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*THE CANADIAN
DRY GOODS REVIEW.*

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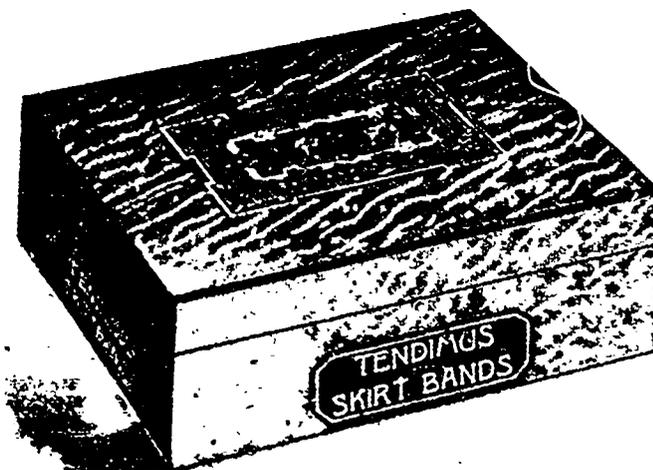
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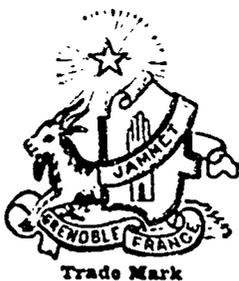
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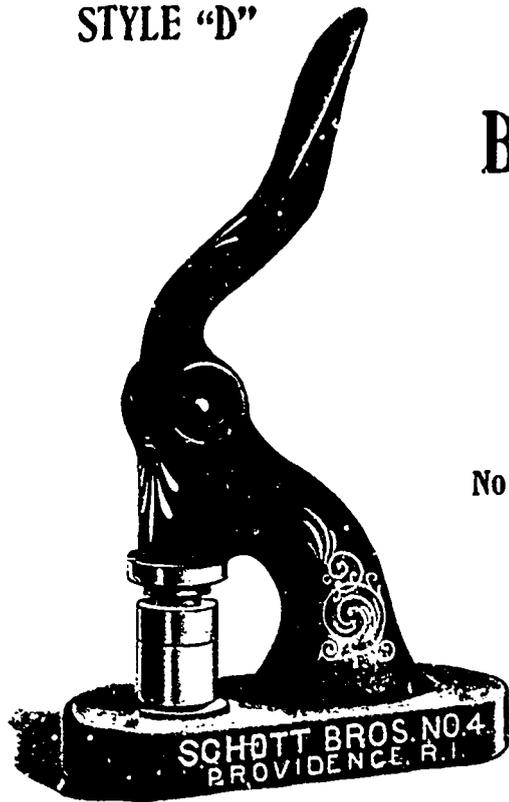
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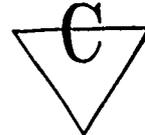
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DIVISION COURTS AND APPEALS.



Agitation is going on in Ontario for law reform, the aim of which is to lessen the cost of small suits, and to limit appeals so that the rich man may not be able to tire the poor man out, and thus deny him justice, or the poor man worry the rich man, simply because he is rich. This reform is being earnestly advocated by certain newspapers—and much good is being done. Ontario's law system may be the best in the world, but it is also the most expensive.

Let us look at the case of Division Court fees, where small debts are collected. A correspondent in our January issue pointed out that these fees were from five to eight times as heavy as in England. In this country, if a man desires to collect a small debt, say of \$10, he must first pay \$2.50, and mileage for the issue of summonses, etc. Then when he has got judgment, his execution costs him 65 cents. Then if bailiff returns "nulla bona," a judgment summons can be secured for \$2.50, and some extras for a few cents more. This very seldom brings in any proceeds, even if the judge orders him to pay so much per month. Then when a payment is defaulted—and the first one usually is—\$2.50 more is paid for a default sum-

mons, and if no appearance be entered, 65 cents will buy an order to commit. Even this is seldom effective, as the bailiff arrests the man, brings him up before the judge, who usually grants a stay of proceedings. The judge does this once a month for six months, and in that time the order runs out, and the suitor must start all over again. Costs to date: Court costs, \$2.50, 65c., \$2.50, \$2.50, 65c.—total, \$8.80; counsel's fees, \$5. Grand total to collect a \$10 debt, \$13.80 and the debt may not be collected.

Lest this may seem overdrawn, we may state that careful enquiry leads to the conclusion that seven cases out of ten in the Division Court go as we have outlined above. This being the case, there is no reason for the continuance of such farcical procedure.

A suitor should be allowed to serve his own summonses and thus save the bailiff's fees. The suitor would be willing to do this and could do it as effectually and even more promptly than the bailiff. The bailiff will allow a suitor to do this, but his magnanimity will not extend to the point of allowing the suitor to keep the fee for himself. He collects his fee at all opportunities.

The best plan would be to do away with either the County or Division Court, and establish the other with all the duties, privileges and jurisdiction of both. One court could do the work quite as efficiently as two, and at a great saving both to the cause of justice and to creditors and debtors in general.

The Thornbury Herald, to turn to the question of multiplicity of appeals, tells of a case where a steamboat belonging to a poor man was locked in by the floating logs of a lumber king and delayed eight days. The owner of the boat sent his wealthy neighbor a bill for \$200, representing the loss from the delay. He received from a firm of solicitors a letter intimating that they would accept service in a law suit if the complainant chose to bring one; but that they were instructed to carry the suit, if necessary, to the Judicial Committee of the Privy Council in order to make a test case of it. As the proceedings would have cost the poor man more than the value of the little boat that was his means of livelihood, he preferred to submit to his loss.

The Globe, in referring to the above incident, remarks: "At every step in the suit the rich man would have had an advantage over his opponent, because the former would naturally have the better counsel, and he may too present his case more forcibly in the courts." The Globe then goes on to say, "We believe the next step in the progress of law reform should be a lessening of the number of appeals. No injustice could result from this."

NEW INSOLVENCY BILL.



FOREIGNERS who have creditors in this country have been heaping abuse on the Dominion Government and people generally, because there has been no uniformity in the Insolvency laws of this country. These persons will be glad to hear that there has been introduced into the Canadian Senate a National Insolvency Bill, and as it is introduced by a cabinet minister and announced as a Government measure, its passage is an assured event. When this bill becomes law—and it will in about a month—the Dominion Government will have passed one of the greatest acts for the mercantile community which has been placed on the statute books for ten years. It will give an impetus to trade which can only be detrimental by being of too great a degree. Undue expansion of credit is the only thing to be feared.

Owing to the fact that the Dominion's laws on this subject override all provincial legislation, the laws now in existence in each of the seven provinces will be voided and one law only will prevail throughout Canada. There will be no preferences, and all creditors will share alike. The full clauses concerning this part of the bill cannot yet be given, as printed copies have not yet been distributed. But as the bill was drawn upon the basis of the previous Canadian acts, and existing British acts, and then submitted to the various boards of trade for criticism before introduction, these provisions should be full and adequate. So much time and consideration, from lawyers and merchants, has been spent on this bill, that it cannot fail to be comprehensive and workable. Moreover it is expected that in its workings it will be found inexpensive—a reform on this particular having been effected, as compared with previous Canadian acts.

The Hon. Mackenzie Bowell, Minister of Trade and Commerce, in introducing this bill into the Upper House, pointed out that the bill which is now submitted for the consideration of the Senate differs in some material respects from former Canadian acts and also from the provisions of the English act, particularly as to the class of debtors who can take advantage of its provisions. In previous Canadian insolvency laws traders only could assign or be put into bankruptcy by their creditors. The English act, however, extends its benefits to all classes of creditors. The proposed bill provides for two classes of debtors: (1) Traders who are fully defined in section 5 and debtors who are not traders as defined by said section. The former, that is the trader, can only assign or be placed in bankruptcy by the action of a creditor; that is, he cannot make a voluntary assignment; while the latter class, that is the farmer, rancher, grazier or other debtor, can make a voluntary assignment and ask for relief under the act, but cannot be forced into insolvency. The reason for this distinction is to prevent any one or more creditors from placing an agriculturist or other similar debtor into bankruptcy when there might be a probability of his being able to pay his indebtedness after a good or average harvest, when, if forced into bankruptcy, his farm and other property might be sacrificed and thus ruined by costs, etc.

Under the proposed bill the trader can be forced to assign by any debtor with claim of \$250 or more, while any other class may assign voluntarily, but cannot be compelled.

A trader can be forced to assign if unable to pay his debts in full. If he makes any general conveyance or assignment of

his property for the benefit of his creditors, or if being unable to meet his liabilities in full he makes any sale or conveyance of the whole of the main part of his stock in trade or assets, without the consent of the creditors or without satisfying their claims; or, if he permits any execution issued against him to remain unsatisfied till within four days of the time fixed by the sheriff or seizing officer for the sale thereof, or to remain unsatisfied for 15 days after such seizure; or, if with intent to defeat, defraud or delay his creditors he allows his chattels, stock in trade, assets, land or property, or any portion thereof to be seized, levied on or taken under any process of execution.

In speaking of the following section Mr. Bowell said: "Section 7 deals with the proceedings required to bring a trader under the act—namely, on the petition of a creditor for \$250 and upwards, for a receiving order, which may be issued in the first instance, in all cases except when the Act of Insolvency relied upon is that the debtor has ceased to meet his liabilities generally as they become due, in which case the order is issued only after notice to the debtor. In case the order is issued ex parte the debtor may move to set it aside. As I have already indicated, provision has not been made whereby a trader may make a voluntary assignment or whereby a receiving order may, as in England, be issued on the trader's petition. The Act of 1869 provided for voluntary assignments by the trader; the Act of 1875 provided for assignments only on demand of creditors. The issue of a receiving order vests in the official receiver the estate of the insolvent."

The next clause of importance is 15, which reads: On the making of a receiving order no creditor shall hereafter have any remedy against the estate of the insolvent in respect of any debt, and no action shall be begun or instituted, nor shall any actions then pending against the insolvent be continued except with the leave of the court in which the same are instituted or pending. But except in this act otherwise provided nothing herein shall be construed to prevent a creditor having security for his debt or any part thereof from realizing on or otherwise dealing with such security or any part thereof in the same manner and to the same extent as if the receiving order had not been made.

Clause 17 provides that the Governor-in-Council may appoint such persons as he thinks fit to be official receivers under this act for several districts, and may remove any person so appointed.

Clause 19 provides that the receiving order shall vest in the official receiver all the estate of the insolvent to be held by him until the liquidators are appointed, after which the liquidators hold the estate in trust for the benefit of the insolvent and his creditors. (This prevents an assignee from gaining and keeping control of the estate to the detriment of other creditors.)

The official receiver must call a meeting of the creditors within 20 days from the date of insolvency. Creditors may appoint from one to five inspectors to superintend the work of the liquidator.

Compromises can be made, but a section provides that the deed of composition and discharge must be confirmed by the court before going into effect. It also provides for the hearing of objections thereto on the part of creditors.

At the expiration of a year from the date of insolvency the insolvent may give notice of his intention to apply to the court for a discharge without consent of his creditors, and the court may, in case the discharge is not opposed, on proof being made to its satisfaction that all the notices and formalities required by

the act have been complied with, make an order for the discharge of the insolvent. Creditors can oppose this, and discharges obtained by fraud are void.

Present insolvents—since repeal of Insolvent Act of 1875—can obtain discharge, and many a man trading under his wife's name will gain his freedom.

When he came to Section 30, Mr. Bowell said: "Sections 30 to 34 provide for assistance being given by the debtor in the winding up of his estate, for his examination under oath or the examination of any other person having knowledge of his affairs, for the arrest of the debtor in certain cases and for the delivery of his correspondence to the receiver or liquidator. This clause may seem somewhat inquisitorial in its character, but it is contained in the English Act, as well as in the old acts which were passed by the Parliament of Canada. Under an order from the court, his letters and correspondence can be taken possession of and read in the presence of certain officers of the court, and the debtor or trader as the case may be, and if they relate to his business they will be retained, and if not, they will be handed back to him. Sections 35 to 53 make provision for the discharge of the debtor, which may be effected in two ways. First, under deed of composition and discharge executed by a majority entitled to rank on the estate; or, secondly, without consent of creditors after the expiration of a year. In both cases the deed, or the discharge, has to be confirmed by the court and provision is made for notice to creditors. The court may confirm, refuse or suspend the operation of a discharge, and in case of a deed, it may, following the English act, impose conditions as to payment of further dividends out of future earnings or after acquired property. A meeting of creditors must be held specially to consider a deed of composition, but the notices of application to the court to confirm the deed may be given concurrently with the calling of the meeting. The meeting must, however, be held at least one week before the application is heard. Appeal from the decision of the court, confirming or refusing to confirm a deed is allowed in all cases. Applications for a discharge are not heard by the County Court judges as in case of other proceedings under the bill, but by the judges of the higher courts. The provisions of the bill have been cast with a view of simplifying the proceedings and lessening cost to as great an extent as possible. Section 54 extends the provisions of the act relating to discharge to traders and debtors who, since the repeal of the Act of 1875, have made general assignments without preference or priority. In this case they would have to undergo the same examination and pursue precisely the same course as a trader or debtor desiring to be relieved of his debts under the act. Part 3 of the bill deals with the debts which are provable against the estate, the effect of the insolvency on antecedent transactions, and the realization and distribution of the property of the estate. These sections are based upon the Act of 1875, and can better be considered when the bill is in committee, and dealt with section by section. Attention may, however, now be called to the provisions of section 58, which enumerates the privileged claims to be paid in full before payment of dividend—namely, official receiver, liquidator and employees for three months' salary and landlord for three months. In the case of a landlord, the right to distraint is taken away, but a preferential lien is given for the time his premises are occupied by the liquidator for the benefit of the estate. Section 80 follows the English Act which allows property to be disclaimed in certain cases, when burdened with conditions which would

render it valueless as an asset. This latter section was not in previous Insolvency Acts in Canada. Part 4 (Section 93) provides for a more summary method of winding up small estates. This section applies only to estates in which the value of the property is not to exceed \$5,000 of available assets. There are similar provisions in the English Act, but they only apply to estates under £300 (\$1,500). We consider that in drafting this, we might safely, under the peculiar circumstances of our country, extend that amount to \$5,000, where the creditors could, by mutual agreement with a trader or debtor, take possession of the estate and make the most possible money out of it, at the least cost. No special remarks need be made in relation to Part 5, which deals with the duties, etc., of the liquidator. His remuneration, as well as the remuneration of the official receiver, is left in the hands of the creditors or inspectors, subject to review by the court."

NO ORDERS TOO LARGE.

A MOTTO, original and trenchant, has been adopted by Samson, Kennedy & Co. It is, "No orders too large that the details escape our attention, no orders so small that we do not cater for them." This motto is an excellent one, and by carefully carrying it out any house will merit the trade of its customers.

A reference to their advertisement on another page will show that this house is abreast of the times and is offering some very taking lines of goods. A special purchase of nearly 8,000 dozen of handkerchiefs is being displayed. They run from 18 cents per dozen up, and include ladies' and men's linen, Irish, Swiss, fancy embroidered, scalloped, and children's colored border. They claim also to have the lowest line of initials ever shown in Canada.

In shirts they have an immense range in their furnishing department, including negligés with soft collars, negligés with laundried roll collar and cuffs, including a special line at \$5, black sateens at \$7.50, and flannelettes from \$2.75 up. They have boys' sizes in all these classes of goods, thus making their range very complete. Other leading lines in this department are: A full 8-oz. cottonade overall at \$6.75, a line of extra heavy twill umbrellas at \$4.50, and a special line of drill vests at \$10.50. A large range of neckwear is shown, including bows in the newest shapes and latest patterns and colorings, graduated derbys, small knots, and special summer goods. Picque and duck vests are in good range.

Their whole stock is in good shape to withstand the onslaughts of their orders during the sorting season, and their customers can rely on prompt and sympathetic attention.





THE TARIFF CHANGES.

OUR Government have made some changes in the tariff. They have not wiped it out altogether, or even reduced it to the standard 17½ per cent., which is usually regarded in this country as a revenue basis. They have retained duties from 25 to 40 per cent. because other competing nations have too much strength to allow them to do as they wish in this market.

One of the greatest requests of the trade was for a simplification of the tariff. This has been secured to a certain extent, but not by any means to the degree desired. Specifications have been abolished in nearly every case, and all classes of goods are under an ad valorem duty. This is a simplification. Another example is furnished by serges. Dress serges were formerly 25 per cent., while men's serges came in as woolens, and paid 20 per cent. and 10 cents per pound; now both are 30 per cent., and men's serges need no longer be entered as dress goods to save duty. Again, take Italian cloth. Under the old tariff wool Italian cloths paid 23½, 25 or 27½ per cent., according to quality, while cotton Italian cloths paid 32½ per cent. Under the new tariff they all pay 30 per cent. These are but examples of the simplification which is being introduced into the schedules.

Another feature noticeable, but which might have been more so, is that unfinished goods pay less duty than finished goods. For example, take dress goods. The schedule runs as follows:

Women's and children's dress goods, coat linings, Italian cloth, alpaca, or leans, cashmeres, henrettas, serges, huntings, nun's cloth, bengalines, whip cords, twills, plain or jacquards of similar fabrics, composed wholly or in part of wool, worsted, the hair of the camel, alpaca, goat, or other like animal, not exceeding in weight six ounces to the square yard when imported in the grey or unfinished state for the purpose of being dyed or finished in Canada, new 24½ per cent., old 25 to 27½ per cent.

Other examples might be mentioned did space permit.

Cotton thread has felt the change:

NEW TARIFF.

Cotton sewing thread, in hank or on tubes, black, bleached or unbleached, three and six cord, 15 per cent.

Cotton sewing thread and crochet cotton, on spools or in balls, 25 per cent.

OLD TARIFF.

Thread, cotton sewing, in hanks, black, bleached or unbleached, three and six cord, 12½ per cent.

Thread, cotton, on spool, 25 per cent.

According to this, cotton in hanks pays 2½ per cent. more than formerly, while spools remain the same. This is a decrease in protection to the Canadian spooling factories, and thread is likely to be advanced as a consequence. Reasons are stated elsewhere why the price of cotton thread will be stiffer.

The ready-made clothing men seem to have struck a serious snag. The duty is now 32½ per cent. ad valorem, as against the old duty of 10c. per lb. and 25 per cent. This old duty seems to have corresponded to the old duty on woolens of 10c. per lb. and 20 per cent. The new duty on woolens is 30 per cent. and on manufactured clothing 32½ per cent. That is, they have 2½ per cent. less protection than before, while the duty on thread has been increased. This is a case where we

agree with the dry goods section of the Toronto Board of Trade, that this class of manufacturers should have at least 10 per cent. protection, that is, 10 per cent. over any duties on cloth and other raw material. This would be protection not only for the manufacturer, but also directly for the Canadian workman. The German labor which we have to compete with in this class of goods should be taxed—or if not taxed, wages will be seriously depressed, and no thinking and observing person can deny that wages are low enough already in this branch of industry, and that the sweating system has already made deep enough inroads into this country.

Pearl buttons have been changed from an ad valorem to a specific duty—a retrograde step. Compare:

NEW TARIFF.

Buttons of hoof, rubber, vulcanite or composition, 4c. per gross and 20 per cent. ad valorem.

Buttons of pearl, vegetable, ivory, or horn, 8c. per gross and 20 per cent. ad valorem; old, buttons of pearl, 25 per cent., vegetable, ivory, or horn, 10c. per gross and 20 per cent.

Buttons, pantaloons, and all other buttons, n.e.s., 20 per cent. ad valorem.

OLD TARIFF.

Buttons of hoof, rubber, vulcanite, or composition, 5 cents per gross and 20 per cent.

Buttons n.e.s., 25 per cent.

Under this schedule pearl buttons costing 15c. a gross pay a duty of 73.3 per cent., while buttons costing \$15 per gross pay only 20.5 per cent. The very cheapest pearls are not made in this country, the cheapest price being 60c. per gross. This is one of the cases where the tariff discriminates in favor of the rich for the protection of a Canadian industry.

On collars, cuffs and shirts the duty has been slightly reduced, but the principle of specific duties maintained. The duties are now as follows:

Collars of cotton, linen, xylonite, xylolite or celluloid, 24c. per dozen and 25 per cent. ad valorem; old, 24c. per dozen and 30 per cent.

Cuffs of cotton, linen, xylonite or celluloid, 4c. per pair and 25 per cent. ad valorem; old, 4c. pair and 30 per cent.

Shirts of all kinds, costing \$3 or less per dozen, 25 per cent. ad valorem; costing more than \$3 per dozen, new, 25 per cent. ad valorem and a specific duty of \$1 per dozen; old, \$1 per dozen and 30 per cent.

The trend of the changes are right, but the degree of the change might have been greater without seriously crippling any industry.

The umbrella duty remains 25 per cent. There has been considerable discussion on this point, and the dry goods importers have declared themselves in favor of 20 per cent. The difference is not very great, and as umbrella tubes pay 15 per cent., and as there are a large number of persons employed in the making of domestic umbrellas, we cannot see that this duty is so very objectionable. There are certainly other things more objectionable, e.g., the specific duties which yet remain.

The desire for simplification has led to the placing of velvets, velveteens, and plushes under one schedule at 30 per cent. Silk velvets were at 30 per cent. before, but all others were at 20 per cent. The desire to simplify was no excuse for raising

the duty on cheap goods. In the interests of the consumer of the cheaper class of goods the duty should have been kept at 20 per cent. These goods are not made in Canada and there is no protection required. The Montreal wholesale dry goods men have suggested putting velveteens at 25 per cent. Velveteens and silk velvets should be kept together for purposes of having brief schedules, and these dry goods men have asked for this, hence they are quite inconsistent in changing their demands.

The same people have asked that dress goods remain at $22\frac{1}{2}$, 25 and $27\frac{1}{2}$ per cent., instead of having, as under the new rates, unfinished goods at $22\frac{1}{2}$ and finished goods at 30 per cent. Here again we disagree, and believe that the Government's classifications are an improvement. They are simpler and more workable. They place a higher tax on the goods on which most foreign labor has been expended. This latter principle is one which, as we have maintained in previous issues, should affect our tariff more than it does. We are glad to see that it obtains more in the new tariff than it did in the old.

Just here it might be mentioned that the dry goods men of Toronto and Montreal have passed resolutions disapproving of the classification of brussels and tapestry. Here again we do not entirely agree with them, but a fuller explanation will be found in our carpet and curtain department.

Cloaks, mantles, etc., are in the same position as ready-made clothing explained above. A northern merchant writing to a Toronto daily says: Among the items in our entry was ladies' capes, sterling cost, £10 6s., equal fifty dollars, for duties; weight, 36 pounds, at 10c. per pound, and 20 per cent. on fifty dollars, which equals \$13.60. Under the new tariff, $32\frac{1}{2}$ per cent. on fifty dollars equals \$16.25. Dress goods, sterling value, £56 2s. 10d., value for duty in dollars, \$273. The amount of duty collected under the old tariff, at $27\frac{1}{2}$ per cent., would be \$75.07; under the new, at 30 per cent., it means \$81.90. The first example would seem to indicate that perhaps the ready-made clothing people may fare better under the new tariff than they expect. The paper referred to in speaking of this letter editorially, quotes another example where on an importation of \$4,000, the total difference in duty was 70 cents.

But it was in cottons that a most decided change has taken place. Last fall a drop of 5 per cent. took place in all lines of bleached and in the better numbers of unbleached. Now the changing of the duties has been made the occasion for a further reduction. The old duty on unbleached cottons was 1 cent per square yard and 15 per cent.; now it is $22\frac{1}{2}$ per cent. The consequence is that these cottons have declined from 7 to 10 per cent., and that much benefit will fall to the consumer. The old duty on bleached cottons was 1 cent per square yard and 15 per cent., while now it is 25 per cent. This has caused the manufacturers to drop 7 per cent. on an average on all lines. This seems to prove that the cotton manufacturers have up to the present taken nearly full advantage of the tariff. That is what the tariff is for, of course, but what we object to is their doing it and then denying it—not directly of course, but indirectly.

The specific duties on sheetings, drills, ducks, cheesecloths, cotton, or canton flannels, unprinted, have been changed to a straight ad valorem duty of 30 per cent. Denims, drills, tickings, gingham, plaids, flannelettes, cottonades, jeans, and all similar cotton goods have been reduced from 2c. per square yard and 15 per cent. to 30 per cent. straight. The prices on

colored cottons have not changed very much as yet. A few special numbers in linings have come down, and flannelettes are sure to come down this week; otherwise the manufacturers have made few changes. Prices are weak, however, and orders are being held in anticipation of better quotations. The change in colored goods cannot possibly amount to 5 per cent. on an average, although one number in linings has been dropped $12\frac{1}{2}$ per cent.

One line peculiarly affected by the tariff is printed cantons. All lines that cost less than 15 cents in the States will be lowered, and all that cost over that will be raised.

The only class of manufacturers who have done any genuine kicking are the manufacturers of cheap grades of woolens. They have sent a deputation to Ottawa and have stated their case very forcibly. They have also many sympathisers in the trade who freely express the opinion that unless their protection is increased, many of them will be forced to the wall.

Our Montreal correspondent writes as follows: "The question of the recent tariff changes has occupied a good deal of attention among the dry goods trade in Montreal since the Budget has been brought down, and there have been several meetings of the Dry Goods Association in regard to the matter. On the one hand there are the importers, whose principal sources of grievance are the new advanced duties on dress goods, those on carpets, and the change in the schedule on velveteens; and on the other there are the cotton manufacturers, who are put out because the duty has been reduced on cotton goods. The latter are, perhaps, making the strongest kick of all, but the importers also have sent several deputations to Ottawa, and are in hopes that their views will be met. They contend that under the old schedule of $22\frac{1}{2}$, 25, and 27 per cent. the average duty on imported dress goods was about $26\frac{3}{4}$ per cent., and that therefore the increase to a uniform rate of 30 per cent., if it is confirmed, means an average increase of $3\frac{1}{4}$ per cent. They hold that the old basis was quite enough protection, and are in hopes that the views of the trade, both in Montreal and Toronto, urging a uniform duty of 25 per cent., will be granted.

The case of velveteens is another case which the Montreal importers have made a strong point with the Government. They hold that the new duty imposed is equivalent to an advance of 50 per cent. The old rate was 20 per cent., which has been increased to 30 per cent., or an increase of half of the old rate of duty. These they also want placed on a uniform schedule of 25 per cent., and point out that this is more protection than is needed. Velveteens are largely used by the poorer classes, and as they are not now made in Canada, and not likely to be for years to come, the rate they propose is held to be quite sufficient. The manufacture of velveteens is one of the most difficult things known to the trade, which the importers advance as another argument in support of their contention. Shawls are another grievance. Under the new tariff they are not classified. The wholesalers fear that unless this is done they may be classed either with all knitted or woolen goods, which are under rates of 35 and $32\frac{1}{2}$ per cent. respectively, and, to obviate this, want them put under per cent. rate also."

H. Beaton, a well-known London hatter, was standing on a step-ladder in the store last Wednesday when the support broke, and in the fall Mr. Beaton caught hold of the shelving, pulling about 40 feet of it down with him. A severe sprain of the shoulder was the injury received.

A NEW COMPETITION.

Three Handsome Money Prizes.

Closes June 1st.

SUCCESS having attended the first prize competition held by THE DRY GOODS REVIEW, a second is now announced. The subject is one which should interest every dry goods retailer, and the best men in the trade will no doubt enter the lists and contest for supremacy. This subject:

How to Draw and Keep Trade

is a difficult one to treat, and one which will require much thought. Every merchant has his own methods and his own ideas, yet there are certain general principles which can be laid down as the basis of success. After these, there are numerous minor plans and details which are always considered useful by the live retailer.

To those who will write we would say: Stick to your text, have an idea in every paragraph, arrange your ideas logically, avoid wordiness, and quit when you have said enough. You will thus be enabled to produce a short, crisp essay, full of ideas and quite readable.

We hope for an increased number of essays in this competition. Twenty-two wrote last time, and as it was the first of its kind in Canada, we were satisfied. This one should bring out more writers. The great dry goods trade is filled with brainy men, and the rest desire to exchange ideas with them. It is this interchange of ideas which will educate the trade, place it on a higher plane, and produce an esprit du corps which will be beneficial in more ways than one.

The following are full particulars of the competition:

A first prize of \$15, a second prize of \$10, and a third prize of \$5, are to be given by this journal for the best essay on the following subject:

How to Draw and Keep Trade.

The rules of the competition shall be as follows:

1. All the competitors must be devoting their whole time to some branch of the retail Canadian dry goods trade, and must be subscribers of this journal.
2. No essay must exceed 2,500 words nor be less than 1,500. Neatness will not be regarded, beyond the point that the essay must be readable, and the paper written on one side only. The sheets must be fastened together and numbered.
3. The essay must be original.
4. Each essay must be signed by a nom de plume, and both the proper name and nom de plume of the writer written on a slip and placed in a sealed envelope, which envelope must be addressed, DRY GOODS REVIEW, 10 Front street east, Toronto, and across the corner have the words "nom de plume." This envelope must be enclosed in another, so that no post mark will appear upon the former.
5. All essays must be sent in to this office not later than June 3rd, and awards will be announced in the June issue, and the prize essays will then be published in order.
6. As the competition is to encourage thought among merchants and clerks, professional writers will be excluded.
7. The judging will be done by two retail dry goods merchants. The names of these merchants will be announced at the same time as the award.
8. All prize essays shall be the exclusive property of THE DRY GOODS REVIEW.

SPECIAL MONTREAL NEWS.

FOR the past three weeks business in dry goods in Montreal has only been fair. The cold unsettled weather and the uncertainty about the tariff are to a large extent responsible for this state of affairs. Travelers are now all at headquarters from their general placing trips, and are preparing for their sorting one. The placing trip this spring, according to the opinion of four leading houses in the trade, in the aggregate return it has brought will compare favorably with that of former seasons; and with the opening of navigation and finer weather the trade are looking forward to fair encouragement from the sorting trip. During the past few warm days the city trade has been good, and, all in all, it is the opinion, considering all the adverse circumstances that were in operation, that matters might have been worse.

Payments on the fourth of April seem to have been satisfactory, some houses reporting that as high as 75 per cent. of their paper was met, while the general average appears to have been 60 to 65 per cent. This is considered a fair return, in view of the weather and other causes.

In view of the advance in the duty on all kinds of cashmeres, henriettas and imported dress goods to a uniform rate of 30 per cent., the trade are considering the propriety of an advance of 2½ to 5 per cent., commensurate with the increased duty on these goods, in the event of the change being confirmed. Business in fancy dress goods has, by the way, been fully equal to that for the corresponding period last year.

In consequence of the new schedule of duties on cotton goods, prices have been reduced fully 10 per cent. on the average in grey and bleached cottons by the Canadian manufacturers. The range on colored goods has also been marked down, but in the case of the latter class of goods the change has not been so important, the average difference being much less. The mills have sent out the new lists on greys and



bleached to the trade, but in the case of colored have not yet done so at the time of writing.

As a result of this reduction in price, agents of American goods have been through the trade quoting pretty low figures on cotton yarns and warps, but the Canadian mills having forestalled them they cannot be imported at to days prices.

Wm. Agnew, of Wm. Agnew & Co., writing from London, England, to his house here under date of the 29th March, complains that he could get us no information regarding the new tariff at the Canadian Government offices in London, although it had, as he afterwards found, been published in the Times. Mr. Agnew considers the Government office in London should have been in a position to satisfy Canadian buyers on all these points if it is for use and not for ornament. It is naturally of great importance to buyers in their operations to know as soon as possible what the changes were, but the clerk who answered Mr. Agnew, according to his letter, did not seem to have the slightest idea in regard to the matter.

Brophy, Cains & Co., have been receiving some fine lines of knitted spring woolen goods of different kinds during the past week. They are offering a large assortment of shirts in this connection for summer wear.

James Johnston & Co., state that they can hardly supply the demand for more silks both in watered and antique. James Slessor, the senior partner of the firm writes stating that he experienced great difficulty in having his repeat orders attended, but that there is near at hand and on the way extensive additional supplies in these lines of goods for this firm.

Thouret, Fitzgibbon & Co.'s new stock of French gloves have been opened up during the month. If the demand keeps

up as it has they expect to be cleaned out of their first importations by the end of the month. Their travelers are at present taking orders for importation on a magnificent range of gloves. Prices at all the European markets are firm.

Wm. Agnew & Co. are just receiving an extensive assortment of Estemene seaside serges in striped patterns in dark colors. Their moire antique and watered silks are another extensive line. The demand for these goods is very brisk this spring.

Matthews, Towers & Co. are in that position of indecision where they would like suggestions from their customers. They admit the soft impeachment that, though they know a good deal, they don't know everything.

Hodgson, Sumner & Co.'s extensive assortment of silk has been a good thing for buyers. Their supply of the moire antique and watered descriptions, which are the fad now, is a very large one.

S. Greenshields, Son & Co. report that the spring trade in dress goods has been fully up to the average. The well-known Priestly fabrics have received well merited attention.

Manufacturers of garments of any description which require or could be benefitted by the use of a tag should communicate with Kluge Bros., the representatives for this country of the German Artistic Weaving Co., the address being 126 Franklin street, New York. Their productions embrace everything in this line, and for beauty of design and perfection of workmanship cannot be excelled. The prices are reasonable, and no manufacturers need to hesitate to send for samples, as they will gladly furnish them and give full particulars.

In These Trying Times

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

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

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

KNOX, MORGAN & CO.

Wholesale Dry Goods.

Hamilton, Ont.

OUR TARIFF VS. OTHERS.

WE ARE no protectionists, neither are we free-traders. We believe that the necessities of a country and the circumstances of international trade should be the statesman's guide. We believe that the United States tariff is too high, and the British tariff too low, and that Canada's tariff is rapidly reaching a state of perfection. As the United States gradually reduces her tariff, Canada will reduce hers. These are our ideas—they may not coincide with theoretical political economy, but they coincide with our common sense.

There is one thing about our tariff changes for which we must profess our admiration. As soon as the Minister of Finance announces his proposed changes, they go into effect, subject to subsequent revision. There is no temporizing, delaying or haggling. There is no suspension of manufacturing awaiting a change. The changes are all announced and go into effect within twenty-four hours. There may be some minor changes subsequently, but these do not affect the generality of the above statement. In the United States the changes are announced, perhaps, six or nine months before they go into effect, and great uncertainty prevails. The manufacturer is in suspense for that period, and doesn't know whether to work under the old or prepare for a new. In Canada everybody accepts the change, and goes to work to do the best he can under the changed circumstances. An importer may be at a disadvantage in importing if duties are raised, but most of them in taking orders on future delivery have a clause saying, "subject to any change in the tariff," and any who do not have this are not wise. Taking everything into consideration, the suddenness of the change is the least objectionable way of introducing new duties.

CANADIAN NEEDLES.

CANADA has a new industry in the manufacture of hand sewing needles which has been started in Montreal by the Canadian Needle Company. They manufacture all kinds of advertising novelties in needles and fancy needle books. They also make needles and pins and the well known "Kantopen" hooks and eyes. Sewing machine needles, brass and steel pins and all classes of hooks and eyes are handled.

This firm has taken for its motto: "Home Industry is the Life of a Nation," and for this reason they will no doubt receive their share of the Canadian trade.

WRAPPING PAPER ADVERTISING.

GEORGE CAUDWELL, of Brantford, runs two stores, sells for cash, uses advertising cuts liberally, states his prices openly, and does a rushing business.

THE REVIEW is in receipt of some samples of his wrapping paper. Each sheet is a well illustrated price list. The larger the sheet, the greater the number of articles mentioned. This is an excellent idea, and with a frequent changing of printing on these wrappers, much hard hitting can be done. When a customer gets her parcel home, notices it and sits down to think over her morning's shopping, she will read over the prices, compare them with what she has seen in her rounds, and draw conclusions. If these are favorable, she will remember it when she has further shopping to do.

Newspaper advertising is always good, but for supplementary advertising Mr. Caudwell's plan is without spot or blemish.

ONE MANUFACTURER AWAKE.

CANADIAN manufacturers have, as we have repeatedly pointed out, been too slow and too conservative in the pushing of the sale of their goods. Last month we expressed our indignation in unmeasured language. One manufacturer at least takes the hint, although, as usual, it was the one who least needed it.

"The Health Brand" of underwear will henceforth be sold direct to the best retail trade of the Dominion.

Our representative in Montreal informs us that he called upon the manager of the Montreal Silk Mills Co., who are the proprietors of this celebrated brand, and his reasons for this step appear to be very sound. He acknowledges that their company has always received the utmost consideration at the hands of the wholesale trade, but realizes the correctness of the principle that the right way to handle high-class goods is to come into as nearly direct contact as possible with the consumer; and in pursuance with this principle, they have decided to approach the best retail trade of the country direct, thereby enabling the dealer to buy their goods at such prices as both leave him a fair margin of profit, and permit him to offer increased inducements to the public to purchase.

To accomplish this end upon the most economical basis, an arrangement has been arrived at with Messrs. Hermann H. Wolff & Co., of Montreal, a very large and wealthy house, whereby the mill is relieved from the necessity of engaging a large staff of travelers on the payment of a small commission out of their own profits, thus enabling the retailer to have all the advantages of buying at the mill prices, which under any other arrangement would not have been possible on account of the very large expense attached to the employment of a staff of travelers on the mill's own account.

The manufacturers have, however, retained the services of two special representatives, who will cover the ground at points where the salesmen of the firm in question do not touch.

A very large amount of money has been placed aside for the purpose of bringing the merits of "The Health Brand" to the knowledge of the consumer, and from what our representative has seen, the methods to be employed will be entirely original and far-reaching in their effects.

We have before had occasion to notice and commend the enterprise of this company, and can only say, in connection with the present venture, that they have our best wishes for success.

KID GLOVES.

THOURET, Fitzgibbon & Co., Montreal, are very busy completing spring orders and opening out stock for sorting purposes. This is going to be very complete, comprising various color assortments in Jarnet French kid goods, which are particularly fine and perfect this season as vastly increasing mail orders attest. This brand of gloves is well known and its popularity among consumers has made it a profitable line for retailers.

Geo. Wilmot, who has been with the firm of Thos. Thompson & Son for the past thirteen years, and for some time manager of one of the departments, has accepted a position as traveler for the wholesale gents' furnishing house of McFarlane, Patterson & Co. of Montreal. His fellow-employees presented him with a handsome secretaire on the eve of his departure as a token of the esteem in which he was held by them.

"The Distingue"

IS ADMITTEDLY

THE BEST SELLING **WATERPROOF**

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

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

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

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

MCMASTER & CO., Toronto,
 say: "'The Distingue' Waterproof is unrivalled as a perfect-fitting perfect garment, and is unapproachable by any other."

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

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

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

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

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

ASK TO SEE SAMPLES.

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

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

"The Distingue."

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



A SUGGESTION RE RETURNING GOODS.

To Editor DRY GOODS REVIEW.

SIR, -I have before me as I write a copy of a circular sent out by the wholesale dry goods section of the Board of Trade of the city of Toronto, re Returning Goods. No doubt nearly all the dry goods men of this province and some of the other provinces have received a similar copy. I wish to express my deep sympathy with the wholesale trade in finding so much trouble in this direction, and to humbly offer a practical solution the problem. Just a little more backbone, gentlemen, to show these unbusiness-like business men that you conduct your business upon business principles, and these untrained, uninitiated, unbusiness-like business men will soon learn that it is their business to do business with other men of business upon acknowledged business principles. If retailers ship back goods unfairly, write them at once, giving them the option of paying for loss and expense incurred or again receiving the goods, and then stick to your proposition. It's the "sticktoitiveness" that will accomplish your purpose. One great cause of the trouble complained of, is that altogether too many novices are being constantly received into the trade by wholesale firms. A little more conservatism on this point would be equally beneficial to both wholesale and retail merchants, and tend to bring about much better relations between them. Allow me to say that it is a straight insult to those of us who do not follow the reprehensible practice complained of, to send us such a circular. If there is a needs be for the circular, surely in all fairness it should only be sent to those who require such reminders. But I am loth to believe that the great dry goods interest of Toronto cannot deal with this grievance in a more candid, straightforward and effectual manner.

Thanking you for your valuable space to air our side of the grievance, I am, sir, yours,

FRONTIER.

LIVE JOBBERS.

W. R. BROCK & Co. are showing a very large range of ladies' and children's ribbed cotton vests. They always make a point of having up-to-date goods at interesting prices. The "Rattler," in ladies' vests, which led the market last season, is being offered by that house at a price which enables the retail merchant to make a leading line of vests to retail at five cents and make at the same time a small margin of profit. Serpentine braids are scarce, but another shipment of blacks and colors have just arrived, and back orders are being filled. A case of gauntlet gloves in blacks and correct shades of tan have just been passed into stock. Repeat orders of their leading lines of lace curtains to retail at the popular prices of 40c., 50c., 75c. and \$1 arrived last week. The demand for these lines has been exceptionally large on account of their superior value. Their hosiery and glove department is full of seasonable goods, and all quotations are such as keen buyers expect.

In the March REVIEW a special line of prints at cut prices were mentioned. These have been rapidly picked up, and the stock is getting pretty low. A fair variety of patterns yet re-

main for the buyer who desires specials. A fair line of special indigos shown by this firm is attracting attention.

A special line of men's flannelette shirts, which can be re-tailed at 25 cents, with a good margin, is a spring specialty which this firm is displaying.

They have made some purchases of flannels, blankets and underwear for the fall season at prices which they claim are below manufacturer's cost. They are making them at prices closer than they have ever been able to quote previously. In the face of such assertions as these, no retailer can fail to investigate the facts of the case.

Ducks and drills, fancy flannels and fancy vestings are shown in a variety of colorings and patterns, and are being rapidly picked up by the best trade. As the season opens, the demand for serges seems to be increasing in all makes, and the stocks are well maintained, and will be throughout the season.

WAR IN SEWING COTTON.

BRITISH manufacturers of sewing cotton have been cutting prices until nearly every firm is losing money. The Draper's Record speaks thus of the prices: "Comparing the price lists of the three firms mentioned, we find that Chadwick's prices vary from 6d. to 5s. less per gross than those of Coats', while Clark's are from 1s. 3d. to 7c. per gross below those of Chadwick's. A gross of 200 yards six-cord reels of Clark's make can now be obtained for 11s. 6d., while Chadwick's and Coats' prices for similar articles are 14s. 6d. and 16s. respectively. Under these circumstances it is evident, unless some mutual agreement is arrived at between the three competing firms, that Coats' and Chadwick's must reduce their prices to those of Clark's, for the consumer, although slow to change, will sooner or later be forced to buy the cheapest goods. The duration of the conflict will necessarily depend on the reserve forces held by the rival companies; but if continued to the bitter end, the victor will have little cause for congratulation. In the meantime the trade is thoroughly disorganized, and shareholders are beginning to take alarm."

The trouble seems to have arisen from the fact that litigation has been going on between Coats' and Chadwick's about a label the latter were issuing. Chadwick's have, however, disclaimed any intention of imitating Coats' label and the case has now been dropped. But before the two litigants came to their senses, the Clark's had taken a hand in the cutting business—a business easier to start than to stop.

Canada has seen and felt much, during the past few years, of this fluctuation in the prices of sewing cotton. This cutting is not only senseless, but disastrous to producer and handler.

The commercial travelers' associations are likely to have another contest for the freedom of trade on their hands before long. Premier Peters, of Prince Edward Island, is after them. In his recent programme speech he intimated that it was the intention of his Government to put the travelers on the same footing as pedlars. From Montreal, Toronto, St. John and other cities, he said, came a host of commercial travelers, year after year, and they sold as much in a day as the poor taxed pedlar did in a year. He did not wish to drive them away, but he would make them pay, and as there was some question as to the right of the province to impose a license tax upon them, he would test the question and fight it out.

HANDKERCHIEFS

Over 7,000 dozen passed into stock as follows:

G278	1000 doz.	Children's Picture Handkerchiefs.....	\$.18c. in	10 doz.	bundles
G279	1000 "	" " Fancy Border Handkerchiefs.....	.18 "	10 "	" "
G290	200 "	Gents' Colored Border " .....	.30 "	10 "	" "
G292	200 "	" " " " .....	.31 "	10 "	" "
G285	500 "	White Mock Hemstitched " .....	.22½ "	10 "	boxes
G376	200 "	" Hemstitched " .....	.27½ "	5 "	" "
D—	1000 "	" Cord Edge Hemstitched " 6 pat. to doz. (VERY SPECIAL LINE)	.40 "	1 "	" " papered in 5 dozen.
X232	500 "	" Scalloped Embroidered .....4 " "	.95 "	5 "	" "
X205	100 "	" Embroidered Handkerchiefs .....	.44		
X215	300 "	" " " " .....	.50		
X209	300 "	" Hemstitched F'cy Embroidered, 4 pat. to doz.	.57½ "	5 doz.	boxes
G100	200 "	" " " " 6 " "	.67½ "	1 "	" " papered in 5 dozen.
S199	200 "	" " " " 6 " "	.75 "	1 "	" "
G102	150 "	" " " " 6 " "	.87½ "	1 "	" "
S200	100 "	" " " " 6 " "	1.10 "	1 "	" "
X495	400 "	" " INITIAL Handkerchief, big job	.45 "	5 "	" "
Lot 81	50 "	" Emb'd Swiss Handkerchiefs, 6 patterns to doz.	1.25 "	1 "	" "
" I	100 "	" " " " 6 " "	1.40 "	1 "	" "
" 90	50 "	" " " " 6 " "	1.50 "	1 "	" "
B21	110 "	" All Linen Handkerchiefs, 5/8.....	.88 "	5 "	" "
B23	125 "	" " " " 5/8.....	.98 "	5 "	" "
S50	300 "	Job White all Linen " 5/8.....	.82½ "	10 "	bundles
S52	100 "	" " " " 3/4.....	1.23 "	10 "	" "
S54	80 "	" " " " 7/8.....	1.65 "	5 "	" "

5/8 White Hemstitched Irish Lawn in 1 dozen picture box, papered in 5 doz., as follows:

S105	100.....	37½c.
S120	90.....	40
G402	150.....	40
G405	100..	52½
G406	90.....	62½
S130	75.....	75

3/4 White Hemstitched Irish Lawn in 1 dozen picture box, papered in 5 doz., as follows:

G410	60.....	72½c.
S140	50.....	67½
S145	50.....	80

SEND IN YOUR ORDERS

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

SAMSON, KENNEDY & Co.
 ...TORONTO...

THE CARPET DUTY.

THIRTY per cent. protection would be sufficient for the mill grain men of Canada, if all things were equal. These are the words of Jas. P. Murray, of the Toronto Carpet Mfg. Co. He then went on to point out that with this protection they could compete with United States producers if it were not for the drawback given to exporters of carpets by the U. S. Government. Mr. Murray believed that the drawback on maquettes was 30 cents, on tapestry and Brussels 12½ cents, on all-wool ingrain 7 cents, and on union ingrain 4 cents per yard. "We can compete against a manufacturer anywhere, but we cannot compete with the U. S. Government unless our Government will give us a specific duty equal to the U. S. Government bonus to United States manufacturers.

The makers of wool and union yarns, of which there are a large number in Canada, will suffer severely if the Canadian manufacturers of union and wool carpets are forced to close their factories. And there is not the slightest doubt but that this will happen to a certain extent if the tariff remains as it is.

Some of the jobbers of tapestries are complaining that the 30 per cent. is too much on these goods, as tapestry is not always a luxury, while Brussels is. This distinction seems to have been neglected in framing the new tariff, and also by the Boards of Trade in their representations to the Government since the new duties came in force.

A MONTREAL DEALER'S VIEWS.

James Baylis, of James Baylis & Son, carpet dealers, strongly condemned the changes in the tariff which relate to carpets. "The increase of 5 per cent. in the duty" said Mr. Baylis, "means 10 per cent. added to the consumer's carpet bill. Car-

pets range from the ordinary tapestry, retailing at 50c. per yard and under to the heavy pile goods at \$3.50 and over, and an estimate of 5 to 25c. per yard increased retail cost under the new duty is quite within the mark. Tapestry and Brussels are the great carpet staples imported in large quantities and used by the masses, and as they are not manufactured in Canada, the old duty was in my opinion more than sufficient. In so far as the Government have changed the mixed duty on yard wifes, amounting in some cases to 50 per cent., they have done well in so cheapening these by forcing the home manufacturer to meet it. The importation of these, however, and the duty collected was insignificant and the loss of revenue will be light, and the expediency of placing heavier taxation on all the others at the expense of the great mass of the consumers to make up for the small deficit is very questionable. Take the additional revenue from tapestry alone, and the increased returns from carpet and rug importations will be very large. Add to this the duties on the higher grades of oil cloths above £2 sterling under an ad valorem of 30 per cent., and include that to be derived from low grades hitherto almost prohibited under the mixed tariff, and you have a very large increase on revenue under a tariff professedly devised on a basis of 'reform' and 'relief.' For all these reasons I think that the clauses relating to carpets need careful revision before they are ultimately confirmed."

NOTES.

Thomas Mealey & Co., of Hamilton, Ont., are receiving orders from dealers in all parts of the Dominion for their wadded carpet lining and stair pads, and report a very satisfactory increase in business. This, no doubt, arises from the

Thibaudeau Bros.

& Co.

Importers of ———

ENGLISH .
FRENCH . .
GERMAN &
AMERICAN

DRY GOODS

THIBAUDEAU FRERES & CIE.
Quebec.

THIBAUDEAU BROTHERS & CO.
London, Eng.

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

MONTREAL

John D. Ivey & Co.

53 Yonge Street

...Toronto.

We have just received and
passed into stock

*New Hats, New Laces, New Vellings'
New Ribbons, New Flowers*

New Novelties

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

John D. Ivey & Co.

fact of their keeping up the quality of their goods, which are now so well-known. The lining has the advantage of being practically moth proof and softening the tread, thereby effecting a saving in the wear of the carpet of many times the trifling additional cost.

Mr. Syer has severed his connection with the Empire Carpet Works at St. Catharines. This firm will now be represented in Western Ontario by J. E. Kent, and east of Toronto by Chas. T. Doyle, who has an office in this city. Mr. Etherington is certainly doing a hustling trade these days.

THE MILLINERY TRADE.

SUPPLEMENTAL openings will take place in Toronto on April 30th and May 1st and 2nd, and it is expected that some striking summer novelties will be shown in shapes and trimmings.

Owing to the backwardness of the season, no special preferences have been developed in straws. Blacks and browns have been strong so far, but lighter goods are expected to displace them by May 1st. Flat shapes have held well, although all classes of shapes have received attention.

In trimmings, black violet mixtures, roses, and blue forget-me-nots, are leading. Buttercups have a local demand. Feather mounts and osprey mixtures are good, while jet goods have had an extremely profitable season.

Silks generally are only fairly active. Moires in blacks and some colors are leading, both in piece goods and in ribbons.

NOTES.

Reid, Taylor & Bayne have just received a lot of scarce goods, and moire goods are now in full display. Black, brown,

and navy veilings are restocked, as are black flowers, black and green violets, and roses. Straw plaques of all kinds are to hand, including blacks, browns, tabacs, niles, navys and greys.

D. McCall & Co. report a good supply of moire goods, and that their buyer is now in New York and is sending on the latest novelties in straws. They are well prepared to fill all orders sent them by their customers during the sorting season. A few of their fast-selling lines of spring capes are still in stock, although very low.

S. F. McKinnon & Co. have been supplying the trade with all they could desire in moire silks; they keep their buyers at the other end of the cable. They can still say: "Ribbon buyers, if you want to see the largest and best assorted ribbon stock in Canada, we will take pleasure in showing you through it." They have a large and choice stock of parasols, of which buyers would do well to take notice. In laces, straws, flowers, plumes, and jet goods the stock is kept well assorted and is always equal to all demands.

A bill has been introduced into the New York Legislature for the purpose of abolishing the three days of grace now allowed on commercial paper, and the drift of opinion among business men seems to be in favor of the bill. Three days of grace originated in the times when people traveled by stage coaches or sailing vessels, and delays might always be feared, but now with railroads, steamships, telegraphs, and telephones at the service of business men, no margin need be allowed for delay or uncertainty, for the rare exceptions to this rule can take care of themselves.

WYLD, GRASETT & DARLING

April 1894

Full assortment of Black and Colored Henriettas.

Navy and Brown Velveteens, (old prices).

Cravenettes in Oxford, Navy and Black.

Special Value in Curtains.

Serpentine Braids, Black, Brown, Navy and Cream.

*All Departments Maintained
with Seasonable Goods.*

Wyld, Grasett & Darling . .
TORONTO

We Have Recently Opened

the following Seasonable and Desirable Goods, to which we desire to direct particular attention, viz. :—

Late deliveries of some very choice Dress Goods, including CREPONS, of which we have now a full range. This is one of the most popular woolen materials of the season, and is certainly one of the prettiest, being specially adapted to the draping which is seen on many of the new spring models. HOP-SACKINGS, ESTAMENES and DIAGONAL SERGES, in Navy and Black, still retain their popularity and will again be much in demand as the season advances. We hold a fine stock of these goods, also a full line of our well-known BLACK CASH-MERES. We have just opened a large shipment of

Ladies' Waterproof Mantles in the very latest styles.

Girls' Jersey Dresses, choice lot of new and stylish goods.

Boys' Jersey Suits. These are the nobbiest thing out for boys.

Black and Colored Velveteens in all shades and prices.

Victoria Lawns and Checked Dress Muslins.

Lace Curtains and Curtain Nets.

Linen and Satin Back Ribbons.

In Hosiery and Gloves we offer many specially good lines.

Beaded Gimps, Fringes and Buttons in endless variety.

We have a splendid stock of all the newest and choicest things in Lace Goods, and this being essentially a lace season, merchants will please take a note of this.

Having purchased the balance of manufacturer's stock of Flannelettes at a great sacrifice, we are offering same at less than mill prices. Beautiful cloth, choice patterns and colorings. Send for samples.

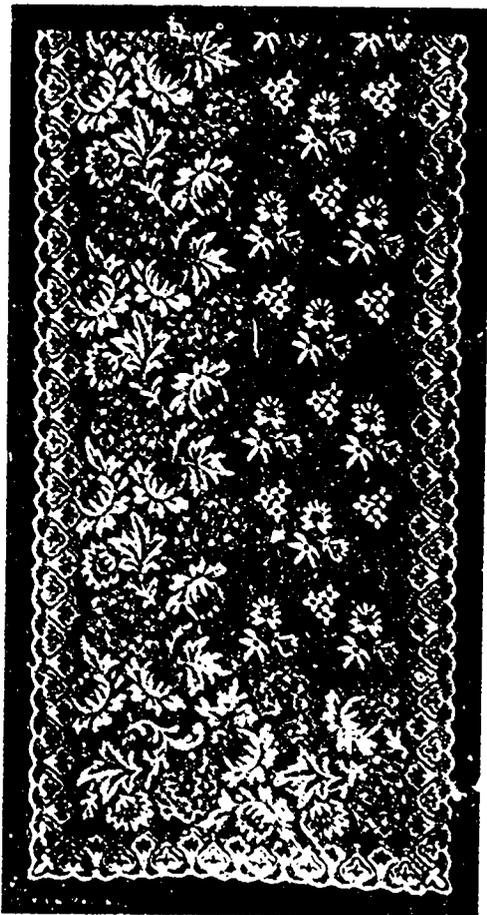
ALEXANDER & ANDERSON

REVIEW OF CURRENT HISTORY.

WITH this number the Cyclopedic Review of Current History closes its third volume. Those who have followed its contents since its foundation must be convinced of its value and cheapness. For Canadians it is not its least important feature that it devotes so much attention to the affairs of the Dominion. In the present quarter which brings 1893 to an end we have an account of the Hon. Mackenzie Bowell's mission to Australia, with a portrait of Mr. Bowell, a portrait of Sir S. H. Strong and a sketch of his career, a portrait and brief biography of the late Sir John Abbot, and portrait of Mr. Christopher Robinson, Q.C., in connection with his services as counsel in the Behring sea case, etc. Altogether it is a publication to be commended \$1.50 per annum. (Buffalo, N.Y. : Garretson, Cox & Co.)

SPECIALS AND DRIVES.

JOHN MACDONALD & CO.'S large warehouse contained quite a number of sharp buyers through the month. A line of dollar curtains is a taking specialty. In the haberdashery department gold and silver belts, narrow jet trimmings, a new range of men's underwear at low prices, an exceptionally cheap line of flannelette shirts, and a job lot of handkerchiefs—all have attracted attention. In the dress goods and silk department, American challies in spots, stripes, and figures are shown at lower prices than usual, as the lot was a special purchase. A shipment of velveteens is just coming to hand, which is said to be something startling in value, and which contains blacks, golden browns, midbrowns, and myrtles. Black and



No. 674—JOHN MACDONALD & CO.

white silks have been re-stocked, as these combination goods are selling very well. Apron lawns—plain goods with borders—and clearances in German dress goods are two other features of this department.

One special line of 31-inch flannelettes is being offered at



No. 6748—JOHN MACDONALD & CO.

below regular price. This is a special clearance from a manufacturer.

Three lines of Scotch crash towellings are being cleared out at a cut price, notwithstanding the stiffness of the linen market, also two special lines in tablings.

Several special lines of curtains at popular prices are being shown. Nos. 6574 and 6748 are illustrated herewith, and prices can be seen in the circular issued by this house this week.

THE BOOK OF THE FAIR.

NUMBER Seven of the now well-known Book of the Fair continues to explain and illustrate the educational exhibits which made the World's Fair at Chicago a place for estimating the advance of civilization. A full page picture of the largest telescope of the world fills the reader with awe—awe of the greatness of man. Chapter eleven opens in this number, and is devoted to "Woman's Department."

Number Eight continues to describe "Woman's Department," and the illustrations of French art, French salons, French draperies, etc., must please the eye and delight the imagination of every lady reader. Chapter twelve occupies part of this number, and is devoted to machinery. Published by the Bancroft Co., Chicago.

Supplementary Opening —

OUR Summer Millinery Opening will be held on Monday, Tuesday and Wednesday, April 30th, and May 1st and 2nd. Our foreign buyer has been in the European markets since early in March ready to secure anything new of a worthy character as the latest millinery thoughts are produced, and also to respond to our almost daily cablegrams repeating quick selling lines. He reports having been successful in securing choice goods and helpful ideas for this important mid season opening, so that we will not only be in a position to show all the latest novelties to be found in the European and American markets, but also to exhibit the latest trimming ideas from Paris, London and New York. We cordially invite the trade to be present on this occasion and ask you to here note the lines in which lies our great selling strength. Black and Colored Silks, Moire effects, to the front; Silk Velvets, Silk and Satin Ribbons, Moire effects, in the lead; Laces, Parasols, Millinery and Millinery requisites. These lines we keep thoroughly assorted all through the season. None can supply your wants better. We want your trade. If you have been doing business with us in the past you know that we advertise facts only, and if you have not been doing business with us accept this invitation and go with the crowd.

S. F. MCKINNON & CO.

Cor. Wellington and Jordan Streets,

and at 35 Milk Street,

TORONTO

London, Eng.

TRADE CHAT.

BARRY & Co, formerly of Spadina avenue, Toronto, are now doing a good business in Beamsville, Ont., and value THE DRY GOODS REVIEW as a means of information.

A millinery shop will soon be opened in connection with George Anderson's store, Maryville.

Frank Sanagan, for years a leading tailor in London, died last week. He was a popular society man.

Peterboro' dry goods merchants will close at six o'clock on all evenings except Saturday, having begun on 9th inst.

It is expected that a new Atlantic cable will be stretched across that ocean by July 1st. It is of a very heavy type.

Montreal importers of American cotton worsteds complain that the change in the tariff will increase the price of their goods.

On April 12th a parcel of tailor made goods, valued at \$100, were seized at Niagara Falls, N.Y., as having been smuggled from Canada.

H. H. Smith, who has conducted a merchant tailoring business for many years in Winnipeg, has gone to Rat Portage where he will open up in business.

Seaforth is now well supplied with gents' furnishing stores. There are two new ones just opened up—Stark Bros. and Dill & Spears—making a total of five in town.

Stewart Munn & Co., of Montreal, have received a despatch from their houses in St. John's, Nfld., stating that about 20,000 seals have just been caught at Fogo and Foulingnet.

Paul Jones, the globe trotter, is now working in a dry goods store at Bridgeport, Conn. He is a drawing card, and sells photos of himself in the paper suit in which he started out.

R. E. Inglis, the Montreal clothier, left last night for home. While in the city he measured the employes of the Electric Railway Company for their new spring uniforms.—Winnipeg Free Press.

Mary Connolly, convicted of shooting at H. Weltner, a commercial traveler, with murderous intent, was sentenced by Judge Weatherbe at Halifax, recently, to fourteen years in the penitentiary.

R. J. Hunter, the well known merchant tailor, corner King and Church streets, Toronto, announces his intention of giving up the men's furnishing department and devoting himself entirely to the tailoring.

W. F. Boughner, St. Thomas, proposes making extensive alterations and improvements in his merchant tailoring and gentlemen's furnishing establishment. He intends to make it one of the best equipped stores in the West.

The Smash Bang Clothing House at Chatham is advertising that they have purchased \$6,200 worth of clothing in Toronto at 49c., and are making a special effort to catch trade. This rate on the dollar business is having a big run in Canada's leading towns and cities.

W. R. Brock and B. B. Cronyn, of W. R. Brock & Co., left some three weeks ago for the continent to make purchases for the fall trade. Mr. Brock's wife and daughters have been living in England for a couple of years and they will return to Canada with Mr. Brock about the first of June.

A spring circular issued by L. J. Corbitt, of Palmerston, and specially devoted to dress goods, millinery and ladies' furnishings is worthy of mention. In the first place it was neat enough

to please artistic readers, and betokened no half-hearted one-horse dealer. Moreover it was not like too many of the circulars sent out by retail dry goods merchants, composed mostly of wind, but contained much information which ladies would treasure up and upon which they would lay great value. Send for a sample of it, and see how as good a man as yourself does business.

At a recent meeting of the Chamber de Commerce, Montreal, a resolution was adopted concurring in the request of the Quebec Board of Trade that double rate of freight should not be charged on trunks. It was decided to make arrangements at as early a date as possible for a congress of all the chambers de commerce in the province.

W. T. Cooke, of London, England, died at the Queen's Hotel, Toronto, last week. Heart disease was the cause of death. He was a traveler for the firm of Cater, Platt & Co., mantle makers, London, England, and had been in Canada about a month. He was 37 years of age and leaves a widow and two children, who reside in England.

The Belleville Board of Trade have elected the following officers: Thos. Ritchie, president; John G. Frost, vice-president; John Parker Thomas, secretary; J. P. Thompson, treasurer; W. W. Lee, J. W. Johnson, Geo. Wallbridge, Walter Alford, Henry Pringle, W. N. Ponton, J. W. Walker, H. Corby, Thos. Wills, J. Brazier, D. M. Waters, council.

The weavers of Halifax Cotton Factory went on strike on March 31st on account of notice of a 10 per cent. reduction in wages, to take effect from April. The manager's version is that about 110 weavers in the factory went out in consequence of a reduction of wages in some lines of goods. They were notified previously that the reductions would take place.

All the looms of the Montreal Woolen Mills Company stopped on April 2nd, through the strike of the employes. The strikers claim a reduction in wages was contemplated, while Jos. Horsfall, as director, claims they were starting a lighter class of work, for which less money is paid by other mills, and they were reducing the wages to the same basis.

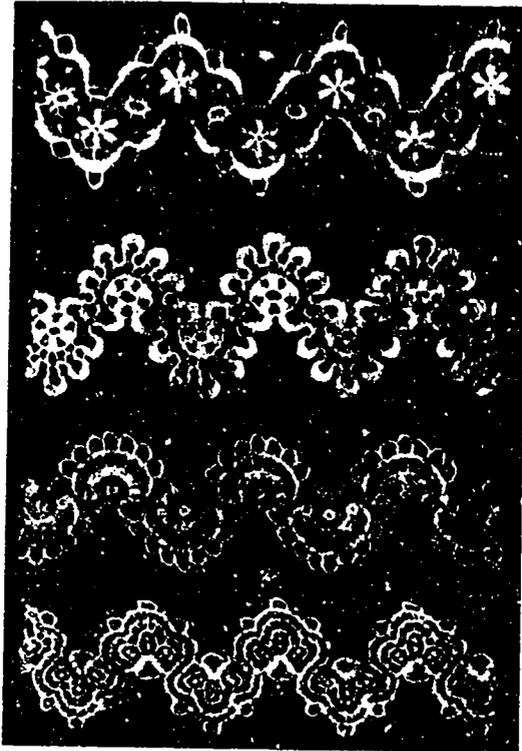
The Newcastle, N. B., Board of Trade met to elect officers on April 2nd. The officers for the year are: W. A. Hickson, president; P. Hennessy, vice president; D. Morrison, secretary; Council: C. E. Fish, J. D. Creaghan, J. H. Phinney, James Brown, Thomas Russell, M. Russell, A. A. Davidson and Geo. Stothart.

The annual meeting of the Morden, Man., Board of Trade was held on April 2nd. The officers for the ensuing year were elected as follows: H. P. Hansen, president; H. Meikle, vice-president; J. Heiman, treasurer; J. H. Smith, secretary. Council: C. R. Runsford, C. Locke, G. Ashdown, J. B. McLaren, W. Garrett, J. H. Dunsford, I. A. Cowie and H. McKay.

At the annual meeting of the St. Stephen, N. B., Board of Trade the following officers were elected: G. W. Ganong, president; A. I. Tweed, vice-president; C. N. Vroom, secretary; C. W. Young, treasurer. Council: C. H. Clarke, F. M. Murchie, J. E. Ganong, A. McTavish, E. G. Vroom. A committee was appointed to look into the matter of establishing a telephone system in the town.

The council of Toronto Board of Trade recently discussed at some length Paul Campbell's resolution introduced in the dry goods section, to the effect that the Consumer's Gas Company be taxed on its gross receipts and compelled to contribute to the city's revenue in a manner similar to the taxing of the Street

MILLINERY



Wavy Insertions

LACES.

LACES.

WE show a very large and fine range of *Laces* of all kinds, *Chantillys*, *Guipures*, *Plauens*, *Oriental*s, *Point D'Irlande*, *Cotton Novelty Laces* in *blacks*, *whites*, *creams* and the *new butter* shade, which is meeting with great favor. Our values unsurpassed and assortment unequalled in the trade.

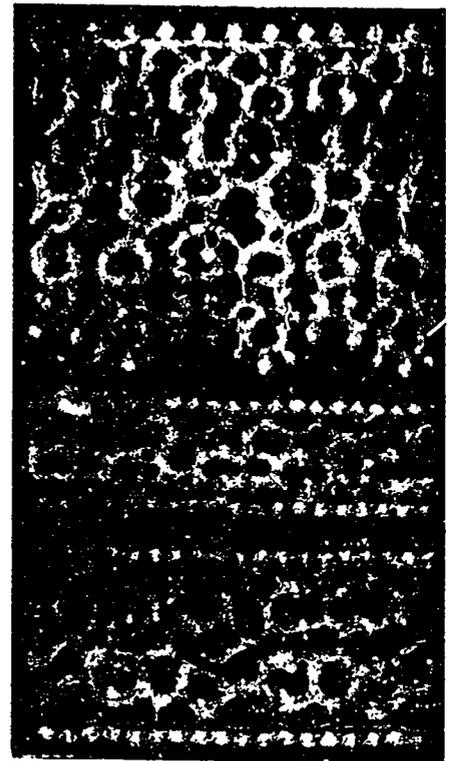


VEILINGS.

VEILINGS of all kinds, blacks and colors. grand assortment of low priced goods. The *Novelty* of the season is the *New Flesh Colored Velling* with black spots. It is to be found with us *Mourning Veilings* and *Vells, Mourning Requisites.*

WE MAKE A SPECIALTY OF THIS DEPARTMENT.

Flowers, Feathers, Ribbons,
Pins and Ornaments, Trimming Novelties,
Velvets, Silks, Satins, Crapes, Straw Hats.



Cotton Fancy Lace and Insertions.

REID, TAYLOR & BAYNE

9 & 11 WELLINGTON STREET EAST, TORONTO.
210 to 214 ST. JAMES STREET, MONTREAL.

Railway Company. A committee composed of Messrs Caldecott, McMaster, Rogers, Gooderham and Wilkie, was appointed to report on the question.

John Lugsdin, of J. & J. Lugsdin, hatters and furriers, Toronto, was married on the 16th inst. His employees presented him with a handsome silver service a few days previously.

The firm of McIntosh, Williams & Co. has been organized into a corporation under the laws of the Dominion of Canada, under the name of the Alaska Feather and Down Co., Ltd. The corporation has acquired the business, good-will and assets, and has assumed the liabilities of the firm, and will continue the business at the same place, 10 St. Sacrament street, Montreal, Que. The members of the company are W. J. White, K. Bossevam, J. H. Sherard and J. P. Williams, Montreal, and A. J. McIntosh, New York.

The annual meeting of the Dominion Cotton Mills Company was held Thursday 12th, at the offices of the company. A. F. Gault, president, occupied the chair, and among the shareholders in attendance were D. Morrice, R. L. Gault, J. McDonald, S. H. Ewing, Jacques Grenier, J. O. Villeneuve, J. P. Cleghorn, J. H. R. Molson, F. L. Beique, S. Finley, Charles Garth, C. E. Gault, A. C. Leslie, Hugh McLennan, James Williamson, Dr. Lovejoy, L. H. Archambault, James Wilson, Jr., and Mrs. E. L. McConkey. The usual financial statements were submitted, and were considered satisfactory. The usual votes of thanks were passed, and the old board of directors was re-elected, as follows—A. F. Gault, Jacques Grenier, Robert L. Gault, S. H. Ewing, D. Morrice, C. E. Gault and J. O. Villeneuve. At a subsequent meeting of the directors A. F. Gault was re-elected president and Jacques Grenier vice-president.

Letters patent have been issued, incorporating George White, George Augustus White and Alexander Graham Allen, manufacturers, and Alice Clara White, married woman, all of the city of Toronto, and William Bryson Allan, of the city of St. Catharines, architect, for the purpose following, that is to say: To carry on in all its branches the business of manufacturing and dealing in fringes, cords, tassels, gimps, dress and cloak trimmings, undertakers' trimmings, upholstery trimmings, braids, yarns, laces, twines and all articles required for upholstering and trimming; and for the said purposes (a) To manufacture, buy, sell and deal in machinery, plant, tools and fixtures, and (b) To acquire the necessary real and personal property, including patent rights, by the name of "The White-Allan Company of Toronto, Limited," with a total capital stock of twenty thousand dollars, divided into four hundred shares of fifty dollars each.

WATERPROOF SILK SEAL.

PLUSHES and scalettes have always been objectionable in outer garments because they were liable to be spotted by rain. Lister & Co., Bradford, England, have produced a waterproof silk seal which is said to possess all the qualities which will prevent it being injured by water.

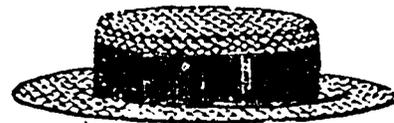
That this firm is producing goods which no other firm can rival, may be gathered from the following extract from a recent issue of the Ladies' Pictorial—"There is a peculiar fascination about velvet and plush which appeals forcibly to everyone who has an affection for fabrics which are characterized by softness and richness of texture, and in the first rank of loveliness among these materials must be placed the beautiful plushes and velvets always associated with the name of Lister. These fabrics now cover a very wide range, both as far as color and texture are

concerned, and as they can be obtained from all the respectable drapers throughout the kingdom, my readers will have no difficulty in judging for themselves the exceptional beauty and richness of these lovely materials. Most novel and most successful of all, perhaps, is the new waterproof silk seal—an admirable substitute for real sealskin, possessing an additional advantage from the fact that it cannot be spoiled or injured in any way by rain or damp. The color is a deep, beautiful brown, and the pile of the material wonderfully rich and soft. Two other qualities of seal plush have also lately been produced by Messrs. Lister, and will be found most effective whether for coats or mantles. Fur trimmings have also been brought out this season by the same manufacturers. They are known respectively as beaver, mink, and chinchilla, and may be obtained in various widths. The colored silk plushes are likely to be greatly in demand for tea gowns and for evening mantles, and, as usual, Messrs. Lister's colorings are of the most beautiful description possible. Lister's colored silk velvets seem to be richer and softer than ever this season. Among many other beautiful shades they include an exquisite golden brown, a soft, rich moss green, and a very rich purple or petunia, the latter perhaps being the most successful of all. The black velvets and black velours du nord are equally attractive in their way, and will be found most successful whether for mantles or for gowns."

SPRING HATS FOR MEN.

SPRING stiff hats show an inclination to return to a tall tapering crown of exceedingly swell appearance. Large hats lead, and small hats are worse than small potatoes.

The straw hat illustrated here is shown by A. A. Allan & Co., in the Senate braid, as illustrated, and also in plain braids



A NEW STRAW—A. A. ALLAN & CO.

at \$6 and \$9 per dozen. Broad and medium brims are running, but so far nothing startling has been developed.

The accompanying cap is a new style just introduced by A. A. Allan & Co. and designated "The Czar." It is made in plain blue and tweed effects, and is suitable for yachting, bicycling or



THE CZAR—A. A. ALLAN & CO.

outing. Different qualities are shown at \$4.50, \$6 and \$7.50. Already a large number of sample half-dozens have been sent out to the best dealers.

**THE DEAD
ADVERTISE NOT**

The Latest Novelties

For Early Summer Wear
in **Ladies' Hats** are

THE **"AMAZON"**

"JANET" AND

"IOLA" —

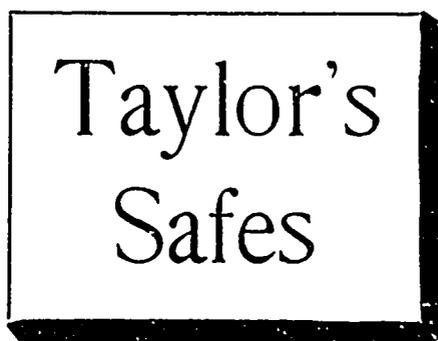
FOR SALE ONLY
BY

Exclusive Shapes.

D. McCALL & CO.

Wholesale Millinery

TORONTO and MONTREAL



Taylor's
Safes

A. A. Allan & Co.

Are showing striking new styles
of English and American

STIFF HATS

Our New Blacks are Exquisite.

Samples sent on request.

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

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

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

GIVE US A CALL.

A. A. Allan & Co.

51 Bay Street, TORONTO.

Strachan & Hay

68 ESPLANADE ST. WEST, TORONTO.

Manufacturers of FUR and WOOL

HATS

Tweed, Astrachan and Sealette Caps.

SEE THE LATEST STYLES

The New York Coaching Stiff Hat

In all shades of Fur.

The Aberdeen Wool Fedora

The New Senator

The Prince George

The Favorite.

Travelers are now on the road with a full assortment
at very close prices.

Special Sizes Made to Order.

Letter Orders Solicited.

PRIZE ESSAY COMPETITION.

PITFALLS OF THE RETAIL TRADE.

R. E. COOPER, VICTORIA, B.C.—SECOND PRIZE ESSAY.

YOUR efforts in securing the opinions of the trade upon this important subject are commendable, and although dry goods men generally are not given to literary pursuits, I will endeavor to enumerate a few of the errors which I have observed during my dry goods career of fifteen years. Aside from the chance of securing your valuable prize, the placing of my thoughts upon paper will undoubtedly result in good to myself and perhaps be of use to you and others. For convenience sake, let us begin with

NO. 1—THE CREDIT SYSTEM.

Giving credit that is not sure, or giving credit at all, is a hindrance to any business, but more especially to ours. The successful retail dry goods merchants on this continent to-day sell for cash only. The more advanced, if able, buy as well as sell for cash, and the merchants who are coming to the front at the present time are guided by a desire to pay cash and get discounts. In their endeavor to do this, they generally succeed in avoiding

NO. 2—OVERBUYING.

This pitfall is large and deep, and if more attention were paid to buying lightly, the business man would be better able to pay his bills. A merchant should buy only what he is fully confident he can pay for when settling day comes, but his confidence should not be based upon an undue appreciation of his ability to pay for the same. Many a merchant at the beginning of his career says to himself: "My capital is so-and-so; how many dollars' worth of goods can I buy with this amount as a cash payment?" Instead of which he should ask himself: "How can I buy the least goods with which to commence business on a sure and safe foundation, looking forward to the raising of a superstructure that will stand the test of financial depression and that will be a source of pride and a monument of success?"

This naturally brings us to

NO. 3—CLOSELY ALLIED TO THE FORMER—BUYING WITHOUT AN ESTIMATE.

The retail buyer who is likely to get into this pitfall will go haphazard to look at travelers' samples, purchase a little here and more there, losing track of the lines bought and the houses from which he bought them. It is always better to buy from one house which can furnish most of the goods required to run the business. Estimating of requirements is simply illustrated by the example of a tailor, who, we will presume, has sold during the first six months of 1893, 20 suits, 10 overcoats and 200 pairs of trousers. Having this estimate for 1893, he now ascertains how many suits, overcoats and pant-lengths he has to begin the first six months of 1894, and upon the expectation that business will be as good as during the previous year, he buys accordingly, and it is therefore unlikely that he will fall into the error of the haphazard purchaser.

This also applies to the dry goods merchant who last year bought 300 pieces print. He sold 200 pieces and carried over 100 pieces; he should therefore buy only 100 pieces more, and, if necessary, sort up. This estimating of requirements reduces to a science the buying in all departments of the dry goods business where proper care and attention are bestowed. Run your business on as small a stock as possible. A good motto is:

"Keep down the stock and keep up the assortment"; but this cannot be done without a very careful estimate of your requirements, based upon the business of the previous year.

NO. 4—INATTENTION TO EXPENSES.

Keep track of your expenses. A merchant who loses control of his expenses might as well shut up shop; but he who has proper control of his outlay possesses the key to success. A fair profit may be made on a large turnover, yet the end of the year may show that expenses have swallowed it all up. Have a keen eye to the minutest outlay, and keep expenses in a proper ratio to the gross profits.

NO. 5—SELLING AT TOO LITTLE PROFIT.

One cannot conduct business without a profit. We are not in business as public benefactors. Make all the noise you wish—but get your profits just the same, and keep them in cash in the bank, not in stock or doubtful book accounts. It is an error to push lines your opponent is cutting—rather hold them back. It is better to fraternize with your neighbor in business and agree upon price of staples. In these days of syndicates and trusts it must prove of advantage to combine to keep prices, not high, but so as to enable you to secure a reasonable profit. No monopoly is desired, but sacrifice must be prevented.

NO. 6—CARRYING OVER UNSALEABLE GOODS.

We may presume that a merchant takes stock twice in a year—once at the end of the spring season, and again in the fall. If a line is seen on the spring stock-sheets, and it appears on the stock-lists at the end of the fall season, it is an evidence of its unsaleable pattern or slow selling quality, and hardly worth while retaining in the shop. Better dispose of it at once at whatever it will realize, or consign it to the auction room. Don't allow it to appear again. It is only costing you so much interest, if nothing else. Turn it into cash, and it will help to pay your bills.

Push out at whatever cost goods likely to become bad or unsaleable on account of changes in styles and patterns. Remember that this season's styles are next season's bad stock. It is hardly necessary to add that this does not apply to staples, which should never be sacrificed.

NO. 7—NOT ADVERTISING.

Merchants who do not advertise can, I think, gain one-third more business by judicious use of advertising.

NO. 8—INATTENTION TO CUSTOMERS.

Select your clerks with great care, and see that you set them a correct example. Don't be over polite, but make your patrons feel that you can be always relied upon. Never mislead a customer; if you are not sure as to whether a line will wash or wear, let your customer know your doubt. The writer never guarantees that a print will wash unless he has demonstrated that fact by actual experience at the wash tub. Therefore be straightforward, be honest, be courteous, and have your clerks exercise the same qualities. Inspire them with a lively interest in your customers and it will be money in your pocket. The moment a customer enters, have him waited upon with a cordial greeting. If you haven't what is required, show the nearest, or something else that ingenuity should discover as likely to sell instead of the line asked for. Don't force your customers, but use all legitimate methods to cater to their tastes; assist rather than persuade. Your help should understand that it is no test

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“AVA”

— **SCARF**

In a very large range of
LIGHT AND DARK SILKS

In popular prices, running from
\$2.25 to \$9.00 per dozen

Also staple lines of

New Knots, Four-in-Hand, Bows, Puffs, etc.

All Prices and Styles.

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SECRET TO CONCEAL

EXAMINE THEM

ASK FOR THEM

WEAR THEM

A Big Difference

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

The chief glory of . .

. . Tooke Bros.' Shirts, Collars and Cuffs

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

For sale by the leading Wholesale Houses
 throughout the Dominion.

COLLARS...

IN ALL STYLES

85 Cts. a Dozen

BALBRIGGAN UNDERWEAR

Plain or French Neck Finish

Can Offer Special Inducements

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

TAN SHADES A SPECIALTY

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

WRITE FOR SAMPLES

GLOVER & BRAIS

184 McGill Street, **MONTREAL**

of ability to sell what is asked for, and that your business is extended by satisfactorily selling all that the customer really needs.

NO. 9.—BEING "BLIND THE TIMES."

Lack of ambition is a misfortune to a dry goods dealer, but bear in mind that "slow and sure will win against speed and laziness." A dry goods merchant should have the best stand, the finest store and the most attractive shop windows in his city; his store should also be well lighted, warm and comfortably seated, and supplied with all the modern methods of facilitating business. If possible he should own the stand and building, but ought not to jeopardize the success of his business by shouldering a burden to gratify such a desire.

NO. 10.

Pitfall No. 10 is indicated by the absence of rules, or definite method, or systematic pursuit of business. Dry goods trade in all its branches can be reduced to method and order. Frame rules for the guidance of employees, and add to same as circumstances suggest. Recently the writer noticed in a large tramway office a blackboard, at the top of which was written: "Additional Orders for the Day." Not a bad idea. Make it tell.

NO. 11—NEGLECT OF CREDIT AND COMMERCIAL RATING.

Merchants should see to it and keep their credit A1 by meeting bills promptly and acting liberally with mercantile agencies. Never allow suspicion to remain on your financial standing. If in difficulty, a merchant should never give a chattel mortgage or preference; bankrupts tell us that, being forced to do so, they ever afterward regret it, asserting that failure began the day the bill of sale was signed. Keep the confidence of the wholesale trade and jealously guard your credit.

NO. 12—HOURS OF BUSINESS.

Keep the regular hours of business, 8 a.m. to 6 p.m. Open promptly and close on time. Talk business in business hours and see that your employees are alive to your interests.

Another pitfall which causes a great many failures is entering into the dry goods business without a knowledge of its requirements, or really without knowing the business. I believe this trade needs more hard study and longer apprenticeship than any other. I think a farmer with small capital would hardly succeed in a first-class dry goods business. Those who stand highest in the trade to-day, although benefiting by many years of the widest experience, have still to bend their best energies to the task and bring to bear upon it the accumulated experience of thousands of their fellows, and never lose the opportunity of appropriating from the remotest quarter any hint or pointer. Constant vigilance, study of the best dry goods reviews, and unflagging energy, with careful avoidance of the above pitfalls, should ensure a large measure of success.

Speculating in real estate has caused some of the most lamentable failures in the West, and should be religiously guarded against. It is impossible to be a retail dry goods merchant and a land speculator for long. All the realty needed is a comfortable dwelling, and, if it can be accomplished with prudence, the business stand.

False economy is another large pitfall which many otherwise successful merchants seem to be constantly falling into. The proper discussion of it, however, would require an essay in itself to do it justice, and I merely mention it and let your readers enlarge upon it at their leisure, after leaving with them the old

saw about "saving at the spigot and wasting at the bung." It is lost time and wasted energy to try to build up a successful business by niggardliness and parsimony in matters of detail when the main issue is being neglected.

Yours, etc.,

TACT, PUSH, AND PRINCIPLE.

WALTER H. LINDSAY, MILTON, ONT.—THIRD PRIZE ESSAY.

THE pitfalls of the dry goods trade! Alas, how numerous! Subscribers to the mercantile agencies have almost daily information of the unfortunates who have toppled over the brink into the abyss below, where many for ever lie prostrate, and from whence but few ever extricate themselves, able to pursue the journey of life with their former vim and confidence.

Some three years ago many of our trade periodicals, and some of our leading financiers, expressed their belief that business of every kind in Canada was, in the near future, certain to be in a more safe and healthful condition because so many inexperienced and insolvent traders had been weeded out; but these statements and forecasts have in nowise been justified, as the appallingly increasing rather than the lessened lists of insolvents weekly show. And it is a matter of the deepest regret, and the greatest concern to wholesale merchants as well as honest retail dry goods men, that the beacons which have been pointed to—as numerous as lighthouses on a rock-bound coast—and the warnings which are daily called out, have been unavailing in keeping so many apparently sensible and good business men from trading too near the edge, and finally meeting disaster.

The pitfalls of the retail trade are undoubtedly numerous; but some of these pitfalls are more alluring and extensive than others, and this is easily ascertained from the fact that the large majority of the fallen have tumbled over the same mistakes and errors.

Let us look briefly at a few of what may be considered the worst sort of pitfalls, and first, that of

CUTTING PRICES.

Among the most dangerous and deceptive of all the pitfalls in this fine young country of ours to-day, is this insidious and deplorable custom of cutting prices; and the sooner stern and drastic measures are enforced to stamp it out, the sooner will the assignment list cease to startle wholesale merchants on coming to their office of a morning. Any retail man in the habit of cutting prices, for any purpose whatever in view, who will sit down calmly, and figure out truthfully the total of his year's sales, and carefully deduct his items of expenditure, his rent, his salaries, insurance, taxes, heating and lighting, freight, advertising, shortages, loss from credit accounts, depreciation of stock, and get as near as possible to the amount for his numerous incidental expenses, will not wonder at stock-taking time if his balance indicates that he has not got any ahead, or rather that his indebtedness has increased. But the greatest trouble surrounding this pitfall is the persistency with which dealers, under the delusion that it "keeps their trade" or "increases their turnover" through outbait, permit bantering and beating down of prices, and generally depart from the sound principles that are contained in the one price only plan.

The writer will be pardoned for what may be considered by some a digression, but he has no hesitation in most emphatically recording his opinion that in the matter of cutting prices to the great injury of their own country customers, who are the



BUTTERMILK TOILET SOAP
THE BEST SELLING TOILET SOAP IN THE WORLD.

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

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

Cosmo Buttermilk Soap Co.
84 ADAMS ST., CHICAGO

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

THE BEST IS THE CHEAPEST



The Best ...

SILK CORDS, BARREL BUTTONS, TASSELS, Etc.,

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

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To our Customers. We are buying.

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

MATTHEWS, TOWERS & CO.

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JUNG & SIMONS Manufacturers

BLACK AND COLORED ITALIAN CLOTHS
FINEST GERMAN MAKE

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

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

"Perfect" Hose . . . Supporter

The newest and best on the market. You will find it ahead of all other patents, and that it will sell better.

To our already full line of Braces, we have added a metal **GRIP BACK**, and we still carry the "Reliable" and other specialties.

Wait for our representative, or write us direct. We can save you money on these lines.

C. N. VROOM, St. Stephen, New Brunswick

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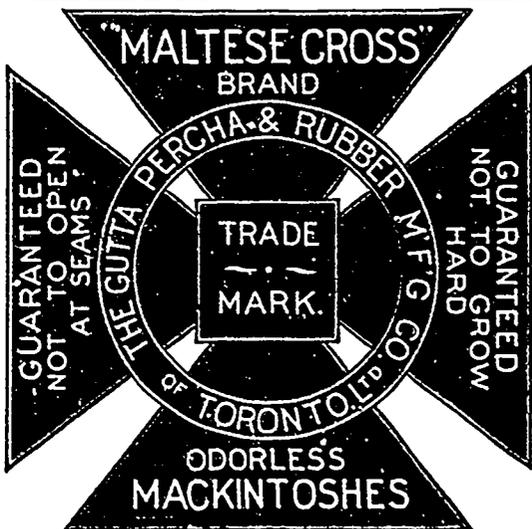
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"Maltese Cross" BRAND Mackintoshes.

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

ODORLESS, TAILOR FASHIONED, SEAMS SEWN.

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backbone of their trade, the wholesale dry goods firms of Toronto are very seriously to blame. The extensive sales of goods at and under cost, noted in the December issue of this REVIEW as having been made during November to the big retailers in the city, has had a very damaging effect on the retail dry goods trade for a circle of 50 miles round Toronto. It is obviously unfair and vexatious, as well as tantalizing, for country dry goods men who can only sell a limited quantity of certain lines to buy in the first of the season at regular figures, and soon after have their customers, who have been to the city, bring home the same goods, bought for less on King or Yonge streets than the country dealer paid the wholesale house. This is a fact, and the retail trade must point out this sore grievance and leave the remedy with wholesalers. But to meet this unequal warfare of the city hundreds are induced to give away their profits, and thus the army of insolvents is ever recruiting. And, second,

RECKLESS BUYING.

At a convention of the retail trade in Hamilton, a few years ago, Wm. Ince, a wholesale grocer of Toronto, said that in his experience covering a great many business years, he had learned to place most reliance on the customer, who, when he made purchases for his store, came down himself to the city and personally selected from stock the goods carefully written down on his list of wants. He also stated that he had known more men of that stamp than any other, after being years in business, who were able to retire with a competency.

The pitfall of reckless buying is dangerous and slippery. There are too many dry goods men now-a-days who would not coincide with the merchant above quoted, who think they know it all, and who, when they go to the city, or when the traveler comes along, pick out right and left anything that catches their fancy, failing to regard the particular requirements of their business; failing to regard the lengths of the pieces, or the amount of money their purchases are rapidly summing up to; failing to regard the doubtful season as to being able to sell them; failing to regard the doubtful crops and scarcity of the needful to pay their bills when due; failing to hold up their hands and say "enough" when the persuasive and pushing salesman has him buy.

In this thoughtless manner overstocking is easily accomplished. Then follow the spasmodic efforts of cheap clearing sales to raise funds, and so reckless buying and cutting of prices are pitfalls joined by subterraneous paths. So certain as carelessness is followed by retail dry goods men in making their selections, as certainly will this habit bring their career to an ignominious termination.

Another of the pitfalls of the retail trade, and closely allied to the preceding, is the

WANT OF ATTENTION TO DETAILS.

Trifles are not to be despised. "For want of a nail, the shoe was lost, for want of a shoe, the horse was lost, for want of the horse, the rider was lost." Yes, and many a dry goods man has lost his business and his capital because his stock was allowed to go out of kelter, higglety pigglety, at loose ends, or because he had not acquired the knack of looking into all the drawers and boxes to learn whether he had always on hand a proper assortment of tapes and spools, pins and needles, and thimbles and braids, and other every day essentials, the very details that bring customers to the store most frequently, but who thought more about bales of cotton, staples, etc.

The writer has learned well from thirty-eight years' experience that there is as much profit to be made out of a dol-

lar's worth of hairpins and other small traps as there is from a bale of grey cotton; and yet the attention to the details of keeping stock is by many retailers lost sight of or entirely ignored because the items are small. After all it is the little articles that make up the profits, as it is the lots of little things that make up one's life.

Want of attention to details is also a very serious pitfall when a man does not have his customers' bill of purchases checked over, or the extensions and lengths in his invoices from wholesale houses looked into before they are credited.

An honest old Quaker in Glasgow, a grocer named Smeall, took his new hands in behind to see them weigh a pound of tea, telling them, "when the scale goes too far down that way, you're cheating the customer; when it's too far down this way, you're cheating me," and strongly urging them to do neither. Another old dry goods man there, who died very wealthy, caused his cash boys to keep gathering the strings and pins on the floor, saying, "dinna waste onything, laudies!"

There are numerous leaks in every business; and in the dry goods business, employer as well as employed, too anxious to conciliate greedy customers, often forget that there are but thirty-six inches to the yard. This is a wide pitfall and capable of extensive notes, but probably enough has been written on this point to catch the attention of those who wish to be benefited by another's practical experience.

Another pitfall—a dark and yawning chasm—is that of

GIVING CREDIT.

Volumes have been written pro and con this subject. It is a pitfall which swallows up many well-meaning aspirants for commercial fame; a pitfall from which issues noxious fumes, which ought to warn young men when starting on their own account, that once their capital is drawn into that gulf, if not engulfed themselves at an early date, they must follow their business career hampered and fettered, worried and careworn, under unfavorable conditions.

Any man, young or old, commencing the dry goods business on his own account, unless he has a reserve capital, and is thoroughly acquainted with the people amongst whom he intends doing business, should unhesitatingly put his foot down against giving out his goods on credit. Few men in business can say that every thousand dollars that was "charged" was "paid" without at least 10 per cent. loss.

It costs money to keep books, and it costs a deal to collect the money after the goods have been sold; and many a retail man has let out a big swear at the indifference and slowness of those on whom he is waiting for the needful.

A dealer in the country, or elsewhere, giving credit, cannot compete with another who does not; the one can pay cash and take his discounts, while the other pays interest and renews his notes, and is never in as good a position to take advantage of "snaps" when offered, and is in many other ways very unequally handicapped, and unless he has courage and determination to make a quick right-about turn, entirely change his tactics, and abolish his credit trade, he will inevitably have to go under. The assignee will exhibit as part of his estate a long list of uncollectable accounts, with marginal letters marked in red, "N. G."

INADEQUATE CAPITAL.

Is another of the pitfalls into which retail dry goods men are apt to topple. There are altogether too many dry goods con-

TO THE CLOTHING TRADE ALLAN LINE



MANUFACTURERS
OF THE . . .

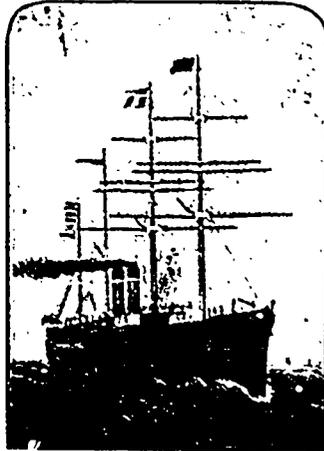
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SARDINIAN	9 "	10 June
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And weekly thereafter.

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

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GERMAN ARTISTIC WEAVING CO.

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

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120 FRANKLIN STREET, NEW YORK. ALL ORDERS.

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CREFELD.

24 EDMUND PLACE,
LONDON, E. C.

8 FAUB'G POISSONNIERE,
PARIS.

cerns carrying on business to-day greatly beyond their means; and I fear that were the veil drawn asunder, and everything exposed to the public view, a very alarming and rotten state of affairs would be seen to exist. And this pitfall is widened and endangered, I am certain, by wholesalers themselves.

I have known young men desirous of commencing business going with \$500 which they had saved to the wholesale house, stating their case, paying down their \$500, and getting credit for \$1,200 or \$1,500, and at once the damage is done. The young man in the bustle and glee of opening out his new store, and the favor with which he is at first received, buys on credit from others and thinks lightly of his indebtedness, but there are few who stand it long who get loaded up and little to pay with, and thus our experience has always shown us that too many are too early started in business with little or no means, and too often without either experience or ability. It would be ten times better for young men if they would stay in good situations, and keep saving their money, instead of launching out to face the keen competition of the present day with inadequate capital.

Another exceedingly treacherous pitfall is the acquiring of

BAD HABITS.

The time is not very remote when in the country towns, as elsewhere in Canada, a merchant was expected to go out with his customer, and, in vulgar parlance, "have a horn." But thanks to the strong temperance sentiment prevailing of late years, even rough farmers look down on a business man who "smiles" too frequently. Of all the pitfalls the drinking habit was one of the most alluring, but degrading, where money and time and talent were wasted, and consequent inattention to duties of business brought its sure reward.

Although referred to as a past evil, it is by no means extinct, and business men are largely amongst the yearly throng who go to drunkard's graves. Ah me! many a bright and noble fellow has the writer known, who, because of becoming too fond of a dram with a chum in business hours, lost reputation and credit and business, and went down into this capacious pitfall.

There are very many pitfalls of greater or lesser magnitude which could be very beneficially touched upon if time or space would permit, such as neglecting to judiciously advertise business, the discourteous or inattentive treatment of customers, and the want of attention to changes in styles and fashions serious pitfalls for retail men who desire to be abreast of the times.

Allow me to conclude this essay by briefly alluding to not the least dangerous of the many pitfalls of the retail trade—

OUTSIDE SPECULATION.

Yes, too many retail men have been dazzled by the glitter of easily made wealth, and have been induced to embark in some speculation outside of their own business. Real estate booms are over for the present, and many are "wise after the event," but they were a prolific source of trouble to business men while the craze was on. Slow but sure is a good rule, at all events a safe one, and while the writer of this essay appreciates at all times business push, enterprise and pluck, he values still more highly, industry, intelligence and integrity, being the possessor of which gifts no retail man need fear any of the pitfalls of his business.

YARDSTICK.

THE "AMERICANS" INDIGNANT.

A RECENT despatch from Washington says: "A practice has arisen in Canada of late of merchant tailors sending into this country along the border drummers who take the measures of men and have the clothes made in Canada in accordance with samples submitted. The men, when the clothes are finished, repair to Canada and either wear the clothes or bring them in as personal effects free of duty. The practice has grown to such an extent that protests have been made to the Treasury Department by merchant tailors of this country. The matter was referred to Solicitor Reeve, who decides that the practice is a fraud upon the revenue and the law. Steps will be taken to prevent further imposition from this source."

It would thus seem that the "Americans" have suddenly discovered that Canadians have some enterprise, even if it is of an objectionable kind.

Robert Flaws

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Collars, Cuffs, and Shirt Fronts, specially adapted for Travellers, Sportsmen, and Mechanics. For sale by all wholesale houses. Wholesale only. Largest and only manufacturer of these goods in Canada.

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All kinds of Dry Goods in the piece **RE-DYED,**
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Superior Garment Dyeing and Cleaning in all its branches. **French Cleaning**

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Curtain Poles and Brass Pole Trimmings,
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Send for Color Book
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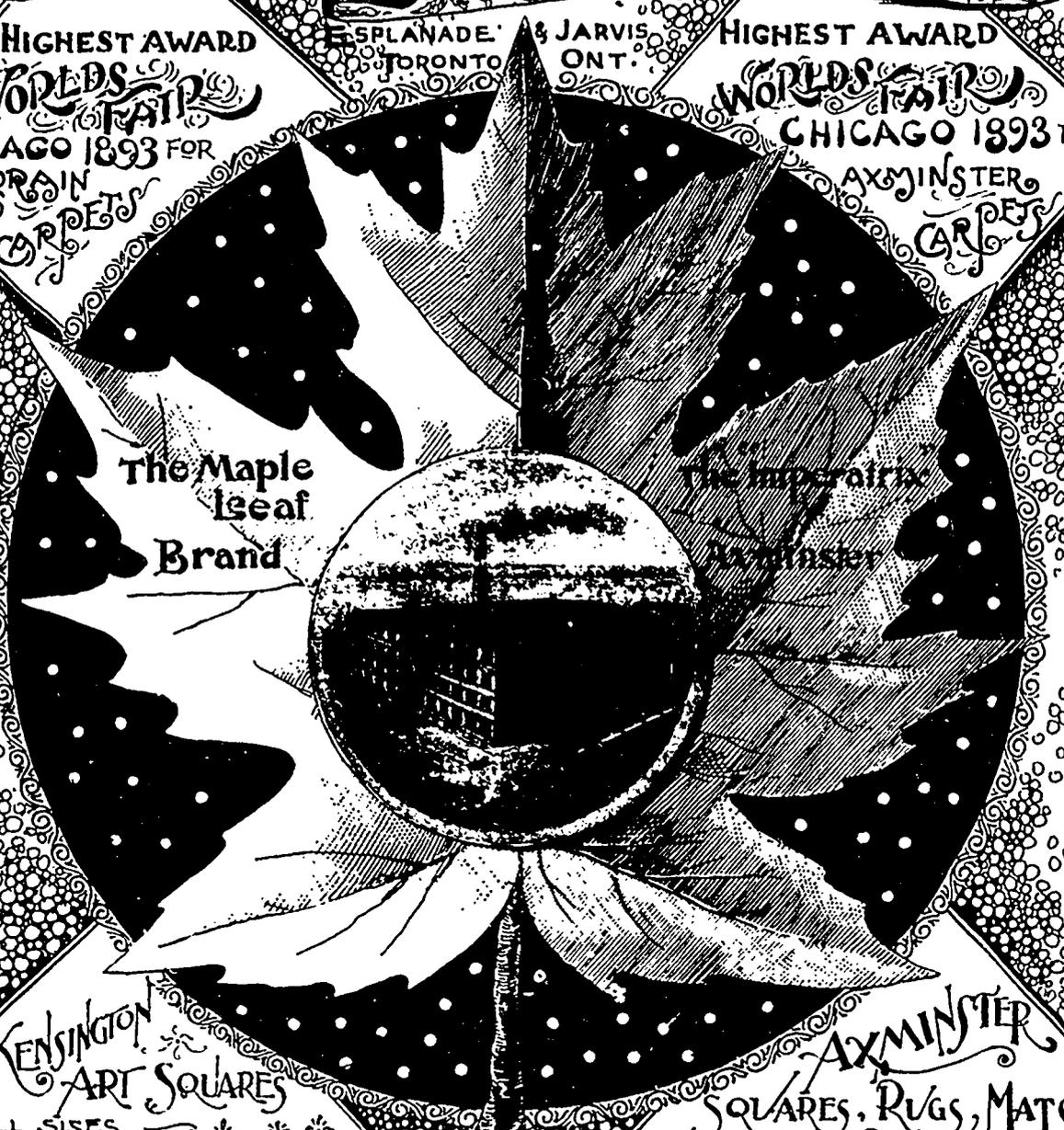
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CHICAGO 1893 FOR
AXMINSTER
CARPETS



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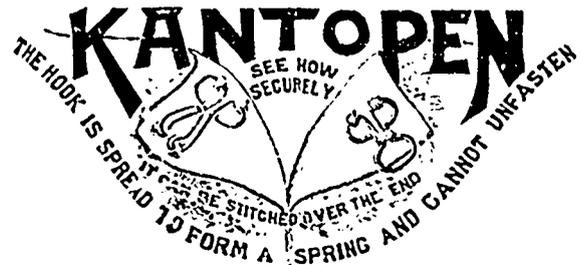
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