few men in the calling have made more miles without lapse in the service than he. He has made seventy-one trips across the Atlantic, and there are few towns of any note in this country that he has not visited and sold goods in.

"Mr. Lindsay was born among the rugged hills of Scotland, and is a fine example, physically and intellectually, of 'Auld Scotia's' sons. Of fine physique and gentlemanly bearing, he is the model of a stalwart traveler, ever capable of making warm friends and retaining their friendship, respect and confidence.

"He thoroughly learned every detail of the dry goods business in his native country, and at an early age removed to Canada, where he made his home from 1865 to 1869, during which time he traveled through the Dominion of Canada. In 1867 he was one of three to form an association of commercial travelers in Canada, which association has its present headquarters in Toronto, and is the largest organization of its kind. Mr. Lindsay also was instrumental in getting C. J. Bridges, of the Grand Trunk Railway, to concede a ticket to commercial men—the first one ever issued. In the year of 1869 he went to Glasgow and started a general commission business, dealing with importers direct, between the United States and Canada. He prospered at this until the big Boston fire on November 9th, 1872, which seriously affected his business; and after that the panic in 1873 and 1874 nearly broke him up financially. He made an honorable rally, however, and in 1875 again took up operations in the United States, where he was given the position of buyer for Callendar, McAustan & Troup, of Providence, R.I. In 1879 his health failed by close confinement to business, and he took the road again for a Boston house. For the past eight years he has been actively employed with the Turner & Seymour Manufacturing Co., of Torrington, Ct."

A local dealer advertises "a new stock of walking sticks for gentlemen with carved wooden heads."

AMONG TORONTO WHOLESALERS.

CONTINUED fine weather has produced a sorting trade which, everything considered, is satisfactory. On the whole, though, trade shows no buoyancy and the volume is not greater than last year. Collections are also slow, and dealers are complaining of a scarce currency. Credit is stiff these days, showing that jobbers have little faith in an expanding trade.

There are some goods so active that they are scarce in wholesale hands. These are black and brown serpentine braids, moire ribbons and silks, narrow jets, cream silk gloves, blue and black serges, and parasols. Every one of these lines is in good demand, and wholesalers with well-assorted stocks are doing very well.

Delaines are quiet remarkably so. At this season they are usually active, but a special run has not occurred this year. This is due to the fact that crinkles have come in strong, and that cheaper classes of dress goods have been procurable in large quantities this season.

Woolen samples for fall are almost ready now, and before this month is out nearly every house will have its complete line on the road. Wholesalers, as a rule, do not anticipate a heavy early trade. It is expected that retailers will hold back their orders on account of the slowness of trade. A slump in prices is, however, out of the question, as wholesalers are buying sparingly.

Caldecott, Burton & Spence have some broken lots of this season's stock of parasols which they are clearing out at reduced prices.

Midsummer prints have been opened this week by John Macdonald & Co., and their range includes all the latest novelties from British markets.

Zephyrs, crinkles, challies and other summer weight dress goods are shown in extensive range by Alexander & Anderson. They claim to have as fine a range as any house in the trade.

W. R. Brock & Co. have a range of box cloths in several qualities and in all the leading shades, including fawns and blacks, which is especially suitable for the spring cape trade. A special 54 inch line at \$1, is a leader.

Satin baby ribbons in all shades, black velvet ribbons in all widths, and black moire ribbons are being shown by Alexander & Anderson in fresh goods. Cotton hose in blacks, tans, creams and whites are in full stock. A special drive in ladies' parasols and men's umbrellas is being offered for the sorting trade.

W. R. Brock & Co. are showing art draperies in long range in Madras and colored spot muslins. Their hosiery and glove department is very complete at present for the sorting trade. All leading brands of hosiery and gloves are kept in stock and sold at proper prices.

Black cotton hose for ladies to retail at 10 cents per pair, full-fashioned fast black and fast tan to retail at 15 cents, are two lines shown by Wyld, Grasett & Darling. Several ranges of boys' ribbed hosiery are also shown. A choice line of parasols to retail at 75 cents, \$1, \$1.25 and \$1.50 gives the retailer sufficient to choose from.

W. R. Brock & Co. have opened up another large shipment of their now famous black trouserings. These special trouserings for special price sales are unexcelled. Their first imports of flannel, duck and drill suitings and vestings have been sold out and repeats are to hand. These include a few new patterns.

A specially low line of domestic tweed is attracting much attention. All shades in Canadian mixed worsteds are kept well assorted throughout each season, so that even wide orders are sure of being well filled.

A shipment of Victoria lawns, another of apron lawns, repeats in American printed challies, a case of black and white silks, some drives in odds and ends of dress goods, are now being shown by John Macdonald & Co. A few cases of velveteens, bought in bond, have been opened up and are being sold at very low prices. Crepons, nun's veilings, tennis serges, and other midsummer goods are in full display.

New Point D'Irlande laces in creams, two tones and blacks have been received by Samson, Kennedy & Co. Narrow black velvet ribbons and baby ribbons have been restocked. Black moire silks and moire ribbons are being opened up. Encroyable and Alsatian bows, light ground delaines and delainettes, and all kinds of fans are being run on. A special drive is shown in French percales. Braids are in full display, first shipments having been passed into stock.

Wholesalers are more hopeful of the spring sorting trade. One evidence of this was seen in Samson, Kennedy & Co.'s office. Warring G. Kennedy has left on his third buying trip in six months. The English market is his main objective point, where he will meet Mr. Meharg, their notion buyer. Their American buyer has been in New York for a week. They evidence a desire to keep well stocked on all the latest lines and novelties put on any market from which Canada draws her supplies.

Wyld, Grasett & Darling have just received a full range of colored moires in Nos. 5, 9, and 16. A full range of colors in No. 3 silk faille ribbon is now displayed, while silk faille and satin baby ribbons are well stocked. Narrow goods, such as black velvet ribbons and serpentine braids in black, light brown, mid-brown, navy and cream can be secured from their stock. A new card of frillings, showing all the latest effects, is now in the hands of their travelers. The new butter shade is shown in cotton Point D'Irlande laces. Their stock of lace mitts and silk gloves will meet all demands.

W. R. Brock & Co., are showing in their muslin and white goods department a large assortment of up-to-date goods in piques, crepons, lace stripes and checks, Victoria lawns, Indian linens, apron muslins, satin checks, etc. They have just received several cases of popular numbers in sunshades, being cable repeats of fast-selling lines which were shown early in the season. Back orders are being filled for these goods. Another shipment of their new lines of white quilts which have led the market this season, has been opened out in all four numbers, A, B, C, and D, and they are again prepared to keep pace with the demand for these lines. Their hosiery department is continually receiving shipments of popular lines, which keep their stock complete. Hermsdorf's stainless blacks, russets, cardinals, creams, white and fancy effects are being shown for men, women and children.

The power plant for the Columbia Cotton Mills, Columbia, S.C., consists of two pairs 48" cylinder gate Victor turbines, on horizontal shaft, with a single 24" horizontal Victor turbine for driving the fire pump. The two pairs 48" turbines are connected together, and at each end are direct connected to a generator of 700 horse power capacity. It is said the mills in question are the first of the kind in America to be driven by electricity.

MILLINERY . . .

OUR stock is in excellent shape for this month's trade. We opened up last week some heavy shipments of goods that have been very scarce in the trade for some time, particularly in **FLOWERS**, for which there has been a steady demand. **Blue Velvet Forget-me-nots**, also **Yellow, Pink and White. Fine White Flowers—Violets, Mignonettes and Lilacs**, with long stems, so popular at present.

We are well assorted in **Ribbons** and can meet any demand. **Moires** in black, all widths; colors in No. 22 and 30 widths, in white, cream, fawn, tabac and navy. **Double Satin Ribbons**, all colors and widths, **Bebe Moire Ribbons, Bebe Satin Ribbons.**

Laces . . .

BLACK SILK LACES,

White, Cream and Butter Cotton Laces and Insertions.

Straw Goods

Placques, Placques, Placques, are the chief demand. Apart from these we may say only three shapes meet with much favor, viz., the new walking hat "Epsom," "The Russian Turban," a stylish and handsome hat, and the low crown Sailor.

Reid, Taylor & Bayne

TORONTO

GENERAL TOPICS.

SAYS the Textile Mercury: "The influence of pending tariff legislation at Ottawa upon the Canadian trade has been to curtail purchases considerably, as we ventured to prophesy some time ago. The extent of the decline in Canadian shipments last month, compared with March, 1893, was £22,800 in the case of cotton piece-goods, nearly £40,000 in woollens, £61,000 in worsteds, nearly £2,500 in linens, £7,700 in jute piece goods, £4,500 in silk lace, and nearly £10,000 in silk unions. In those branches of the textile trade named above shipments to Canada were therefore nearly £150,000 less than in March last year."

The merchants of Montreal have given a trophy to be competed for by the two great lacrosse teams of that city. Three games will decide.

An attempt was made to abolish imprisonment for debt, in the recent session of the Ontario Legislature. It was unsuccessful, but had it been brought about, credit retailing would soon have passed into history.

The late editor of the Drapers' Record, London, Eng., having had some differences with the proprietors of that paper, has, in company with its late advertising manager, started a new paper devoted to the drapery trades under the style of the Drapery World, the first number of which was published on March 17th.

The Omemeé (Ont.) correspondent of the Victoria Warder says: "Tailors and merchants from neighboring towns have been canvassing and showing samples and taking orders. After receiving a number of orders from those who cannot get anything sufficiently stylish here, the orders were cancelled by our chief of police, unless the usual license was paid for transient traders. The young dudes who gave their orders for city styles of clothing prefer having this tested in the courts before being disappointed."

It is a good policy for a retailer, as well as a manufacturer or jobber, to have his own label on the shirts, hats, coats, shoes, collars and other things he may deal in. The label produces a good impression on the customer. He sees that the merchant is not afraid, but proud, to identify himself with every item he sells. The fact that he goes to the expense, though it is small, of having a label, indicates that he is enterprising. Retailers should confer with the German Artistic Weaving Co., 120 Franklin street, New York, about labels of all sorts. Name all your lines and see what can be done for them.

The rapid and great increase in the business of the Nova Scotia Furnishing Co., Halifax, N.S., has made it necessary for the company to secure more spacious quarters, and it is now erecting a new and elegant building, which will comprise seven stories, with a front of 42 feet on Barrington street and 78 feet on Argyle street, and a depth of 142 feet. The structure will have all the modern improvements found in first-class stores, such as electric lights, elevators, etc. The carpet and drapery stocks will occupy the second floor, and the third and fourth floors will be used for furniture.

W. Jeans, who recently commenced the manufacture of gloves at Acton, Ont., has during the past month received communications from business men in no less than half-a-dozen municipalities, pointing out the great advantages which would accrue from settling in their respective towns. The Free Press ventures the statement that these bids will have little weight

with Mr. Jeans, inasmuch as Acton has always been disposed to treat her manufacturers liberally, and has never been slow to give substantial evidence of this in the way of exemption or partial exemption from taxation, whenever it was shown that the volume of labor employed and business transacted would warrant it.

Apropos of the discussion in the House of Commons at Ottawa last week is the following from the Drapers' Record, a leading trade paper of London:

We regret to learn from a letter in the Glasgow Herald that color printing in the west of Scotland is in the sere and yellow leaf. Thirty or forty years ago Glasgow had full command of this trade. All the markets of the world were open to her, with little competition to face anywhere. But now all is sadly changed. Since 1871 over-production has been growing worse and worse, and is now so bad that this hard-headed Scot sees no remedy for it save in a big war. Foreign countries have not only shut out Glasgow goods by their prohibitive tariffs, but the high prices they obtain at home enable them to export their surplus productions and to undersell us even in our own home market. Failing a war or a return to British protection, the days of Glasgow color printing are, we are told, numbered.

This is not published in gratification at the Mother Country's loss of commerce, but as a matter of fact, showing where a free trade nation is at a disadvantage in the conflict of present day commercial rivalry, and as something that Canadians should have in memory. - Montreal Gazette.

Judge Finkle gave an important decision at a sitting of the Division Court at Woodstock. It was in an action of McIntosh & Griffiths vs. Coyne & Co., dry goods merchants, of Ingersoll. Defendants made an assignment on Dec. 21 last to Geo. Hayes, of London, but the plaintiffs alleged that they had not assigned the accounts, and a garnishee summons was issued. The assignment of Coyne & Co. his honor held to be illegal, consequently creditors are free to issue executions against Mary M. Coyne, who was the company in the firm. The assignment was made by Isaac Coyne, her husband, under a general power of attorney given in 1887; but the court held that this authority did not give Isaac Coyne power to assign, therefore there has practically been no assignment in the eyes of the law. Mr. Ellis, of Ingersoll, was to give the creditors 50 cents on the dollar to save himself from accommodation paper, but Mr. Ellis subsequently failed, and Mr. Coyne has since been running the business in the assignee's name.

ENCLOSING INVOICES.

RETAILERS like to have their invoices enclosed in all express parcels, and apparently this point is forgotten by some, as witness the following letter:

The Editor DRY GOODS REVIEW:

SIR, I would like to bring before the wholesale dry goods houses the importance of enclosing the invoices in express parcels.

For example: On Friday morning we received five or six different parcels containing millinery, hosiery, gloves, laces, frillings, etc., small articles to sort up for Saturday's trade that require a great deal of marking, and we are unable to mark them, as the invoice is not enclosed.

It is noon before we get the mail, and the next two and a half hours we are short-handed, as the employees are at their meals, and when the hands are all back we are busy up to 6 o'clock, and the goods are not marked and cannot be sold on Saturday.

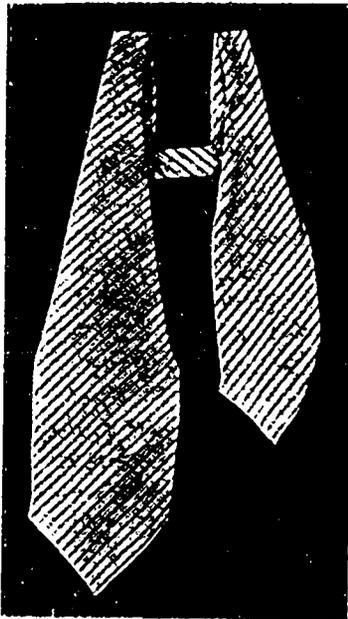
This occurs every week.

GEO. CAUDWELL.

Brantford, April 20th, 1894.

NEW NECKWEAR.

Washable Flowing-End Derbys, as illustrated by the accompanying cut, are being manufactured in large quantities by E. & S. Currie, Bay street, Toronto. They are showing this tie in matings, plain and checked, soft piques, soft cords, with woven effects, woven muslins, and silk mixtures. All retail at 25 cents, and are leaders of the market at that price. Ring scarfs, as illustrated in their advertisement on page 2, are shown in both light and dark colors, and are taking exceedingly well.



WASHABLE FLOWING-END.

these into his town should find a brisk sale for them. In fact, no live retailer can afford to be without a full knowledge of the various lines put upon the market by those energetic manufacturers, E. & S. Currie.

Another line which is attracting much attention is that of small bows for ladies' wear. These are being used with blouses and shirt fronts, and have come into prominence with King street stores. They are shown in black and colored corded silk, black moire, brocaded satins, etc. A dealer introducing

A. A. Allan & Co.

Are showing striking new styles of English and American

STIFF HATS

Our New Blacks are Exquisite.

Samples sent on request.

Fedora Hats, Black, Brown, Olive and light colors.

Men's and Boys' Straw Hats. Special value. A large range.

Cap Department. Most desirable styles. Children's Caps in great variety.

GIVE US A CALL.

A. A. Allan & Co.

51 Bay Street, TORONTO.

6 Sparks!

From Huntsville Fire

HUNTSVILLE, 2nd April, 1894.

MESSRS. J. & J. TAYLOR, Toronto.

Gentlemen, I have had the misfortune, on the 18th inst., to have the whole of the contents of my store burnt in the fire that destroyed nearly the whole of the business part of this town, but I have pleasure in stating that the safe I purchased from your firm came out all right, and the papers and books it contained were in perfect condition, although subjected to the frightful heat of one of the worst fires ever known. Yours truly,
(Signed) Wm. MAYHEW.

HUNTSVILLE, April 26th, 1894.

MESSRS. J. & J. TAYLOR, Toronto.

Dear Sirs, The No. 10 fire-proof safe we purchased from you two years ago served our purpose well during the recent fire. It fell through to the basement, and on top of a lot of hubs, spokes, rims, shafts, etc., and in the same compartment of the basement a lot of paints, oils, varnishes, coal oil and smelting coal was stored. The safe was heated to a white heat, and the intense heat continued for 6 or 7 hours. On the following day we OPENED IT BY THE COMBINATION and found, much to our surprise, that all our books and papers were in a splendid state of preservation. Yours truly,
(Signed) WHITE BROS.

HUNTSVILLE, April 27, 1894.

MESSRS. J. & J. TAYLOR, Toronto.

Dear Sirs, The fire that took place in my store on the 18th inst. consumed the entire contents. My books, papers, etc., were enclosed in a vault protected by a set of your fire proof doors, which withstood the intense heat to my entire satisfaction, everything coming out in perfect order, and I have much pleasure in giving your agent an order for another set for my new store. Yours respectfully,
(Signed) H. S. MAY

HUNTSVILLE, April 24th, 1894.

MESSRS. J. & J. TAYLOR, Toronto.

Dear Sirs, The double tongue and groove safe that I bought from you last year came through the terrible fire that took place in my hotel on 18th inst., to my entire satisfaction. It contained books, papers, money and two gold watches, all of which came out in perfect order, without even the smell of fire or smoke. Yours truly,
Geo. THOMPSON.

HUNTSVILLE, April 26th, 1894.

MESSRS. J. & J. TAYLOR.

Dear Sirs, I had one of your safes in my store at the time of the destructive fire we had on the 18th inst., and am happy to say my books and papers, also in mine, were all intact upon opening it, thus saving me from a great loss, and I cannot speak too highly of your safes. Yours truly,
C. A. WATSON.

HUNTSVILLE, May 3d, 1894.

MESSRS. J. & J. TAYLOR, Toronto.

Gentlemen, The No. 1 safe purchased from you four years ago passed through the fire that destroyed the business portion of this town on 18th April last. It was a most severe fire test, and when the safe was opened I was highly pleased at the well preserved state of the contents, and can confidently recommend your safe to any business man requiring a good article. Yours truly,
(Signed) F. W. CLEARWATER.

These were all

Taylor's Safes

PERSONAL NEWS.

NORTHEY & ANDERSON, who have dry goods stores at Simcoe, Orillia, and Tilsonburg, are thinking of opening up at Guelph. Branch stores have sunk many a firm in the past, and without attempting to damp any energetic merchant's ardor, it would be well to point out that history teaches many useful lessons—it is even better than experience in many cases.

Frank Sanagan is dead. He was once a leading merchant tailor in London, Ont.

John Catto & Son are the latest Toronto dry goods merchants to announce a building sale.

Sloan & Scott, the well-known Nanaimo dry goods merchants, have opened a branch establishment at Wellington.

Thomas S. Weeks is fitting up a store on Mill street, St. John, N.B., which he will shortly stock with dry goods.

Alex Smith, tailor, Belmont, Ont., has an enemy who has tried two or three times, recently, to burn out his store.

J. Sutcliffe, of J. Sutcliffe & Sons, Toronto, and Burt Sutcliffe returned last month from an extensive purchasing trip across the ocean.

McLean & Bro., having disposed of their stock of dry goods at Winnipeg, intend commencing business at Nelson, British Columbia.

Clig Nichols will start in the dry goods business in the store recently occupied by R. A. C. Brown, on Charlotte street, St. John, N.B.

It is understood that Mr. Stanford, of Renfrew, will shortly open up a stock of dry goods in the Golden Lion Store, Almonte, vacated by Geo. Halliday & Co.

John F. Raphael, agent for John Paton, Son & Co., Alloa, Scotland, and Raphael & Co., Dublin, Ireland, linens, has removed to 8 St. Helen's street, Montreal.

The employees of the firm of E. A. Small & Co., wholesale clothiers, Montreal, presented G. R. Brehm with a pretty antique oak clock on the occasion of his marriage.

In consequence of ill health Mr. Deneau leaves the firm of Deneau & Rondot, dry goods merchants and hatters, Amherstburg. A. E. Rondot will continue the business.

A. W. Grasett, of the firm of Wyld, Grasett & Darling, has just returned from the European markets. This gentleman has the reputation of being the best print buyer in Canada.

James Eaton & Co., dry goods merchants, Yonge street, Toronto, have taken in another store, and have now a very large establishment. Three handsome new delivery wagons have been added.

W. J. Ferguson, dry goods merchant, of Stratford, has been honored by his fellow merchants by being elected president of the Board of Trade in that city. The interests of the mercantile community will not suffer in the hands of Mr. Ferguson.

J. B. Short was a dry goods merchant in Parkhill. Some time ago he was burnt out, collected his \$900 insurance, and went to Edmonton, N.W.T. The insurance companies have had him arrested, and will attempt to prove that he knew how the fire originated.

The St. John Gazette says "It has been published in a weekly paper that James Hamilton, the well-known dry goods man, secured a position in New York. Mr. Hamilton is still in St. John representing a Montreal house and hustling for life

insurance. Mr. Hamilton has at present no intention of leaving St. John, and it is more than probable that he will soon return to the retail dry goods trade."

McKendry & Co., dry goods merchants, Yonge street, Toronto, have finished their alterations, and have now the finest dry goods windows on the street. They are doing a large trade, which is due, as it always is, to effective advertising and attractive window-dressing.

A Toronto King street clothing store took fire one night and was saved by the firemen. Investigations led to the arrest of the proprietor and his son. The proprietor is John J. Noel. The insurance was \$10,000, and it was claimed that the stock was worth less than half that amount.

Mr. Blackey, buyer for the haberdashery and furnishing department of John Macdonald & Co., has returned from foreign markets. He says trade is not overly brisk in England, but still is not so bad as some reports would indicate. Mr. Fisher, neckwear buyer for Wyld, Grasett & Darling, has also returned from foreign markets, looking hale and hearty despite a rough voyage.

George Simpson, who has for many years been a resident of this city, died yesterday at his residence on Cook street. He was the eldest son of the late Sir George Simpson, who years ago, as governor of the Hudson's Bay Company, held sway in Manitoba long before the Northwest became part of the Dominion, and it was in that part of the country that the late Mr. Simpson was born, sixty-eight years ago. He leaves a widow and several grown-up children.—Victoria Colonist.

Phillip Jamieson, a leading retail clothier in Toronto, has just returned home from a business trip to Great Britain and the continent, after visiting the largest cities and manufacturing centres of England, Ireland and Scotland. Mr. Jamieson said the times were never so hard in England as at present. "Imagine," said he, "one hundred and thirty mills closed down in Huddersfield alone. This is but a single instance of the depression felt, more especially in the manufacturing districts."

The merchants who represented the Boards of Trade at Ottawa at the recent conference concerning insolvency were: Toronto Board of Trade—Hugh Blain, president; F. Wyld, C. Cockshutt, J. Short McMaster, D. E. Thomson, A. E. Kemp, C. Arnoldi, E. A. Wills. Hamilton—H. N. Kittson, president, and John Knox. London—John Baird, president, and George C. Gibbons. Montreal—Jas. A. Cantlie, C. F. Smith, J. D. Rolland, E. B. Greenshields, A. L. Kent, Thos. J. Drummond. French Chamber of Commerce—Messrs. Laporte, G. Boivin, Charles Desmarteau, Alph Ammond, C. H. Catelli, La Matche. Quebec Mr. Thos. Brodie, president; Judge Irvine, V. Chateauvert, Ed. Dupre, E. B. Garneau.

Hiram Silverman, a merchant and general storekeeper, of Webbwood, Ont., was arrested in Sudbury on April 12th, charged with defrauding Edward Ross out of \$457 worth of goods. It is charged that his frauds will reach \$8,000 or \$9,000. Among the firms interested are Matthews, Towers & Co., \$1,167; Friedman Bros., \$800; M. Vineberg & Co., \$600; A. Jacobs, \$400; Montreal Waterproof Co., \$150; Lyons Silverman, \$280; Fogarty Bros., \$200, and Coleman & Co., \$300. Silverman's scheme when he came to Montreal for goods was, it is alleged, to represent that he had lots of property, and the goods were sent on. When the time came for payment there was no money, and on investigation it was found that his property was in his wife's name, and that he had given a chattel mortgage to his brother for all the stock in the store.

LISTER & CO.

(LIMITED)

Manningham Mills

BRADFORD, - - ENGLAND

(Paid up Capital, \$10,000,000)

*Are the Largest and most Reliable
Makers of Pile Fabrics
in the World.*

Lister's 18 inch Silk Velvets

*Are the best for finish. No Dry Goods Store
should be without them.*

Lister's Antique Velvets and Velour du Nord

24 and 32 inch for Mantles.

To be had of all Leading Dry Goods and Millinery
Wholesale Houses.

SOLE AGENTS FOR THE DOMINION:

H. L. SMYTH & CO., Montreal and Toronto

T.B.

THEY HAVE NO
SECRET TO CONCEAL

EXAMINE THEM

ASK FOR THEM

WEAR THEM

A Big Difference

In politics, the great, the indispensable,
the clever thing is to conceal all you can.

The chief glory of . .

. . Tooke Bros.' Shirts, Collars and Cuffs

Is that they court investigation of ma-
terial, make, fit, and finish.

For sale by the leading Wholesale Houses
throughout the Dominion.

COLLARS...

IN ALL STYLES

85 Cts. a Dozen

BALBRIGGAN UNDERWEAR

Plain or French Neck Finish

Can Offer Special Inducements

Natural Wool Underwear, Ribbed Skirt\$7.50 dozen
Underwear in three shades, to retail at 0.25 each .
Can improve on usual prices of stripes to retail at 0.50
Hernsdorf Black Half Hose, full finish, from 1.25 up
Black Lisle (Hernsdorf) at 2.25

TAN SHADES A SPECIALTY

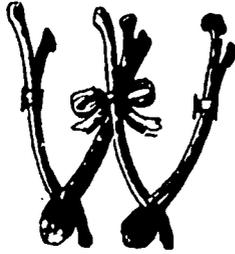
Second Importation Summer Neckwear now in
Endless Variety in Cotton Ties
Alpaca Umbrellas at \$5.50 and \$7.50
Our Leader in Silk Umbrellas at \$12.00

GLOVER & BRAIS

184 McGill Street, MONTREAL

WRITE FOR SAMPLES

WINDOW DRESSING.



WINDOW dressing is one of the subjects which is always interesting to retailers—or at least should be. No town is so small that the attractive window does not attract, no town so mean as to ignore enterprise. Even if nothing is sold directly in a small town, the meanest looking customer likes a well-dressed, inviting store to enter to buy a spool of thread, a pair of cowhide boots for "Mary Ann," or a half-pound of tobacco for "Jim." In the larger towns, plate-glass windows, regularly and carefully dressed with the latest goods bearing price tickets, are investments which bring returns. They are as indispensable as advertisements.

INTERIOR DECORATIONS.

In addition to window dressing, the store window should be arranged just as attractively, and neatly decorated in all its departments. Everything must have its place, and a place must be occupied by the proper article. The best arrangement for a general merchandise, if space will permit, is to show the goods only in their various departments, and not resort to a mixed display throughout the store.

Handkerchiefs you can sell, if you will only display the many styles and patterns. In the centre of the store secure a rod or pole, suspended from the ceiling. From this pole run stout cord down to each side of shelving, similar to an angle. You can then pin on your handkerchiefs by inserting a pin through the cord.

A mere glance is enough to catch all the beauty in that display.

If you want to show colored silks, bunch a number of patterns, secured to staple in ceiling right in the centre of store, having all of the colors tastefully combined, and allow the folds to fall in a cornucopia arrangement, placed on the counters on each side of store. This cornucopia arrangement is simply an upright, having a base for support and a hoop nailed to the top, covered over with cambric. By its use it is not affected by goods strewn over the counter, and to a great extent enables the salesman to display the folds to a lady, whose choice may be determined by the artistic display.

Hosiery may be built up in huge pyramids on the hosiery counter. Here and there, all over this somewhat pyramidal pile, are loose pairs of hose, inviting inspection, with neatly printed cards giving prices. A pyramid may be placed on each end of counter, with a fixture on top displaying the better qualities.

PARASOL WINDOW.

To make a good parasol window the background and sides should be lined with China silk or yellow serge. This will make the contrast strong. Extemporize a rack, if you don't happen to have one, and fill it with parasols closed. Then open two or three and place them on the floor with the handles toward the window. You can suspend one or two open from the ceiling, too, with good effect, allowing them to hang down low enough that the inside can be seen.

HAT WINDOW.

Hats can be shown very nicely by placing two upright fixtures in your window, about a foot back from the glass, and arranging on these a tier of ten or fifteen shelves, six or eight

inches apart, on which the hats are thickly placed. The shelves, to present a good appearance, should be as long as the full width of the window. In the band of each hat a card may be placed giving price or style or both. For a display like this a white background is the best, as hats are usually dark.

SELECTING COLORS.

Expert window trimmers are very careful in selecting the colors they put into a display. Especially is this true in the case of dress goods. It frequently takes more time to find colors that will blend well than it does to trim the window.

When the trimmer selects his goods he goes to the head of the department and they work together. They place different colors side by side and hold them at different angles with the eye in order to get all the effects. This is kept up until a suitable number is found for the display.

To show goods to the best advantage in colors is a fine art, and is practised as ardently by clerks as by window trimmers.

CLOTHING DISPLAYS.

One unique method for an attractive display of clothing is to use a crescent. It can be erected near the centre of the window, the size varying, of course, with the size of your window. To make the reality harmonize with the idea the crescent should be covered with red cloth with a white star near one point. Suits may be fastened upon it in any way you desire, so they do not obscure the form of the crescent. Boys' and children's suits may be placed near the point.

Another effective display is made with a large semi-circle with the diameter almost equal to the width of your window.

If the margin is two or three feet wide, say, you can show the full length of a coat by fastening it on obliquely. Beneath the arch place a bank of flowers, make your background of some fresh color, and you will have a handsome window.

A SELLER OF KID GLOVES.

The office of THE DRY GOODS REVIEW was invaded one day last month by a genial seller of kid gloves. It was W. B. Foster, of the kid glove department of Thouret, Fitzgibbon & Co., Montreal. He was on his western trip, and reported a fairly active market for gloves. The market had been seriously upset by some dubious customs' entries, but the customs investigation now going on was expected to put all firms on an equal footing. Mr. Foster said that the lines of gloves shown by them this season would give better satisfaction to wearers than any other lines on the market, and for this reason dealers were finding it necessary to carry complete stocks of their lines.

THE HEALTH BRAND.

The Montreal Silk Mills Company express their satisfaction at the pleasant reception they are meeting with from the retail dry goods trade of Canada, and the kindly interest which the dealers are taking in their endeavor to make a success of their bold step.

All those who handle the goods seem to appreciate the benefits to be derived from the extensive advertising which will be given to this well-known specialty, "The Health Brand" of underwear, during the coming fall, and are willingly taking the trouble necessary to become direct participators in it.



1/4 size fac-simile of package.

BUTTERMILK TOILET SOAP

THE BEST SELLING TOILET SOAP IN THE WORLD.

Exceeds any 25 cent Soap on the Market. Nets the retailer a good profit. When sold at a very popular price it will not remain on your counters. Try a sample lot.

The quality of this soap is GUARANTEED. See that the name "BUTTERMILK" is printed as above "in green bronze" and the name "Cosmo Buttermilk Soap Company, Chicago," in diamond on end of package. Beware of Imitations.

Cosmo Buttermilk Soap Co.
84 ADAMS ST., CHICAGO

F. W. HUDSON & CO., Sole Agents, TORONTO.

THE BEST IS THE CHEAPEST



The Best ...

**SILK CORDS,
BARREL BUTTONS,
TASSELS, Etc.,**

In the market, bear this Trade Mark on every box.

If You Want Suspenders

Or anything in the way of Elastic Webbing, Braids, Cords, etc., order from the only firm in Canada manufacturing these goods from the raw material. You are sure of getting new stock and best quality by ordering direct from

TORONTO FRINGE & TASSEL CO.

Any quality and design made to order. 19 Front West, TORONTO

BUY . . .

The goods that will give you the best value for the money. Do this in every line, but more especially in such goods as Men's, Boys' and Youths'

BRACES

This you can do by purchasing from C. N. Vroom, St. Stephen, New Brunswick. His goods are made with the greatest care as to quality of material and workmanship. When you buy as here indicated you will have something that will

SELL.

To our Customers.
We are buying.

What do you want?
We don't know everything.

MATTHEWS, TOWERS & CO.

WHOLESALE MEN'S FURNISHINGS, 7 Victoria Square, MONTREAL.

JUNG & SIMONS : Manufacturers

BLACK AND COLORED ITALIAN CLOTHS
FINEST GERMAN MAKE

SOLE AGENTS:
Dieckerhoff, Raffloer & Co.
New York, Bremen, Paris.

CANADIAN OFFICE:
22 Wellington St. West, Toronto
Sold only to the wholesale trade.

PERRIN FRERES et CIE.

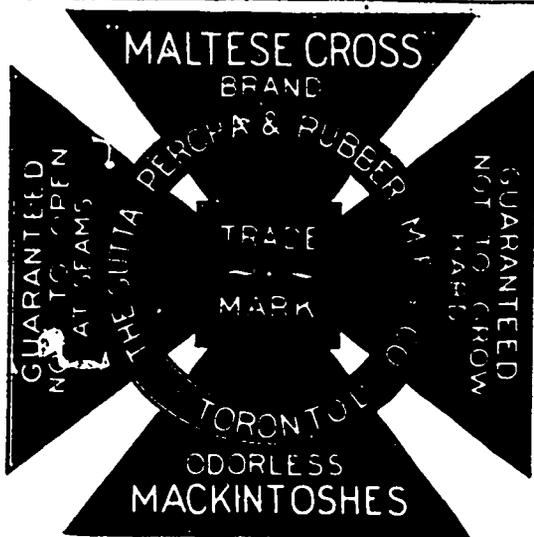
PERRIN'S
PERRIN'S
PERRIN'S

GLOVES

ARE THE BEST.
ARE THE CHEAPEST.
ARE PERFECTION.

7 Victoria Square, Corner St. James St.,

MONTREAL.



DO YOU STOCK THEM? —

"Maltese Cross" BRAND **Mackintoshes.**

Sold by all the leading wholesale houses. Will never grow hard.

ODORLESS, TAILOR FASHIONED, SEAMS SEWN.

. MANUFACTURED SOLELY BY

The Gutta Percha & Rubber Mfg. Co.
of TORONTO, Ltd.

61 AND 63 FRONT STREET WEST, TORONTO.

THE PITFALLS OF THE RETAIL TRADE.

AN "HONORABLE MENTION" ESSAY, BY N. HOCKIN, FORMERLY OF PORT HOPE.

THAT there are hidden and unknown dangers existing, and besetting the retailer of to-day, must be conceded by all thinking and observing men.

If it be true that more than 90 per cent. of those who enter mercantile life—many of them with bright and sanguine hopes of becoming successful business men, or, perhaps, attaining to the proud position of merchant princes—sooner or later discover their mistaken aspirations, and utterly fail to even lay a solid foundation upon which to rear a permanent business structure, but one by one disappear from the ranks of the thousands struggling for wealth and position. Now, there certainly must be difficulties, dangers and pitfalls, unknown, unseen and unexpected by the huge majority of our fellows who fall by the way, and whose names, instead of being found upon the roll of honor, are only inscribed upon the list of mercantile failures.

For the average but uninitiated young man, the life of a merchant has many attractions. He is usually dressed in "purple and fine linen," lives in good style, fares sumptuously every day, figures away up in "G" in society. His work is easy, and considered to be highly respectable. Brains, skill, or training are not supposed to be at all necessary in the make-up of a man capable or competent to run a store.

So the farmer's son, who has grown tired of the humdrum and monotonous life on the old homestead, joins his comrade, the blacksmith's son, who has also become dissatisfied with the dirt and toil at the forge, and these two decide to become merchants, and carve out for themselves fame and fortune that will be the envy of their slower and more plodding companions.

To the young man's share of the farm is added the hard earned savings of the mechanic, and the new firm of Smith & Jones make their debut on the field of mercantile glory with flying colors and trumpet blast, in double-column advertisements proclaiming themselves as merchants of the latest cut and design, who intend capturing the entire trade of the community by their wonderful skill in being able to buy better and sell cheaper than any other house on that part of the earth.

With a capital of a few hundreds, several thousand dollars' worth of goods have been bought on credit—and the play begins.

Leading articles, already sold below paying rates, are cut a little closer, as baits, many lines are sold below what they cost, and wonderful and astonishing bargains are to be had at the new store. Like the new broom, the new store sweeps every thing before it for a time, but, unfortunately, the gilt is soon off the gingerbread, the bargain lines quickly run out, drafts and bills payable begin to mature, expenses have eaten up most of the cash receipts, a little more capital is secured from confidential friends—the evil day is but postponed, for the bubble soon bursts, and this new and brilliant firm of merchants suddenly goes down, sadder but wiser men, into the pitfall of ignorant delusion.

That there are pitfalls in the way of the retailer all admit. Where are they to be found? What are they? How can they be detected and avoided is to be the object of this paper to explain.

NO. 1—LACK OF TRAINING.

Perhaps one of the most dangerous pitfalls, and at the present time most frequently met with, is lack of training. In days gone by, when merchants were not to be found ready-made, the young man entering mercantile life was compelled to serve from five to seven long years, and was under bond to keep his engagement and serve the full time. The discipline was exceedingly strict and rigidly enforced, the training in every department was severe and thorough, with the result that when the young man's time was out he was a competent and well-trained merchant's clerk, fully prepared to take a position in any leading city house, from which, with extended experience and sufficient capital, he was fitted to go into business on his own account.

To-day, in Canada, in a majority of cases the training is very superficial. Life here is too rapid for our young men to spend more than a few months in acquiring a knowledge of any business, especially such a simple trade as that of keeping store. Important factors in the make-up of a successful and intelligent merchant—such as stock-keeping, a knowledge of qualities and values, trained skill in colors and designs, etc.—are generally overlooked. The one great qualification in merchants' clerks to-day appears to be "ability to sell." A young man may be an excellent salesman, but without a thorough training in all departments, thus securing a proper knowledge of his business, he will not likely prove a successful merchant when he attempts to conduct a business for himself.

NO. 2—LACK OF CAPITAL.

Next in importance to a proper business training is the possession of ample capital. Competition for trade is now so keen, and profits so exceedingly slim, that the trader who is not in a position to get inside quotations, take his discounts on pre-payments, and make his purchases at the fountain head, is badly handicapped—in fact, he is not in the race. Buying on credit, renewals, and compound interest soon produce low mercantile rating, limited credit, with certain failure in the near future. Going into business without sufficient capital is a delusion and a snare. Of the many who attempt it, those who succeed are few and far between, the greater number fail to extricate themselves from the pitfall of lack of capital.

NO. 3—OVER-CROWDED TERRITORY.

Competition is said to be the life of trade. The axiom may be correct up to a certain point, beyond which it may become the opposite and prove to be the death of the trader. A man may be thoroughly trained and have ample capital, and yet his venture in business may be entirely unsuccessful. Blood cannot be drawn from a turnip. Trade cannot be secured where trade does not exist. The population of a community can absorb but a given quantity of goods. If the trade of the village or town is already cut up and so competed for that existing merchants barely succeed, how will it be possible for a new establishment to secure a paying trade, without forcing out the old firms or finding themselves entrapped and destroyed in the pitfall of an overcrowded territory?

NO. 4—OVER-BUYING.

In these days of telephonic communication, rapid locomotion and cheap fares it is not necessary for the merchant retailer, as it might have been thirty years ago, to purchase six months' supplies in advance, nor carry heavy reserve stocks upon which interest has to be paid. The wholesale trade now keep stocks

TO THE CLOTHING TRADE | ALLAN LINE

MANUFACTURERS
OF THE . . .

\$1 BOYS' SUIT.

WRITE FOR SAMPLES.

GLAYTON & SONS,

Halifax, N. S.

ROYAL MAIL STEAMSHIPS



Liverpool, Londonderry
and Montreal Mail Service.

STEAMSHIPS.	From Montreal	From Quebec
PARISIAN	19 May	26 May
MONGOLIAN	26 "	27 "
*NUMIDIAN	2 June	
SARDINIAN	9 "	10 June
*LAURENTIAN	16 "	
PARISIAN	21 "	24 June
MONGOLIAN	30 "	1 July

And weekly thereafter.

The Steamer: of this service carry all classes of passengers.
The Saloons and Staterooms are in the central part, where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam. Steamers are despatched from Montreal at daylight on the day of sailing, and sail from Quebec at 9 a.m. on Sundays. Steamers with a * will not stop at Quebec, Rimouski, or Londonderry. **RATES OF PASSAGE** :—Cabin, \$50 and upwards, according to location of Stateroom and number of persons occupying same, all having equal privileges elsewhere. Second Cabin, \$30 and \$35 single, \$65 return. Steerage to or from Liverpool, London, Glasgow, Belfast, or Londonderry, \$24. Steerage passengers are provided with bedding and every requisite for the voyage without extra charge.

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or H. C. BOURLIER, 1 King St., Toronto.

GERMAN ARTISTIC WEAVING CO.

WOVEN LABELS, NIGHT-SHIRT TRIMMINGS, INITIALS, ETC.

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- 37
- Marshall Field & Co. CHICAGO
- 15 1/2
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- Thayer, McNeil & Hodgkin Boston
- Stern Brothers, New York
- Monarch MARK
- Raskel & Raskel 20 WEST 23RD ST NEW YORK
- WOOLF BROS. MAKERS KANSAS CITY
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98 MARKT STR.,
CREFELD.

24 EDMUND PLACE,
LONDON, E. C.

8 FAUB'G POISSONNIERE,
PARIS.

well assorted all the year round, and they should be allowed to carry the reserves. Many a clever dry goods man has been lost in this pitfall by allowing his ambition and pride to run away with his good judgment, just because he would have as big a stock and as great an assortment as his wealthy competitor. At the end of the season he finds himself over-stocked, has to renew some of his paper and resort to a great clearing sale to raise the needful, which, if continued, will surely lead the man rapidly down, until he is overwhelmingly lost in the pitfall of over-buying.

NO. 5 LACK OF PROPER BOOKKEEPING.

Practical bookkeepers, or men trained only in office routine, do not as a rule make successful retailers, but a knowledge of a proper system of keeping accounts, with regular stock-taking and balance sheet, is fully as valuable and just as indispensable to a careful and judicious retailer as a ship's compass is to the mariner sailing unknown seas. The retailer who chalks his bills payable upon the wall, keeps his accounts in his head, carries his cash in his breeches pocket, and guesses at the size of his stock, is very apt to spend more than his profits, and some fine morning will be surprised to find himself in a hole without any information as to what caused his downfall.

NO. 6--LACK OF DETAILED SUPERVISION.

We have here perhaps the greatest difficulty besetting the average retailer. "Great errors may arise from carelessness in little things"; "Little grains make up the terrible quicksand." In many of the big stores of to-day system has been brought almost to perfection. Yet with all their modern improvements, including every conceivable check that thought, skill, and experience can suggest, leakages do occur, and the most perfect system is now and again proven faulty. In the smaller and average store the same costly machinery and departmental management and supervision cannot be utilized, consequently the entire responsibility of a detailed oversight falls upon the merchant himself. It is here that "eternal vigilance" is necessary. In the first place, it is imperative that the merchant be present at his place of business during business hours. Many of his customers deal with him for personal reasons, and they are anxious that he shall see them making purchases. A man that is continually out "will soon find his business going to the dogs." A thousand and one things claim his personal attention. Judicious advertising, using the best space in the best papers, is a very indispensable duty, but which is undervalued and misunderstood by many a retailer. Insurance against loss by fire must not for a moment be postponed, looking after the prompt rendering and collection of accounts, saying a polite no to applications for credit from doubtful payers, prompt attention to every obligation and engagement whether small or great, are a few of the multitude of matters claiming constant attention. Notwithstanding strict personal application to business, there is trouble and disappointment. Year after year, when stock has been taken and the balance struck, expectations are not realized. The turn-over has been satisfactory, expenses have been kept as low as efficiency would permit, yet net profits are disappointing, consequently there must have been leakages somewhere. Their detection and stoppage is the merchant's difficult task and causes him much worry and perplexity. "Much water runs by while the miller sleeps," but the miller must sleep all the same, and in spite of the retailer's care and watchfulness there will be waste almost impossible to detect. Over-weight, over-measure, cutting prices on the sly, neglecting to charge

goods sold on credit, are a few of the prominent pitfalls to which the retailer is liable to be continually tumbling into, and how to avoid them the writer declareth not.

NO. 7--LACK OF ECONOMY.

"One expense leads to another." Extravagant business, personal or domestic habits have caused the downfall of many a hard-working and otherwise successful retailer. This besetment is perhaps more dangerous to the fairly prosperous man than to those who have a perpetual fight for life. Many of our young men, instead of putting into practice the frugal and thrifty habits of their fathers in their younger days, must begin where their sires left off. The "old man's" experience and advice frequently go for naught. Social position, with its extravagant demands, must be maintained regardless of results. A lack of courage here has proven in hundreds of cases a broad, deep, and destructive pitfall.

"Prosperity's right hand is industry and her left hand is frugality."
THE DEACON.

Robert Flaws

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Representing English, German, French, Swiss, United States, and Canadian Manufacturers.

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Stair Carpet Plates, Vestibule Rings, Drapery Pins, Shade Pulls, etc.

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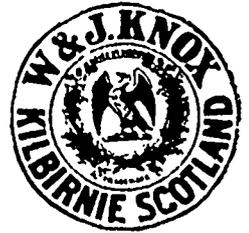
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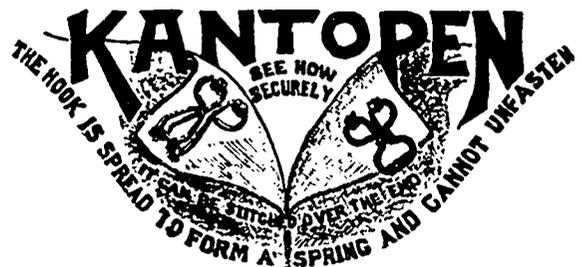
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