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Dec., '91.



THE  
CANADIAN  
**DRY GOODS**  
MATS, CAPS AND FURS  
MILLINERY  
AND  
CLOTHING  
**REVIEW**

ONE DOLLAR  
Per Year.

BRONTO ENGRAVING CO.

# COUNTERFEIT LIFE INSURANCE.

TORONTO, October 16th, 1891.

W. J. McMURTRY, Esq., Manager,  
Mutual Reserve Fund Life Association  
Toronto, Ont.

DEAR SIR—I beg to acknowledge with thanks the receipt of a cheque for \$10,000, in full payment of Policy No. 27000, on the life of my late husband, Ignatius Kormann.

I wish to express my high appreciation of the courteous manner in which I have been treated by the officers of the Association in this matter, and I feel that I cannot commend too highly their action in facilitating in every way in their power an early settlement of my claim.

I have not experienced any trouble whatever in arriving at a settlement, and it will always be a pleasure to me to recommend the Mutual Reserve to my friends and others who may wish a safe reliable insurance at moderate cost.

Yours truly,  
M. E. KORMANN.

In its issue of the 18th inst. "The Monetary Times", in an editorial under the above heading, laboriously endeavors to convince its readers that the business of the Mutual Reserve Fund Life Association is only a counterfeit of real life insurance.

## LOOK AT THIS RECORD.

On the 27th of January The Mutual Reserve Fund Life Association will hold its Eleventh Annual Meeting at the Home Office, Potter Building, N.Y. Since its organization it has paid out to the Widows and Orphans of its Deceased Members over \$12,000,000.

As this is the object for which all Life Insurance Companies are supposed to be organized, we CLAIM that the Mutual Reserve has always been giving its policy holders the genuine article.

In addition to the above the Mutual Reserve Fund Life Association has accumulated a Reserve Fund of \$3,155,220.94 in cash.

No commuted commissions; no agents' balances; no office furniture; no palatial buildings; but all solid cash securely invested in first mortgages on improved property in New York City, and held in Trust for the benefit of the policy holders by the Great Central Trust Company of New York City. Not one counterfeit or one dishonest dollar in the huge pile.

During the last Eleven years THE MUTUAL RESERVE FUND LIFE ASSOCIATION has been officially examined by the Insurance Commissioners of the States of NEW YORK, MICHIGAN, OHIO, MINNESOTA, RHODE ISLAND, COLORADO, WEST VIRGINIA, and NORTH DAKOTA, and by Price, Waterhouse & Co., accountants, of London, England, whose published reports have been in the highest degree commendatory to the Company and its Management. It has also been endorsed by such eminent actuaries as the Hon. Elizur Wright, Aug. T. Harvey and Lucien McAdam.

Its President, Edward B. Harper, who has fought the battles of the Mutual Reserve during the past eleven years so ably and successfully, stands at the head and front of his profession, and as the Hon. R. M. Wells stated at the last annual meeting, is "the Napoleon of Life Insurance" on this continent. We can assure the editor of The Monetary Times that there is nothing counterfeit about him. Where he is best known, there he is most respected.

The Mutual Reserve has over 60,000 members and over \$200,000,000 of insurance in force. It is doing business in England, Ireland, Scotland, Germany, and in all healthy parts of the United States and the Dominion of Canada.

We respectfully commend these facts to the editor of the article in question, who must have been entirely ignorant of the system of the Mutual Reserve, and what it has done and is doing, or his eyes and intellect were blinded by his desire to wilfully misrepresent and injure a great and beneficent institution, honestly and economically managed, in the interest of the Level Premium Companies, who give his paper a large and profitable advertising patronage. "Facts are chiefs that winna ding."

It has on deposit in the different countries where it is doing business over half a million dollars, is under Government supervision and gives pure life insurance unmixed with banking and investment at about one-half the rate of the level premium Companies.

**CIRCULARS SENT IF REQUESTED.**

Agents Wanted in all Unrepresented Districts.

**W. J. McMURTRY,**  
MANAGER FOR ONTARIO,  
MAIL BUILDING, TORONTO.

### CARD OF THANKS.

BROOKVILLE, Dec 14th, 1891.

W. J. McMURTRY, Esq., Toronto, Manager Mutual Reserve Fund Life Association.—

DEAR SIR—I beg to acknowledge the receipt of a cheque for \$5,000 in settlement of policy No. 51,679 on the life of my late husband, Benjamin Harper. I also desire to express my appreciation of the prompt action of the Company in offering to advance money on notice of death, which proves a great boon in time of trouble. I would also make mention of the company's action throughout the whole matter, not having had the least trouble in the settlement of the claim. I can with confidence recommend intending insurers to the Mutual Reserve Fund Life Association.

Respectfully Yours  
CHARLOTTE A. HARPER.

# THE CANADIAN DRY GOODS REVIEW

Vol. I.

TORONTO, DECEMBER, 1891.

No. 12.

## THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

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

Published Monthly by

THE DRY GOODS REVIEW CO.,

8 Wellington St. West, Toronto.

J. B. McLEAN,

President.

CHAS. MORRISON,

Editor and Business Manager.

Address all communications to the Editor.

### CHRISTMAS-TIDE.



OF CHRISTMAS themes there have been and will ever be, in this and other Christian lands, more pages written and more discourses spoken than on any other the world has ever known. To the most of those who observe the day, it has, first, its religious aspect. Amid lights and flowers, the pæans of rich voices and the swelling tones of organ and orchestra, the feast of the Nativity receives its devotional observances. Again,

it is its mission to bring smiles and sunshine, to strew flowers along life's rugged pathway, and to mingle some of the sweet things of life with the distasteful and unpleasant so much of which is found in the daily experience of many, if not the most, of us. For this day at least, the din and tumult have ceased; an air of holy calm envelops the earth as with a mantle, and rudeness, violence, and discord are transformed to gentleness, kindness and harmony. "Peace on earth; good will to man." How these words thrill and ennoble the human heart and when hand clasps hand and eye returns the kindly glance of eye, as the hearty greeting springs from the lips, we recognize the brotherhood of man and our hearts are filled with more kindly thoughts one to another. Though cares may press and

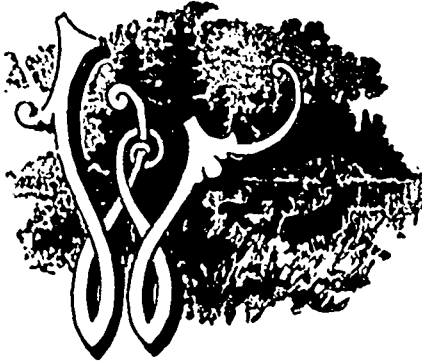
troubles throng all the grim three hundred and sixty-four days that precede it, when once the chimes of Christmas Day ring out upon the air, the furrowed brows relax, the anxious eyes light up, and every one of us, however conditioned, and wherever placed, feels the glad thrill of the world's happiness touch both life and heart, as we too join in greetings to the happy day. Men who never give the origin of the world's great festival a thought, feel their best natures stirred to be in the good times they see and feel around them, and to do their share towards brightening and cheering the little corner of the earth for whose happiness they are responsible. Even scoffers and such as have no distinct idea of religious belief cease from logical reasoning and historical refutation, and become as little children in Christmas entertainment. A great longing to make others happy fills every heart; now, if ever, the purse strings are loosened; the giver is blessed in giving, the receiver happy in receiving; and the fair garland of Christmas gifts and Christmas greetings that links heart to heart vies in fragrance and beauty with the more perishable blossoms that deck the Christmas home. We all have our share of joys and sorrows, losses and disappointments but on this holy Christmas Day we are always inspired to hope for the brightest and best and not to shrivel and shrink when trouble crosses our path. Welcome then to the Christmas-tide, that season of merrymaking, with its happy home gatherings, its tokens of remembrance and love, of paternal thoughtfulness and filial regard! May all our readers live long and prosper and to one and all we earnestly wish "A Merry Christmas" and "A Happy New Year."

### CHRISTMAS BELLS.

I heard the bells on Christmas day  
Their old familiar carols play,  
And wild and sweet  
The words repeat  
Of peace on earth, good-will to men!  
And thought how, as the day had come,  
The belfries of all Christendom  
Had rolled along  
The unbroken song  
Of peace on earth, good-will to men!  
Till ringing, singing on its way,  
The world revolved from night to day  
A voice, a chime,  
A chant sublime,  
Of peace on earth, good-will to men!  
But in despair I bowed my head—  
"There is no peace on earth," I said;  
"For hate is strong,  
And mocks the song  
Of peace on earth, good-will to men."  
Then pealed the bells more loud and deep,  
"God is not dead nor doth he sleep!  
The wrong shall fail,  
The right prevail,  
With peace on earth, good-will to men!"

HENRY W. LONGFELLOW.

## ONE YEAR OLD.



WITH this issue The REVIEW closes its first year of existence, and taking everything into consideration, we have much cause for feeling gratified with the results. In our salutatory we expressed the conviction that our venture would quickly succeed in securing the confidence

and support of the trade, and in this we have not been disappointed. No sooner was the first number issued than something unprecedented in trade journalism occurred, viz.: Several local dealers called personally at our office and tendered their subscription and almost every mail brought subscriptions and words of encouragement from every province in the Dominion. Since then our canvassers have met with extraordinary success and the good work still goes on in increasing volume. Hundreds of retailers have not renewed their subscriptions to other trade papers, preferring to be satisfied with THE REVIEW, knowing full well that they always can depend upon finding something of practical value to them in its columns. This is a fact of which we not only have personal knowledge but is borne out by communications received by us from time to time. We give the following as an instance, which came to hand last month from a merchant in Stratford: "I returned my copy of DRY GOODS REVIEW to-day in mistake, thinking it was The Monetary Times for which my sub. had run out, and which I stopped, and in a hurry got them mixed in my mind. Kindly forward again and oblige." We are not given to boasting, but we may be pardoned for modestly claiming that the popularity of THE REVIEW has been gained entirely upon its merits, as we have aimed from the start to turn out a first-class journal in every respect, creditable to the trades it represents. The many letters of commendation from subscribers, which we have published from time to time, are the best evidence we can offer that our aim has been successful. The latest in this respect was received a few days ago from Messrs. Youell & Wrong, Aylmer, Ont., as follows: "We are much pleased with your journal and think it a good investment for one dollar." So much for the past.

Regarding the future we shall use every effort to keep upward and onward. Whatever will tend to still further popularize THE REVIEW will not be lost sight of, and any suggestions on this point will be gladly welcomed. Let us again draw the attention of our readers to the fact that our columns are always open for the ventilation of grievances, and for the discussion of questions affecting the trade. These are numerous, and when a medium is established wherein they can be thoroughly discussed, it should be liberally taken advantage of. Our illustrated sketches of prominent men in the trade have turned out a popular feature and they will be continued. In February we will make our first attempt at issuing a special number and we say, unhesitatingly, that typographically and otherwise it will be far ahead of any similar publication on this continent. It will be most handsomely illustrated, and will contain articles on practical subjects by gentlemen prominently identified with the trade. However, it is not necessary for us to go into detail as to what we will do in the future. Our record in the past year should be a sufficient guarantee that we are determined on "deeds of high resolve." We entered the field of journalism with the avowed object of making THE REVIEW the most popular trade paper in Canada, and are sparing neither expense nor trouble for its accomplishment. We have to thank our numerous friends for their support and kindly encouragement, and we can assure them that our endeavor will be to merit still further recognition in this regard.

## THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

There are more than ten years since the Dry Goods trade had so much to contend with in the way of weather. In the district, of which Montreal is the centre, the mildness is up to this time like that of September, with the exception of a few days, and even then the cold was not sufficient to frighten people into laying in seasonable goods. And it is a belief among the trade that if people do not buy before the first of January they will not buy at all. The holidays are in sight and there has yet been no call for the goods usually incidental to the season, and most of the dealers have made up their minds to selling none at all. But they are taking advantage of the dulness to take stock and find out just where they stand. This refers more particularly to the retailers, but it will reflect upon the wholesale trade in due course. A matter that puzzles everybody is that collections are so obstinate when the country is full of grain, when farmers in Ontario have marketed largely, and in most cases remunerative prices prevail. A canvass of all the leading dry goods firms bears out the statement that collections are unprecedentedly bad and the blame is thrown upon the country merchants for not looking after their accounts. The farmers are, as a rule, slow to appreciate business needs and they are apt to consider to-morrow better than to-day. The retailer does not choose to instruct them and so the burden is thrown upon the wholesale merchants. This carelessness is embarrassing the trade of the whole country and at the end of a long period of depression is counteracting the effects of the prosperity that should now be felt. The evidence from the country merchants is accumulating to show that farmers are being particularly pressed by the implement men, and by money lenders, and that they are giving these two classes their first attention to prevent a seizure of their goods and a foreclosure of mortgages. This condition is only temporary and must pass. There is ground for nothing but hopefulness since all classes have taken the lesson of caution to heart. Money for legitimate business is easily obtainable at the banks and it is likely to remain plentiful for purposes of moving the crops, but the time and signature of the paper require to be right. The period of failures appears to be at an end. Within the last month there has not been a serious dry goods failure throughout the whole of Canada. The prices of staple goods are stationary or downward but as a rule values are firmly held without change. The price of cotton is firm, under the steadying influences of the syndicate, and according to the advance in the listed value of Canada Cotton Company it is probable that this concern will soon fall into the association. The stock is advancing and operators appear to expect this. Travelers are now at their busiest and send in hopeful reports of the spring trade. They have a full line of samples but are pushing Canadian cottons and woollens and booking good accounts for the early part of 1892. Last summer the laying for the fall trade was so scanty, it was confidently believed that the sorting orders coming in on the spring trip would be a feature of trade, but these looked-for orders have not become a factor.

## THE REVIEW AHEAD.

On December 12th, we received a communication from Mr. Harry Harman, Window Dresser & Co., Louisville, Kentucky, who placed a small advertisement in the October and November issues of THE REVIEW, in which he says:

AS TO RETURNS, I CAN ONLY SAY THAT OF SOME TWELVE JOURNALS I HAVE ADVERTISED IN, I HAVE RECEIVED MORE IN NUMBERS FROM THE REVIEW THAN ANY OF THE OTHER JOURNALS.

We have much pleasure in drawing the attention of wholesalers and manufacturers to this practical evidence of the value of THE REVIEW as an advertising medium.

# KNOX, MORGAN & CO.,

Wholesale Dry Goods Importers,

HAMILTON, = = ONTARIO.

**SPECIALS FOR DECEMBER--629** PIECES of VICTORIA Cloth. Cleared the lot from the manufacturer at a sacrifice; about 25 Choice Patterns. Price 6 5-8c., 60 days nett.

These Goods are worth 8c.; best substitute for Dark Flannelettes in the Market. Send for samples.

Do not fail to see our Samples of Spring Goods, now in Travellers' hands, before placing your orders.

≡⊕ FOR THE RETAIL TRADE ⊕≡

## " PATENT ROLL " COTTON BATTING.

None genuine but the following registered brands :

NORTH STAR.

CRESCENT.

PEARL.

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

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

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

" BALED " Goods same quality but less price.



### THE PATRONS OF INDUSTRY.

One of the most agreeable experiences in a man's life is when another man slaps him on the back and tells him that he is the best fellow in the world, the more so when he ought to know and does know very well that he is not one whit better than his neighbors but perhaps a great deal worse. There are some people who are peculiarly susceptible to this sort of flattery and if the report of a recent meeting at Richmond Hill, of the York County association of the Patrons of Industry, is correct, the farmers must take a front seat in this respect. A lecturer of the organization addressed them on that occasion in the most fulsome terms, telling them in effect that they were the salt of the earth, that their employment most resembled the employment of the Divine Being who gave to the earth its fertility, etc., etc., and so well pleased were his audience that they applauded him vigorously. Not only that but in the opinion of this man with the gift of the gab all other trades and professions were conspiring to crush the farmer under the iron heel of oppression and rob him of all his rights and privileges. Of course these poor, guileless, suffering farmers were not told of the many miserable tricks they play upon the country storekeeper or upon the unsuspecting consumer. That's not what these lecturers are paid for; they are paid to make the farmer swallow the most unmitigated rot and the stronger the dose the better they seem to like it. They appeal to the cupidity and well known selfishness of the farmer and in doing so make use of the grossest exaggerations and palpable absurdities. The lecturer we have reference to, maintained that "they (the farmers) were paying for their merchandise to-day about half more than they ought to pay. Let them analyse it. In the first place they had the manufacturer who in the majority of cases had to deal with two wholesale men. When he sold to the first he had certainly to put on a tariff to protect himself from loss. The first man in selling to the second had to put on a tariff for a similar reason. The second man had to be recouped for loss in dealing with the retailer, who in turn did the same to the consumer. But this was not all. There was the commercial traveler. Under the old credit system to-day, therefore, they were paying for at least four losses. Of the commercial traveler it might be said that perhaps he was a necessary evil. They found that these men were costing them from 8 to 15 per cent more for their merchandise. Besides their salaries, ranging from \$800 to \$1,500 per annum, there was their expenses and whiskey bill—no unimportant item. (Laughter.) And these travelers always stopped at the best hotel and got the best in the land. Could the farmer do that? No." Does this not demonstrate that this man is either grossly ignorant of ordinary business methods or that he wilfully makes use of misleading statements to inflame the minds of his hearers and rouse within them the demon of distrust and suspicion. It is not necessary to discuss his so-called tariff statements as every business man can see their absurdity, but we must protest most vigorously against his contemptible and slanderous charge against commercial travelers. In the face of temptations to which no other class of the community are subjected, we say unhesitatingly from personal knowledge, that as a body they are as temperate in their habits, if not more so, than any other class and we venture the opinion that there are numerically more strictly temperance men in their ranks than among the farming community. When such men as this lecturer finds it necessary, in order to bolster up his position, to cast aspersions upon a body of men, who have not the opportunity of defending themselves, it can only be characterized as an unmanly act and one shewing the weakness of the cause he represents. The Patrons of Industry may flourish for a brief period, but common sense will ultimately assert itself and the farmers will be forced to the belief that they are no better than other citizens of the State and must con-

duct their business on business principles. Their position is utterly untenable. Instead of being ground under the iron heel of oppression they are doing their level best to oppress and ruin tradesmen who will not enter into their unrighteous agreement. We know of storekeepers who have been glad to cancel their agreement with the patrons as they found they were losing the whole of their other customers. We have no desire to enter the prophetic line, but we are prepared to go so far as to prophesy that the organization of the Patrons of Industry will be short-lived and that those storekeepers, who are now reaping a temporary advantage from their custom, will yet have ample cause to curse the day on which they signed away their right to control their own business.

### A THRIVING INDUSTRY.

Three years ago Messrs. Newlands & Co., of Galt, Ont., started a new industry in the manufacture of imitation Buffalo robes. This was rendered necessary by the almost total extinction of the shaggy monarch of the prairie. While in Galt the other day we visited the establishment and were courteously shown through it by Mr. Warnock. The robes were seen in their various stages of manufacture, and no one could be otherwise than thoroughly convinced of their durability and imperviousness to wind or rain, so desirable in our North-West. One striking point in their favor is that the more they are exposed to storms the more they resemble the fur of the natural animal. This was borne out by one shewn to us which had been in constant use by a medical man for two seasons. Owing to the mild weather of the past two winters there has not been the demand for the robes which colder weather would have stirred up, but the manufacturers say they have no reason to complain and that they have every faith in the pronounced success of their industry. Since starting, the firm have branched into other lines and are now manufacturing wolf-grey imitation robes, which they claim are more pliable than the real article, and imitation Buffalo and dogskin coats which are first class goods and should become very popular wherever warmth and comfort are desired. They have made a great success in their Jersey cloths for children's wraps, etc., and in their glove linings. Their latest venture is the manufacture of imitation lambskin and they have already brought it to such perfection that globe men say the problem, which has so long bothered them, has at last been solved.

### THE KNIT GOODS TRADE.

Manufacturers of knit goods report that the volume of business this year has been on the whole very good, but that prices have been cut to a very fine point. The profit to the manufacturer has therefore not been nearly what was anticipated. Although the demand for domestic goods keeps steadily increasing there is still great scope for improvement in this respect. Certain manufacturers turn out certain lines which they can place to advantage, but that of itself is not sufficient to keep them busy throughout the year, consequently many mills are forced to lie idle for some months of the year at considerable loss, which makes a heavy inroad upon the legitimate profits. There is a point that we think deserves serious consideration by the manufacturers, and that is some distinctive trade mark whereby their goods would be known not only by the trade but by the consumer. One manufacturer may turn out a much superior article than his neighbor, but he derives no practical advantage therefrom owing to the fact that it is sold across the counter without the consumers being in a position to ask again for the same make if it pleases them. A distinctive trade mark would obviate this, and we know from enquiries and personal observation that it would pay some manufacturers well to introduce it.

### CORRESPONDENCE.

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

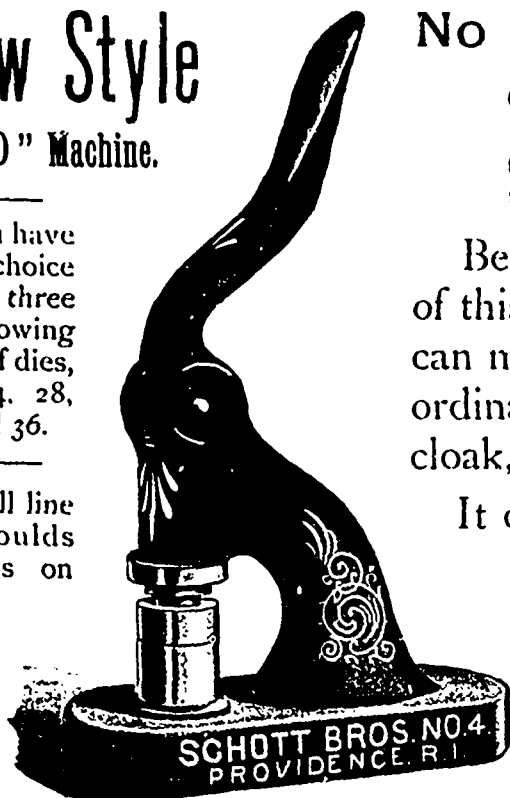


# New Style

"D" Machine.

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

A full line of Moulds always on hand.



No Dry Goods Store or Tailor can do without it.

Schott Bros. "D" Button Making Machine.

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

It cuts the cloth blanks and makes the button perfectly.

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

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

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

GENERAL AGENTS FOR THE DOMINION.

### P. CORRIDI,

Accountant, Auditor, Etc.,

EXPERT AUDITING, BUSINESS INVESTIGATIONS and GENERAL ACCOUNTANCY A SPECIALTY.

Accounts Adjusted, Books Opened or Audited. Books written up Trial Balances and Balance Sheets Prepared.

Office, 139 Yonge St., TORONTO.

NO LAUNDRY BILLS NECESSARY.

### A. B. MITCHELL'S

Rubberine - Waterproof - Collars - and - Cuffs

Are the most reliable goods of the kind in the market. Specially adapted for Travellers, Sportsmen and Mechanics. For sale by all wholesale houses.

Factory and Office, 39 Richmond St. West, TORONTO.

### DO YOU HANDLE SHOW CASE GOODS ?

Jewelry, Pocket Cutlery, Scissors ? Fountain and Gold Pens, and Holders ? Silver Plated Flat Ware and Hollow Ware ? Watches in Gold Filled, Silver and Nickel Cases ? All these and many other things you will find illustrated by 400 cuts, accurately described, and offered to you at very low figures, in our Catalogue, sent free on application. Send for it. You will like it.

THE SUPPLY CO., Niagara Falls, Ontario.

### GENERAL STOREKEEPERS.

As a special inducement we offer the DRY GOODS REVIEW and THE CANADIAN GROCER, published weekly, for one year, for \$2.50. The regular subscription price of THE REVIEW is \$1 per year, and THE GROCER \$2.00 per year.

Both papers are acknowledged by the trade to be the best trade papers in Canada.

Send for Sample Copies to

6 WELLINGTON ST., WEST, TORONTO.

### THE LEE SPOOL

—TOOK THE—

- Gold Medal at the Jamaica Exhibition -

—AS THE —

Best Sewing Cotton for Hand or Machine Work.

### CALDECOTT, BURTON & SPENCE,

Wholesale Selling Agents,

46 and 48 Bay St., - Toronto.

### Toronto Fringe and Tassel Company

Manufacturers of

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

27 Front St. West, TORONTO.

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

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

G. B. FRASER,

14 Colborne St., Toronto, Agent for Canada.



## MEN OF MARK.

**JAMES SHORT McMASTER,**  
(Of McMaster & Co., Toronto.)

His form accented with a mind  
Lively and ardent; frank and kind.

—SCOTT.

The commanding place that, since his return to Canada two years ago, Mr. James Short McMaster has taken in the dry goods business of our country, and the powerful influence he has already exerted on the general tone and policy of the trade, make a study of the elements of his strength an interesting one. Rare indeed is that peculiar combination of qualities of mind and heart that ensures genuine success in the higher walks of commerce, and thrice fortunate is he who so wins and holds his place as to incite no feelings of envy among his competitors.

Mr. McMaster was born in County Tyrone, Ireland, and came out to Canada with the other members of the family in 1840. In 1844, while a mere lad, he was taken into the warehouse of his uncle, the late Senator McMaster. The business was then carried on on the west side of Yonge street, one door south of King street. Some years later it was found necessary to provide more commodious premises. The warehouse selected was that adjoining the Bank of Montreal, now occupied by Mr. Daniel McLean. Here it was that Mr. McMaster acquired that intimate knowledge of the dry goods trade that has ever since stood him in good stead. Here his brother Arthur R. McMaster and himself worked with untiring energy in building up the magnificent business out of which the late Senator made his fortune.

So early did the young man command the confidence of his employers that, at the age of twenty, he was entrusted with the responsibility of buying for the house. His first purchase was a very considerable one, and was made in Buffalo. The soundness of his judgment was attested by the fact that the whole of that consignment was disposed of in a few days.

The next year he was sent to the British markets to co-operate with Mr. James McMaster, brother of the Senator, who was then the resident English partner of the firm. Two years later, and when only twenty-three years of age, J. Short McMaster and his brother Arthur were admitted to an interest in the business.

In 1858 Mr. James McMaster retired from the firm, selling out his interest to the young men. The firm name was then changed to Wm. McMaster & Nephews. The following year, 1859, Mr. J. Short McMaster assumed the duties of resident English partner,

and took up his residence in Manchester. Some years later it was deemed wise to remove the English offices from Manchester to London.

In 1866 the late Senator retired with an ample fortune, disposing of his interest to his nephews who had been so long and intimately connected with the business, and the style of the firm changed to A. R. McMaster & Bro. The business in their hands continued steadily to increase, and in 1870, after the subject had been carefully canvassed with Mr. J. Short McMaster, who visited Canada that year, it was decided that the providing of more ample quarters could be no longer delayed. The result of this decision was the immediate erection of the commodious building now occupied by the firm, numbers 4 to 12 Front Street West. The site was wisely chosen as the building stands in the immediate centre of the wholesale district. It consists of five floors, including basement, and is in every respect admirably suited to the requirements of a wholesale drygoods business. The interior arrangements are perfect, every detail for

the effective display of the goods in the various departments having been carefully considered and thoroughly carried out.

Mr. Arthur R. McMaster's health gradually failed him, and by his death in 1881 the business suffered a most serious loss.

During Mr. J. Short McMaster's residence in England, of over thirty years in all, he continued to keep in close personal touch with the dry goods trade generally and with the business of his own firm in particular. Not only did he supervise the buying of the house, but he maintained a careful and intelligent interest in the developments of the Canadian importing business. His success in maintaining a mastery of the changing conditions of trade has been well exemplified by the facility with which he has met the requirements of the situation when called upon to reassume personal charge of his Canadian business.

From 1873 to 1889 Mr. McMaster also carried on

in London banking operations on a most extensive scale, thus gaining an experience in finance that few men in the wholesale trade possess.

Two years ago he deemed it wise to return to the home of his earl's life, and take personal charge of the business in which he had so large a stake. The result has amply justified this decision. Not only has the business, since his return, been handled with the old-time vigor and ability necessary to maintain the position it has occupied for over half a century, but it has on all sides won new friends. The present head of the firm has, by his thorough knowledge and grasp of the business, and by his many genial qualities, won for himself a warm place in the hearts of the customers of the house. He has at the same time secured the sincere regard and the unqualified confidence of the whole trade. He is peculiarly happy in his "social" relations, these same genial qualities that have made him a



JAMES SHORT McMASTER.

# GORDON, MACKAY & CO.,

Corner Bay and Front Sts., Toronto.

## STAPLE DRY GOODS.

Impressed with the necessity of bringing the Retail Merchants of Canada into the closest possible connection with the producers of Staple fabrics, we have re-organized these departments for the Spring of 1892, so that men who can pay for their goods in 60 days, are entitled to obtain their supplies at but a slight advance on cost of production. The favour with which this announcement has been already received, convinces us that our course is generally, if not universally, approved by the best buyers in the country.

## DRESS GOODS.

We claim to show for the coming season, the largest, most complete, and attractive range of Dress Goods in the trade.

**LACE CURTAINS.**—A special department with us. Write for our illustrated catalogue for 1892.

**HOSIERY AND GLOVES.**—Our "Ebony Fast Black" carries with it an absolute guarantee.

**MEN'S FURNISHINGS.**—No detail of this department has been neglected. See our values in Men's Neckwear.

**WOOLLENS.**—Our Stock of Tweeds was last season reduced to a minimum. Novelty characterizes the coming season's range.

**SILKS.**—All staple lines of Mervs, Surahs, Faille Francaise, Peau de Soie, Bengaline, etc., etc., well represented and at bottom prices.

Haberdashery, Smallwares, Ribbons, Laces, Muslins, Parasols, etc., etc.

Our range of samples throughout, will fully maintain their well-known high standard of excellence.

**TRAVELLERS WILL BE ON THE ROAD IN A FEW DAYS. ≡ TERMS LIBERAL. ≡**

## Gordon, Mackay & Co.

successful business man having drawn towards him hosts of friends in private life.

Mr. McMaster, desiring to concentrate his attention on the business, has so far resisted all suggestions to connect himself with outside public or financial institutions.

He has, however, accepted a position on the Board of Governors of McMaster University, founded by the late Senator. This he could scarcely have refused. It was natural that he should take the most lively interest in that institution, having been so intimately connected with the business from which this University endowment sprung. His uncle, by his will, makes a generous acknowledgment of his nephew's share in building up his fortune, by referring to him as one "who was for many years engaged with me in business, and whose faithful labor and co-operation contributed materially to the accumulation of my means."

### PROVINCIAL BANKRUPTCY LAWS.

During the last session of the Ontario Legislature, it will be remembered that a bill, introduced by Mr. G. B. Smith, member for West York, was passed amending the Act respecting assignments and preferences. The constitutionality of the measure was incidentally discussed by the Judges of the Supreme Court, at Ottawa, on November 27th, in the case of Gibbons v. MacDonald, an appeal from the judgment of the Court of Appeal, at Toronto. The point at issue in the case was the meaning to be attached to the word "pressure" and its effect upon an assignment. During the argument of counsel, Judge Strong intimated that the point at issue involved the constitutionality of the Ontario Insolvency Act, and that in his opinion, it would be better not to proceed any further until both Sir John Thompson and Mr. Mowat were notified of what was being done. To this counsel strenuously objected, and after the judges had consulted together, Chief Justice Sir William Ritchie announced that as the case before them did not come under the On-

tario Act as amended at the last session of the Legislature, the court would proceed with the hearing so far as could be done without touching upon the constitutional point, but that in any future case under the amended Act which should be brought before the Supreme Court the Attorney-Generals of the Dominion and of Ontario would have to be made parties to the cause, in order that the question of the jurisdiction of the province to legislate upon insolvency matters might be set at rest. Judge Gwynne took occasion also to express the opinion that an Insolvency Act should be passed by the Dominion Parliament. Therein lies the whole trouble and until this is done our Bankruptcy laws will stand as a disgrace to a civilized country, and a menace to the development of our trade and commerce.

### MONTREAL DRY GOODS ASSOCIATION.

The annual meeting of the Montreal Dry Goods association of the Board of Trade was held on Thursday afternoon, December 10th, at three o'clock. There were present Jas. Slessor, president; R. L. Gault, vice-president; Jno A. Robertson treasurer; James P. Cleg-horn, Alphonse Leclaire, Jonathan Hodgson, Wm. Reid, Thos. Brophy, A. A. Thibaudeau and P. P. Martin. The following officers were elected for the ensuing twelve months: President R. L. Gault; vice-president, E. B. Greenshields; treasurer, Jno. A. Robertson; directors, Alphonse Leclaire, Jas. Slessor, Frank May and Geo. Sumner. A vote of thanks was accorded to the retiring president, Mr. Slessor, for the efficient manner in which he had conducted the affairs of the association during his term of office. Mr. Slessor is at the head of the well known dry goods house of Jas. Johnston & Co., and has heaps of admirers among the retail trade.

To render curtains and other light textile fabrics non-inflammable, dip them into a solution—of about 20% strength—of ammonium sulphate, and dry them. The fabrics may be starched, and ironed, or finished in the usual way.—Textile Industries and Journal of Fabrics.

## EXPEDIENTS TO ATTRACT TRADE.



REALLY as a merchant may strive to do a larger trade than his neighbors, it stands to reason that unless he has a satisfactory number of profitable sales his business will be a failure. Whatever may be the merits or demerits of his management the main object of every merchant is to sell profitably. How to draw custom, is one of the most serious problems that puzzle the brain of the retailer. In a few cases some merchants have secured

almost a monopoly of the trade, and unless a business man understands and practices some of the legitimate arts which attract customers he will always witness a rival's success and his own failure. Every year sees a greater fertility of resource displayed by those who are competing for trade, and every year an increased number of persons reaching out for custom instead of waiting for it to enter their doors. Many persons of conservative ideas may object to the expedients to attract trade resorted to by younger and more energetic men, but it must be borne in mind that adaptation to circumstances is the law of success, that usages that do not violate right principle acquire a sanction after they have been taken up by the majority, and that our truest wisdom lies in conforming to them. For example, there was a time when few traders advertised. One by one enterprising men took advantage of the newspaper or sent out circulars as a means of informing the public of what they had to sell, and perhaps thus stealing a march on some competitor. Now, however, almost every business man advertises, and not to do so is to miss one of the best recognized means of drawing custom. In this connection a very apt article appeared in a recent number of *Printers' Ink* by Mr. N. A. Lindsay. He says. The problem that confronts every retail dealer enterprising enough to advertise at all, is how to get his money's worth of attention amid a crowding mass of dull monotony. Frequently he tries to settle it by purchasing all the space he can get, and then filling it—with wind.

A good retail advertisement—what is it? It were easier to tell what it is not?

Take Bombastes, the shoe man, for instance, known to all who ever set his copy, if to no one else—genial Bombastes, whose "ad's" always put the whole office to hunting for exclamation points and ran the double-pica gothic case out of sorts. Bombastes never could understand why his "ad's" didn't pay like Barnum's and Bonner's. He was a believer in advertising. He proved his faith by the money he spent. He flattered himself—so he said—that he knew how to write an advertisement. Alas! he didn't know how. His explosive style palled upon the taste. He was the victim of his own fatal facility.

There was Gingham, the dry goods dealer. He not only patronized the press but he painted upon the rocks and nailed big sign-boards upon the highway trees. The burden of his song was, "Visit Gingham's Emporium." Ideas were as conspicuously lacking in his work as green corn is in February. But every traveling man knew that a certain passport to his favor were the words: "You're a large advertiser, I see, Mr. Gingham." He was a large advertiser. He advertised his store and himself. How much he lost by not advertising his goods will never be known.

Then there was the dignified house of Silverman & Garnet. Once or twice a year this concern "took great pleasure" that it was "in receipt" of "a choice assortment of goods in its line—clocks, watches, jewelry, silver and plated ware," which it was "offering" at "lowest prices for cash." Nothing could shake the plodding prose of this estimable concern. Two things the senior partner was sure of—nay, three. First, that there was one particularly proper way to write an advertisement and he had got it; second, that advertising did not pay; third, that he ought to advertise a little, whether it paid or not. He liquidated his advertising bills in the spirit in which he settled his State, county and municipal taxes.

None of these men were good advertisers, but who would have ventured to have told them so? Not the publisher, certainly, who wanted their business. No argument could have made them believe that by nature or training or both they were disqualified from doing the work they were trying to do. There was no *Printers' Ink* to spread the light, no "experts" to call on for assistance. Advertising had not yet got beyond a plain, blunt statement of facts, or what was intended to pass for facts. The artistic drawing, the deftly turned phrase, the skill of the literary cameo cutter, the carefully chosen headlines were not until recently brought into requisition.

The merchant who gives to his advertising the study and scrutiny that he does to other branches of his business will plan it broadly, systematize it carefully and make a definite annual appropriation for its needs. Then neither carelessness nor personal vanity will be allowed to get in its way.

## "REALISM" IN WINDOW DISPLAYS.

"Do you know," said the head window-dresser in one of the largest retail stores to a Dry Goods Chronicle representative the other day, "that the tendency at present is towards what I may term 'realism' in the matter of window dressing. In point of fact, it is no longer the truly artistic draping and arrangement of goods that attracts and holds the eye of the great masses of the people. As a rule the general public—or, rather, the feminine portion of it—seem to have tired of the familiar forms of draping dress goods in pleats, folds, pyramids, etc., which were formerly so effective. The public palate has become satiated with them and demands something in which there is more spice and flavoring.

"Let me illustrate what I mean. I was walking along Fourteenth street the other afternoon, and noticed a large crowd in front of a window. Some score or more of people were pushing and struggling in their attempts to catch a glimpse of what was going on in the store. And after all, it was a simple matter which was engrossing so much attention—two men engaged in 'skiving' and otherwise preparing kid leather to be made into gloves.

"The operation itself was one which, if performed in a factory, would receive no more than a passing glance; but in the window of a store! Small boys flattened the tips of their noses against the glass; well-dressed ladies craned their heads over each others' shoulders, while not a few of the sterner sex stood on tiptoe in the rear—near the edge of the curbstone. Then, too, the store itself was crowded. Inside and outside this establishment placards stared one in the face, bearing the legend, 'Gloves Made to Order in Two Hours, Embroidered in any Style or Color.' All the various operations of glove-making were being carried on in full view of the numerous customers. Nothing, in fact, was lacking, unless it might be a full-blown tannery.

"I don't pretend to be anything of a prophet, but it really seems to me as if we should soon have our store windows entirely given up to object lessons in the manufacture of everything in the line of ladies' and gentlemen's wearing apparel. You don't believe it! I have given you one instance, and a striking one it is. Let me point out one or two more?

"You have, of course, seen the Hindoo weaving Eastern rugs. That, however, is now ancient history. Then, again, though not in the line of dry goods, you have cigar-making. You run up against that everywhere. The repairing of boots and shoes, too; embroidering on sewing machines, candy-making, the carving of meerschaum pipes—why, there's hardly a trade or manufacture which is not now carried on in store windows.

"Yes, sir. As in the case of the drama, so it will be, ere many years are over—realism, realism, realism! in the dry goods business.

"Whether it will be enduring or not is a matter which time alone can decide. For my part, I do not think it will, but that at no very distant day the plain and almost excruciating severity which prevailed in the matter of displaying goods when the forefathers of the present generation 'kept store,' will again re-assert itself."

# OUR SPECIAL SPRING NUMBER.



**T**HE Dry Goods Review has now obtained such an extended circulation among the trades it so ably represents that we have decided upon issuing a special Spring Number. It will consist of not less than 48 pages and will include articles on practical subjects by gentlemen prominently identified with the trade. It will contain illustrations of unusual excellence and neither expense nor effort will be spared to make the Spring Number of THE REVIEW, typographically and otherwise, far ahead of any trade publication issued on this continent. This is no vain boast; the results will justify it. It will necessarily be of special value to advertisers. We guarantee that the issue will consist of not less than ten thousand copies, so that every dealer, from one end of the Dominion to the other, will be reached.

It is necessary for us to point out the advantages to be derived by wholesale merchants and manufacturers from placing their advertisement in a reputable journal such as THE REVIEW, that goes direct to the Dry Goods, Hat, Cap and Fur, Millinery and Clothing, and General Store Trade, and to nobody else. The simple fact that every reader is a probable buyer of your goods is sufficient of itself to make this only too apparent.

We solicit your advertisement for our Spring Number, which will be issued about the middle of February.

Watch for further announcements.

THE DRY GOODS REVIEW CO,

6 WELLINGTON STREET WEST, TORONTO.

## BUSINESS CHANGES AND TROUBLES.



**J** W. Hendricks & Co., Trenton, Ont., dry goods and smallwares, assigned in trust to R. Glass, Belleville.

L. E. Anctil, Coaticook, Que., tailor, assigned.

E. Pepin & Co., Montreal, dry goods, assigned.

Poupart, Des Roussele & Corbeil, Montreal, dry goods, dissolved, G. Corbeil retires; business continued by remaining partners, style "Poupart & Des Roussele."

Daniel & Boyd, St. John, N.B. wholesale dry goods, incorporated under the Companies Act as Daniel & Boyd, Ltd.

Joircoeur & Drolet, Montreal, dry goods, stock sold.

Blais & Lefebvre, Quebec, dry goods, assigned.

R. C. Mitchell, Kamloops, B. C., tailor, etc., advertising business for sale.

J. S. Morrison, New Westminster, B. C., tailor, assigned.

Cook & Burris, Victoria, B. C., men's furnishings, dissolved; Cook succeeds.

Miss I. M. Chaffey, Huntsville, Ont., millinery, succeeded by the Misses Rowntree.

G. A. Powell, Stratford, Ont., dry goods and millinery, assigned in trust to J. W. Lawrence, Toronto.

Macdonald & Chittenden (estate of), Toronto, men's furnishings, stock sold.

Ed. McIntyre, Montreal, tailor, assigned with liabilities of about \$4,000.

A. J. Plamondon, Montreal, tailor, assigned.

Robertson, Linton & Co., Montreal, wholesale dry goods, dissolved.

C. A. Gadienx, St. Cunegonde, Que., tailor, assigned.

Chas. Dixon, Three Rivers, Que., tailor, assigned.

Geo. E. Mercier, Dalhousie, N.B., millinery, assigned.

A. E. Pridham, Goderich, Ont., men's furnishings, offering to compromise.

P. Levy & Co., London, Ont., hats and furs, assigned in trust to C. B. Armstrong, London.

Bilodeau & Godbout, Quebec, dry goods, assigned.

John McMaster, Aylmer, Ont., dry goods, sold out to R. H. Hemstreet.

Grant & Co., Toronto, hats and furs, assigned in trust to Campbell & May, Toronto.

Vermilyea Corset Co., Toronto Junction, assigned in trust to E. R. C. Clarkson, Toronto.

J. A. Schetagne, Montreal, tailor, assigned.

Narcisse E. Morrissette, Three Rivers, Que., dry goods, assigned.

G. D. Celdert, Lunenburg, N.S., advertising business for sale.

Bergevin & Roy, Montreal, dry goods and clothing, assigned with liabilities \$34,000; assets, \$20,800.

The creditors of Lewis Wigle, the insolvent Leamington merchant, met in Toronto, December 1st, in Henry Barber & Co.'s office. The statement of affairs showed the liabilities to be \$97,758.86, and assets \$43,032.92. The list of creditors comprised 111 names. Mr. Wigle offered twenty cents on the dollar, in 3, 6, 9, 12, 15 months, with interest at six per cent., but that was not accepted. The creditors finally agreed to sell the estate to Mr. Wigle, or his nominee, for a sum which would produce twenty cents on the liabilities, and Barber & Co., were instructed to sell. The following inspectors were appointed: Messrs. W. R. Brock, Toronto; Thomas Fuller, Leamington; M. McNabb, London.

Ralph Long, dry goods merchant, Woodstock, Ont., disappeared last month and left his affairs in a bad muddle. He had given chattel mortgages to the extent of \$5,100 on his stock. The mortgagees took possession of the goods and subsequently sold them to F. R. Smith, clothier, and James Shea, dry goods merchant, both of Hamilton. Toronto and Montreal creditors, however, put the sheriff in possession and the matter will be fought out in the courts. To Campbell & May, of Toronto, was entrusted the task of preparing a statement of the affairs but this was rendered very difficult from the fact that Long took his books away with him.

D. J. McLean, the well-known clothing merchant, Cordova street, Vancouver, B.C., has admitted Andrew E. Lees into partnership, and the firm will be known hereafter as D. J. McLean & Co.

Kirschberg & Marymont have purchased the stock of the Montreal Clothing House, Vancouver, B.C., from the assignee, also the stock of Davis & Marymont, in Nanaimo, and have started business in the Dougall block at the former place.

The creditors under the assignment made by the Vermilyea Corset Company, Toronto Junction, decided to sell a portion of the stock at auction, and the balance has been disposed of to M<sup>me</sup>. Vermilyea, who will continue the business.

## OBITUARY.

Mr. John Kay, of the firm of John Kay Sons & Co., died suddenly at his residence, 328 Wellington street west, Toronto, on December 16. The immediate cause of death was heart failure, caused by a blood clot in the heart. Deceased was born in Stirling Scotland, and had passed the span allotted for human life by the Psalmist, of three score and ten, and for the last year had not been in very good health. Last summer he made a tour of the world with his youngest son, leaving Toronto in the company of his esteemed pastor, the Rev. D. J. Macdonnell. A few days before his death he was rather ill with typhoid pneumonia, but it was thought that he was in no immediate danger. On the 16th he was feeling better, but shortly after dinner his heart failed, and he died in a few minutes. The history of Mr. Kay's life was almost that of the business life of Toronto. He started business over fifty years ago on the south side of King street, east of Yonge. Close attention to business, and a genial, pleasant manner gave him that success which attends merit. Fifteen years ago he gave up general dry goods and devoted his energies entirely to carpets and house trimmings. Few men in Toronto were wider in their philanthropy than the deceased. His business brought him a goodly income, and he donated freely to every charitable cause. He was a staunch supporter of St. Andrew's Church, and for every organization in connection with church work his purse was always open. To every deserving charity he gave freely, without ostentation, and he will be sadly missed from the congregation of which he was such an esteemed member. Mr. Kay's death removes from the city a good friend, an honest and most estimable man, and a citizen of whom any city might well feel proud.

We call the attention of our readers to the advertisement of the Mutual Reserve Fund Life Association on page two of the cover, which speaks for itself. It is most unfair to compare such a powerful institution as the Mutual Reserve with such companies as the Workmen, Royal Arcanum, Knights of Honor, and hosts of similar organizations, which are purely fraternal, have no reserve fund, are not under government supervision, and have no government deposit. While all these are, no doubt, doing good work in their way, they stand on an entirely different plane from the Mutual Reserve, which is no more an assessment company than the level premium companies.

GENERAL AND PERSONAL NOTES.



An Irish linen manufacturer has just produced a Sir John Macdonald memorial towel. In the centre of the towel is an excellent likeness of Sir John with a border of the maple leaf and beaver.

Miss Sharkie, who has accepted a position in the dry goods establishment of James Robertson & Co., St Thomas, Ont., was presented with an address and valuable ring by her fellow-employees in W. I. Mayhew & Co's store, Hamilton, where she had been for five years.

Repairs on the Hochelaga Cotton Factory, rendered necessary by the recent fire, have been completed and looms are now running with their wonted activity.

The accidental overturning of a coal oil lamp in James Grant's dry goods store, 208 Yonge street, Toronto, on December 1st, caused a loss of \$2,000.

At the last meeting of the directors of the Ontario Cotton Company the usual annual dividend at the rate of 7 per cent. was declared, payable December 15th. This company during the present year appointed special agents for the Maritime provinces and British Columbia, who have extended its trade and increased the sales, so that the present year's business will prove the largest of any since the establishment of the mill. This looks healthy for one of Hamilton's largest manufacturing industries.

THEIR FIRST ANNUAL DINNER.

The presentation of the DRY GOODS REVIEW silver shield to the winning team of the Toronto Wholesale Dry Goods Football League, was made the occasion of the first annual dinner of the League. It came off in the Board of Trade cafe, on Saturday evening, December 19th, over fifty members of the League being present. The editor of THE REVIEW and Mr. J. B. McLean, President of the Review Company were also present as guests. The chair was occupied by Mr. E. J. Henderson, the popular president of the League, and the vice-chair by Mr. Walter Meharg, the League's vice president. Host Barnett had the tables arranged in a most artistic manner, and the menu was superb. A capital string band was also in attendance and played several splendid selections during the evening. After the good things had been done ample justice to, the chairman opened the post-prandial proceedings by proposing the toast of "The Queen," which was loyally honored. The next toast honored was "Our Game," which was responded to by Mr. Rogers of the winning team, and Mr. Muldrew of the last team on the list. The chairman then rose and delivered an eloquent speech, during which he was frequently applauded, in which he referred to the inauguration of the League and the success which had attended their first season. He spoke appreciatively of the action of the Review Company in coming forward at the start and donating a Silver Shield to the League, which had given an impetus to the game, and he hoped that the League would go on and prosper. He then called upon Mr. Morrison, the editor of THE REVIEW, to present the Shield to the winners. In a few appropriate and encouraging words the editor presented the Shield to Captain George Irving, of Caldecott, Burton & Spence's team, congratulating them upon their well-earned success. The winners were enthusiastically cheered and Captain Irving made a manly reply expressing the determination of the team to retain possession of the Shield. "The Old Hands" was then proposed and responded to by Messrs. Hewitt and Fisher. Mr. Robert Cooper, the energetic Secretary of the League, proposed the toast of "Our Guests," coupling the name of Mr. McLean, who made a suitable acknowledgment, and announced, amid cheers, that THE REVIEW COMPANY would gladly donate another shield when the occasion arose. Messrs. Kent and Donaldson ably replied to the toast of "The Ladies," and "The Press" and "Our Host" brought the toast list to a close. The Football League can boast of many talented members. Messrs. W. E. Kain, Moore Kelly, and Langstaff, contributed songs in splendid style, while Messrs. Brown & Merrick showed that they were thorough artists with the banjo and mouth organ. A few minutes before midnight the merry company joined hands round the tables and lustily

sang "For Auld Langsyne," and then the National Anthem. The marked success of their annual dinner is a happy augury of the future. We say, advisedly, that a more manly looking, more intelligent, gentlemanly body of young men could not have been brought together, and THE REVIEW is proud to have been honored with an invitation to join them in their festivities.

The song of the evening was the following, arranged and sung by Mr. W. E. Kain:—

I.

The Wholesale Dry Goods Football League gave a spread this very night. There were guests from all parts of the town who all looked "out of sight." The dining room was elegant, with flowers and with fruits. And the waiters were "daisies" from their whiskers to their boots. They had everything that grew above and underneath the ground. They had over a dozen waiters to hand the grub around. I never saw such "etiquette" as was displayed that night. I swear that it would knock a "civil" dinner out of sight.

CHORUS—

For there was ham—and lamb, beer by the bucket, and imported oham,  
And you never saw such a devil of a jam, as there was when they all sat down;

With forks, and knives, they worked away as if fighting for their lives,  
And the single men, and fellows who had wives nearly ate up half the town.

II.

Now when the President started "Grace," their heads they had to stoop.  
When grace was over all the waiters shouted, "Who's for soup?"  
"Irving" with his knife and fork the soup began to eat,  
Till you never saw the features of a man in such a heat.  
"Faulds" began "diversions" with a bird's anatomy.  
It flew right off the table onto "Watty Meharg's" knee.  
Have you ever been to Turkey? said the "President" just for peace.  
Ho has not, says "Billy Muldrew," but at present he's in Greece.

(CHORUS, ETC.—)

III.

"Lewis Langstaff" ate so much we feared that he would die;  
Though he was nearly bursting, still he called for pumpkin pie,  
And to show his aristocracy he didn't care a pin,  
He drank whiskey from the bowl he should have washed his fingers in.  
But taken all together, it's a thing they'll never forget:  
And stop a while, "me buccos," I've not finished with you yet:  
Say, "Crawford," suppers like this, boys, we don't get every day—  
Let's stay here till we have our fill, and faith he had his way.

(CHORUS, ETC.)

TRADE PROSPECTS.

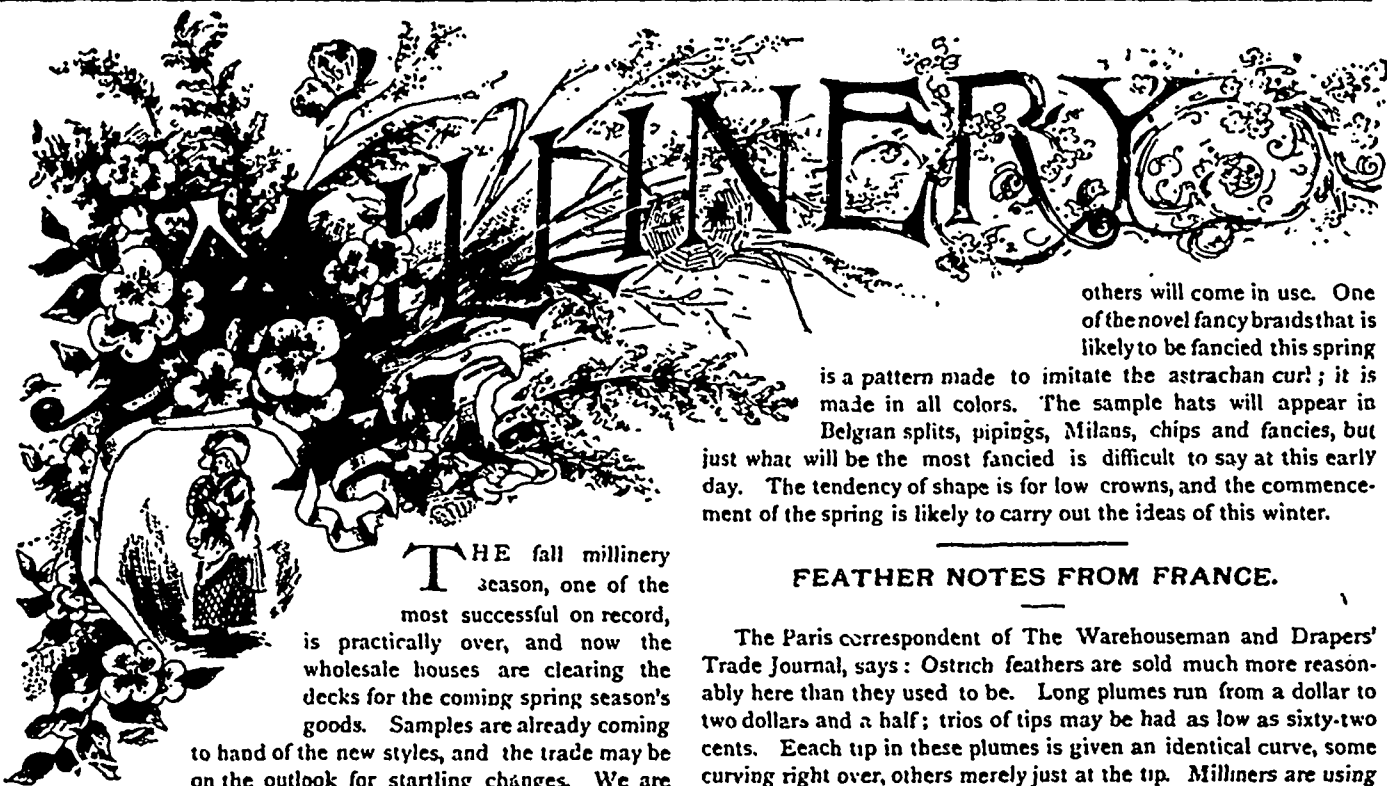
Wholesale houses in Toronto have completed their stock-taking, and the general report is that the past year's trade has been good, considerably larger than last year, and money has on the whole been satisfactory. Sorting orders for the fall and winter trade have been very fair, and would have been something out of the common had it not been for the unseasonable weather. Retailers bought largely early in the season in anticipation of an unusually brisk demand owing to the splendid harvest prospects, and have continued to keep their stocks well up. But in a great many sections of the country, although the harvest came out as well as was expected, the looked-for brisk trade has not yet materialized to any remarkable extent. What we want is a heavy snowstorm, followed by a good, old cold snap, and any day we may see that want supplied. Toronto houses report that they are doing a splendid Christmas trade, and it is confidently expected that the sales will be far in excess of last year at this time. There has been some talk of a "colored" combine, but the action of one of the eastern mills put a stop to its fulfilment, and there is no prospect of its coming into effect for this season at any rate. The prospects for the spring trade are very bright, and the way Canadian products are coming from the mills for that season is most creditable to our manufacturers and could not be surpassed by those of any other country. In dress goods the demand for tweeds is increasing largely, and this will evidently be the special feature for spring.

ARTIFICIAL.



Janitor (coming into Y. M. C. A. gymnasium dressing room, Begor: that last dude's clothes is that padded they'll stand alone.





THE fall millinery season, one of the most successful on record, is practically over, and now the wholesale houses are clearing the decks for the coming spring season's goods. Samples are already coming to hand of the new styles, and the trade may be on the outlook for startling changes. We are not yet in a position to particularise regarding these changes, but from what we have already seen the word "startling" conveys a correct impression of what they will be. We hope to be in a position to give definite information in our next issue.

### MILLINERY IN MONTREAL.

(By Our Own Correspondent.)

At the beginning of this month milliners prepared to shut up their shops and give the furriers a chance, but so far there is no more need of furs than there was last August. And there being no trade there can be no review. Dealers in furs, especially those for ladies' wear, have adopted a custom, prevalent in New York, to keep their novelties in the background till some sharp winter day. The winter day has not come, so that the only furs shown are the usual coats of seal and garments trimmed with otter. But there is observed an extensive demand for fur trimming. Those who are fond of analyses trace the fashion to Russian influence in France and the desire to copy everything Russian, even to fur trimmings and furred buttons.

The earlier tendencies in dress have become more marked; the serges are more diagonalled, the cloths heavier. The blue gray in color holds its own and the grays are becoming of a greenish hue. The desire for quiet colors has become more accentuated and soft black wools, or wool and silk, are in heavy demand for gowns for indoor and even street wear.

### STRAW GOODS.

The straw hat manufacturers, says the Dry Goods Economist, have already many samples to show for the spring and the greater part of them will be ready with a full sample line by the latter part of this month. Therefore a few words concerning the straw braids that are likely to be used for the spring will be opportune. The importers of straw braids have represented in stock most everything that a straw hat can be made of and there and then is the first difficulty in the business—what will people want for the spring? The lottery is commenced and the manufacturer takes his chance. It seems consistent with the actual styles that straw hat manufacturers should use narrow braids. If so, small fancies as can be inter-mixed or sewn along with plain braids, then chips, Tuscan, Neapolitan or

others will come in use. One of the novel fancy braids that is likely to be fancied this spring is a pattern made to imitate the astrachan curl; it is made in all colors. The sample hats will appear in Belgian splits, pipings, Milans, chips and fancies, but just what will be the most fancied is difficult to say at this early day. The tendency of shape is for low crowns, and the commencement of the spring is likely to carry out the ideas of this winter.

### FEATHER NOTES FROM FRANCE.

The Paris correspondent of The Warehouseman and Drapers' Trade Journal, says: Ostrich feathers are sold much more reasonably here than they used to be. Long plumes run from a dollar to two dollars and a half; trios of tips may be had as low as sixty-two cents. Each tip in these plumes is given an identical curve, some curving right over, others merely just at the tip. Milliners are using two tips placed back to back, but the drapers continue to sell them by threes. Fancy poufs are made of a rosette of clipped cock's feathers surmounted by four or five curved tail feathers also of the "lyre" or "palette" feathers, with a tuft of shorter ones, or, perhaps, a bird. Knots and bows of ribbon ready to trim hats or bonnets always find a ready sale.

For hats there are regular garnitures, now composed of two bows or rosettes joined by a twisted ribbon, now of a ruching of ribbons closed behind by a bow into which curved cock's feathers are sometimes introduced. The ribbon trimming both for hats and bonnets frequently includes strings, which are worn for the former as well as the latter. In the same department are to be found sashes arranged with that clean sleight of hand that no amateurs can imitate. They are provided in all colors, and in two or three widths, the ribbon of which they are made being of faille satin or watered silk: a decided reaction in favor of moire has been manifest within the last few weeks, not only for ribbons, but also as a dress fabric.

### COLORS FOR 1892.

New tones of colors just received from Paris of spring ribbons are very delicate and charming. Those which promise to be the most popular are: "Creme," pale and brilliant; "Mais, No. 1," the pale yellow of corn-silk when it first pushes from the husk; "Mais, No. 2," a trifle darker, and "Gold," which is as nearly as possible the shade of virgin California gold.

The others are Blanc, a very brilliant pure white; Toscan, a tint between cream and Mais No. 1; Pomme d'or, golden apple; Paroquets, delicate shades of green; Corals, Rose and Pene are varying grades of pink. Blues, from Ciel No. 1 and No. 2, the pale blues of opening day, to the deep Marine blue of the ocean. Amethyste, a tint of purplish blue; Crevette, the shade of the shrimp; Lilac, a pale purple. Mousse, "Mysostis," and Algea are the beautiful green shades of mosses and seaweed; Condor, No. 1 and 2, Medora and Manon are varying shades of brown; Boraels are the reddish pink of the Aurora Borealis. Argent, silver; and shades of Gris are several light tints of gray; Coquelicot the poppy, a brilliant shade of red, not so deep as the cardinal. The Ecrus are delightful tints of buff, and Thermidors (November) are the beautiful light shades of autumn leaves.—Dry Goods Chronicle.



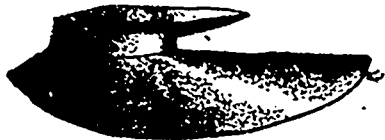
PARIS FASHIONS.

The Paris correspondent of the Drapers' Record says: Le mot for headgear is either very small or very large; capotes are mere breaths of air. Rough plushes abound. The hats are trimmed with fur, bows of ribbon and of white lace—the latter especially in application. The strings are very wide with very long ends. Some ladies wear them to the bottom of their dresses. The crowns are



No. 1.

nearly always of smooth felt, but when they are rough the trimming is much simpler, just a bird or a bow of ribbon. For a smooth felt crown the trimmings need to be more decorative. These often have



Nos. 2 to 5.

a heavy ostrich trimming before and behind, the back forming a tuft, whilst the front is generally raised in the form of an aigrette. Velvet crowns are also popular, these generally have a bunch of tiny feathers worn as a panache on the side, and handsome buckle in the

centre. For theatre going the most exquisite little capotes are seen. They are made up entirely of caques de rubans (loose ribbon loop bows) in light satin, with panache of black feathers.

The flowers for millinery are at present purple asters and small dahlias, perfect as nature itself. Never have plumes and feathers been more in vogue. A great deal of canary velvet is seen. I have seen a hat called the "Clowness." It consists of a pointed crown only of yellow velvet, and the whole hat is a minute resemblance of the jaunty hats worn by Pierrettes. Around this yellow point is draped a bit of fine black lace, held in with fancy pins, with small bunch of flowers at the back; lace strings fall from the back and are arranged loosely round the throat.

The increasing cold weather has caused quite a rush on warm mantles and jackets. One of the handsomest mantles I have seen is made perfectly plain, and reaches down to the feet; the lining is of rich fur, which rolls over at the top, forming a very graceful and heavy collar, opening some way down at the front. There are others of the same shape made without the fur collar, these being generally decorated with passementerie, and edged with one of the numerous and highly-decorative trimmings now in fashion.

Trimmings are extensively worn on cloaks and jackets, especially fur trimmings; but, on the other hand, fur coats are not seen much. The almost universal adoption of fur linings, and, above all, fur trimmings, will recompense the furriers for the non-sale of fur coats. A



No. 6.

good style of mantle for visits is of Russian green Amazon cloth, bordered with chenille and embroidered with jet. It forms a long redingote, with large pleats behind. Over this redingote is placed a pelerine, forming straight sleeves, caught behind in the stitching of the sides, and draped in jockeys with shoulders. Medicis collar bordered with chenille. Capote of velvet: the foundation is green embroidered with gold, ornamented in front with a bird's head and ribbons of green velvet.

DESCRIPTION OF MILLINERY ILLUSTRATIONS.

No. 1 illustrates a favorite shape for walking and travelling wear, which comes in black and colored felt with a soft indented crown and stiff brim. A simple trimming of braid or ribbon as illustrated will give the desired appearance of chic, or two quills may be thrust in the bow, pointing toward the front.

Nos. 2 to 5 represent some of the extreme novelties now being worn in Paris, which do not appear to "take" here, though they always serve as indicators for the coming season, as America does not take the French models without several modifications.

No. 6 shows the becomingness of ostrich feathers and boas when worn together. The large silk beaver hat shown here has a soft velvet hat with a torsade of lighter velvet ending in a bow on the right, where the two shades mingle. Several large tips trim the back of the hat in a picturesque manner.—Dry Goods Economist,



For the spring trade there is a marked change in the style of stiff hats. The narrow brim, which has been so popular, has given place to a much wider brim and lower crown. The sudden transition does not seem to take very well with the trade, many retailers so far preferring to try their chances with the narrow brim. The wide brim is, however, all the rage in England, and it is expected, when the demand for spring goods gets brisker, it will become more popular in this country.

Notwithstanding the unfavorable weather, sorting orders for furs have continued fair. The wholesale houses, during the past month, have been as busy as bees manufacturing articles to fill the extensive orders received during the season, which has been the best they have had for many years. Retailers, on the other hand, have good cause to grumble at the clerk of the weather, but they are hopeful that before Christmas the anxiously looked-for cold snap will come, and make trade hum. In the North-West and in the northern portion of Ontario the weather has been favorable for a good fur trade, but the reverse has been the case at other points.

#### AMERICAN STYLES AND COLORS.

The multiplicity of styles brought forth for the Fall trade, says the Hatter and Furrier, is trebled for Spring, and he is a wise buyer indeed who knows where to draw the line on the novelties offered for his inspection. The keenest judgment may well be at fault when the popular hat of the day is in New England  $5 \times 1 \frac{1}{4}$  and in New York  $5 \frac{1}{2} \times 1 \frac{1}{4}$ . Added to this is the fact that each of these styles is scattered indiscriminately all over the country, interspersed with flat brims and round soft crowns. Now comes the Spring season with changes rung upon these styles and proportions without number. In colors, fortunately blacks, browns and pearls predominate, with a strong feeling that pearl will be a popular color. In soft hats there is a prospect of a revival of the Tourist, if, indeed, it can be said to have ever gone out. The latest fad in this is a taper crown with sharp square, taken from a hat imported by a New York retailer. Various other very nobby shapes in tourists are shown, and have sold well. Among the novelties is the "Croster," an imported wool hat in numerous handsome mixtures. The indications are that stiff brim soft crown hats are to have a very large sale, and we can only repeat our advice to retailers to handle them with care. They are the worst old stock possible and turn into old stock quicker than anything else. The latest in stiff hats is a very taper crown with sharp square similar to the soft hat spoken of above. This style of hat had a great run some years ago, and may come to the front again.

#### ORIGIN OF THE SILK HAT.

The silk hat did not come in until 1803, says the Morning Journal. It was the invention of an Englishman named John Wilson, residing at Bordeaux, in France. Wilson did not succeed in bringing out this new style of hat until the Paris Exhibition in 1823. Since that time this favorite article of head-gear has undergone a great variety of changes, and silk and plush have been perfected in a manner which would not have been thought possible in the old days. It is about forty years since the well-known apparatus

for measuring, or, as it were, taking a map of each customer's head, came into general use. By means of it a hatter knows exactly how to suit the physiognomy of his patron.

#### PREPARATION OF SEALSKINS.

With reference to the generally prevailing opinion that the preparation of sealskins of the finest class is confined to England, a Montreal fur merchant writes to *Minerve*, that there is a house in Brooklyn in which the dyeing and other processes by which the raw skin is fitted for use are carried on with recognized success. He even claims that the Brooklyn fabrics have a finish and a durability transcending those of British manufacture. Every year this house puts on the market as many as fifteen hundred dressed sealskins. Besides, it is an American house which provides the very dye that is used by English dressers. It would be strange, therefore, he concludes, if the American sealskins did not equal the English article.

#### POISONOUS HATS.

A statement in a New York paper to the effect that poisonous substances were used in finishing off sweat-bands in hats gave rise to considerable discussion in the press both in the United States and England. The British Medical Journal in referring to the matter says: There seems at the present day to be death not only in the pot, but in everything which the higher civilisation deems necessary for man's bodily comfort. Our boots and shoes were long ago denounced as the cause of unnumbered woes to the human race; now our hats are brought up for judgment. We knew before that our modern headpiece was a paragon of ugliness; now we are told that it is a frequent cause of lead-poisoning. Dr. J. F. Geisler, a well-known chemist in New York, some time ago bought a hat in that city, which caused him more than the average amount of discomfort. After a time the hat was accidentally exposed to an atmosphere containing sulphuretted hydrogen, and a discolouration of the sweat-band was noticed, which, on examination, was found to be due to the formation of sulphide of lead. The discolouration was darker in places where the perspiration had accumulated and dried. Careful analysis of the sweat-band showed it to contain no less than 0.8585 grain of lead per square inch, or 37.548 grains for the whole band. The compound used was apparently white lead, of which the quantity of lead named indicates 1,068 grain per square inch, or 46,992 grains for the entire band. Dr. Geisler gives us the comforting assurance that white lead and litharge are frequently used in connection with boiled oil to give leather a glossy finish. Some sweat-bands contain more of the lead compound than others, and also in different combinations, rendering some more injurious than others. The principal ill effects of wearing such a hat are usually noticed during the first few weeks that the hat is worn, before the sweat-band is more or less protected by the accumulation of grease from the hair and perspiration. The moral of this would seem to be that there is safety in hats which have seen better days, while those in all the lustre of their silken virginity are to be looked upon with suspicion. The best plan, however, would be to forewear leather sweat-bands, which have an elective affinity for the oleagin-

ous exudations of the human hair and skin, and wear hats with bands made of some absorbent material. These are cleanly and non-poisonous, and do not chill one's head when put on after profuse perspiration. The Hatter and Furrier in reference to the subject says: Some scientific cranks, aided by the daily press, have discovered that pearl enameled leathers used in hats are loaded with white lead, and that the present scarcity of water, the revolution in Brazil, and various other ills, may all be traced to the poison absorbed by the unfortunate wearers of hats trimmed with these leathers. It is undoubtedly true that many people cannot wear an enameled sweat band without producing a breaking out upon the forehead, but it is extremely doubtful if sufficient white lead has ever been absorbed in this manner to affect any one. A real trouble with hat sweats is from discoloration of the various fancy scivers used very largely in straw hats and caps. This is a serious evil, and we again advise retailers to stipulate that they must be protected from any trouble of this kind. The remedy is entirely in their own hands.

### RAW FUR MARKET.

We are on the eve of a peculiar raw fur season, says the Fur Trade Review. It now appears that the foreign demand will be insignificant, and that this country will be expected to consume not alone its own production, but also the collection from abroad. It may seem otherwise in the West, as the prices which are quoted by some collectors are so far above what the circumstances warrant that it is evident that they ignore the situation. While it is yet time, we would warn fur dealers to be careful in buying, as unreasonably high prices and an active demand at the beginning of the season will be certain to result in undesirably large collections this year.

### PLANS FOR PRESERVING THE FUR SEAL.

An investigation of the seal-poaching business has been made by a correspondent of the Boston Herald, who publishes in that journal an interesting account of his observations. He shows, on evidence from Canadian sources, that there has been a great decrease in the number of seals found in the waters of Behring Sea. He further shows that a large proportion, quite 60 per cent., in his opinion, of the seals killed by the Canadian sealers are never obtained; that is, that in order to get four sealskins, when fur seals are taken in open seas, it is necessary, on the average, to kill ten fur seals. Besides this, female seals are killed by the crews of these poaching vessels indiscriminately with male seals, with the result that the young seals, deprived of their mothers, perish for want of nourishment and protection. In this way it is claimed that the taking of 40,000 fur sealskins in a year by these sealers represents the destruction of anywhere from 125,000 to 150,000 fur seal.

The writer suggests a plan for saving the seal, and to prevent its extermination. He proposes that a zone be drawn around the fur sea islands, extending sixty or eighty miles from them, in which, and upon the islands themselves, the killing of fur seals should be prohibited. This, in his opinion, would give to these animals a preserve in which they could at all times be safe, and would probably lead to an eventual increase, rather than to a decrease in their numbers. The Herald expresses the opinion that there would be much difficulty experienced in carrying out and enforcing such a law, and suggests that the only sure way of maintaining the fur seal species is to prohibit the killing of fur seal in any part of Behring Sea or of the great straits leading through the Aleutian Islands into the Pacific Ocean. The right to kill seal should be restricted to the two islands of St. Paul and St. George, under conditions practically the same as those that have obtained for the last twenty years. If this method deprived English citizens of their ordinary rights in the high seas, it might be arranged that the business on the islands should be carried on upon joint account for England and the United States, who could arrange for an equitable division of the net receipts, both

governments agreeing to keep such cruisers in Behring Sea as might be considered necessary to enforce the international regulation.

### HOW TO SUCCEED IN BUSINESS.

A writer in the Warehouseman and Draper gives some advice to young merchants on how to succeed in business. He says: First, be sure your means are ample for the business in which you are about to embark. Consultation with experienced men would be of assistance to you in this matter. Second, exercise due caution in taking over a business or in starting a new concern. If the former, take nothing for granted. The seller will color his business, and represent it as the most attractive thing in the market, or as an opening that only occurs once in a life time. Act on the principle that all men's statements must be actually verified, or you may buy a pig in a sack. If you start a business, be satisfied that the shop and the neighborhood are adapted for the class of trade you intend to cultivate. And, lastly, concentrate the whole bent of your mind upon it. Make it your hobby. Think about it by day and dream about it by night. Try to discover new methods of extending it. Do not allow anything to intervene between you and your business. Watch the markets. Keep your eye upon competitors. Ignore the old adage, "imitation is flattery," if only it brings grist to the mill; and then, if success is not assured, I will not presume again to write on how to succeed in business.

### THE LONDON FUR SALES.

The next sale of sealskins by C. M. Lampson & Co., in London, is announced for January 20, 1892. The winter fur sales will commence on January 25th, and the spring fur sales on March 21st.

## B. LEVIN & CO.,

WHOLESALE MANUFACTURERS OF FINE FURS

—AND—

IMPORTERS OF HATS.

491 & 493 ST. PAUL ST.,

MONTREAL.

BRANCH SALEROOMS: 70 BAY ST. TORONTO.



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

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



Fine spring-like weather is thoroughly appreciated in spring, but to business men, more particularly those in the clothing trade, it means in winter, poor business, heavy accumulation of stocks, sleepless nights and mental tribulation. There is but one story to be told in regard to business for the past month, and that is, "very poor." Dealers have been anxiously looking for a cold snap but it stubbornly refuses to materialize. There have been a few mild attempts, but what is earnestly longed for, is a real, good, old-time snap with a duration of two or three weeks, at least, and the longer the better. In the country the bad condition of the roads prevents many of the farmers from bringing their produce to market, and in the cities and towns people are holding on to their ready cash—which by the way is remarkably scarce—in the expectation that we will have another comparatively mild winter and there will be no necessity to invest in heavy clothing. For the good of all concerned, it is to be hoped that the cold snap will make its appearance several days before Christmas and put business out of its present lethargic condition. That the retail clothing trade is dull, very dull, is only too apparent. One dealer informed us that it had not been so bad with him in fifteen years at this season. This may be an exceptional case but the fact remains that it has seldom been as depressed as it is at present. Wholesalers report that the volume of business for the closing year has been in excess of the previous year, and if the retailers are in a position to meet their obligations at all satisfactorily, wholesalers will have good reason to congratulate themselves upon the year's results. Money has been scarce in some sections, but on the whole payments have been very satisfactory. An excellent feature is the fact that the demand for a better class of goods has been steadily on the increase and manufacturers have been kept on the jump for improvements in style and finish. Travelers report a fair demand for spring goods and that the prospects are bright.

#### THE TRADE IN MONTREAL.

(By Our Own Correspondent.)

With the clothing trade it is between wind and weather. The wholesalers are taking stock, and report the business of their travelers on spring account quite satisfactory. In fat or lean years men must be clothed, and this trade is not subject to the same fluctuations as other branches of industries. Indeed, in times of depression those who habitually wear tailor made goods have to be content with less expensive articles, and seek out the ready made clothiers. The custom tailoring trade is unusually good, and some very pretty goods are shown. Black chevrons are still popular and mild diagonals are in exceedingly good taste. The double breasted coat has received an impetus during the mild weather, and in the spring it promises to be generally worn. For overcoating, frozes, meltons, and beavers are used. The heavy ulster of last winter, and the sea on before, is becoming a back number, but the double-breasted ulster, with capuchin, is much worn, or will be, when the winter sets in.

#### PERFECT CLEANLINESS NECESSARY.

In the management of a store devoted to any one or to all the lines of men's apparel nothing is more essential to appearances than the greatest cleanliness. There is certainly no line of trade in which it is more essential. The idea of neatness, order and the absence of dirt and litter should pervade every part of the storeroom and extend to the exterior as well. It looks successful, prosperous and painstaking. No dealer can afford to have a reputation for carelessness. The dust brush and the wiping cloth must be always handy although out of sight except when in use and stock and fixtures kept in the best possible condition. A great deal can be done at little expenditure, saving of time and labor, to build up a trade by attention to these details. Let your store be a part of your advertisement not only in its window display and its sign but in every portion. You advertise in the newspaper to draw trade to your store. Let it by all means be inviting in its appearance when customers come to the door.—Chicago Apparel Gazette.

#### PREVAILING STYLES IN NEW YORK.

During the past month says, the Sartorial Art Journal, all other coats have manifested a decided tendency to follow the lead of the double breasted frock, and elongate their skirts. This is especially true of the dress coat, which is often made to reach the knees, though, as it is a conservative garment, we illustrate it a trifle shorter. This increased skirt length causes the waist to appear much shorter than it has been, but it is, in reality, reduced in length only about one-quarter of an inch for any style. Whatever the style of coat may be, as it grows longer it requires larger sleeves and trousers, but this does not mean that either should be greatly increased in width. There is not the slightest doubt that coats will be worn considerably longer than heretofore, but whether or not the increase of length will continue beyond the present season, is a question which no one can positively answer at present. But in fashions, as in other things, "sufficient unto the day is the evil thereof," and so long as our readers are able to dress their clients correctly during one season, it is of little consequence what radical changes the next may develop.

The Plate for this month suggests that the finishing touches to full dress cannot be overlooked with any degree of safety. They should be carefully considered and selection made with an eye to keeping in line with what for the moment is correct. Just at present plain bosom shirts are the choice of the majority, though an edge of light embroidery in tracery work is not at all out of place. Two or three stud holes are equally correct, though the latter may be considered the standard, while the former is proper for short-waisted forms. The studs themselves should not be of a bright order, either white enamel, perhaps with a delicate edge of gold, or moonstones are the choicest. In the way of collars the straight plain band is mostly worn, fully closed at the throat, though some prefer the English pattern which has the slightest of openings just where the points meet, descending to a full lap at the button hole. The moderately and squarely turned points make a pleasant change from these, but only when worn with a black band bow, preferably of dead finish silk, though satin is permissible. In cuffs for dress, the square-

cornered link button variety are still in the ascendancy, though the round corners are more called for than last season. It is intimated that a novelty in the way of a turn over, or rather a turn-up, cuff for dress will be shown in the near future, but with what degree of success remains to be seen.

Gloves show no change from last season in the way of back stitching and welts, both of which are very moderate, in fact barely an outline. The material most in vogue is undressed kid; and slate shading off to a French grey is the correct color.

Shoes of patent leather with cloth tops complete the costume, unless it may be the handkerchief, which should be of white silk or the finest linen cambric, narrow-bordered and perfectly plain.

**MEN'S FURNISHINGS.**

The Quibbler in The Clothier and Furnisher has this to say: One of the pointers given out in this column last month was to the effect that there would be a strong demand in white backgrounds for the December trade in holiday goods. The reasons were given for this prediction as mainly because the overweening prevalence of red would make the consideration of any other strong tint unlikely, and a change would be sought in the more delicate and perishable fabrics. It has turned out as written. Those that heeded these monitions are reaping the harvest of a very strong demand for white background scarfings of high grade which bid fair to hold the lead throughout the holiday season. The very latest diversion in high-class neckwear is in the form of the four-in-hand self-tied scarfing, the fabric being in soft-yielding, but heavy woven all silk stuff. The especial feature is that the knot is made round rather than flat, and indented slightly toward the lower portion of the knot. When it can be effectually done the scarfpin is inserted in the centre of this indentation. The effect is chic and gentleman-like, and it is a

pointer for imitation in made-up examples for the forthcoming season. The idea, if properly developed, would undoubtedly score a popular success. Some of the leading furnishers are showing very high collars and very wide cuffs. They are at once unbecoming and uncomfortable. The fact that the high collar and wide cuffs make the wearer appear conspicuous, is enough to allay fear that they may be adopted these conservative days.

**EVERYBODY WAS LOOKING.**

He was seen to emerge from a ready-made clothier's. As he reached the pavement he suddenly became conscious that everybody in the street was looking at him. Most people feel that way when they first put on a new suit of clothes. There were wrinkles in the coat across the shoulders and the trousers were creased as though they had been on the shelf for ages. It is probable no one would have noticed this, for such sights are a common occurrence in the streets of a busy neighborhood. Still the boys saw something to hoot at, and hoot they did as he walked along.

"Where did you get them?" some one yelled.

"He has got a £3 suit marked down to 30 shillings. See," said another.

Still the object of all this chaff hurried along seemingly unaware that the commotion on the street was about him. But at last a more sympathizing individual tapped him on the arm and said:

"Every eye is on you; better take off the tickets."

This worried him, and he took off his coat first and removed the card from his coat collar, and looking about for further trouble, found the same little cards upon his vest in front and his trousers behind. At last he got them all off, and nothing was left but the creases, but they still showed that he had just made his escape from the clutches of the ready-made clothier.—London Tit-Bits.

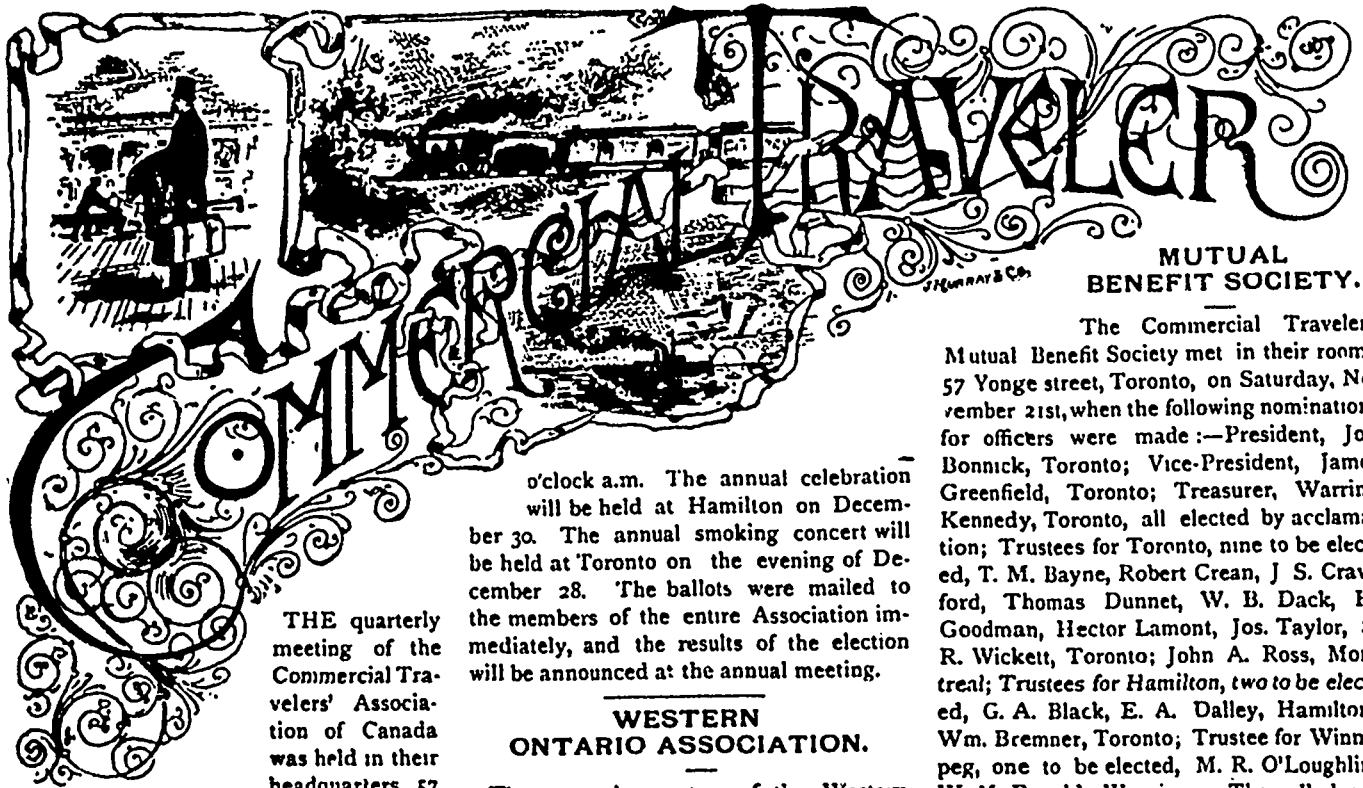
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## MUTUAL BENEFIT SOCIETY.

The Commercial Travelers' Mutual Benefit Society met in their rooms, 57 Yonge street, Toronto, on Saturday, November 21st, when the following nominations for officers were made:—President, Jos. Bonnick, Toronto; Vice-President, James Greenfield, Toronto; Treasurer, Warring Kennedy, Toronto, all elected by acclamation; Trustees for Toronto, nine to be elected, T. M. Bayne, Robert Crean, J. S. Crawford, Thomas Dunnet, W. B. Dack, H. Goodman, Hector Lamont, Jos. Taylor, S. R. Wickett, Toronto; John A. Ross, Montreal; Trustees for Hamilton, two to be elected, G. A. Black, E. A. Dalley, Hamilton; Wm. Bremner, Toronto; Trustee for Winnipeg, one to be elected, M. R. O'Loughlin, W. M. Ronald, Winnipeg. The poll closes at three o'clock Tuesday afternoon, December 22nd, and the annual meeting will be held on the evening of that day. By the courtesy of Mr. W. G. H. Lowe, the secretary, we are enabled to give a few items from the eleventh annual report to be submitted to the meeting. The total membership on November 30th was 1,806. Seventeen death claims were paid during the year, amounting to \$17,000, which were met by assessments, \$15,265.35, taken from general expense account, \$1,734.65. The receipts on general expense account, including balance from last year, were \$5,530.20; disbursements, including amount transferred to death claim account, \$4,902.76, leaving balance at credit of \$627.44. Notwithstanding the heavy death rate, the Reserve Fund of \$12,725.97 is left intact. The report says "it is satisfactory to know that our mortality is not excessive, as compared with one of the largest and most successful of the Line companies of the United States, which had a death rate of 16.9 per thousand in the tenth year of its existence, whereas ours is only 10 per thousand." The report goes on to say: "Hereafter it is intended to make six assessments each year on the first lawful day of the following months, viz. January, March, May, July, September and November. However, should the amounts realized from six assessments not be sufficient to meet the death claims during the year, then an extra assessment or assessments will be made. Members, especially those who joined the society before they married, are requested to examine their certificates to see if their death benefit is payable to the proper person. During the past three years claims have come before the Board where members neglected

o'clock a.m. The annual celebration will be held at Hamilton on December 30. The annual smoking concert will be held at Toronto on the evening of December 28. The ballots were mailed to the members of the entire Association immediately, and the results of the election will be announced at the annual meeting.

### WESTERN ONTARIO ASSOCIATION.

The quarterly meeting of the Western Ontario Association was held in their rooms, Masonic Temple, London, on Saturday, 5th December. The principal business was the nomination of officers for the year. There was a large attendance and great interest was manifested in the proceedings. President W. S. Case, who was in the chair, was nominated for another term, but gracefully declined. He has served two terms as President and proved himself a popular, painstaking, hardworking officer. Following are the nominations:

For President—J. M. Dillon and R. C. Struthers.

First Vice-President—C. E. Perry and R. Tait.

Second Vice-President—P. J. Conroy and Wm. Gray.

Third Vice-President—A. W. Robertson, Hamilton (acclamation).

Directors for London (seven to be chosen)—Geo. A. McGillivray, N. Jeffery, F. Bayden, C. Saunders, H. Line, Jas. Burns, John Richards, J. L. Johnson, H. G. Collamore, T. T. Mortimore, Geo. Griffin, John Callander, J. A. Smith, R. Coates, A. S. Tassie and D. McKenzie.

Directors from outside places were all elected by acclamation as follows.—Hamilton, R. K. Hope and Jno. Booker; Toronto, F. W. Heath and R. H. Greene; Stratford, James Dow; Brantford, Geo. Watt, Sr.; St. Mary's, James Maxwell, Ayr, J. G. Watson, Oshawa, E. O. Felt, St. Thomas, W. T. Cochrane, Windsor, James F. Smyth, Ingersoll, R. H. Cotter, Chatham, A. E. Merritt, Woodstock, R. G. Bickerton. The annual meeting of the Association was fixed for Saturday morning, December 26, at 11 o'clock.

THE quarterly meeting of the Commercial Travelers' Association of Canada was held in their headquarters, 57

Yonge street, Toronto, on Saturday evening, December 5th, President John Burns in the chair. The quarterly report of the Board of Management showed the affairs of the Association to be in a most gratifying condition, there being a considerable increase in the surplus funds and the membership roll. Nominations for officers were made, resulting in the following being elected by acclamation.—President, John Burns; First Vice-President, Charles C. Van Norman; Second Vice-President, Robert J. Orr; Treasurer, R. H. Gray; Secretary, James Sargent. These gentlemen were nominated as candidates for the Toronto Board of Directors, nine to be elected: F. T. Butler, C. A. Bernard, W. T. Barker, William Caldwell, William Christie, Charles Cockshutt, A. R. Clarke, W. B. Dack, M. C. Ellis, John Everett, E. Fielding, James Haywood, Joseph Kilgour, W. H. Lindsay, Hector Morrison, John Muldrew, Thomas Malcolm, Henry Nafe, John Orr, John A. Ross, E. E. Starr, H. Stanbury, George West.

Hamilton Board—First Vice-President, G. E. Hamilton; Second Vice-President, H. G. Wright, both elected by acclamation. For directors, six to be elected, these were nominated. H. Bedlington, W. B. Croy, R. Coleman, E. A. Dally, John Hooper, J. H. Herring, Fred. Johnson, W. E. Lachance, and W. G. Reid.

The gentlemen who represented the following boards last year were re-elected by acclamation.—Brantford, Guelph, Berlin, Montreal, Kingston, Winnipeg and Victoria, B.C.

The annual meeting of the Association will be held in Shaftesbury Hall on Wednesday, December 23, commencing at 10



to make the necessary change, and the benefit has only been secured to the widows through the kindness of the parents of the deceased members. It cannot be too forcibly impressed on members that competition to-day is as keen in insurance as it is in mercantile business, and the continued success of the Mutual Benefit Society will depend in a great measure on every member helping to increase its membership. There are a great many travelers living outside of Toronto whom the Secretary cannot reach, and are in daily touch with our members, that a good word spoken for the Society, and an application form at hand, may any time be the means of bringing in a new member. No stronger argument can be adduced of the good work the Society has done during its eleven years of existence than pointing out that \$82,000 has been paid to the beneficiaries of deceased members." Important amendments to the By-laws will be voted upon. These are briefly as follows:—To give members under 50 years an additional thousand dollars insurance on furnishing a medical certificate satisfactory to the Board of Trustees; that the nine Toronto trustees shall hold office for the term of three years, three, however, to retire at end of each year in rotation, that in future the general meeting shall be held on the third Saturday in December each year, and the annual meeting in January; accounts to be made up to 31st December, instead of 30th November; time for payment of assessment to avoid forfeiture of membership changed from forty days to one month, and non-payment of the annual fee as forfeiture changed from 1st March each year to 1st February.

### KEEP YOUR ENGAGEMENTS.

There are a number of hardships and trials in a drummer's life, but one of the most exasperating is to have a merchant make an appointment and then deliberately break it. Very few merchants stop to consider that drummers are not on the road for their health, but are sent out for the purpose of selling shoes; but this fact apparently cuts no figure. A merchant should take into consideration that hotel and traveling expenses are high, and that the expense account of a drummer will foot up pretty high at the end of the year. If a merchant thinks he can become interested in a certain line, and is asked to name a certain hour to examine the samples, he should endeavour to state a time when he is positive he can leave his business and when such an hour is set, he should make it a rule never to break his appointment. Another matter is the taking of sizes. When a drummer asks if his sizes are ready, he gets a quiet laugh and is requested to call around again. Merchants should remember that that is not business. What a howl these same merchants set up if their goods are a little slow in being made! How the traveler is asked to write or wire his house and

see what is the matter. And yet the same man will hold a traveler several days before he will give him a few sizes, and think nothing of breaking an engagement to look at samples.—Boots and Shoes.

### GENEROUS SMOKERS.

Mr. H. P. Blackley, secretary-treasurer of the Commercial Travelers' Smoking Concert of 1890, has received the following from Mr. John Ross Robertson, chairman of the Hospital for Sick Children Trust, Toronto:

"On behalf of the trustees I beg to acknowledge, with many thanks, your contribution of \$38.30 to the funds of the Hospital for Sick Children, being a portion of the proceeds of the smoking Concert held under the auspices of your association in 1890.

I need scarcely state that we are most grateful for this donation, and kindly say for me to your association, that if any of the members would at any time care to go through our new building, I should be very happy to accompany them. Again thanking you, etc."

The object is to secure a cot in the Hospital for Sick Children, and to call it "The Travelers' Cot," to be kept up by the surplus of the annual smoking concerts. In this the travelers are only following out that thoughtfulness and kindness for which they are noted. There is no more deserving institution in the country than the one they have honored with their patronage, and we would advise all who can to avail themselves of the chairman's offer, and visit the building on Christmas day. It will be time most profitably spent.

The third annual smoking concert and banquet will be held at Webb's, on the evening of December 28th. The following gentlemen are the executive: Chairman, C. H. Murdoch; first vice-chairman, T. M. Bayne; second vice-chairman, J. A. Nichols, secretary-treasurer, A. O. Hurst; refreshment committee, E. Burns, R. Wood, T. Mitchell; musical committee, Mr. Cleghorn and A. E. Curran; reception committee, Charles E. Davies, Sam. Sterling, Robert Bellam, Chas. B. Loundes, J. McKay, Charles Dunning, William Darnley, Fred. Dignum. A splendid programme will be presented, in which W. E. Ramsey, H. L. Clark, Harry Rich and several well-known travelers will take part.

### ACCIDENT INSURANCE.

Some months ago we advocated the adoption, by our Commercial Travelers' Association, of an accident insurance department, under their own control, whereby the profits would go to swell the surplus funds, instead of into the coffers of the Insurance Companies. We now understand, that the Toronto Association has completed arrangements with the London Guarantee and Accident Company, to insure all the members against accident for a term of years. The matter will have to be ratified at the annual

meeting of the Association, before taking effect. The arrangement may be a very satisfactory one; but we are still of the opinion that the better and more economical way would be for the Association to secure all the profit to themselves by the formation of an accident insurance branch. It would not involve much extra labor and expense to carry it on.

### THE ROMANCE OF A SHIRT STUD.

"Do you see that peculiar looking stud that man is wearing on his shirt front?" said a hotel clerk the other day, pointing to a gentleman standing near by, and on whose expansive bosom was fastened a gold button with a bird in black enamel upon it.

"That man is a St. Louis drummer, and he has been wearing that stud for twenty years, to my knowledge," added the clerk. "It was twenty years ago that he married a relative of Patrick Egan, the famous Home Rule Agitator of Nebraska. Previous to that time a certain young business man of Chicago was also courting her, and among the presents he once gave her was a pair of cuff buttons, of which that stud was one.

The rival saw these buttons one day on the young lady's cuffs, and in jest purloined one of them and placed it in his shirt front. When leaving the house afterward he encountered the Chicago suitor, who spied the jewel. An explanation was demanded of the young lady and an angry scene followed, and the Chicago man left in a huff. When the St. Louis drummer called the next time he proposed and was accepted. After their marriage his wife told him that had the Chicago lover proposed first, which he undoubtedly would have done but for the cuff-button episode, she would have accepted him. Ever since that time the happy husband has been wearing that button, and money could not buy it of him. — San Francisco Call.

### ASKING REDUCED RATES.

We learn from The Commercial, Winnipeg, that at a meeting held recently at Montreal of representatives from the Montreal Board of Trade and Toronto and Montreal Commercial Travelers' associations, a committee was appointed to interview the Canadian Pacific railway authorities and ask them to reduce the rate west of Port Arthur from three or four to two cents per mile and also ask both roads (the Grand Trunk) to reduce the rate to two cents per mile and to have the baggage limit raised from 300 to 500 pounds.

### AFFILIATION.

The North-West Commercial Travelers' Association at a meeting on Saturday night, December 5th, decided to defer discussion of affiliating with the Toronto association until the annual meeting.

### CONVERSAZIONE AT HAMILTON.

The Hamilton Commercial Travelers are determined to keep up their reputation for having one of the most brilliant events of the season. Their annual Conversazione will be held on Wednesday evening, December 30th at the drill hall, and we understand a large number of the Toronto brethren, who have been invited, are to grace the occasion with their presence.





Music and paper holders, made with oxidized silver frames, are very attractive.

Folding manicure sets in plush and leather with instruments having celluloid handles are having a ready sale.

A pretty thing for a present is a handkerchief holder of hand painted silk with satin lining and of an odd shape.

A blotting pad attached to a narrow band of nickel with a handle in the middle is added to the list of useful novelties.

Candelabra in fancy designs and in great variety as to size form a new line of novelties which seem to be very taking.

A new article is a small dagger-shaped book-mark of nickel or silver. It is made to slip over a leaf and hold itself there.

Magic lanterns are increasing in favor, the assortment this year being large and varied. Some houses are carrying very expensive lines.

A ladies' companion in the form of a folding plush case, which when opened sends forth sweet musical sounds, is an old idea in a new form.

Papetries with plush and leather cases in various designs, form a very taking line of goods placed on the market by the Barber & Ellis Co. Some of the plush and satin cases are adorned with hand painting, and these goods should have a ready sale.

Whiskholders of many shapes are still numerous. Some with broad bands of plush, worked with arresene designs, are exceedingly pretty.

Card cases made entirely of oxidized silver or brass in box-shape are the newest things in that line. Some seal cases with silver mountings are very pretty.

There is a large variety of shape looking-glasses in the market. Some have etched patterns for part borders; others have pretty designs in nickel and silver.

Celluloid novelties are rapidly being introduced. Paper knives with celluloid blades and silver handles, paper weights, card boxes, cards for hand painting, these and many other forms will attract attention next year.

A very pretty thing is a jockey inkstand. A wooden shape like a half saddle forms the broad flat stand, the silver stirrup holds the whip shaped pen handle, and ink wells are inserted in the stand. Another elegant inkstand is an ink well enclosed in a ball-shaped wooden case, which is attached to a wooden tennis-raquet shape, while upon the handle of the raquet is a metal pen rack.

Leading fancy goods dealers are now carrying a line of very fine pen and pocket cutlery, the "Tree" brand made by H. Boker & Co. They are made of the Wardlows, best English crucible cast steel, tempered and hardened by experienced workmen.

Buyers need have no hesitation in ordering these goods for they are thoroughly reliable. Their razors and scissors are already well-known.

A combination calendar tablet made to stand on an office table is very attractive. The tablet is used for writing the day's engagements upon. Instead of a calendar some have a small clock: others a thermometer.

One very noticeable feature of this year's fancy goods, is the way in which oxidized and other silver is taking the place of zylonite and celluloid, in the handles for the articles in dressing cases, manicure sets, etc. But zylonite has found a new sphere in taking the place of rubber in house balls: and it is surprising the 'bouncing' qualities they possess, while their variegated colors are quite pleasing.

Wire frames for building piano and banquet lamp shades are selling freely lately. Rice Lewis & Son, Toronto, are offering a large assortment of all sizes and patterns at \$6 per dozen to the trade. Some of the designs find a ready sale among the ladies for \$1.50 to \$2 each. It is becoming very fashionable for ladies to cover them with various shades to match the rooms.

#### SHOP DECORATIONS.

The interior of a store should be attractive, but especially so at this time of year. Neatness always attracts customers, the well-ordered store being an index of a well-managed business. The ceilings must be of snowy whiteness or, if decorated, of clear, bright colors. The painting should be of a light color, the counters well-polished and the show cases clean and shining.

But at this season of the year more than this should be attempted. A few flags, some Chinese lanterns and boughs of cedar, spruce or hemlock, hung and fastened throughout the store, will be very appropriate. Do not be afraid of having your store too attractive—you cannot over-do it. It is a season of rejoicing and people will tolerate a great deal of this; in fact, you must do a considerable amount of it before it will be noticed at all. Appropriate mottoes, made in various ways, will be appreciated. Nice mottoes can be made from pasteboard letters, covered with cotton batting, over which should be sprinkled silver powder. Or, better still, they can be made with pasteboard, gold or silver paper and gummed letters. The artistic clerk will produce many such that will draw attention to certain articles, or serve merely ornamental purposes.

Pictures, even if used for advertising purposes, will always add to the beauty of a store if possessed of artistic merit. Though here the dealer must guard against drawing too much attention to decorations and too little to his wares; decorations of whatever kind should be made auxiliary to the display of goods. Much freedom should be given

to the displays of merchandise. The arrangement of show cases and their contents, the placing of goods on counters or tables, should be of such a nature as to attract attention while serving, to display goods to the best advantage.

The selling of fancy lines and novelties is very different from the selling of staple lines. The latter may safely be kept in the background, and prominence should be given to the former; and all store decorations should subserve this one great purpose of displaying attractively goods that sell only at this season.

There are always two classes visiting retail establishments, one class merely dropping in as a place to go, and if they happen to see a bargain they may buy it. To meet this class of shoppers it is important to have something as a bargain in every department, or in other words every department should have a leader, some article which the public are more or less familiar with, and would know whether a bargain was really offered or not.

The second class come in with a desire to purchase, and they expect polite attention. If they see the store well filled with customers and everything in a healthy business condition they say to themselves, "This is a busy establishment; they seem to be doing a good business and this is the place for me to purchase." They proceed to buy with confidence, and when once the merchant gains the confidence of the people he is on the high road to success.

#### SHE MISSED IT ONCE.

"I can't find that there's anything the matter with your wife, sir," said the superintendent of the asylum to the gentleman who called to make inquiries. "I have been watching her very closely since she's been here and find nothing in her talk or actions which would indicate that her mind has been effected in any way."

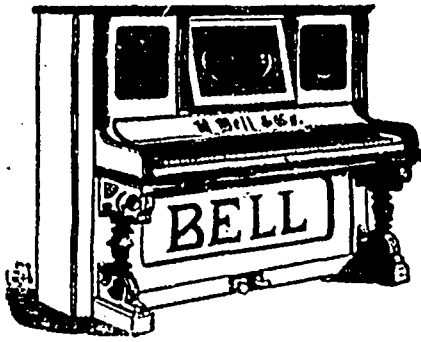
"That's just it," said the gentleman, "she's quiet now, I know, but who can tell how soon she may be raving, so I thought the best thing to do would be to have her placed under treatment at once."

"Quite right!" admitted the superintendent, "but what have been her symptoms?"

"There has been only one," returned the gentleman, "but that convinced me—" He shook his head solemnly, and then added: "There was a bargain sale at Jones's the other day and she didn't attend it."

"Too bad! too bad!" replied the superintendent. "This is a most serious form of the mania. I'll do my best, but I fear it's a life case."—The Cloak Review.

THE DRY GOODS REVIEW is printed for the Publishers by The J. B. McLean Co. (L'd), Printers and Publishers, 6 Wellington St. West, Toronto, who make a specialty of high-class magazine printing.



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These Tickets will sell your goods in double quick time. Send for samples and printed list of display cards.

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## TO ADVERTISERS.

The attention of wholesalers and manufacturers is called to page nine of this issue.

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**Dress Goods:** Tweeds, Costume Cloths, Flake Checks, Croie Beize, Chevron Crepe, Queenslands, Foule, Richmonds, Kingstons, Oxomans, Bedford Cords, Estameres, Diagonals, Sohels, Fancy Cheviots, Tartans, Mohair Figures, Self Mourning Checks and Stripes, etc., etc.

**Muslins:** Fancy Checks and Stripes, Satin Checks, Satin Stripes, Victoria Lawns, Nainsooks, Hair Cords, Books, Lenos, Piques, Crinolines and Wigan.

Samples of these goods are now in the hands of our travellers. We solicit an inspection, feeling confident if the same is accorded, orders will follow.

Some of the goods are now in stock, and we hope in a few more days to receive the balance of our purchases for the different sections of our Silk and Dress Department

We are always glad to see customers in our warehouses inspecting our goods and placing their orders. We have made the filling of Letter Orders a Specialty

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**Ribbons:** COLOURS in Faille, Satin, Double Faced Satin, Satin and Faille and Moire. BLACK in Faille, Moire, Ottoman, and Satin.

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Fresh designs just received in 54 in. Tweed Dress Goods.

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