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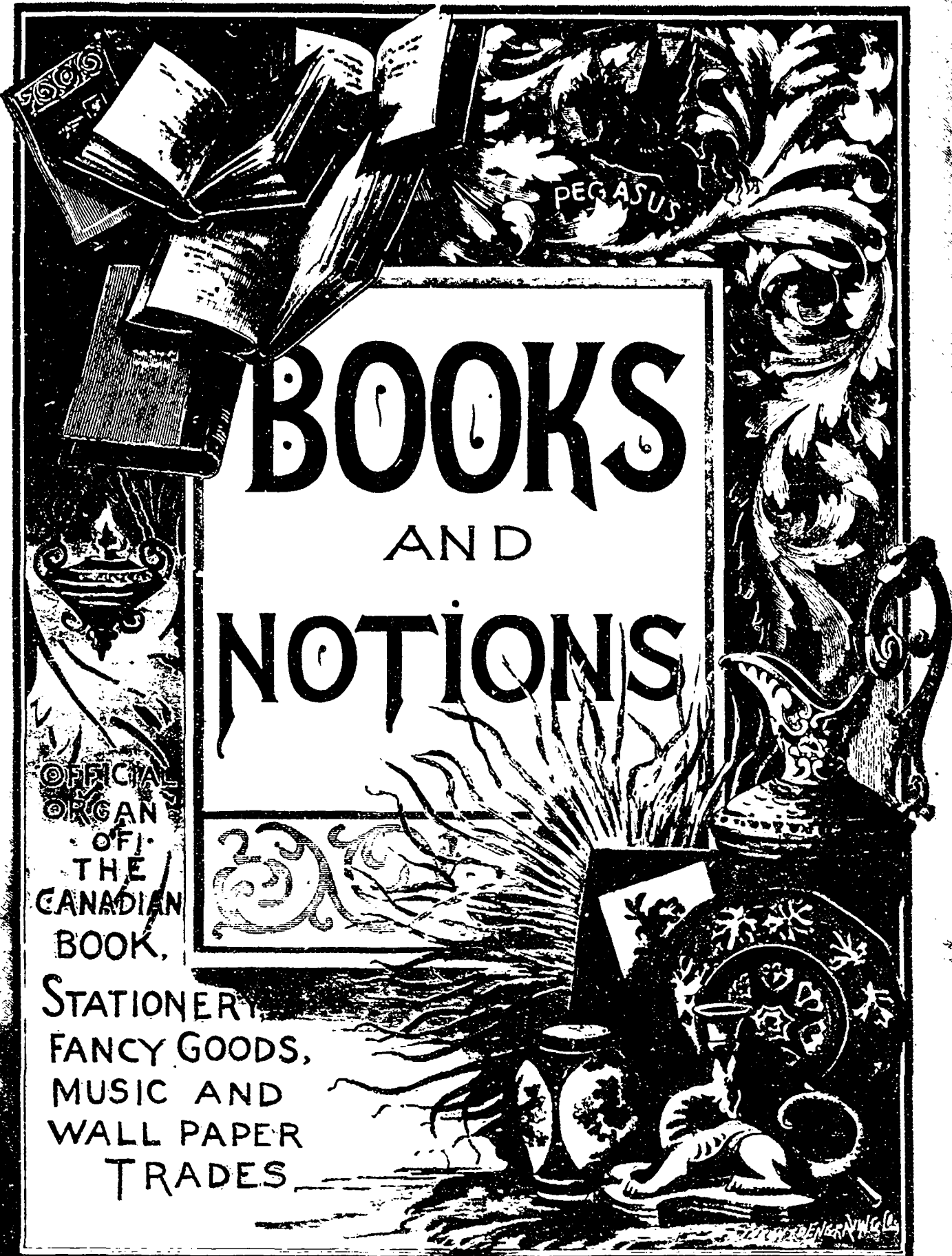
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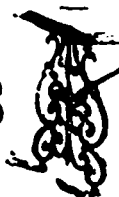
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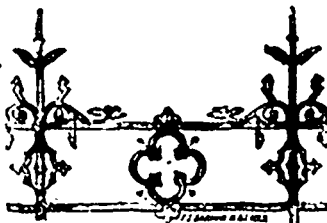
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Vol. 6

TORONTO AND MONTREAL, MAY, 1890.

No. 65

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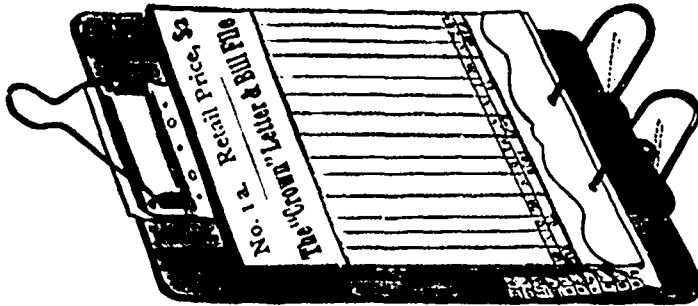
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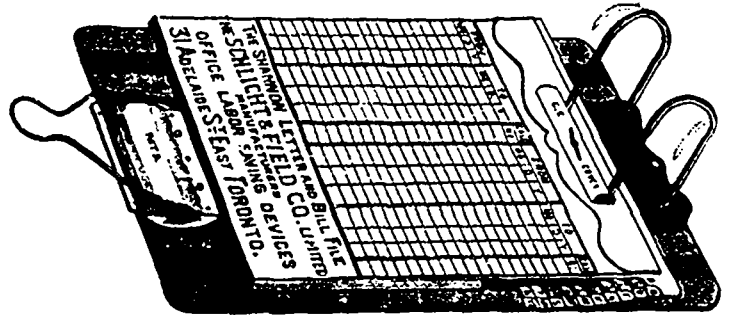
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Vol. VI. TORONTO and MONTREAL, MAY, 1890. No. 65



An investigation into the cost of producing the Ontario Readers is now in progress to determine whether the present retail prices of these books are or are not too high. The body which has this question under consideration and upon whose verdict the settlement of it depends, is a board of arbitration, made up of three members, the respective appointees of the Chancellor of the Province, of the Education Department, and of the publishers. In the commission, Judge Morgan is for the first, James Bain, Jr., of the Free Library for the second, and Richard Brown, of Brown Bros., for the third. The same gentlemen constituted the board of arbitration which examined into the fairness of prices on thirty-eight other school text-books last spring, and whose award verified the reasonableness of the publishers' prices on everything but the High School Drawing Course. The numbers of this series were reduced in price by that arbitration from 20 to 15 cents each.

\*\*\*

The issue of the present inquiry, even if it establish lower prices, will not of itself amend the unsatisfactory conditions imposed on retail trade in the authorized readers. The sole question which the contract between the Minister and the publishers makes referable to arbitration is that of deciding if the retail prices are too high. That is the only question which the arbitrators will deal with. In the publishers' contract there is no provision made for any alteration in the scale of discounts to the trade. Any re-adjustment of that all-important matter cannot be the immediate outcome of the pending award. It is also difficult to see how such re-adjustment can be a remoter outcome of the award. Even if prices are lowered, the Minister is not invested with extraordinary powers to accommo-

date the discounts to the changed standards of value, so as to make the absolute discount as much as formerly to the trader. The lack in the contract of a provision to insure the retailer in the continuance of what he gets now, virtually leaves the discount reducible, although the rate of it cannot be shifted without a violation or amendment of the contract. The comparative discount on the Readers is much lower than on any other of the authorized text-books, yet in the contracts with the publishers of the latter the value of the discounts is not left precarious upon the award of an arbitration upon the prices. In those contracts the re-adjustment of discounts is expressly provided for. Much more should it be where the discounts have been, on all hands, from the outset declared to be too low. If the present arbitration fixes a lower scale of prices it will reduce the value of the trader's discount.

\*\*\*

But if it is out of the competence of the arbitrators or the Minister to increase the rate of discounts now in practice given to the trade, it is not out of the power of the publishers to do so. The only point fixed in the scale of discounts by the contract is the lowest. Publishers must give AT LEAST twenty per cent. on a purchase of a dozen or more copies. Their liberty to give more than that is not touched by any clause of the contract. In the past they have made very little of this discretion, so that the trade has mostly received only the minimum rate of discount. Should the award of the commission now sitting find the prices of the books too high, it will authoritatively confirm an opinion long publicly held, that the publishers have been able to afford a paying discount to the trade.

\*\*\*

If there is any excess of the present prices over those submitted by the arbitrators as fairly profitable ones, the re-constructed prices should encroach far enough upon that excess to leave more than the minimum discount as an increment for the trade. This, however, would be taking in a consideration that is not in the range of the commission's enquiries, and it could only be done as supplemental to their work by a revision of the contract. By whatever means any further concession can be obtained for the trade, it should be got, and the publishers will be more reconcilable to a modification of the contract in this respect, when they perceive that they, at all events, have to give up the whole overcharge, whether all to the public or part to the trade.

\*\*\*

The question of how much should be given to the trade involves more detail than at first sight seems to be involved. There are considerations of what is due to the consumer, who has no choice but to buy these books. There are also considerations of what is best for the trade. If the claims of the consumer are neglected, it is not even then best for the trader that the discount should be very high. As the profit increases the number of traders will increase. It is not well, therefore, that too liberal a discount should be given, as that would increase the number of school-book stocks and diminish the proportion of the trade falling to each man. It is better that school-books should reach the public through fewer outlets at a fair rate of profit, than through more outlets at a high rate of profit. The most energetic trading methods or enterprise cannot stimulate consumption, as so many books have to be got and no more will be. A fair minimum rate of discount, is the best for the trader.

\*\*\*

The Education Department thinks the rate of profit to the publishers at present too high. Only upon that condition does the contract provide for the question to be submitted to arbitration. The majority of the people in this province will agree with the Department in the opinion that the publishers are getting too much for the books. That was a very generally established opinion from the outset, and it has grown more deeply rooted in the popular mind during the past two or three years. If the profit was too much five years ago, it is greatly too much now. What has enhanced it during the past few years is the reduction in the cost of material.



Paper, ink and binding have become much cheaper. The class of paper prescribed in the contract is cheaper by at least two cents a pound than it was when the contract was made. What makes a further shrinkage in the cost of production is the fact that the three publishing firms combine to buy their paper, and thus by the largeness of their orders secure the highest discount. These circumstances, and others antecedent to them existing at the time of the contract, appear to warrant the belief that the books, without any lowering in the quality of them, can be supplied to the consumer for less than they now cost him.

Whatever may result from the present inquiry, whether it does or does not bear out the opinion of the Department and the public that the prices are too high, one thing it cannot do: it cannot make the contract considerate of the traders' interests. In the opinion of the Department the public has not been sufficiently considered, and that opinion is now being examined. But it is manifest to any one that the trade has been ignored. The minimum rate of discount has been fixed, and the holders of the monopoly have it in their choice to increase that discount. This is almost equivalent to making the discount immovable in either direction, so that its extreme lowness will be preserved. In the next place any one may buy a dozen books or more as cheaply as the retailer may. This is a menace to the very existence of a school-book trade, inasmuch as by it every twelfth person might be a retailer. Again, the prices are limited upwards, but not downwards. The bookseller who relies on one line of goods for a living trade, may find himself undersold by a general dealer next door to him, who can buy at as low a price as the bookseller and can sell at a lower price, inasmuch as he can look for profit on other lines than books, while the bookseller cannot.

### ASSOCIATION MEETINGS.

The Executive committee has been working hard this month. They have held a number of informal meetings and various sub-committees have been performing numerous duties.

A special meeting of the Committee was held at BOOKS AND NOTIONS office on April 25, with Mr. A. S. Irving in the chair. A letter was read from President H. Fred. Sharp saying that the Minister of Education wanted representatives to give evidence before the Royal Commission to meet shortly to consider whether any change should be made in the prices of the Public School readers. Mr. Sharp suggested that an effort be made to secure an increased discount to the trade. It was stated that a representative of BOOKS AND NOTIONS had been informed by the Minister of Education that he had it in his hands to increase the discount to the trade if necessary. In consequence the Executive appointed Messrs. Wallace

and Wilson a sub-committee to interview the Minister on the question. As there were no further communications from the Postmaster General regarding the reduction in the postage on foreign periodicals, the meeting then adjourned to await the report of the committee appointed to see the Minister of Education.

Another meeting was held at this office on Tuesday, April 29. Mr. Wilson reported that he and Mr. Wallace had seen the Minister of Education on Saturday. He received them very kindly and arranged to discuss the question with a deputation on Monday, May 5th, at 1 p. m. It was decided therefore to invite the city retailers and as many as could come from outside to assemble at the Department on that day. It was arranged that Messrs. Wallace and Wilson should have an interview with the publishers of the Readers, and that Messrs. Wallace and Porter should see that the city retail trade were well represented on the deputation before the Minister. The Minister will be asked to give an increased discount on Public School Readers of 25 per cent. to the retailers and 33 $\frac{1}{3}$  to the jobbers and a cash discount of 5 per cent. and a decrease in the amount of from \$1,000 to \$500.

The following gentlemen gathered at the Educational Department on Monday last: Messrs. Wallace, Plaskett, Porter, Sutherland, Wilson, and McLean, (Sec. Treas.), Toronto; Day and Nelles, Guelph; Cranston and Emslie Galt; for the retailers, and Messrs. C. M. Taylor and J. F. Ellis for the jobbers. Letters of regret that they could not be present were read from R. S. Cormack, Whitby, A. Robinson, Belleville, Wm. Middleton, Kingston, and J. Eastwood, Hamilton. President Sharp wrote that he could not arrive in time unless he left home on Saturday. The Minister of Education received the deputation courteously. Mr. Nelles who was Chairman made a few general remarks on the question, and called upon Mr. Day who made out a good case for the retail trade. He pointed out that it cost the retail dealer 20 per cent. to do business, and there was therefore no profit in readers with only a 20 per cent. discount, especially when they had to give that discount, and pay the freight to some of their customers in villages near by. Mr. C. M. Taylor said that it cost the wholesale trade 17 $\frac{1}{2}$  per cent. to do business and with the present discounts they could not make a profit on the readers. He complained of the unfair way in which the jobbers were treated by the School Book Combine. Mr. Ellis said the request of the trade for increased discounts was reasonable, and the publishers could easily afford to grant them; he showed that since the contract was made the cost of the paper in the readers had been reduced from 10 to 7 $\frac{1}{4}$  c. per lb.; ink from \$1.25 to 40c. per lb. cloth from 5 $\frac{1}{2}$  to 4 $\frac{1}{2}$  c. and the board was also cheaper. Mr. Wilson said that retailers in the States had a much larger dis-

count than we were asking, and Mr. Day reminded the Minister that on the old series of school books they had a discount of 33 $\frac{1}{3}$  to 50 per cent. Replying to the deputation, Mr. Ross said he thought the request was a fair one. He would not promise that anything could be done in the discounts on general school books until the expiration of the present contracts in 1891, but he would endeavor to secure better terms. He promised, however, that if it were at all possible, that he would give them a 25 per cent. discount on readers.

### DUTY ON BOOK PLATES.

Until the revision of the tariff proposed in the budget for this year, the duty on electrotype, stereotype or celluloid plates of standard books was ten per cent. ad valorem. The new tariff bill contained no explicit reference to any alteration in this duty, but customs officials have held that there was an implication of one in item 150 of the bill, which reads as follows: "Stereotypes, electrotypes and celluloids for almanacs, calendars, illustrated pamphlets, newspaper advertisements or engraving and all other like work for commercial trade or other purposes not elsewhere specified and matrices and copper shells of the same—2c. per square inch."

In the words "or other purposes not elsewhere specified" collectors hold plates for books are included, as such plates are not reserved in any other clause of the bill. Consequently ever since the appearance of the budget 2c. per square inch has been collected at our ports on all such book plates.

In committee of the House, the Minister of Finance moved "that the item imposing a duty of 10 per cent. ad valorem on stereotypes, electrotypes, and celluloids for standard books be amended so as to make the duty two-thirds of a cent per square inch for these articles which were in whole or in part of metal or celluloid." The resolution was carried.

The item, however, imposing this ad valorem duty is not to be found in the new tariff bill, but is in the old one. Evidently the Minister felt that this clause in the old tariff bill had not been amended by the clause in the new one before quoted as that upon which collectors are now proceeding to tax standard books. Therefore, until this amendment in committee of the House, the duty on plates of standard works must have been ten per cent. The duty of 2c. per square inch manifestly refers to advertising matter.

The determination of the duty on plates of standard books does not settle the full question between the collectors and the importers. Plates of books that are not standard will still be rated by the former as falling under the budget clause fixing the duty at 2c. per square inch. That is, the duty on such plates is to be three times that on plates of standard books. No doubt the question will soon be settled upon some importer's appeal against 2c. a square inch on plates of non-standard books.

The alteration in the method of levying the duty, which substitutes a space basis for the value basis of duty calculation, will not make much difference to the importer of standard plates. The change is made to secure the amount of duty originally contemplated and yielded a 10 per cent. rate. A change in the manufacture of stereotypes has lately reduced the weight and the duty has shrunk in correspondence with this. The two-thirds of a cent duty is expected to restore the old duty merely.

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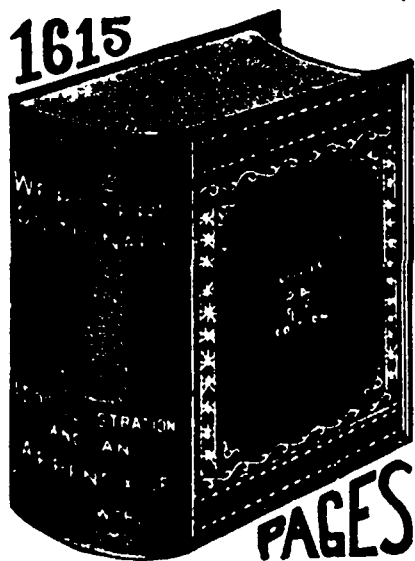
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### THE POSTAGE QUESTION.

The Government has not yet taken definite action on the postage question, but it is to be hoped that something will be done before the close of the session. Since last issue the following has been received from the Postmaster General:—

POST OFFICE DEPARTMENT, CANADA.

OTTAWA, 22nd March 1890.

MR. J. B. MCLEAN,

Sec.-Treas. Booksellers & Stationers

Association, Toronto, Ont.

SIR,—I am directed by the Postmaster General to acknowledge your letter of the 12th instant, enclosing proof of an article since published in BOOKS AND NOTIONS, on the subject of certain disadvantages under which Canadian news dealers are alleged to be laboring as compared with the news dealers of the United States as regards the remailing of British newspapers and periodicals.

In reply, I am to say that this matter has had the Postmaster General's careful attention, and that he fails to find that the news dealers of Canada have any substantial grounds of complaint in the matter to which the article refers.

The Canadian postal regulations allow news dealers in Canada to repost British newspapers and periodicals which they have received by mail from Great Britain free to subscribers in Canada, whereas United States dealers have to pay one cent a pound on all such matter, whether addressed to the United States, or to Canada.

As regards the reposting of such matter to addresses in the United States, the Postmaster General doubts whether an assimilation of the Canadian to the United States regulations in this particular, supposing it otherwise expedient, would have the effect of causing subscribers in the United States to obtain their British periodicals through Canadian newsdealers to any appreciable extent. The Canadian dealers seem to the Postmaster General to stand on very favorable ground in being able to repost such publications to subscribers in this country absolutely free of charge.

I am, Sir,

Your obedient servant,

W. D. LE SUEUR.

Secretary.

On the receipt of the above letter the Executive Committee met and instructed the Secretary to send the following letter to the Postmaster General:—

TORONTO, APRIL 10TH, 1890.

THE POSTMASTER GENERAL,

Ottawa.

SIR,—I am directed by the Executive Committee of the Ontario Booksellers and Stationers Association to acknowledge the receipt of your favor of 22nd ult. regarding the postage on foreign periodicals, and to state in reply.

That the Committee is under the impression that you do not thoroughly understand the contention of the Association. In your favor referred to above you greatly overestimate the advantage of the remailing privilege. When first granted the English postage was only one penny on each maga-

zine or periodical regardless of weight, now it is 8 cents per pound while on some of the larger magazines which form the greater proportion it is equal to about 8 cents per copy, a rate which practically prohibits their importation by post. In consequence the trade both in Canada and the United States bring their supplies by freight. The rate across the Atlantic to Toronto and Montreal is practically the same as to New York. On the arrival of the magazines at New York the American dealer can mail them to subscribers at one cent per pound, while on the arrival of the Canadian supplies we cannot mail them under one cent per four ounces or fraction thereof. The trade now desires to be placed on the same footing as our competitors by amending the regulations so as to permit Canadian dealers to mail all periodicals at one cent per pound. This we maintain will increase instead of decreasing the revenue as a very large portion of the periodical matter now coming into Canada by mail from England and the United States and carried free by our Government will be mailed in this country. Therefore, we earnestly hope that our humble request be granted, which must be admitted is a just and reasonable one.

I have the honor to be,

Sir,

Your obedient servant,

J. B. MCLEAN,

Secretary-Treasurer,

Ontario Booksellers & Stationers, Association.

### THE NEW YORK PUBLISHERS' SYNDICATE.

The merging of the great American publishing concerns into one corporation is almost a completed undertaking. A few prominent firms there are which yet stand aloof, though the overtures of the organizers are still kept before their consideration. Another fact that will force itself upon their consideration is that of the odds against which their non-federation involves their competing. Should they remain obdurate, and open up a campaign upon the prices of the houses leagued together, in whatever line their price cutting operations run, they may expect to be undermined. A survey of the combined strength of the federating houses will, therefore, be likely to be followed by the alliance of the few leading outsiders. The consolidated concern, which goes under the name of the John W. Lovell Company, has obtained possession of the plates of the competing editions of standard sets, 12 mos. and poets of fifteen great publishing houses. In addition to the plates of standards, the stock and plates of the paper covered series of the following New York houses have been secured: Geo. Munro, Norman Munro, National Publishing Co. Only a very small residuum of the American publishing interest is not included.

In so comprehensive an amalgamation of the leading book producers, there should be

guarantee of surcease from the cutting of prices, so far at least as the publishers are responsible for it. The only motive for any more of it on their part will be to extinguish the evil in firms that negotiation fails to bring in. These firms, as pointed out, are few, and can only for a very short time hope to measure strength with the big aggregation that will be against them. They will, therefore, be only a brief obstacle to constant prices.

The circular sent out by the John W. Lovell Co. seems to be the shadow of better coming events for the trade. These will begin to be realized towards the close of the present year. First, there will be better books. In the paper, print and binding there will be marked improvement. Second, there will be uniform prices to all the customers of the John W. Lovell Co. All jobbers will have to sign an order contract pledging them to sell at the publishers' prices. Third, dealers will be protected against any competing editions which appear. Such shall no longer be permitted to stagnate business in lines they aim to displace. Fourth, no discounts will be given to any but the trade. This will remove that vicious publishers' competition against their own customers, a competition carried on through the large "universals" and the tea stores of the towns and cities in Canada. All these objects are tributary to the one grand object, that of building up and sustaining a book-trade. Such a trade the methods of American publishers have for some years been most hostile to. Their dismaying onslaughts upon the very existence of a stable system of prices, and their ready sale to general dealers had gone far towards destroying the conditions of a book-trade.

The only solicitude that need now be felt is as to the loyalty of individual retailers to the interests of their trade. Jobbers will not be stocked after they have broken prices. But will the retail trade stand out for the intractness of prices? It should require but a grain of prudence in any man to restrain him from taking liberties with prices that are once assured. The trade needs to co-operate with the publishers, otherwise the benefits flowing from union among the latter will not avail to make the book trade a paying one.

Advices just received from England are to the effect that the Imperial Government has disallowed or is about to disallow the Canadian Copyright Act of last session on the ground that it is ultra vires of the Dominion Parliament. This action, it may be stated, was not altogether unexpected, in view of certain remarks made by Mr. Daldy, secretary of the English Copyright Association, when here last fall, and who came to Canada as a quasi representative of the Imperial Government. The Dominion Government has, however, not yet received any reply to Sir John Thompson's despatch recently presented to Parliament, and until a reply is received no action will be taken.



The duty on lead pencils, placed in the budget at 35 per cent., has been reduced to 30 per cent.

BOOKS AND NOTIONS had the pleasure of meeting Bro. Hope, of Ottawa, on a recent visit to the city.

Messrs. Hickson, Duncan & Co., are doing, along with a steady staple trade, a brisk business in sporting goods.

Geo. B. Smith, of T. H. Smith, & Co., stationers, Galt, and Wm. Bremner of Bremner and Mills, stationers, Wallaceburg, and Ed. J. Lovelace, editor of Petrolia Topic, were in the city this week, and stopped at the Elliott house.

R. W. Douglas & Co., carrying on a book trade in part of the stand formerly occupied by Piddington's book store, has assigned to G. M. Gardner, Toronto. Gage & Co., are the chief creditors. The liabilities are \$25,000, the assets \$20,000.

"Stanley and his Heroic Relief of Emin", is the latest issue of the press of Wm. Bryce. It is a book that will sell. The outside of it is itself a strong selling feature. It has one of the best covers we have seen on any similar Canadian publication.

In the notice of the new music book, "Merry Melodies," published in our last issue, we neglected to state that J. K. Cranston, Galt, was the Canadian publisher. Mr. Cranston's name was mentioned, but his address was inadvertently omitted.

In the debate on the tariff the duty on beads has been discussed to very good purpose, as they are now rated at 20 per cent., instead of 35 per cent., as the budget proposed. The other fancy goods, as work-boxes, dolls, toys, etc., on which the duty was advanced from 30 to 35 per cent., will hereafter have to pay the advance.

Mr. W. B. Cook, long and widely known as the proprietor of the bookstore on the west side of Yonge, between Richmond and Queen streets, Toronto, died very suddenly in the early part of the month. He was hale looking and active up almost to the hour of his death, which was caused by paralysis. Mr. Cook took an earnest interest in the formation of the lately organized Toronto Booksellers' Association, and took a prominent part in the proceedings of all its meetings.

We refer our readers to the very detailed Announcement of Messrs. L. Prang & Co., which appears in another column of this issue. The immense wealth of genius in art and letters which that great house is infusing into this year's holiday cards, booklets, and books, places it ahead of its own brilliant record. The names of the artists and writers enlisted are a guarantee of very rare excel-

lence in the matter which will be the issue of their work, and the high reputation of the publishers is a voucher for the finished form in which that matter will appear as a commodity of trade. We ask the careful attention of the trade to the Announcement.

The representations made by the Ontario Booksellers' Association to the Postmaster General, with a view to having reduced the postage upon paper books, has been followed by an able presentation of the same case by Mr. William Bryce, who in an interview with the Hon. Mr. Haggart, and in a subsequent statement written out at the latter's request, had a recent opportunity to show the injustice of the present rates. The reply of the Department, however, which he received a few days ago, was to the effect that the Postmaster-General could not see his way to making the alteration recommended. It is probable that another deputation will be sent.

We seldom see a comical window among the stationery trade at this season of the year. Sometimes at Xmas they loom up to attract the young folks, but, Frothingham & Popham, of Ottawa, show such this past month. In the back ground we see all kinds of sporting goods, such as base ball and bats, lacrosse sticks, foils, etc. The floor of the window being covered with green baize, representing a green field or a lawn. Then with these small white wire skeletons, Mr. Popham, (who by the way is one of Ottawa's leading lacrosse players) has arranged them on the field in the act of starting the game of lacrosse. The men, each have a lacrosse in hand, the referee being on hand in summer suiting to start the boys. This is really one of the best we have seen of its kind, and Ottawa sports are all talking of it.

The stock of the Toronto News Co., is as usual full of of seasonable specialties. One that the trade would have little difficulty in introducing with profit to themselves is the postal stamp box, a little steel receptacle, rather more than the thickness of a penny, square in shape, and of the interior dimensions that make an easy fit for a few dozen stamps, lying upon each other. The John Hancock fountain pen, which is retailed at 50c., is also a very saleable article. It is just what is wanted by the traveller, who needs portable writing requisites. The supply of ink carried by the pen is liberal and easily renewed. The Company's new Christmas cards are to be exhibited in a few days. The samples of their toy-books and booklets are also on the way and will soon be submitted to the trade. A marvel of cheapness which is now available to the trade through the News Company's stock is the Knight of Labor led-pencil, suitable for school use. These pencils are sold to the trade at 50c. a gross. The casing is cedar and the plumbago is very good. The News Company open a big clearing sale, which will continue throughout May, to run off their present stock of paper and envelopes. This is to make way for some fine new lines.

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5309. Ferryman John. (Song.) Words by Henry Vaughan. Music by Paul Rodney;

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5311. The Remembered Song. Words by R. S. Hichens. Music by Paul Rodney;

5312. Arabian Serenade. (Song.) Words by G. Hubi Newcombe. Music by Milton Wellings.—The Anglo-Canadian Music Publishers' Association, limited, London, England.

5313. The Pennycomequicks, by S. Baring Gould. Wm. Bryce, Toronto, Ont.

5314. The Arab's Bride. (Song.) Words and Music by Godfrey Marks. The Anglo-Canadian Music Publishers' Association (L'd), London, England.

5315. Scales and Chromatic Scales. Section 3, No. 1, of Practical Pianoforte School, by Charles Halle. Forsyth Bros., London, England.

5316. Yachting Song. Words John Imrie. Music by Herbert L. Clarke. Imrie and Graham, Toronto, Ont.

5317. Deux Mazurkas, No. 1, in E. Minor;

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### WHAT IS PROFIT ?

Profit is that which remains in the hands of the storekeeper after all of the various expenses of doing business are paid. Selling goods at an advance over the invoice price is not always profitable. The cost of transportation, store rent, clerk hire, fuel, lights, waste, spoilage and leakage must all be taken into consideration, and the merchants who expect to do business and live must sell their goods at such an advance as to cover all these expenses and leave something besides. There are changes in styles that have to be considered; there are losses incurred by bad debts. There is the expense of carrying an over-supply of unsaleable goods, in fact, there are hundreds of things to be considered by every merchant who embarks in business and who expects to be successful in his undertakings. There is fierce competition to be met, and how to do this and make a living profit taxes the ingenuity of the storekeeper to the utmost.

It is becoming almost imperative upon storekeepers to reduce the running expenses of their business to the utmost possible limit. One excuse for trusts is the allegation that they are formed for the purpose of doing business at a reduced expense; but the trouble with them is that when they once get command of the market they want to run it exclusively for their own benefit, so it seems that some other way will have to be devised for lessening the cost of production and distribution.

There are too many men engaged in mercantile business, without doubt, and there is not a living profit for all of them, so fierce and close is competition. There are houses which have been in business for years and which at one time flourished and grew rich, but now are on the decline on account of the fierce competition which they are compelled to encounter, and which compels them to do business at a loss or go out of it. Not long ago a prominent and long established firm in this city made an assignment, having become cramped for funds on account of doing business for sometime on a losing basis. Firm after firm which has existed for years has been wound up because it seemed clear to the managers that ultimate failure was inevitable if the business was indefinitely continued. It would seem at the present time that only the merchants who buy close and run their business economically can make a success of merchandising. This fact shows the importance of being posted. Storekeepers cannot scan the market reports too closely if they expect to make a success of merchandising. They must be energetic, possess original ideas and conduct their

business as nearly as possible upon a cash basis. They must keep posted on all trade news so as not to fall behind the age. In almost every branch of business there are goods which have to be sold at a very trifling advance over the invoice price, and the grocer or general storekeeper who makes a handsome profit from the conduct of his business during the year must not only be a hustler, but a shrewd and ambitious manager. The most successful business men to-day are close readers of their trade papers.

### CHATEL MORTGAGES, BILLS OF SALE.

Ugly words these, aren't they? Not only to the man who gives them but to the holder too and still more so to the firm or individual who is foolish enough to give the credit under them. It is an old and true saying that it takes a fool and a knave to make a bet, and so it is with mortgages. No wholesaler compels a retailer to give him a chattel mortgage without saying to himself, "Now he's got to do as I say or I'll close him up. And what after all does the giving of a mortgage or bill of sale mean in the commercial world? It simply means the declaration to all the wholesale trade, through the medium of the Mercantile Agency Change Sheets, that so and so having lost his credit, has been compelled to hand over his whole stock to some one else in consideration of his lending him a small sum of money or not pressing him at the present time for the accounts he owes him. It does not mean than this same wolf in sheep's clothing intends to keep Mr. So and So stocked with the goods his trade calls for. No, not by any means. On the contrary it generally turns out that a series of demands, accompanied by unpleasant suggestions, are made on the poor store-keeper, who goes around to the other wholesale houses begging for goods at any price, with no equivalent to offer them but the assurance that their wares will be immediately handed over to one of their competitors while his own ability to pay for them is away below nil. There are always a certain number of unwary ones who will get caught in the trap, but they are rarely houses who sell their goods at right prices. When, therefore, the goods are obtained, there is no profit made on them in competition with other storekeepers, and so matters gradually grow worse, until, finally after months of prolonged torture, our poor friend has to give in. His stock is sold by auction, and the wholesaler loses. Every one else is left entirely out in the cold, and feel angry at a man whom they would have been ready to help, had he come to them in a business like way and laid his difficulties before them, instead of giving one creditor the preference. MORAL.—Never be fooled into giving a chattel mortgage.

THANKS MR. MOWAT. We are not politicians and will neither vote for you nor against you, but in the name of the wholesale and retail trade that we represent, we thank you heartily for having the elections, after so short a space of time, and not as you did last time just in the middle of our Xmas. trade. We know of nothing short of fires and floods that will break the back of business worse than electioneering, and the less we have of it the better.

**MERCANTILE INSURANCE.**

In the Council Chamber of the Board of Trade a paper was read by Mr. Henry Lye on Mercantile Insurance as a preventative of business demoralization and bad debts. Mr. Lye said:—

"Every new idea of justice or equity, every advance from anarchy towards order, every amelioration of the conditions of society by the application of liberal principles has been stigmatized as an impracticable innovation and assailed as the work of a fanatic or destroyer and an enemy of his fellow men."

The main argument of the paper was that in regard to mercantile affairs there ought to be a system of insurance such as obtains for life and fire losses. The speaker pointed out the method by which this might be done. Mr. Lye spoke of business morality, and maintained that as a general rule men in business are neither extravagant nor dishonest, and that the failures in business are not caused by those faults so much as by those circumstances outside and beyond their control. A mercantile insurance company, guaranteeing bad debts, would at the outset require from the applicants such information as would warrant the transaction. These "informations" would be a combination of such as are furnished to the different Insurance Companies and the mercantile agencies. Mr. Lye concluded by hoping that the members would overlook its red rag appearance and discuss it calmly, and that they would see in it a scheme by which mercantile business would become free from its present danger.

The chairman called for discussion, and Mr. James Scott said a few words in high praise of the paper and called for opinions from the mercantile men present.

Mr. Davidson said the scheme of business insurance seemed reasonable and workable and it was certainly desirable. The duty of the business man was first to avoid bad debts and next to get some one else to pay for them.

Mr. Headly hoped the paper would be printed and widely circulated. Mr. Hugh Blain said the scheme was one he had no doubt would be hailed with delight by business men, if found practicable. The discussion was continued by Messrs. Donaldson, McCabe, H. E. Eddis, Johnston, Belleville, and the Chairman, who said that the great thing to be guarded against was immorality in business; and there was no reason why a good, clean, moral risk should not be taken in business as in either fire or life.

In answer to the vote of thanks Mr. Lye said there could be no doubt that the proposal, though an innovation, was one that would ultimately come to the front.

The paper will be printed for circulation among business men.

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A so-called "Webster's Unabridged Dictionary" is being offered to the public at a very low price. The body of the book, from A. to Z. is a cheap reprint, page for page, of the edition of 1847, which was in its day a valuable book, but, in the progress of language for over forty years, has been completely superseded. It is now re-produced, broken type, errors and all, by a photographic process, is printed on cheap paper and flimsily bound. It is advertised to be the substantial equivalent of "an eight to twelve dollar book," while in fact it is a literal copy of a book which in its day was retailed for about \$5.00, and that book was much superior in paper, print, and binding to this imitation, and was then the best Dictionary of the time instead of an antiquated one. A brief comparison, page by page, between the reprint and the latest and enlarged edition will show the great superiority of the latter. No honorable dealer will allow the buyer of such to suppose that he is getting the Webster which to-day is accepted as the Standard and **The Best**.

There are several of these reprints, differing in minor particulars, but **don't be duped**, the body of each is a literal copy of the 1847 edition.

**WHAT THE PAPERS SAY.**

The **New York Times**, says: "Only those who are ignorant of the great advances that have been made in dictionaries are likely to buy this reprint at any price." The **American Bookseller** of N. Y., says: "The etymologies are utterly misleading,

and naturally so; for when the Webster of 1847 was issued Comparative Philology was in its cradle. The definitions are imperfect, requiring condensation, re-arrangement and additions. The vocabulary is defective, some of the commonest words of to-day, especially scientific terms, for which a dictionary is most often consulted, being entirely absent. In not one of these three prime requisites of a dictionary is the Webster reprint a trustworthy guide, or, rather, it is a misleading one. \* \* \* This 'reprint' is not intended for intelligent men. It is made expressly to be foisted by all the arts of the book canvasser on those who have been precluded from a knowledge of what developments lexicography has undergone during the last forty-two years. This is the cruellest feature of this money-making enterprise."

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G. E. Horne has disposed of his Brantford book store to B. Lundy.

Jos. H. Crowe, bookseller and stationer, Windsor, N. S., has assigned.

W. A. King who has of late years been the owner of both a publishing house and a drug store in Coldwater, Ont., died early in April.

J. C. Curtam, who has been playing with fancy goods in Warton, (they are worse than "edged tools,") has assigned to J. H. Whicker, of that town

We regret very greatly to learn of the death of J. H. Dufton, so long and favorably known in the stationery trade at Stratford. We extend our deep sympathy to his bereaved family.

Waterford, Ont., was visited by a most disastrous fire on April 6th, in which eight business men were burnt out. Among others we are sorry to find the names of D. Horning, jeweler, and J. F. Aitken, druggist and bookseller. We re you insured gentlemen?

Christopher Dickson, the well known bookseller, stationer and fancy goods dealer of Clinton, has joined the great majority, we are sorry to say. For years past Mr. Dickson's health has been very poor, and he has been failing steadily since last fall. His ailment was consumption. Running an extensive business as he was, and being unable to watch it as he wished, it must of given him great anxiety. His great fault was over-stocking himself, and last fall he seems to have failed in this respect more than usual. Being pressed in January by some of his creditors, he gave a relative a chattel mortgage and while his business was under this heavy cloud he died. We have heard, however, that he partly provided for his creditors in his life insurance, and for the sake of that poor man's memory we hope such is the case.

ADVENTURES OF A SKELETON. Is the work in which Beecher W. Waltemire announces his entry into the community of American fiction writers. It is not the first literary attempt made by Mr. Waltemire in this line, but is the first work given by him to the public. This novel grew out of an experience acquired by the author in circumstances that well might impress an observer susceptible to unique social phenomena. The experience was gained in a three years' residence at Findlay, Ohio, during the time when the tension of the oil excitement there was at its greatest, and was producing those types of which rare presentment is to be found in Adventures of a Skeleton. Findlay supplied the materials, and the author applied the fusing fancy. The book is published by J. S. Ogilve, New York, and is to be had from any Toronto dealer.

### A NEW WHOLESALE FANCY GOODS HOUSE.

One would have thought that the trade was well enough represented, to hear the wholesalers complain. But we presume it is a case of the fittest surviving. At any rate Montreal is just now looking on and wondering whether Porter Kemp & Co. will make a success of their venture. Both members of the firm are offshoots of R. Hy. Holland & Co., one as a financial partner, and the other as a traveller. Starting with ample capital, new and clean goods, and a good connection on the road, our friends should make money if any one can.

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As there is a possibility of the Public School readers being reduced in price this fall, booksellers will do well to buy only sufficient quantities to keep them going in the meantime. Do not be tempted to place large orders for present delivery by any inducements in the way of extra discount or special terms. Our advice is to lower the stock and keep it low till the new prices are established.

The holiday trade in Christmas and New Year cards, in books and booklets usually sold at that season, is one that dealers throughout the country should now take the local measure of. It is by the volume of the orders signified within the next month or so that the great producing houses regulate their output for the holiday trade. Messrs. Raphael Tuck & Sons present their compliments to our readers in another column and set forth the new lines which they are prepared to put in retail stocks. The high quality and elegance of the holiday goods this firm makes have been attested by the yearly instalments they have ushered into the trade of former years. The best of handiwork and of picturesque and literary art, allied with the most tasteful conceptions always characterize their booklets and cards.

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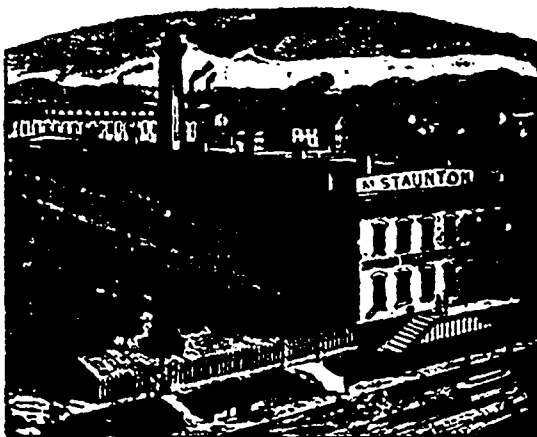
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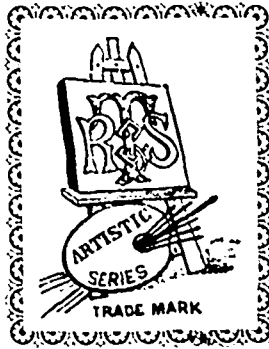
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