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THE DRY GOODS REVIEW

19th of MARCH 1885



BRING
TRADE
NUMBER.

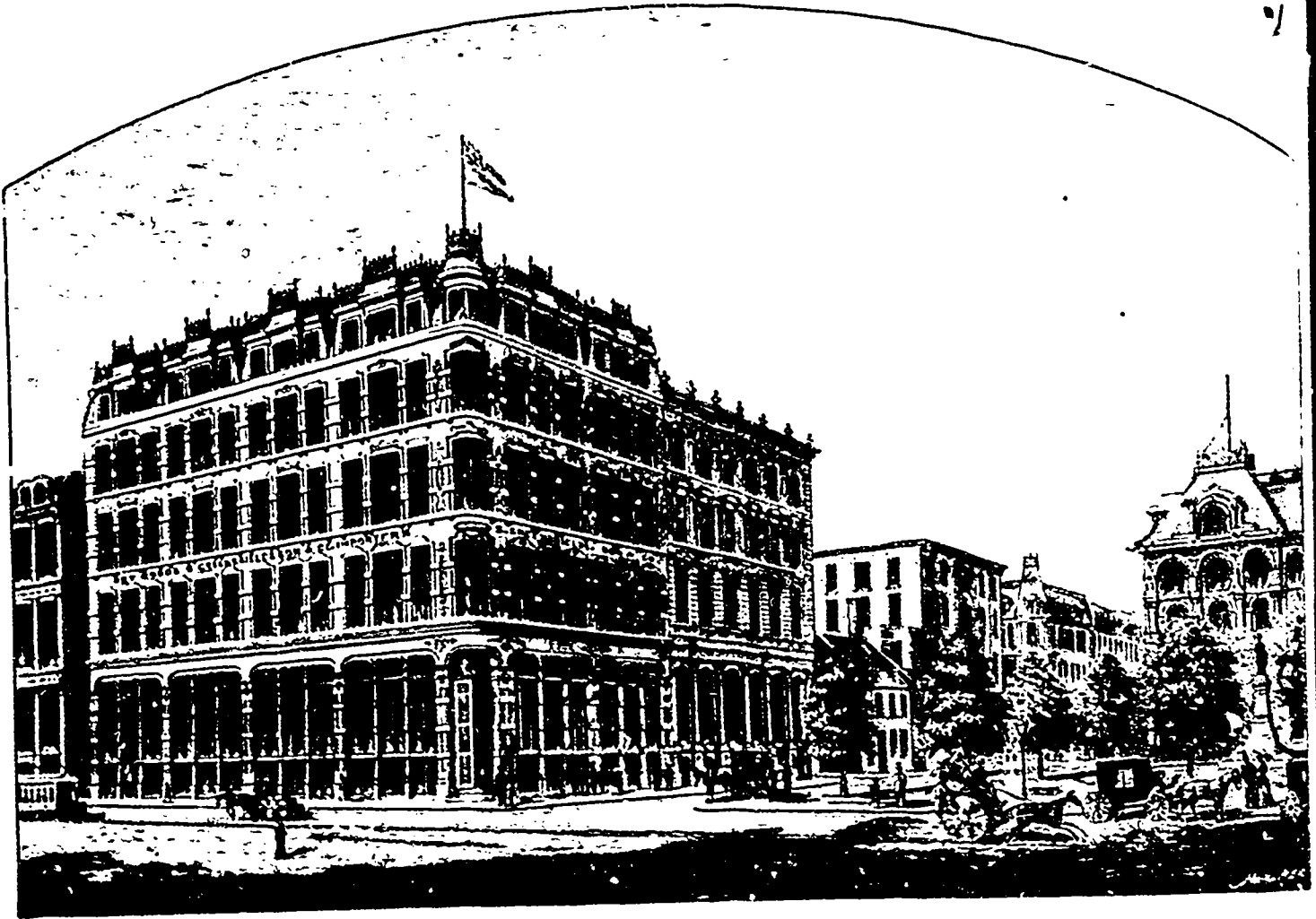
MACLEAN PUB. CO. TORONTO AND MONTREAL

S. GREENSHIELDS, SON & CO.

SAMPLE ROOMS

Winnipeg, Man., McIntyre Block.
Windsor, Ont., Crawford House Annex.
Toronto, Ont., 50 Bay Street.
Cobourg, Ont.
Ottawa, Ont., Carleton Chambers.
Quebec, Que., 70 St. Joseph Street, St. Roch's.
St. John, N.B., King Street.

MONTREAL AND
VANCOUVER, B.C.



Sole Selling Agents in Canada for

MESSRS. BRIGGS PRIESTLEY & SONS
Bradford, England.

Dress Goods and Cravenettes.

MESSRS. CHAS. HARRISON & SONS
Stourport, England.

Brussels and Velvet Carpets.

Also for the

“Everfast Stainless” Hosiery.

Departments

- A - Domestic Cottons.
- B. Woollens and Gents' Furnishings.
- C Carpets, Curtains and Oilcloths.
- D. - Linens and House Furnishings.
- E. - Smallwares, Hosiery, etc.
- H. Silks, Dress Goods, Velveteens, etc., etc.

THE DRY GOODS REVIEW

A Man's



Bread

Depends Upon His
Business, His Business
Depends Upon His
ADVERTISING and
THE REVIEW

Is the Advertising
Medium That always
Brings Satisfactory
Results. It Fully
Covers the
**CANADIAN
FIELD.**

TORONTO

TURBAYNE

Ask for

“BALEINETTE”

(ROSENWALD'S PATENT)

The New Patent Continuous

REAL WHALEBONE

Cheapest and Best Real Whalebone Ever Produced.

NO PIERCING
SPLITTING
WASTE

Does Not Require Casing

IT SUITS ALL MATERIALS
IS EASY TO SEW
IS PLIABLE AND DURABLE

Always Gives Satisfaction

Send at once for Samples and Prices, which can be had from

J. Johnston & Co., Montreal
Olney, Amsden & Sons
London, England

J. Macdonald & Co., Toronto
J. Collier & Co., Manchester.
England



“ELYSIAN”

NURSING

... VESTS

PATENTEES AND SOLE MANUFACTURERS

S. Lennard & Sons

HOSIERY and
UNDERWEAR
MANUFACTURERS

Dundas, Ont.

ESTABLISHED 1878.

WHOLESALE TRADE ONLY

1895
SPRING
1895

A. A. Allan & Co.

Importers of

**FINE ENGLISH
 and AMERICAN**

HATS, CAPS, STRAWS, Etc.

New English Stiffs	} Black and Colors.		New English Caps	} Yachting, Outing, Boating.
New American Stiffs			New American Caps	
New English Fedoras	} Black and Colors.		New Scotch Tams	} Cardinal, Navy, Black, White, and Fancy.
New American Fedoras			Ladies' and Children's	
New English Softs	} Black and Colors.		New Austrian Fez	} Cardinal, Navy, Crimson and Cream.
New American Softs			For Girls and Boys	

LETTER ORDERS CAREFULLY ATTENDED TO

A. A. ALLAN & CO. 51 Bay St., TORONTO

Quality!!! (High)

THE **"ALASKA"**

FEATHER & DOWN CO. LTD.

Factory and Head Office **MONTREAL** 10 St. Sacrament Street.

BRANCHES

- Mr. J. H. Sherard, 28 Front St. East, Toronto.
- Mr. Jas. W. Woods, Carleton Chambers, Ottawa.
- Mr. J. M. Macdonald, Winnipeg.



Prize Medal and Diploma, Toronto Industrial Exhibition, 1894.

**MARSEILLES
 and
 MITCHELINE**

White Quilts.

**SPRING
 and
 SUMMER**

Quilts and Cushions

**SILKOLINE
 and
 SATEEN**

Covers
 1895 Designs.

American, Canadian and German Tickings at Factory Prices.

"ALASKA" is our Name, Brand and Trade Mark.



Prices!!! (As low as possible)

It is a guarantee of perfection.
 Samples of all Down Goods submitted on application free of charge.

CALDECOTT, BURTON & SPENCE

Believing the bottom has been touched, we have prepared for a

Good Spring Trade

And will show this season the largest collection we have yet imported of the following lines:

DRESS FABRICS

Serges, hard and soft finish; Crepons, Sedan Cloths, Box Cloths, German Henriettas (39 and 45 inch), Nun's Veilings, Covert Coatings.

SILK FABRICS

Surahs, Pongees, Peau de Soies, Faille, Japanese.

VELVETS AND VELVETEENS

To match Dress Materials.

TRIMMINGS

In Jets, Gimps, Braids, Tinsel Effects.

BELTINGS

In Canvas, Silk and Leather, with Buckles to match.

BUTTONS

Mantle and Dress Pearls, and Button and Buckle Sets.



Buyers Are Cordially Welcomed
Orders Promptly Filled

CALDECOTT, BURTON & SPENCE

46 and 48 Bay Street . . .

Selling Agents for French and German Dress Manufacturers

Toronto



W. R. BROCK & CO.

Toronto . .

WE suggest to merchants desirous of meeting the close-cutting in large

DEPARTMENT STORES

To personally visit our warehouse and inspect our selections for Spring.

"Bargains,"
"Job Lots,"
"Clearing Lines,"

Which cannot be represented by sample, would be thus distributed all over Canada and not "gobbled up" by City Houses.

NEW
GOODS
for
Spring
and
Summer

Special Lines

SILKS (Plain, Fancy, and Black.)

DRESS GOODS (Wool, Union, Silk Mixture, and Cotton Fabrics.)

BRITISH and CANADIAN WOOLLENS (The John J. Mitchell Co. and The West Publishing Co. Spring Fashion Reports and Plates just to hand.)

LINENS (Tableings, Towellings, Canvases, Napkins, etc., etc.)

HOSIERY and GLOVES, MEN'S FURNISHINGS, FANCY GOODS, CANADIAN COTTON STAPLES.





ADVERTISING POINTLETS.

BY J. A. C.

Advertising is the hen that hatches out business, but sometimes the advertiser's eggs are so bad they won't hatch. So says an exchange. The ideas in an advertisement ought to be worthy of attention, and capable of being fruitful.

specific lines with full descriptions and prices, they will not have to wait. If no person comes to buy the line—then either the advertising medium is no good, or the line advertised is not worthy of attention. A little experimenting will decide which is at fault.

An ad. may catch the eye, and yet not sell any goods. Therefore a good ad. must be so constructed and furnished as to do both.

Beware of sounding brass or the noisy clangor of lath swords on tin shields. Beware of the hollowness of the bell, the making of a great noise when "there is nothing in it." Have very little to say. This is a busy age, and people would sooner pay \$1 for an article than waste an hour finding out how to buy it for 90 cents. Abbreviate your ads. just as you abbreviate the margin of credit you allow to your shaky customers.

Every business has its methods. So has the advertising business. There are methods which tell when and where to advertise, and methods which indicate how and what to advertise. The best advertiser is always studying the methods of other advertisers; the poor advertiser knows nothing of methods, beyond his own crude, unwritten method got from "nobody knows where."

If you were a politician and made a number of statements before an audience, you would be expected to prove them. So it is when you are speaking through your advertisements. All statements must be proved to keep your reputation for truthfulness from being smirched. If you claim that yours is the most desirable place in the town to trade, you must prove it by the best stock and the best clerk service. If you claim to sell cheaper than any other tradesman you must prove it to each separate customer by two or three particular instances. To create these instances and impress them on people's minds is a heavy task.

Good farming means hard work. The soil must be broken up and made fine and mellow. The seed must be carefully selected and judiciously scattered. If the times are propitious the harvest will be abundant. But remember, the advertiser who sows the wind, reaps the whirlwind.

Put your circular in a cheap envelope and it goes into the wastepaper basket unopened. Put it into an attractive, unique, odd-shaped, well-printed envelope and it will attract attention. Better still; put with the circular a neat piece of blotting paper with your name only printed in the centre, a small paper of pins, a sample button, a minute piece of a special line of dress goods, a darning-needle fastened on a card bearing your name and address—put in any one little thing of this kind and the envelope will be opened and the circular read.

Big space or little space? that is the question. My idea of an advertisement is the single column. Where did I get my idea? I got it from the advertisements of the leading dry goods merchants of Toronto, Montreal, New York, Brooklyn, Philadelphia and Chicago. These men employ experts to do their advertising, and they have a huge experience in space choosing. They prefer the column ad.; hence, so do I. In local weeklies, where space is cheap and advertisements not well-set, a two-column-width ad. may be better, but even this exception will not be valid except where the ad. is apt to be lost among a whole page of other odd-shaped and unsightly ads. The single-column ad. next to reading matter, with a live heading, a substantial middle and a reliable firm-name ending cannot be beaten for dry goods advertising.

In an exchange the following encouraging stanza occurs:

Let us then be up and doing,
With a heart for any fate;
Still achieving, still pursuing,
Learn to advertise, and wait.

Often "waiting" must be indulged in, but it is not necessary in the case of retail dry goods merchants. If they advertise

THE POSITION AND AIMS OF THE DRY GOODS CLERK.

TO the dry goods merchants of the next decade will be left a legacy of hard questions. Trade in Canada is to-day passing through a transition period. "History repeats itself." Commercial prosperity and depression visit all countries at such regular intervals as to make their routine mathematically certain. But aside from the depression which we in a measure are combating to-day, questions resulting from the growth of trade in our Dominion, and at some time present in the commercial life of every young progressive country, have arisen and require to be reset on a profitable and more conservative basis.

Barely half a century has elapsed since barter was a common, if not the usual, mode of exchange. It is within the recollection of some merchants still engaged in the retail trade when money, although being the measure of value, was rarely tendered in payment. These fifty years of hard work and energy, with their individual share of failure as well as success, have now brought us to a position as far in advance of those former years as the express train is in advance of the stage coach, but this same energy has by its very force carried and sustained trade in channels which, now that it is forming natural channels for itself, are found to be wrong, wasteful and expensive. Enterprise is good in its purpose, and no business can prosper to any extent without it. But too much of the speculative and too little of the certain may defeat this purpose and create a loss in one direction equal to the gain secured in another. Too many goods are to-day held in stock in the retail stores of Canada. Too much money is spent in fruitless competition. Too much selling is done without the honest profit that is necessary to carry on an honest business. Too much credit, too little capital and a number of other individual mistakes, all point to the controlling anxiety for a large rather than a profitable business.

Now that the testing time has come, now that we are face to face with the necessity of action, clever merchants have set themselves to thinking. Out of their combined efforts and experiences will be evolved new methods and new principles. What the precise ultimate issue will be it is hard to say. But this much is certain that methods belonging to a past condition of trade, together with principles that experience has taught are wrong, will be abandoned, and others adopted looking towards small, legitimate and certain profits rather than large and speculative ones.

This, then, in brief, is the position before the young man who enters the dry goods trade. His aim should be to fit him-

self in the wisest way his mind can suggest for bearing a leading and important part in the business struggles of the future.

HIS
TWO PATHS

Two paths lie before him. The one is general in character, the other particular. By the first he will learn the correct theories of trade, how to act himself, and how to govern others; how to plan and execute these plans when thousands of miles away. This path leads to the management of a large warehouse whose business relations reach into every manufacturing country. By the second he will learn in detail some one chosen branch of the trade, and, by bringing his knowledge as near perfection as possible, command the highest positions in this particular line. This path, though it may lead to a smaller sphere, is smoother, has fewer cares and smaller risks, and brings him at last to the position of a specialist whose opinions are law. There is enough of honor and success in each to repay the effort. Now to be more personal, just one caution: Don't start in either unless you are willing to devote many more years to the learning of it than to any other business or profession, for the laws of the dry goods trade are as yet unwritten, and time, experience and close observation can alone establish your code.

WHAT
TO
LEARN

You have secured your first place behind the counter, and before you in the shelves lie a mass of materials and articles. Truly, there is no royal road here. It is work and win; not spasmodic, but steady and determined effort, with the one main end in view. To begin, learn how to put each article in its proper folds or rolls, and to replace it properly in the shelves. Examine the goods and strive to retain in your mind their peculiarities so that you know what you are handling without referring to the tickets. Then learn the regular market values of staple lines. Now follow their history from the raw materials — how they grow, how gathered, prepared,

transported, bought and sold, and the various processes through which they pass in manufacturing. There is a great deal of interest, some romance, and a fund of information in this search, and afterwards the articles will mean something more to you than just so much cloth for which you ask so much money. Find out the tests for silk, wool, linen and cotton, the exact meaning of all technical terms; the proper spelling of all names and the various short methods of arriving at fractional parts and totals; how gloves, hose, buttons and ribbons are numbered, and the monetary and metrical systems of each manufacturing country. Be alert to detect any fault in your system and eager to remedy it, fully alive to the fact that all knowledge is useless if it be not put into practice.

Keep faith with your employers. For a certain fixed amount your services have been engaged for a certain time to do a certain work. In the majority of cases you



JAS. C. CARROLL, Woodstock,
Author of First Prize Essay on "How to Draw
and Keep Trade"

beat no risk in the chances of loss either through mistakes in buying or failures in selling. You are the medium through which they hope to effect the exchange of the stocks that represent their capital for the ready money in the possession of the customers. In an up-to-date store each article is marked at a price as unchangeable as the value of the money the customers hold. Both values being thus fixed, your success lies in producing from the stocks such articles as will please them; your part of the agreement, therefore, is to render the best service that in your power lies. Be at your place every moment agreed upon. Make few special requests for special holidays. If there exists in your mind the idea that is seemingly so prevalent among wage earners, that you are gaining the best of the arrangement by giving the least possible amount of service — get it out. No other fallacy has done more to injure your class. Merchants take so many risks that they are entitled to all the information the past and present can give them for their future actions. Salary is based on past success, not on future possibilities. Do you see how wrong the principle of the "slothful servant" is? In no instance and under no conditions may store secrets be divulged before plans are matured and in operation. Let promotion stimulate you to greater zeal rather than the tendency to rest on the success you have won. But through all your efforts to please employers retain freedom of conscience. No other gain can atone for its loss. If circumstances arise that leave you only a half-hearted servant, don't hesitate to secure another position where you can work with a will. Refrain from abuse of former employers, for it will only exhibit to the present one what he may naturally expect when you leave his employ.

WITH
YOUR
CUSTOMER.

Tact is one of the most important qualities for success as a salesman. Without it there is no natural or acquired gift able to effect a sale in the same time. What you may possess of it can be greatly increased in variety, and through use will become more powerful. Remember the names of those whom you serve, address everyone with their proper title. Have faith in your ability to suit your customer and set to work with all your skill to accomplish it, keeping before you the fact that some will find it much harder to choose from a great array than from a small, well-selected variety. Thus, try in a measure to know their wants. Show the goods in some regular sequence, such as from the cheap to the dear in price or quality, and from the light to the dark in shade. Point out good features in color, texture, quality, price and suitability for the purpose desired, but refrain from praising every article with adjectives in the superlative degree, for it only makes all less emphatic. If a customer has special preferences for certain colors or classes of goods, listen carefully to these particulars, then try to meet them. Older people, as a rule, will have set opinions; they turn rather to quietness and quality than style, treat their ideas with respect, and take special pains to find what they are seeking after. Fulfil every promise and guarantee that you make. Until business has been transacted do not needlessly introduce other subjects into the conversation. Strive to be so perfect that you can command the confidence of your customers, and to leave them with the idea that they will be well served whenever they visit your counter. But all customers are not saints, and there are few positions where the unsaintly character comes out in as bold relief as in buying and selling. Experience will teach you to distinguish such very

quickly and good judgment must be your guide; but this much is imperative, that you must not give offence. Finally, be an individual, don't be a specimen of a class.

WITH
YOUR STOCK.

Keep your stock clean, protecting perishable articles from dust, light, moth, or any other destroying agency. Order is imperative. The time of your customer and yourself is too precious to be wasted while searching for a mislaid article. All of the same class of goods should be kept together, each article marked separately, and the box, parcel or wrapper plainly labelled so that a glance will tell you what it contains. Go through the stock at least once a week to see that all sizes, widths, qualities and colors are forward. Note what is not selling and take pains to introduce it; if the public do not favor it, have it reduced in price. Watch what is selling and re-order staple lines whose stocks are low. There is nothing that will command more of a family trade than this certainty that the everyday wants are sure to be found at your counter. In displaying stock, do it in such a manner that you can readily hand a customer whatever is wanted for closer inspection. Keep a department book in which to enter particulars that will not remain in your mind, such as, from whom the goods were bought, when placed in stock, quality, price, color, when finally sold out, and anything else you may want for future reference. This, if correctly kept, is a sure safeguard against bad and surplus stocks. For instance, it will tell you whose goods sell best, what qualities, colors and sizes are most salable, what quantity to buy for next season, and an endless number of facts about this particular department to be gained in no other way.

BY
YOURSELF.

You have done business all day for your livelihood, now do something for your pleasure. The close confinement of the store and the constant demands of business leave no time during business hours for improving the health and power of body and mind, but once freed from it make good use of the spare moments. Cultivate a taste for reading good books that give you facts rather than phrases; fasten these into the mind and polish will come with the using. Take the out-door exercise you delight in. Walk, ride, drive, hunt, fish, play football, lacrosse, study botany, mineralogy, or any one of the varied list that our great country provides at your door. At every step, at business or away from it, out-of-doors or in-doors, you must search for the nuggets and put them safely away like the gold-digger until they accumulate to such an extent as to command the market. Steady, persistent application will win success in any sphere, and, if your aim is high, you need every atom of it you possess, for there is no class of men in the state from whom the public ask more than from the successful dry goods merchant. Beside the conducting of his business — where hundreds of times each day he requires to decide questions and give commands that cannot wait to be reasoned — public offices are open for his acceptance, philanthropy seeks his aid, civic and national reform and enterprise ask his support. Business cannot be neglected, nor yet can he, as a true citizen of his country, shrink from bearing his part in the general plans and progress.



ART DRAPERIES.

AMONG the latest advices from the American market in draperies the Paul Gumbinner Silk Mills Co. announce that creped art silks are having very large sale, and they certainly are quite a novelty.

In this issue is shown a cut of one flat in their mills, giving some idea of the enormous capacity of their works for this class of silk.

They purchase the silk in the raw state from European markets, which is then converted into the natural color silk by the piece.

It is then taken and dyed in the numerous colors now so popular in artistic homes, and printed in the most beautiful designs procurable.

Then Canadian agents, Messrs. Boulter & Stewart, have now at their warehouses a complete line of their silks for sorting trade, comprising some most beautiful effects. These goods are guaranteed to wash, and are specially suitable for pillows, screens, etc.

It might also be mentioned in this connection that the new "Touraine" silk is made 26 in wide, and is one of the most beautiful effects seen on the market. Among their many other lines of draperies, including art satens, art silko lines, crepes, etc., special attention might be called to the "Oriental" and "Persian" designs in silkoline, and the "Lantern" pattern in mome cloth. These designs are equal to anything ever produced in art silks.

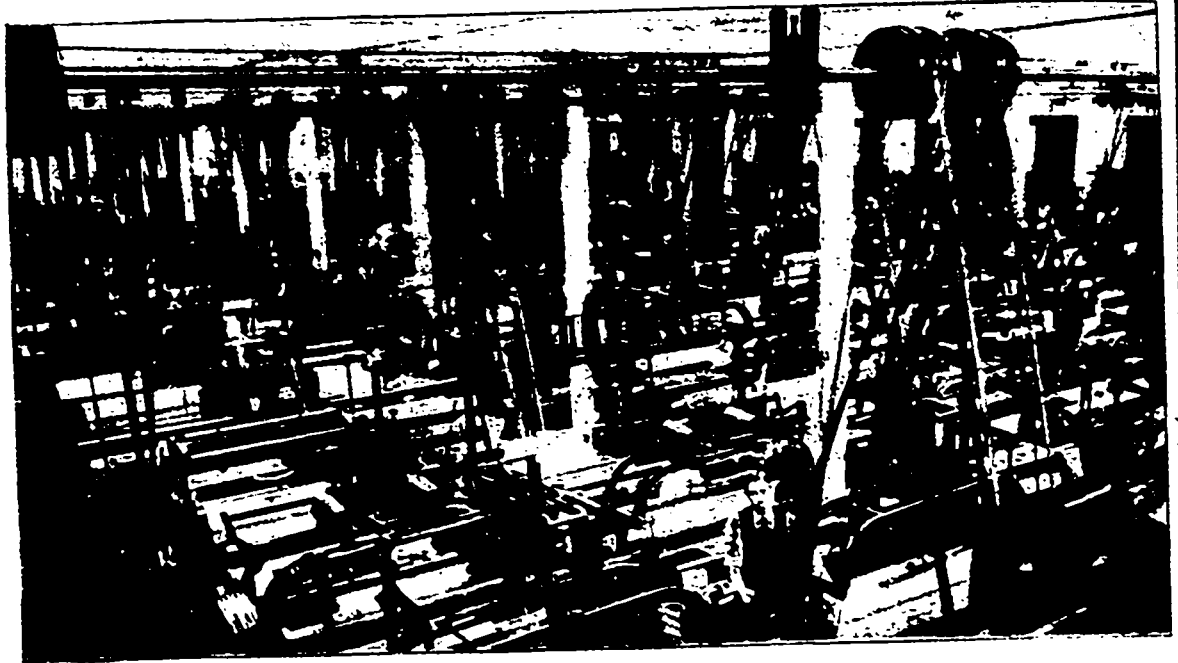
These are only a few of the leading lines shown by this enterprising firm, and sharp buyers on the lookout for "selling" lines should call at their warehouses, 30 Wellington street east.

A HALIFAX PLAIN SPEAKER.

The editor of The Halifax Chronicle comments on the article in the February DRY GOODS REVIEW, entitled "Halifax Protests," as follows: "It makes two points clear: (1) That some people are beginning to realize that Halifax is just now in a mood to insist upon an honest effort being made to fulfil some of the large promises made to her from time to time during the past twenty six years, that with the consummation of Confederation and the construction of the Intercolonial and Canadian Pacific railways she would be constituted the winter port for the travel and trade of western Canada; (2) that if the policy of protection, as applied to manufactures, is a wise and

beneficent thing, it should be an equally wise and beneficent thing to apply to Canadian shipping, Canadian railways and Canadian ports, as suggested by THE DRY GOODS REVIEW.

"If the Government and people of western Canada feel that the winter port promises made to Halifax are incapable of fulfilment, they should frankly say so. Then we shall understand that they were made simply to deceive—to induce us to 'accept the situation' forced upon us by the Confederation scheme, and to secure our assent to the expenditure of vast sums of public money on railways and canals in the west. It would be just as well for the Ottawa Government and the people and politicians of western Canada to be honest in this matter. The people down by the sea intend that a clear understanding shall be reached one way or the other. We are not going to submit eternally to heavy taxation for the benefit of the protected combines of Montreal and Toronto, and the great railway interests of the west, while our interests as a maritime, ship-owning and trading people are being steadily driven to the dogs by the insane policy of trade restrictions. If we cannot get



A VIEW IN AN ART DRAPERY MILL.

free trade as Great Britain has it, we intend to have freer trade with the world, or know the reason why."

DOWN PILLOWS.

Fashion has decreed that the Turkish couch is the correct thing in sofas, and as they are made without a back, an exceedingly pretty effect can be given by distributing pillows along the wall. Special sizes are required for this purpose. For cosy corners and divans there is also a large demand for pillows.

The Toronto Feather & Down Co., whose advertisement appears on another page of this issue, are making a specialty of the above goods for the coming season.

Beside the better goods, they make a specialty of low-priced lines suitable for hammocks, camping, boating, etc. They also give special attention to household or bed pillows, no household department being complete without a range of these goods.

DOMINION SUSPENDER CO.

Trade D Mark



NIAGARA FALLS,
CANADA

NIAGARA FALLS,
UNITED STATES



MAKERS OF
THE BEST VALUE IN
\$200 AND \$400 BRACES
ON THE CONTINENT.

Proof - DROP US A CARD
AND WE WILL SUBMIT SAMPLES
(Carriage Paid) TO ANY PART OF THE
UNITED STATES OR CANADA.

Buffalo Pl. & Eng. Co.

THE ANNUAL REPORT.

THE CHAIRMAN OF THE WHOLESALE DRY GOODS SECTION OF THE TORONTO BOARD OF TRADE SUMS UP 1894.



In presenting the Annual Report of the Wholesale Dry Goods Section of the Board of Trade, I regret that the year which has just closed has been an unsatisfactory one from a money-making point of view; but, while this is true, I may congratulate the members of the Section upon the fact that they have passed through a very trying time of general business depression with their ranks unbroken, and ready to take advantage of any revival in trade that may take place during the present year.

It is the opinion of those well informed in trade matters that the stocks of goods at present held by the wholesale and retail dry goods merchants in Canada are much smaller than they were a year ago. This ought to have a beneficial effect on trade during 1895.

The trade returns for the fiscal year ending 30th June, 1894, compared with 1893, show considerable falling off in the imports and exports, as will be seen from the following figures:

	1894.	1893.	Decrease.
Total Imports	\$.123,474,940	\$129,074,268	\$5,599,328
“ Exports	117,529,949	118,564,352	1,034,403

For the six months from 30th June, 1894, to 1st Jan., 1895, there is also a decline in our imports and exports. The comparative figures are as follows:

	1895.	1894.	Decrease.
Imports	\$.54,572,395	\$60,894,062	\$6,321,667
Exports	72,599,134	77,514,390	4,905,258

From the Custom House returns we can get an idea of the falling off in the dry goods import trade of Toronto. In the manufactures of cotton, wool and silk, the amount imported for 1894 was \$750,899 less than what was imported during 1893, the falling off being:

In manufactures of cotton	.. \$200,288
“ wool	.. 427,561
“ silk	.. 123,050
Total as above stated	.. \$750,899

During 1893 there was a panic in the United States, and, as a consequence, trade in that country during 1894 was in a very depressed state. This, of course, had a serious effect on the general business of Canada. Trade was also bad in Great Britain and the continent of Europe, as well as in India and Australia; in fact, it was bad all over the world, and the year 1894 has been remarkable for the low prices of staples, such as wheat, cotton, wool, iron and sugar, most of these having reached lower prices than ever before. If we in Canada, in common with the rest of the world, have suffered from the effect of low prices, causing a diminished volume of business, we at least have reason to be thankful that we have come through the crisis as well as could be expected. That our banking institutions, as well as our large mercantile houses, have been conducted on sound lines and with considerable prudence and foresight, is evident from the fact that at no time during the past year did any panic exist, and no failures of any importance

have occurred among the wholesale houses. I regret that I cannot point to a diminished number of failures amongst traders generally, for I find that with the exception of Nova Scotia, Prince Edward Island and the Northwest Territory, every province in the Dominion shows an increase in number of failures, or in amount of liabilities, for the year 1894 compared with 1893. For comparison, I have extracted from Bradstreet's reports the failures for 1893 and 1894, which are as follows:

	NUMBER.		ASSETS.		LIABILITIES.	
	1894	1893	1894	1893	1894	1893
Ontario	794	752	\$2,022,631	\$1,014,276	\$5,054,504	\$4,000,000
Quebec	266	279	2,651,262	1,812,641	7,100,000	4,500,000
New Brunswick	50	81	911,577	420,250	1,000,000	500,000
Nova Scotia	111	128	200,318	47,573	1,000,000	400,000
Prince Edward Island	7	22	11,000	57,140	40,000	100,000
Manitoba	15	69	121,104	402,800	774,577	722,000
North West Territory	12	29	17,190	54,862	674,311	100,000
British Columbia	64	52	600,251	411,753	1,000,000	500,000
	1261	1276	\$7,600,804	\$4,711,002	\$17,720,611	\$14,772,000

From the above statement, it will be seen that there was an increase for 1894 over that of 1893 of 85 in number and \$2,962,059 in liabilities. While the province of Ontario showed an increase in the number of failures of 42, there was a decrease in liabilities of \$125,518. The province of Quebec shows an increase of 107 in number and \$730,621 in liabilities.

New Brunswick and British Columbia show a large increase in liabilities, while Nova Scotia, P. E. Island and N. W. Territory show very gratifying decreases. Manitoba shows a decrease of one in number, but an increase of \$50,754 in liabilities.

The failures in the United States were for

1893	15,560	with liabilities of	\$402,427,818
1894	12,721	“	149,595,434

showing a decrease of 2,839 \$252,832,384 for 1894. As we in Canada generally follow about a year behind the United States, either in prosperity or adversity, I am hopeful that the year 1895 will show a decrease in the number of failures in Canada.

The Section during the past year dealt with various matters of interest; amongst others, the tariff changes were anxiously watched by the Section, and various meetings were held to discuss items of interest to the trade, and representations were made to the Hon. Sir Mackenzie Bowell—then Minister of Customs—pressing the views of the members as to these, and suggesting certain alterations. On several occasions we had the pleasure of acting in concert with the Dry Goods Section of the Board of Trade of Montreal; but unfortunately our representations at Ottawa did not have the desired effect. We had several interviews with the Hon. N. C. Wallace, Controller of Customs, in regard to certain articles which were being charged at a higher rate of duty here than at other ports; and on each occasion we were courteously received, and a promise made to have the matter rectified.

The taxation question was before the Section, and renewed efforts made to have our wrongs in this matter redressed, and, it having been considered by the Council of the Board of Trade, the question is now being dealt with by the Hon. the Attorney-General.

The Insolvency Bill commanded the interest and attention of the Section, and in concert with a committee appointed by the Board, efforts were made to get the bill passed through Parliament, but unfortunately without success.

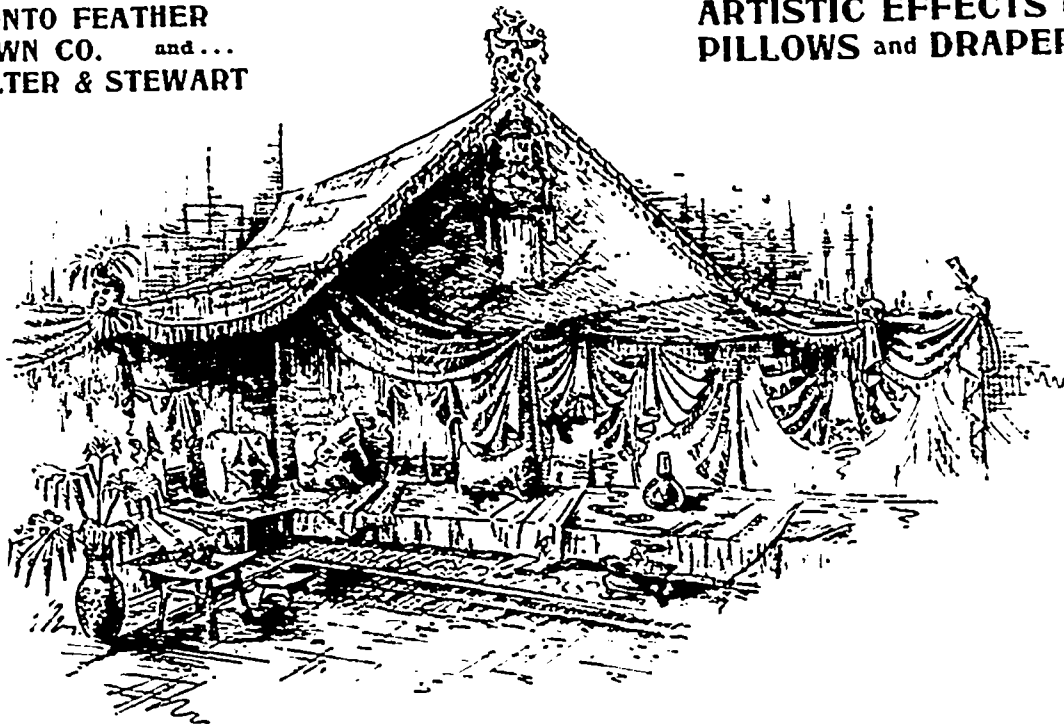
Through the fires which occurred lately several of our mem-

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& DOWN CO.**

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TORONTO.

bers suffered severe loss, and to them the sympathy of the Section is extended.

I would recommend the Section during the present year to consider the following important matters, viz.: Insolvency Bill, rights of landlords and tenants as regards fixtures, dating goods ahead, cash discounts, and better protection against fire.

It only remains for me, as chairman for the year 1894, to thank the members for the interest they have taken in all matters to which their attention has been called, and it is pleasant to note the cordial good-will existing between all the members of our Section.

EDGAR A. WILLS,
Secy.-Treas.

T. O. ANDERSON,
Chairman.

UNITED STATES FINANCIAL MUDDLE.

BY W. A. R.

THE financial and currency crisis in the United States may well engage the attention of bankers and Canadian business men generally, for such an uncertain position of affairs is bound to exert an influence on trade conditions on this side of the line. To the impartial observer one conclusion is very evident, and that is, that there is altogether too much politics in the United States. It is really surprising that such a country should allow its finances to remain in so disturbed a state, when the question could be taken hold of in a businesslike manner, and settled in a short time, only for this bane of too much politics.

Leading Canadian bankers are of the opinion that if the president's suggestion were adopted, it would go a long way to revive confidence. If it is not, they believe that the United States treasury will have to continue to issue 4 and 5 per cent. bonds; and, as the president has painted the situation so darkly, a panic may ensue if legislation is refused.

On the other hand, the president seems to have gone pretty far in his recommendations as to how gold should be obtained. No doubt the precious metal is wanted, and it would seem as though the wisest course would have been for the president to simply say so without introducing other matter into his discourse, in which case his message might have been more favorably received. At present the prospects of the legislation asked for seem to be very poor indeed, and this may be largely owing to this fact. In consequence of this, a great amount of distrust prevails, and bondholders on the other side of the water, being afraid that they will be paid in coin, which might mean silver, have drawn gold out of the United States in large quantities.

In any event, the issue of further bonds can only afford temporary relief, and will not bring about a permanent remedy for the present monetary condition of the United States. The proposition is to issue \$500,000,000 of gold bonds, and as there is over \$800,000,000 of paper currency to redeem, the case is clear. Even supposing the United States Government were now to redeem all the treasury notes, which would take the greater portion of the five hundred million dollars, there would still be outstanding some \$250,000,000 in silver certificates yet to be redeemed. In a word, the only remedy for the financial woes of the United States is for Congress to face the situation like men and demonetize silver.

To treat a gold dollar intrinsically worth its face value and a silver dollar intrinsically worth 50 cents, as possessing equal value, is too absurd for argument. If the American people want to come to a silver basis, let them do so, and then gold will advance to a premium. Until 1873 the silver, and not the

gold dollar, was in reality the basis of American currency, but at that period the output of the two metals was so nearly equal that there was no surplus of one or the other, and the market value remained almost at the same ratio.

DRY GOODS TO THE FRONT.

Some Montreal man seems to have been pleased with reference in THE REVIEW last month to the part played in public affairs by dry goods men. He writes as follows:

MONTREAL, Jan. 31st., 1895.

TO THE DRY GOODS REVIEW:

DRY GOODS TO THE FRONT.

Mr. Kennedy... Toronto Mayor.
Mr. Caldecott... Toronto President Board of Trade.
Mr. Cantlie.... Montreal President Board of Trade.
Mr. Little..... London ... Mayor.

What's the matter with the dry goods trade? It's all right. Mr. Kennedy, Mr. Caldecott, Mr. Little, all temperance men, I think cold water men.

You might have added Mr. Little's name as the Canadian-Irish, Scotch, English and Canadian.

Well done Canada.

Yours truly,

DRY GOODS.

IT IS DIFFERENT HERE.

An English exchange says: "Until the inequality in the hours of labor in shops is adjusted by Act of Parliament, there appears very little hope of anything approaching a settlement of this important question. A phase of the difficulty, very little heard of, is, that the fact of the shutters being up by no means implies that business is suspended. We are constantly receiving communications from assistants with tales of hardships. One typical example we have verified, and find the state of things nauseous in this so-called free and Christian country. We may be pardoned for giving a resume of the weekly routine as practised in this establishment, the proprietor of which is a strong supporter of a chapel in the vicinity. Shop opens at 8, when the apprentices take charge until the assistants finish breakfast at 8.30. Work till 1.30; 25 minutes for dinner (the meals, by the way, are never sufficient to keep body and soul together), work till 5, then 15 minutes for tea; thence until 8.30 when all the special orders are taken after shop is closed. Now, the most rigid rule of the house is that no lights must be used after 10 o'clock, even going so far as to necessitate the postponement of the specials until the following day, and the assistant thereupon goes direct to bed. No music, singing, or loud laughing is permitted, whilst smoking would be met by instant dismissal. If this unscrupulous employer were made to feel the pinch of the strong arm of the law and close at 7, this state of things would be remedied to a very large extent."



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Manufacturers of the Celebrated

"HIBERNIA" AND "STERLING"



UNDERCLOTHING

Nightdresses

Chemises

Knickers

Drawers

Dressing-Gowns



Skirts

Camisoles

Slip-bodies

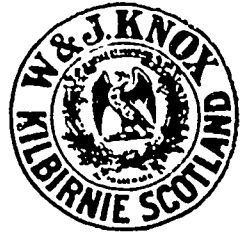
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Tea-Jackets

128 LONDON WALL, LONDON, ENGLAND.

Established 1792

KNOX'S



Tailors' Linen Threads

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IN USE FOR THE PAST 100 YEARS BY THE

Best Tailors
Throughout the World

DEMAND

KNOX'S

AND TAKE
NO OTHER

Do you import from EUROPE?

If you do you ought
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PITT & SCOTT

THE "PIONEER" SHIPPING AGENTS
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CHEAP FREIGHTS

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And the Best of Attention.

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ENGLISH-MADE

MILLINERY VELVETS

BLACK AND COLORS.

LISTER'S

PERFECT IN FINISH
EXCEPTIONAL VALUE

To be Obtained from the Leading Warehousemen.

LISTER & CO. ^{Manningsham Mills} Bradford
Limited.

SOLE AGENTS FOR CANADA:

H. L. SMYTH & CO.
Montreal Toronto.

THE MINIMUM DIVIDEND.

BY L. A. C.

GREAT trouble was experienced last year in the discussion of the Dominion Insolvency Bill, that did not become law, as to what should be the minimum dividend on an estate to give an insolvent a discharge.

The first draft of the bill may be supposed to represent the merchants' views of the matter, and it laid down 33 $\frac{1}{3}$ cents as the minimum. That is, when any estate paid this dividend over and above all costs of administration in insolvency, the owner of such estate was entitled to a legal discharge, and no creditor could bring any further action on debts contracted previous to the declaration of insolvency. Compositions at 33 $\frac{1}{3}$ cents would bear the same effect.

But the bankers through their representatives at Ottawa objected to this low minimum, and proposed to raise it to 66 $\frac{2}{3}$ cents. This created considerable discussion, and a compromise was finally agreed to, and the minimum dividend, had the bill passed, would have been 50 cents.

By a careful and laborious collocation, the figures of the past year concerning compromises and sales of bankrupt stocks have been tabulated, and are herewith presented.

A great many of the following instances are sales of bankrupt stocks, and are the percentage derived from the sale of the stock without deducting expenses of assignees, stock-taking, inspectors, auctioneer, etc. For this reason the figures may, in about one-half the instances, be five per cent. higher than they should be.

The figures show the amounts paid in 393 compromises or assignments between January 1 and December 31, 1894, although this does not include the whole number of the year:

Over 75 per cent. dividend	6 cases.
70 to 75	" "	32 "
65 to 70	" "	19 "
60 to 65	" "	40 "
55 to 60	" "	36 "
50 to 55	" "	84 "
45 to 50	" "	17 "
40 to 45	" "	36 "
35 to 40	" "	19 "
30 to 35	" "	24 "
25 to 30	" "	44 "
Below 25	" "	36 "

393

The average dividend of these 393 sales or compositions is 45.5 per cent., and if deduction is made for the circumstances mentioned above, this will be reduced to nearly 40 per cent. This shows that a minimum dividend of 50 per cent. is rather high.

Again, the number of dividends between 50 and 55 is 21 per cent., the number above 55 is 34 per cent., and the number below 50 is 45 per cent. of the whole. That is, the number between 50 and 55 is very large compared with any other division, and the number below 50 is much larger than that above 50.

To show how preposterous was the bankers' demand for a 66 $\frac{2}{3}$ per cent. minimum dividend, it may be mentioned that of the 393 dividends above, 88 per cent. are below the bankers' minimum.

To the shame of Canada, and to the eternal condemnation of the credit system, it may be seen that 10 per cent of the dividends were at a lower than 25-cent rate. One Bowmanville dividend was 5 cents on the dollar, a Brantford one was 1 cent, and two in Montreal were 2 $\frac{1}{2}$ and 4 per cent. respectively. Canada wants an Insolvency Act that will enable creditors to call a halt before the estate is entirely consumed.

In the above record, book debt sales are not included. Several were noted, however, and the average price realized on book debts was 15 cents on the dollar. Debtors always value their book debts very highly, but creditors estimate them at 15 per cent. of their face value.

THE YOUNG MERCHANT.

BY TAPE MEASURE.

ONE great trouble with The Young Man in Business, of whom Edward W. Bok writes so much and to whom he has given so much good advice, is his tendency to B. H.—which, being interpreted, means Big Head.

I hope none of the readers of THE REVIEW will blame the editor for allowing me to speak so freely on this delicate subject. But I am just getting over a severe attack of B. H. myself, and, like the man who was cured by Williams' Pink Pills, and his brother who amended himself on motion of Dodd's Kidney Pills, I felt like giving some advice based on my own experience.

The young business man desires to keep a stock from which he can supply every demand made by a customer, and, in consequence of this desire, usually overloads. His stock becomes top-heavy. Do you know what happens an iceberg when it gets top-heavy?

But B. H. shows itself in another way, which is summed up in the word, "High-Living." This includes Havana cigars, champagnes, sealskin overcoats, heavy household spendings, unnecessary society expenses, pleasure jaunts, etc. These things—to me—are not evils in themselves. But they are evils to a man who is making a profit of \$1,000 a year and spending \$1,200, or to a man who is running his business on borrowed capital.

Business enterprise leads to business success. This latter is the only Open Sesame to that respect and honor which makes life, especially towards its close, a pleasant burden, and one which is to be laid down with something of regret, and to be remembered by friends and relations with gladness and joy. The fleeting pleasures of the moment and the hollow applause of the giddy world are not to be compared with the genuine respect produced by business success.

Honesty is sometimes found in business.

APRIL 15...

This is the closing date for Window Dressing competition. Three Cash Prizes: \$20, \$10, \$5.

The "Distingue"

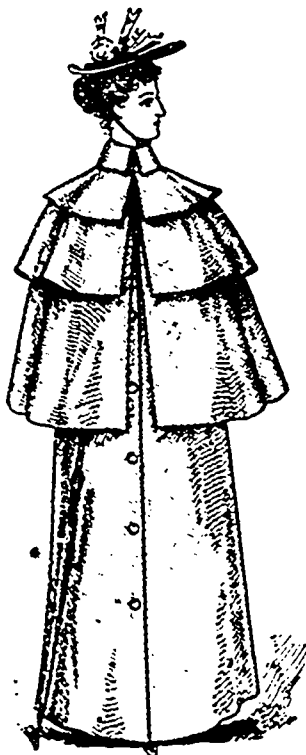
WATERPROOF

Is admittedly the Best Selling . . .

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:



VICTORIA.

The Distingue Waterproof

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."

LONSDALE REID & CO.

say: "'The Distingue' Waterproofs give perfect satisfaction to all - style cut and finish most desirable."



OXFORD.

The Distingue Waterproof

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

ASK TO SEE SAMPLES.

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."

THE YEAR 1894.



HISTORY teaches us many lessons which help in the making of the future. The history of the year 1894, from a commercial standpoint, is well and ably told in the annual address of President Blain of the Toronto Board of Trade. He touched on nearly every topic of supreme importance to Canadians at the present moment, and his views are broad,

clear and national.

He commenced by pointing out that the year had been one of unusual anxiety, the depression severe and continuous. He pointed out that values had fallen greatly, and estimated it at 33 1/2 per cent. He seems to think this is not due to the appreciation of gold, but to the economy in production and transportation, through improved methods and facilities.

He referred to the establishment of a Board of Arbitration in Ontario, but did not show that any practical good had resulted so far.

Law reform was much agitated, and he hoped that the principles of itemized charges in lawyers' accounts would be replaced by a policy that would fix a lump sum as a solicitor's remuneration. Greater security for costs is necessary in both civil and criminal cases.

He expressed a strong hope that Preferential Trade within the British Empire would soon be an accomplished fact. Then the British Empire would be a world in itself, and undisturbed manufacture and commerce would insure continuous employment to the industrial classes of the Empire. He followed this up by a reference to the Intercolonial Conference and its tendency to produce a closer union between the colonies.

The next point was one of supreme importance to Canada, and especially to the Maritime Provinces, viz.: a British Canadian fast Atlantic steamship service. When Mr. Blain said that he regretted he had no new information to lay before the board, he uttered a sentiment which will show the merchants "by the sounding sea" that Ontario is unselfish enough to desire that all the provinces shall have an equal share in Canada's progress and an equal benefit from national undertakings.

As to deep waterways, he remarked that all will agree with the desire to have deep water communication from the great lakes down the St. Lawrence, and the deeper the better, for our trade and commerce. But an enormous expenditure is required, and it is necessary that business men should see that the expenditure be made judiciously and in keeping with the financial resources of the country.

A two-cent postage rate was advocated, and the indiscriminate free delivery of newspapers and periodicals condemned. THE REVIEW favors both these reforms, and is willing to pay postage for its delivery, believing that it is only just and equitable.

The Grand Trunk Railway came in for condemnation such as was given in these columns about two months ago. Its reports, owing to its peculiar position, injured the credit and reputation of our country. The small dividends paid by this road were due to the fact that its capitalization was too high, being more than twice that of the C.P.R. The direction by a British board out of touch with the conditions of the country, or the necessities of our people, is a mistake.

He regretted that too much significance had been given to reciprocal trade with the United States, and the people of the latter country had gained a feeling of undue importance. He pointed out that from 1874 to 1893 Canada bought \$220,000,000 more from the United States than she sold to that country.

Insolvency legislation was next considered, and he remarked: "The necessity for a national law, applicable alike to all the provinces of the Dominion, becomes daily more apparent."

He indicated that the chartered banks, although meeting legitimate demands of business, had continued to pursue a conservative policy in the face of an unusually large accumulation of inactive funds—a policy wisely calculated to enforce caution and economy, the necessary and sure precursors of a return to good times.

THE CANADA JUTE COMPANY.

The imported goods belonging to the Canada Jute Co. that were wrongfully seized by the too officious Customs authorities, have been released on a judgment rendered by the Exchequer Court at Ottawa on February 4th, in favor of the Canada Jute Co., in their case against the Crown. This time, it seems, there was no division of spoils among those who were instrumental in making the seizure: but of course they cannot expect to secure the ducats every time. In the case of the seizure of the goods belonging to the Canada Jute Co., it was proved that everything was as regular as could be on the part of the importers; but the Customs officers, after weighty deliberation, decided that goods which they had been passing for years as undutiable should be subject to a substantial duty. But had their rendering of the law been the correct one, it would have been manifestly unfair to the importers of these goods had they unknowingly brought them in against the exact rendering of the law, and been fined therefor, as they were importing them in accordance with the rules laid down by the Customs authorities themselves, and in the most regular manner.—Bulletin.

THE DOMINION SUSPENDER CO.

The D. S. Co.'s line of suspenders this season is most excellent in styles, pattern and value. The workmanship on these goods is so good that they guarantee every pair, and it is the merchant's own fault if he does not return any pair not in every way satisfactory.

They have made special efforts this season to produce the very best goods to retail at 25c. and 50c., and it is doubtful if their value can be equalled on the continent at these prices.

Their enterprise has led to an extended trade, and one result is that they have received through their agents in Australia orders for over a carload of suspenders, taken in competition with English braccemakers.

The works are situated at Niagara Falls, where the head offices are. The Toronto office is 45 Canada Life building, and the Montreal office 28 St. Sulpice street.

About 4 o'clock on Feb. 8, a fire broke out in the tailor shop of Mr. J. R. Hoover, at Mount Joy, a suburb of Markham, Ont., consuming the building, stock and furniture and \$98 in cash. Mr. and Mrs. Hoover just escaped with their lives. The loss, which is about \$1,500 on contents and shop, is covered by insurance.

Shirts



Collars

Shirt Waists

Cuffs

Bearing this Mark



ARE BEST MADE AND HAVE NO EQUAL.

THE

Williams, Greene & Rome Co.

LIMITED

BERLIN, - ONTARIO.

FROM FOREIGN MARKETS.

FROM Bradford news comes that worsted spinners, having fixed a new and reduced standard of prices on the basis of the reduction of the price of wool in London, are getting more new orders and more particulars in regard to old contracts both in merino and mohair yarns. In both coatings and linings for men's wear repeat orders continue to arrive from America, and there is no diminution at all in the volume of this trade. In dress goods repeats are coming in for both mohair and crepon dress goods, largely in blacks, and some special classes of silk fancies seem to have quite taken the somewhat eccentric taste of the American buyers. In the home dress trade there is little change in the situation, and crepons must still be considered for the time being the leading line. These goods are certainly being produced in endless variety and beauty. One firm of dyers are putting through some two thousand pieces a week of these goods.

JACKETS IN LONDON.

A writer in *The Draper's Record* says: "As I predicted some time ago, the new jackets are short, with loose and tight fitting fronts. In fawn covert coating, a very chic coat had a narrow line of brown leather introduced in the seams, also zig zag round the velvet-faced collar. A Lincoln green double-breasted jacket had revers of brown cloth applique over the green, and fastened with large pearl buttons. Another covert coat was simply made, with a deep turned-down green velvet-faced collar, loose fronted, and fastening at the left side. Green applique cloth work over a russet brown silk lining was the piece de resistance of smart spring capes. At present, the velvet capes are little different to the autumn ones, and are trimmed in a variety of ways, with ostrich tips and jet passementerie. With some of the new spring costumes the jackets are much longer, and, as a rule, are made double-breasted, tight-fitting, and with strapped seams. Evening bodices are to be worn well off the shoulders - not a very becoming style. I noticed in a bride's trousseau one in green chiffon over pink satin, with small sleeves and crossed black velvet straps over the shoulders. Another was in black satin, with only three huge butterfly bows and straps for sleeves, in the centre of which sparkled some diamond ornaments."

CALAIS LACES.

The *Textile Mercury* says "Calais lace manufacturers have been rather slow in showing the novelties which they have been carefully preparing in secret. Bourdon laces, which so long ruled the market, were always first resorted to until the rather unexpected advent of the Madeira or trou-trou pattern caused such an important change in the character of black laces. From the strong, cord like lace a jump is made to the fine, thin-threaded Malines and Chantilly grounds, and more delicate designs come with these. Delicate designs in egg forms and

long-drawn dewdrops are seen, which, by their frequent repetition, form a complete pattern. All-bombs and dots form half-pointed spikes, besides filling also in spiked execution a portion of the ground."

PLAUVEN LACE.

The same journal says: "Milliners and garment makers will have to use much Plauen lace again this year. It is to the inventiveness of Plauen manufacturers that is due the newest departure which finds its expression in the Madeira style. These laces on tulle, nainsook, muslin, chiffon and crepe lisse, embroidered in plain or in color, have quickly gained great favor. Besides these the Vandyke ornaments come more and more to the front with the spring. Switzerland is showing rich collections in batiste air embroideries, in which, as well as in the laces, the ground is burned out. They lose by this both the appearance and the strength of the embroideries, but they are not destined for these purposes exclusively, and can be used also for trimming light summer dresses. They are not confined to any form or any style, and in them are seen grapes and arabesques, long spikes and beaded work in white, cream, butter and beige."

SILK VELVETS AND CRAPES AT LYONS.

Lyons correspondence, dated Jan. 29, says: "Plain velvets in colors and all-silk qualities for collar purposes have had a fairly good market; there is, however, only a moderate demand for black texture and for all cotton-mixed styles. In consequence of this weaker tendency, manufacturers do not see their way to accede to the request of the velvet weavers for increased wages. Broche velvets are quiet; velvet gauzes are beginning to show some activity, and velvet ribbons are again getting into demand. The crape trade con-

tinues lively, with prices going upwards. The consumption is for all kinds of crapes, and light silk tissues, embossed in crape styles, are particularly favored by the fashion. English crapes have had a very good sale since our last report."

COTTON VERY LOW AT MANCHESTER.

A January 30th report from Manchester is as follows: "The cotton market during the past week has been drooping in tone, but the daily sales have been large, showing the continued confidence of spinners in 3d. per lb. or thereabouts, as a safe price. Strange to say, the Americans are willing sellers of "futures" for months to come at very little over to-day's spot price. This seems to point out very clearly that they do not apprehend any great reduction in planting next season; in fact, very little is now heard on this matter. Everyone here appears to anticipate a continuance of low prices. The stock of cotton in Liverpool, although large, is about 90,000 bales less than last year, while prices are 1 1/4 d. per lb. less. There ought to be no financial difficulty in carrying a much larger stock at present low prices. The difference in price between this year's stock and last is about three million pounds value. Spot cotton has again touched about the lowest recorded price."



THE REVIEW'S ANTICIPATED SUMMER HOLIDAY.

OSTRICH FEATHERS AT HOME

That is, on the Ostrich, are curled by nature. We have taken nature as a guide in the artistic work of feather curling. As to colors and dyeing, we think we can improve even on her work.

An ostrich with a set of our feathers would be a much prettier bird than one decked with nature's plumes. The Cleaning and Dyeing of Plumes, Tips, Fans and Boas is artistic work—our workmen are artists—the result is beautiful. If you have any stock of Tips, Flats or Aigrettes, that are useless as they are, send them to us. We'll get the color right—color is a hobby with us—then we curl them and ship them back, good as new. Prices are right—very low for large quantities.



R. PARKER & COMPANY

Ostrich Feather Dyers, Cleaners
and Curlers.

Head Office and Works, 787 to 791 Yongo Street

 Toronto, Ont.

Toronto Wire and Iron Works

G. B. MEADOWS, Prop.

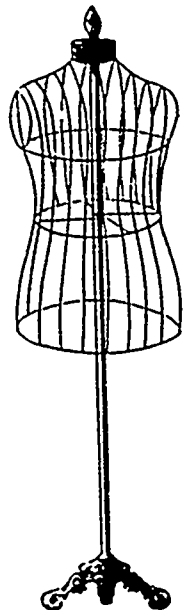
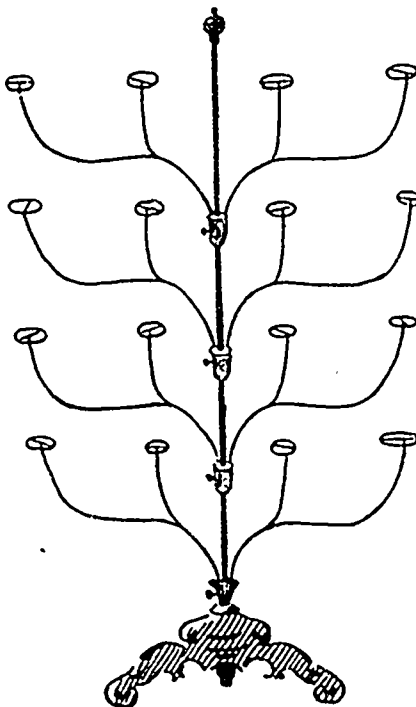
128 King St. West, Toronto.

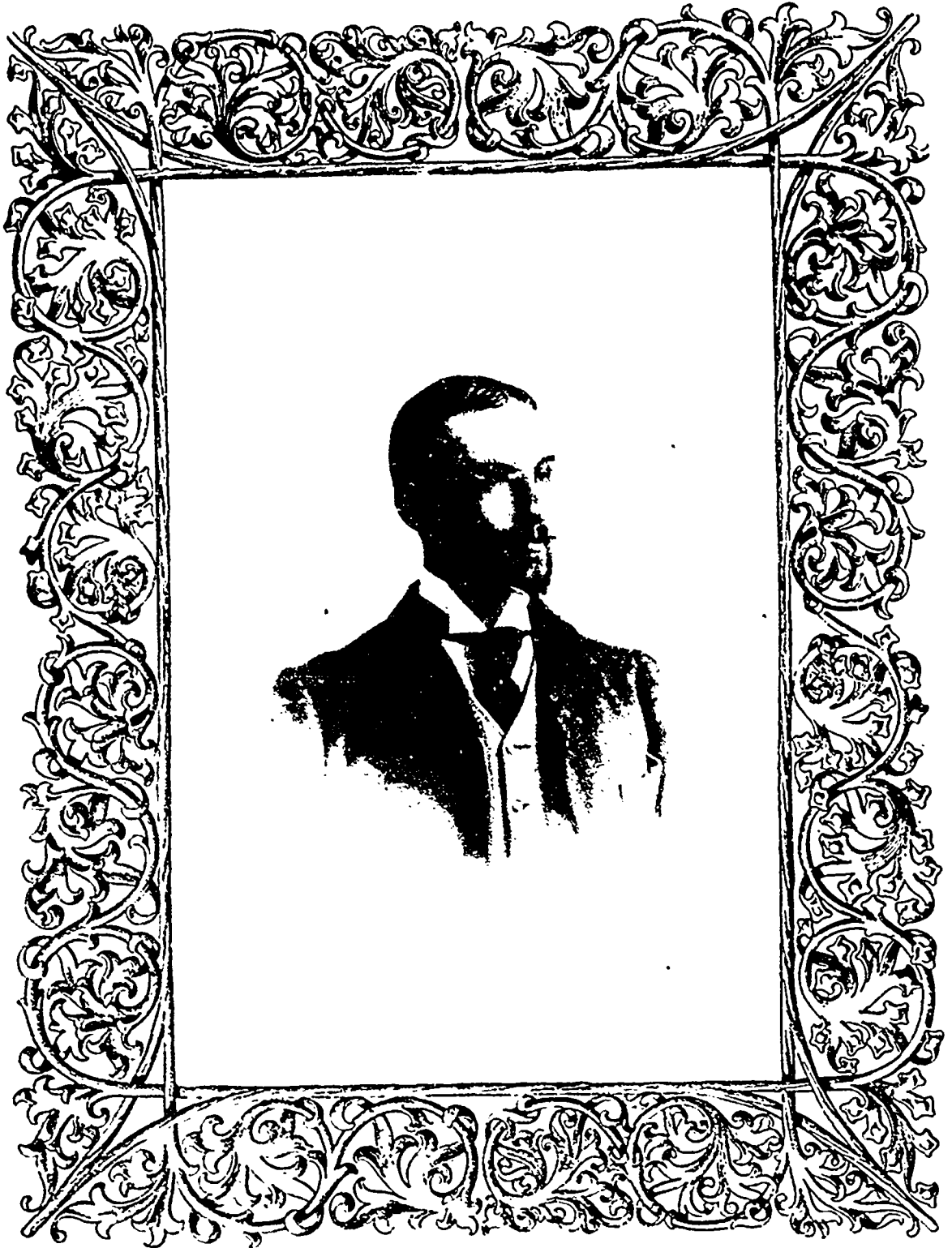
*Display Stands, Window
and Office Fixings.*

SPECIALTIES

*Milliners', Gents' Furnishing
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**Mail Orders
Promptly Filled**

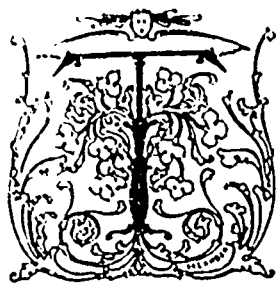




JOHN MACDONALD
(On the front of John Macdonald & Co., Limited)

JOHN MACDONALD.

BY J. A. C.



O THOSE who were personally acquainted with the late Hon. John Macdonald, and also those who knew to their benefit the kindness of this departed Merchant Prince, it must be pleasing to notice how his eldest son is honoring his father's name and preserving his reputation in a noble and honorable business and social career. A photograph of this gentleman appears on the opposite page, and his friends and admirers throughout Canada—and they are already very numerous—will recognize that the artist's work has been well done.

We are all children of circumstances, moulded by the influences which surround us. This is true to its greatest extent when youth's ruddy blossoms adorn our cheeks. Many a man raised amid wealth and luxury has become a victim to the too early and careless application of it. But wealth and luxury if properly used do not enervate nor unfit a man for taking a prominent part in the struggle of life. John Macdonald, the subject of this sketch, and his brothers are men who have risen above what might have unfitted them for pre-eminence, and proven themselves fully equal in ambition and ability to those who may have been forced by hard circumstances to exert themselves.

John Macdonald, in his youth, was an earnest student. He was born at Oaklands, Toronto, on November 4th, 1863, and spent five years at that famous boys' school, Upper Canada College, which bears among the lists of its graduates so many names now prominent in the professions and in commerce both in Toronto and throughout the province. During this period he began to evidence those distinct traits of character which make him a marked man. Perhaps the most noticeable of these was his methodicalness. During his five years' attendance at college, although his home was a couple of miles from the school and electric street cars were unknown, he was never late. As was the boy, so is the man. He keeps his appointments to the minute, and although he has traveled considerably on this continent and in Europe, he never missed a train. He is one of the first persons at the warehouse in the morning, and expects that punctuality and regularity in others which he himself so carefully practises.

He left college in 1879 full of ambition for a commercial life, the merchant's instinct working within him. On the evening of the day he left college he announced this desire for commercial life to his father, and asked to be taken into his large wholesale house as an employe. His father replied that if he was so minded he could commence next morning. And commence he did, at the magnificent salary of \$50 a year. His experience was given him as an ordinary clerk in the staple department, and he still speaks kindly of the way Mr. Millichamp and Mr. Grasett (both now leading dry goods merchants in Toronto, but consecutively managers of John Macdonald & Co.'s staple department), made him hustle and work while he was learning the intricate labyrinth of prices and methods in the department. For eight years he worked in the warehouse, mastering the details of the business in a practical way.

In 1887 he was admitted as a partner in the firm, and, on his father's death in 1889, became head of the firm. Since then

he has been manager of the warehouse, Mr. Campbell having, as the readers of this journal well know, charge of the office. In the warehouse, Mr. Macdonald has introduced that methodicalness which is so characteristic of him, and everything is done with the regularity of clockwork, and with as little friction.

Though only a young man, Mr. Macdonald is in the front rank of Canadian commercial men; his integrity, diligence and careful attention to duty have obtained for him a reputation for trustworthiness, on which, it may be truly said, business success is generally founded.

His being head of one of Canada's greatest wholesale houses does not prevent him devoting some of his talents and time to society and religion. He takes great interest in church work, and is an active member of the Yonge Street Methodist Church, being chairman of its Finance Committee, trustee and member of its official board. He is vice-president of the North Toronto branch of the Upper Canada Bible Society. He is a Justice of the Peace, a member of the Council of the Board of Trade, a trustee of Upper Canada College, a director of York Township and North Toronto Agricultural Society. He is a member of the Y.M.C.A., the Prohibition Club, the National Club, the Country and Hunt Club, the Ontario Jockey Club, and one of the founders of the Toronto Humane Society.

Mr. Macdonald has two failings, and he thinks both are pardonable. His first is his fondness for good horses, he being one of the most expert judges of horseflesh in the province. He is never found riding behind any animal that is not worthy of admiration.

His second failing is that he is afraid to marry. But be that as it may, he lives at home the proud guardian of an honored mother.

THE RIGBY COMPOUND.

Mr. Shorey, the proprietor of the "Rigby" brand of water proof cloth, told me a few days ago the history of the invention. J. S. Rigby was a chemical engineer brought to Canada by the C. P. railway to test the earths along the line from coast to coast, and, among other things, to find some suitable for Portland cement. He was living for a short time near Mont real, and, while there, became acquainted with Mr. Shorey. He mentioned incidentally one day that he had a compound that would make cloth impervious to water without, at the same time, rendering it non-porous. He prepared some, and Mr. Shorey tested it thoroughly. He found it worked admirably on plain cloths, but made the dye run in colored goods. Mr. Rigby then worked constantly from June until December of 1891 experimenting, when his labors were rewarded with a mixture that did not affect colors, but rather made them stronger, and besides, is making a fortune for its owners.

The trade mark is registered, but not the compound, which is a secret. The employes who mix them know the ingredients by numbers only, and some of them they do not see at all. The tweeds are simply soaked in a solution of this compound. Mr. Shorey has had several offers from European and American manufacturers for the secret, but he has refused to sell it.

Men who achieve success by advertising have vim, grit, sand, perseverance, hopefulness, backbone, and that sort of thing from morning to night and from night to morning.

HATS, CAPS AND FURS.

WITH regard to spring hat styles, The American Hatter says: "The multiplicity of styles continues, and there are more to come.

"While the general tendency of future styles in stiff hats is undoubtedly toward the low, full crown and wide brim, the conservatism of buyers asserts itself to such a degree that medium proportions are outselling everything else, and it looks very much as though they would continue to do so for the balance of the season.

"The Youmans Derby, which was issued on the 15th ult., is a happy illustration of what an old lady once called 'the middle extreme.'

"Its proportions are such as to make it possible to suit a customer whether his desire be for the extreme or the conservative, and it is safe to say that buyers generally will protect themselves by carrying styles that will cater to both classes.

"There is a very decided disposition to force the soft hat market by the introduction of novelties that are at once attractive in style and practical for use.

"Various modifications of the Tourist are shown, also round crowns with rolling brims that can be telescoped or worn in various ways with equally becoming effect.

"Fancy trimmings are also in evidence, and the pearl color in both soft and stiff hats is asserting itself strongly, and will, no doubt, be very popular."

THE LONDON FUR SALES.

THE HUDSON BAY CO.'S SALE.

Beaver, 43,245 (last year 46,412), is not used extensively, and consequently neglected. The decline is, however, much smaller than was anticipated, Firsts and Seconds, large, bringing in some cases fully last year's prices, in others from 7½ per cent. to 10 per cent. less, while Thirds and small skins declined from 15 per cent. to 20 per cent.

Musquash, 636,996 (last year 648,687). The prime skins were in fair request, but the lower qualities in less demand. The Firsts remain unaltered at last January prices, Seconds declining 10 per cent., and Thirds and Fourths from 15 per cent. to 20 per cent.

Fur Seals—Northwest coast, 3,734. Lobos, 1,631. Various, 156. The quantity was almost too small to create general interest, and the prices ruled about equal to last sale.

Monkeys, 93,556 (last year 47,541), declined 25 per cent.

Australian opossum, 181,040 (last year 870,188), show no improvement, the demand being poor and large stocks unsold. The prices for best goods are about the same as last October, the Thirds and common grades a little easier.

Wallabies, 25,080 (last year 62,303), are 10 per cent. higher.

Wombat, 39,895 (last year 116,148), neglected and mostly withdrawn.

Thibet, 10,019 skins, 1,328 crosses, 1,033 coats, met with good competition, especially the finest sorts, and advanced 15 to 20 per cent.

C. M. JAMISON & CO.'S SALE

Marten, 29,786 skins (last year 36,000), continue in brisk demand for England and France, and a further advance of 15 per cent. on October prices.

Russian sables, 1,581 skins (last year 2,647). A small and poor collection sold 15 per cent. higher.

Bear, black, 5,650 skins (last year 4,800), were 10 per cent. lower, although it is still expected to form an important article of the home trade next season.

Bear, brown, 550 skins (last year 250), ditto, ditto.

Bear, grizzly, 1,350 skins (last year 1,500), have advanced 10 per cent., the sales last year having proved good to the end.

Beaver, 9,800 skins (last year 14,600). Notwithstanding unsatisfactory results and some stocks held over, October prices were fully maintained.

Fox, white, 3,040 skins (last year 7,100). As anticipated, met with very animated bidding, and the current prices are double those of last year. The demand is more particularly for England.

Lynx, 4,619 skins (last year 4,300), neglected, without much change in prices.

Fox, Japanese, 7,905 skins (last year 16,500). A small supply and good demand resulted in an advance of 20 per cent.

Fox, red, 16,800 skins (last year 12,500), are 10 per cent. higher.

Opossum, Australian, 448,000 skins (last year 550,000). Notwithstanding a large accumulation of old stocks and the present full supply, last October prices were well maintained, and in the absence of actual requirements the article was bought on account of cheapness.

Wombat, 55,095 skins (last year 24,000). A very indifferent collection met with better inquiry and advanced 10 per cent.

Wallaby, 24,946 skins (last year 71,862), continue in fair request, but prices are 7½ per cent. to 10 per cent. under last October.

Chinchilla, bastard, 11,662 skins (last year 1,498), have been largely used in France and the United States, more moderately in England, and met with good competition. The dark skins brought sale prices, the pale 25 per cent. more.

Thibet, 5,948 skins, 318 coats (last year 4,463 skins, 32 coats, 122 crosses), sold very freely during last season and continue in good demand at improved prices: the advance being quite 20 per cent.

Opossum, American, 121,000 skins (last year 120,000), in fair request at last sale prices.

Wolf, 24,000 skins (last year 3,100). Although the supply is excessive, there is no material change in values.

Cat, common, 10,000 skins (last year 1,700), unaltered.

Cat, house, 13,000 skins (last year 7,100). The blacks are 20 per cent. higher; other sorts unaltered.

Musquash, 1,286,000 skins (last year 1,528,000). There was a good demand for the best large skins for dyeing purposes, also for small seconds, and prices ruled 15 per cent. over last October.

Musquash, black, 22,500 skins (last year 2,000), advanced 15 per cent.

Mink, 120,000 skins (last year 150,000). The



“Champion Utility”

CORSET CLASP

To Whom it May Concern

Heretofore we have only covered those well-known Corset Fronts. Lately we have put in a **new plant** for blanking out and trimming our own steels, and have pleasure in notifying the Dry Goods and Furnishing Trade that the plant is working beautifully. New price list will be furnished on application.

Particular attention is requested to our new line with **Oval Under Steel**, making the weak part of the clasp the **strongest**.

When ordering Corset Fronts see that you get the “Champion Utility” Corset Clasp, the only genuine article.

The accompanying Label forms our Trade Mark.

**THE “CHAMPION UTILITY”
CORSET CLASPS**

Combine in one CORSET CLASPS AND CORSET FRONT, all ready for use, with flaps to repair the corset where the worn front with broken steels is cut off.
The covering of corset steels being soon worn out, the advantage of getting THOROUGHLY GOOD CLASPS WITH CORSET FRONTS COMBINED must be apparent to all.
The “Champion Utility” Clasp ARE MADE OF THE BEST STEEL; they can be put on with less trouble than any others, and can be bought for about the price of ordinary corset steels.

Makers also of the Famous Ladies' Own and Imperial Dress Garment Stay.

THE Telfer Manufacturing Co.

6, 8 and 10 Johnson St.

Toronto, Ont.

sale of this article has considerably improved quite lately, and, partly through American orders, the high price of martens, and in general sympathy with the favorable course of the sales, the present large supply was quickly disposed of at an advance of 15 per cent., the inquiry being in particular for large skins, which are now quite 30 per cent. higher.

Fox, gray, 18,000 skins (last year 5,300), advanced 10 per cent.

Raccoon, 286,000 skins (last year 224,000), continue to recede in the absence of any demand, and the decline compared with October is 12½ per cent.

Skunks, 182,000 skins (last year 209,000), sold, contrary to general expectations, 15 to 20 per cent.

higher than last October, the prices being now as near as possible the same as in January last year. The striped and white skins are again in most demand, and very high in price.

Hair seals, dry, 3,110 skins (last year 3,100), unaltered.

IN NEW YORK.

The latest New York thing in Tourists is The Gaiety Girl hat, getting its name from a lithographed tip of fine, pretty Gaiety girls. The brim is very broad, and so is the binding and the band. The colors are black, Nubian brown, suede, salmon, silver pearl and horse-show brown.

A NEW YORK HAT YARN.

A young man who travels in the upper circle of gilded imbecility went into a hat store to have his tall silk hat smoothed down. He was standing bareheaded by the counter, looking fixedly into space and thinking thoughts. In came the brusque young man from the West, stepping hard and whistling. He approached the bare-headed man, whom he supposed was a clerk, and said, as he took off his Derby hat and thumped it with his knuckles:

"I got it here yesterday, and the infernal thing does not fit. It ketches me at the sides. Now, when I put it on you can see for yourself.

The gilded young man did not turn his eye, but the expression of utter vacancy gave way to that of pained surprise.

"I want'erchanged or else I'll take a new one. I'm darned sure of one thing, it don't fit at all."

The other turned and said with a cold glance, as he surveyed the Westerner from head to foot, "Don't take on so, my deah fellah, neethah do youah clothes!"

JUST A FEW.

Over at that little village of Danbury, U.S.A., they make hats. Each case of hats averages four dozen, and the following are the annual shipments during the past ten years: 1884, 103,085 cases; 1885, 111,048 cases; 1886, 112,868 cases; 1887, 128,330 cases; 1888, 124,435 cases; 1889, 126,127 cases; 1890, 133,315 cases; 1891, 133,906 cases; 1892, 133,472 cases; 1893, 100,020 cases.

A LONDON CORRESPONDENT.

Mr. George Heath, head of the firm of Henry Heath, tells me that there are to be no more taper crowns sent out to America, but that the Derby par excellence will embody a full crown and a very large and handsome brim. Said Mr. Heath: "The differences which have so long obtained between English and American styles of stiff hats are rapidly disappearing, and instead of having two distinct sets of blocks, as heretofore, we shall be able to produce goods for the American market on our own blocks. For the coming season we are producing precisely the same styles for the States as for our best West End trade, with the exception that the Americans still demand a slightly lower crown."

A. A. ALLAN & CO.

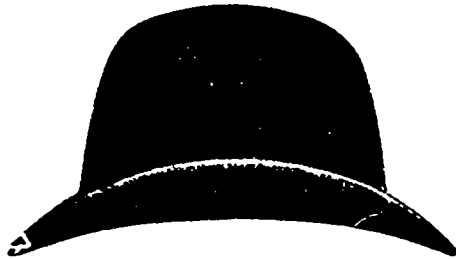
A. A. Allan & Co. are doing a satisfactory business in spring hats just now. Three of their leading lines are illustrated in this page, and the styles need no explanation. Mail orders for these styles will be promptly attended to.

Besides their regular lines of men's and boys' hats, they do a large business in caps, a large proportion of which they manufacture themselves, having a large factory, and employing a large number of hands. They import some lines, such as the Austrian Fez. To show the size of their importations, it may be mentioned that a recent purchase of this Fez amounted to 1,000 dozen.

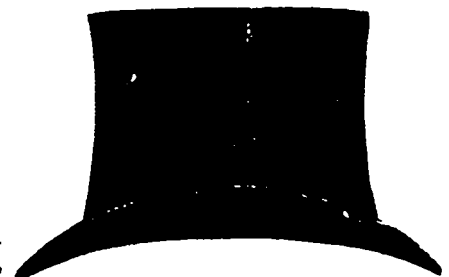
A FABLE FOR HARD TIMES.

Once upon a time two frogs who had been living in comfort and ease in a cool pool of water were accidentally scooped up by a pious milkman in a bucket of water, which he poured into his can in order to give his milk more body and thereby increase his revenue. The frogs were astonished to find themselves in an unknown element, in which it was not possible to support life, and they had to kick vigorously in order to keep their heads above the milk. One of them, being disheartened by being shut up in the dark in an element entirely new to him, said: "Let's give it up and go to the bottom. It's no use kicking any longer." The other said "Oh, no. Let's keep kicking as long as we can and see what the outcome will be. Maybe things will change presently." So one frog gave up and went to the bottom. The other kept kicking, and when the pious milkman got to town and opened his can, behold! the frog had kicked out a lump of butter large enough to float him, and he was sitting on it very comfortably.

Moral: In hard times never give up, but keep kicking.



No. 40 A. A. ALLAN & CO.



WARRFIELD A. A. ALLAN & CO.



WIDE WEST A. A. ALLAN & CO.



THE MacLEAN PUBLISHING CO., LTD.

Trade Journal Publishers.

and

Fine Magazine Printers.

TORONTO. - - - 10 Front St. East.
 MONTREAL. - - - 146 St. James St.
 LONDON, ENG.. - - Canadian Government Offices,
 R. Hargreaves. 17 Victoria St., London. S.W.

J. B. MacLEAN, President. HUGH C. MacLEAN, Sec.-Treas.

Subscription, \$2.00.

Published the First of Each Month.

BARGAIN DAYS.

BARGAIN days have become quite a feature of the dry goods retailing of to-day, and the fact of their becoming more and more common shows that their utility and profitability is not a matter of doubt.

In the cities the large stores hold weekly bargain days, Fridays and Mondays being the days preferred. In the towns the bargain days are of monthly occurrence, and are usually held on some day when the rural population is likely to have special reasons for being present.

Bargain days are successful in the large city stores, and extra crowds throng the places of business on those days. In the towns they are similarly successful. Talking recently with a retailer of dry goods in a town of 3,000 inhabitants, he painted the success of his monthly bargain days in glowing colors. His last one netted him \$1,000 in cash sales. This goes a long way to prove that rightly conducted bargain days are a success even in the small towns.

But to be a success they must be wisely conducted. In the first place, they must be thoroughly advertised through the local or city papers. In rural districts this advertising may be supplemented by the judicious distribution of circulars. The retailer referred to in the preceding paragraph advertised his bargain days by a full-page advertisement in his two local weeklies. A circular, the same size as one of these pages, was struck off from the same type used in one of these weeklies. These were done up in packets of fifties and left with the school masters of all the neighboring rural schools, and by them distributed to the children.

When the advertising is done wisely, and by advertisements bristling with descriptions and prices, the bargains so adver-

tised must be genuinely given and judiciously displayed in the stores. Specials must be brought well to the front on bargain counters and tables, and appropriately labelled. The advertising must be special and so must the display.

The benefit of a bargain day is that it cleans up the season's over-purchases, and provides ready cash for laying in a stock of new goods. The number of customers is increased to the benefit of general trade. Not only is slow-selling stock moved, but the sale of staple goods is materially increased.

WHOLESALE AND PATRONS.

EVIDENCE has been adduced within the last few days which proves that the practice of selling to Patron stores is more widespread among the wholesale trade than was supposed.

We can understand how a wholesaler, in the race there is for trade, can sell to a Patron store when he can sell to no other merchant in the village or town, but it is a sort of enigma to us why he is so short-sighted as to allow his travelers to call on and accept orders from Patrons where he has already customers doing a legitimate trade.

These Patron stores are started with the avowed object of running out of business the legitimate merchant. It is patent to everyone, and the Patrons themselves take no pains to conceal the fact. Yet, in spite of this, there are wholesale houses that will permit their travelers to go from the store of the legitimate merchant to the store of the illegitimate with their samples.

If a wholesale house desires to sell to the Patrons, let him do so; but let him stick to that class of customers. For him or his representative to go to the regular storekeeper with his samples after catering to the wants of his avowed enemy is nothing short of impudence.

Any merchant who subscribes to such an agreement as that demanded by the Patron Association, namely, to supply its members at prices 15 per cent. on invoice figures, cannot pay 100 cents on the dollar and live up to the agreement.

Every wholesaler knows this, and yet there are some of them — and some of them who are leading and old established houses — who will deliberately sell to such, thereby incurring the risk of losing money should these Patron concerns encompass the ruin of the legitimate storekeeper, and also from the collapse of the illegitimate storekeeper, whose failure must ultimately follow if it does not precede that of the former.

A reputable wholesaler would not deign to do business with a storekeeper whom he knew to be not conducting his establishment on business principles; and yet he is sometimes blind enough to court the custom of a Patron freak born of the most unsound of business doctrines and cradled in the most absurd of schools.

These Patron stores are ephemeral. This is one satisfaction, but until the day of their burial comes they will do a good deal of harm. The storekeepers themselves can help on the day of the demise of these concerns if they choose. Let them form village, township and county associations, ascertain the wholesalers who are supplying the Patron stores, and then apply the thumb screws. A few applications will at least compel the legitimate wholesalers to cease filling orders for Patron stores, for they know on which side their bread is buttered.

STRICTLY PERSONAL.



ANOTHER spring is upon us, and THE DRY GOODS REVIEW, like nature, assumes its customary new dress. But beyond this mere fact the comparison ceases. Our dress is for the one issue, and instead of indicating sleep or death, betokens energy and vigorous life. In a word with this issue appears our usual Spring Trade Number, and, as with those of the past, it is an improvement on its predecessors. We claim, without fear of contradiction, that not a publisher in America has put out a journal of

its class to equal it, either typographically, editorially, or otherwise. No expense or trouble has been spared in its production. Our aim has been to give the trade something to feel proud of, and we trust we have accomplished it. If it contains less advertising than might be expected, it is explained by the fact that the millinery openings came on a week sooner than was expected, and necessitated the staff working night and day to get the paper out in time to reach subscribers before they began their spring visits to the markets. As a consequence of this haste, there was little time to consult advertisers.

As a man who has at last reached the end of a perilous journey stops to contemplate the dangers that beset him and how they were overcome, so THE REVIEW on this occasion may be allowed the same privilege. Five years ago this month we set out on the warpath with a determination to conquer or die. With the ideal set ourselves we did not expect death nor fear it. We knew the battle would be a desperate one, and had to be won single handed. Arrayed around us were competitors who had owned our field for upwards of thirty years, and who were attempting to rule over something far beyond their reach. We had to contend with innumerable experimentalists and tricksters who had neither money to lose nor reputation to gain. We had both to lose. And, lastly, we had our probable advertisers and subscribers to educate—to show them the advantage of a trade journal. Like Job of old, we had patience, we fought and waited, and not in vain.

The ideal set ourselves was to keep THE REVIEW the leading journal of Canada, representing the dry goods and kindred trades, to conduct our business on thorough and honest business principles; to give our patrons the utmost value; to gain the confidence of the trade; to live up fearlessly to our convictions, and to be independent of any clique, house, association, or other guild; to allow no one to dictate the policy of this paper; to give subscribers adequate value and impartial attention, and to resort to no unbusinesslike schemes or use undue influence to secure advertising patronage. It was our intention to be in business for a life-time and not for a day, and the confidence of the trade was desired as a permanency.

THE REVIEW has been a success from the start. But during the past eighteen months it has made rapid strides. The advertising was doubled in 1894 and it will be doubled again this

year. This success is wholly due to the fact that its circulation is direct, reaching buyers and probable buyers of dry goods from one end of Canada to another. They can read in its columns each month announcements of new goods, etc. The lawyer eagerly scans the legal journals for judicial decisions; the doctor will read the medical journals for the latest discoveries in medicine; the manufacturer his own particular paper for inventions, etc., and you, as a merchant, cannot afford to be without your trade journal. It is the chart that points out rocks and shoals to be avoided and how access to favorable harbors may be obtained.

The position THE REVIEW occupies to-day has not been attained without hard work. By a thorough system of canvass the paper has been introduced into every village, town, and city in the Dominion; and this work is still being prosecuted, large numbers of additional subscribers being added every month. We are, in fact, the only publishers in Canada who keep canvassers at work all the year round. Under such conditions it is scarcely necessary to acquaint our readers with the fact that THE REVIEW thus penetrates many places every month that are seldom, if ever, visited by travelers. But the best evidence of its value as an advertising medium is the class of advertisements it carries, and that continuously; while the trade from the Atlantic to the Pacific realize that in THE REVIEW they have not only a reliable medium of communication between wholesaler and retailer, but a paper that furnishes reliable market reports, information as to the business methods and movements of other merchants, hints for the better conduct of business, and stirs up and sets running trains of thought in business men's minds that would otherwise probably lie dormant. With THE REVIEW as a medium, many of our advertisers have been able to develop a letter order department, which has enabled them to add an additional four per cent. to their profits, something not to be lightly considered. People do not advertise in a paper year after year or remain subscribers to it unless it pays them.

This Special Number is issued in order that our regular advertisers may place their spring announcements before those who are not now subscribers but who will get a copy of this issue. Our object is to give our advertisers more than they expect rather than less; and in pursuance of this principle it often costs us more than we obtain for the space. But we want to give satisfaction, and are bound to do it. We never ask advertisers to take our word unsubstantiated regarding our circulation. Ask your travelers if they do not find THE REVIEW in the stores of 75 per cent. of the trade; and, if that will not suffice, come into the office and see our lists. We will take a pride in showing you what we are doing. Another reason why THE REVIEW has been so successful is the high standard of its get-up. High-class paper and ink are always used. Advertisements are gotten up tastefully and attractively in such a way as to do the advertiser the most good. Advertisers are beginning to recognize these great points in our advertising.

The cover of this issue is unique, striking, handsome, and is a masterly piece of the lithographer's art, while the ink and paper are the best that money could buy. Nobody will ever forget, at least, the cover of the 1895 Spring Number of THE DRY GOODS REVIEW. The labor involved in the printing department was enormous. Few have any conception of its magnitude; but an idea may be gathered from the fact that the number of ems set up was something like half a million. This

means that the compositor's hand traveled forward and back from stick to case and case to stick probably two million times, or a distance of something like 400 miles. In paper no less than $4\frac{1}{4}$ miles, or 7,500 pounds, was used. The number of impressions was 158,000, there being 96,000 on the cover alone.

THE REVIEW is the merchants' paper of Canada. There is no question about it. The circulation proves it, and we expect that this Special Number will result in the formation of connections with subscribers and advertisers whose names are not yet found on our subscription list or whose advertisements are not yet found in our columns. Our subscribers almost to a man tell us that they sometimes make more out of one number than would pay a year's subscription four times over.

Readers will find the advertisements in this issue quite as worthy of perusal as the letter-press. If you happen to remember, you might just mention that fact to the advertisers. It will please, and be of value to them.

LOOKING FORWARD.

LOOKING backward over the past fifty years, it is easy to note the great changes that have taken place in the methods of distributing goods. If the past half-century has been productive of notable and startling changes, will not the future be equally so? Have the methods of distribution attained perfection, or has the brain of man lost its fertility?

The wholesaling of 1895 is much more scientific than the wholesaling of 1845. Better letter and parcel postage service, the telephone and the telegraph, and a network of railroads, have made the connection between the retailer and the wholesaler closer and more complicated. The result is that the wholesaler now carries the stock and distributes it in dribbles. This applies only to foreign goods. In domestic goods, the manufacturer or his agent carries the goods and transfers them to the wholesaler in dribbles. What changes will the next fifty years make in wholesaling and its relation with the retailer on the one hand and the manufacturer on the other?

The retailer of 1845, in Canada, bought his goods twice a year: the retailer of 1895 buys his goods twice a week. He is enabled to do this because of the increased number of travelers, because of the part played by trade journals, and because of the creation and utility of letter-order departments. The retailer of 1845 was a general merchant: the retailer of 1895 is a specialist; the retailer of 1945, will he be a specialist or a general merchant? During the past few weeks THE REVIEW has been discussing the question of departmental vs. small stores, and has quoted a great deal of what THE REVIEW has said in its articles in recent issues. It has also published many letters on this question — a question alive to-day in Toronto, and will be alive in every city in Canada of over 10,000 inhabitants during the next decade. Many have been the schemes proposed to alleviate the sufferings of the small merchant, who is now suffering from the overpowering, destructive competition of the department store. The only real result of the discussion so far is to prove that the man who, in a large city, invests his money in real estate on which are built small stores, is dealing with property which has a precarious value. But no one has made a good answer to the question: "Shall the retailer of 1945 be a general merchant or a specialist?"

In 1845, manufacturing in Canada — so far as textiles were concerned — was in its infancy. These fifty years have wit-

nessed a remarkable growth in the number and size of the mills. Shall they continue to grow in number, or will they grow fewer and larger? So far, it must be admitted, textile manufacturers in Canada have not shown startling energy or enterprise. They have been content to pursue methods which are mildewed and mossed with age. During the past year or two, a few have thrown off the trammels of established custom and launched out under their own banners on untraveled seas. Should this enterprise become general, what will be the result on the position of the manufacturer?

Looking forward is vague work, but is nevertheless a necessity to success. The wise wholesaler, retailer or manufacturer stands like an engineer at the throttle of his locomotive, his eyes fixed upon the road before him, and always ready to open or shut the throttle as circumstances may require. Should he cease to watch the road in front of him, his engine and train may be derailed and destroyed.

TELL YOUR BUYERS TO CALL.

Buyers in town at the openings should include THE DRY GOODS REVIEW among the places to call at. We want to see them all, for we depend on them for much of the information published from time to time in these columns. In Montreal they will find J. B. MacLean and the members of his staff ready to get and give information. In Toronto, H. C. MacLean, the chief editor, and reporters are ready to do the same.

In this connection we would also suggest that buyers for wholesale houses, when in London, Eng., should call on Mr. Hargreaves, our manager, who will be found in the Canadian Government offices, 17 Victoria street. He is a Canadian who knows the trade thoroughly, and is often able to render valuable assistance and information.

PROPER ENTERPRISE.

A largely attended meeting of some of Toronto's most prominent and influential citizens was held in the Board of Trade building last week. Mr. Stapleton Caldecott presided. The meeting had been called to thoroughly consider the Nipissing and James' Bay railway scheme. The members present were unanimous in their determination to have this proposal materialize. If the Grand Trunk does not go on with the extension of the line, as proposed by them, before their charter expires, which it will in about a year, the members of the meeting are determined to apply for an independent charter, and will themselves carry on the work of the railway. They claim the line is a necessity, and will, when completed, be of great benefit to Toronto.



A SCENE OF THE RAILWAY.

MONTREAL COTTON COMPANY.



DIVIDEND of 8 per cent. was declared during the first week in February by the Montreal Cotton Company. This is the usual dividend, and amounts to \$112,000, the capital stock having been increased last year to \$1,400,000.

Last year, a surplus of \$59,000 was carried over for contingencies, and this year the surplus is over \$85,000, according to report. The gross profits were thus \$197,000, or a profit of over 14 per cent. And this on a stock which is said to contain a small percentage of water. Surely there is no need for Canadian cotton manufacturers to complain of hard times or insufficient protection.

The following is the Profit and Loss account in detail :

Dr.	
Bond interest.....	\$ 10,500 00
Bad debts.....	3,194 17
Sundry.....	1,945 00
Dividends.....	108,000 00
Balance forward.....	85,327 01
Total.....	\$208,966 18
Cr.	
Manufacturing profits.....	\$197,333 33
Farm account.....	170 97
Insurance refunds.....	7,258 35
Cottage rents.....	3,009 40
Sundry.....	1,194 13
Total.....	\$208,966 18

During the past year the surplus has increased, as stated above, and now amounts to \$800,000. The assets of the company have increased during the same period from \$2,561,981 to \$2,833,424, and the 7 per cent. bonded debt of \$500,000 has been extinguished. The capital assets, including mills, land, power, etc., have increased \$166,000 by additions and improvements. The mills are situated at Valleyfield, Que., and Mr. Louis Simpson is manager. The president of the company is Mr. A. F. Gault, of Montreal, and the selling agents are Stevenson, Blackader & Co.

It will now be in order for the Government to reduce the duties on certain lines of cottons : 14 per cent. is too high a dividend for a protected concern, although it would not be open to criticism if there were no protective tariff on the particular line of goods produced. The duties on silicias, cambries, sateens, etc., were reduced last session from 32½ to 30 per cent., while the duty of 25 per cent. on serims, muslins, etc., was left unchanged. From the above figures, it would seem that these rates could be reduced still further, without injustice to established manufacturing investments, so far as the Montreal Cotton Company is concerned.

Protection may be justifiable to protect an infant industry the existence of which is desirable. But on no consideration can it be justified when its existence enables manufacturers to make 14 per cent. on their investments. If the Montreal Cotton Co. would divide all earnings over 10 per cent. among its employes, it might be left with a greater degree of protection. This 10 per cent. would pay a dividend of 7 per cent. to the stockholders and leave 3 per cent. for a sinking fund or a sur-

plus. But during the past year the cotton workers have found their wages reduced from 10 to 12½ per cent., although the writer would not like to say that this occurred at the Valleyfield works. But it occurred at all the works of the Dominion Cotton Co. and the Colored Cotton Co., which are companies controlled by nearly the same persons.

THE DATE OF THE OPENINGS.

Wholesalers have certainly a right to fix the dates of the millinery openings to suit themselves. Yet, it is somewhat surprising that they should choose dates which are the most awkward for the retail trade.

The openings in Toronto and Montreal are on the 25th of February and following days : that is, on the week before March 4th, when every retailer ought to be at home looking after his collections and preparing to meet the paper due on that date.

Moreover, the dates are so early that the latest Paris and New York novelties cannot possibly be shown, and thus there is greater likelihood of retailers making mistakes in buying.

Easter is later than usual this year, and there was every reason why the millinery openings should be later than usual. If retailers display an unusual carefulness in buying during the week of the openings, the wholesalers will have only themselves to blame.

A TALK ON LACES.

"Last spring was a favorable one for laces," said a Montreal man to THE REVIEW, "and there is good reason to believe that the present spring will also be favorable. Retailers need not hesitate to buy laces, for the delicate fabric promises to be not only popular, but very many varieties are likely to be good sellers.

There will also be considerable diversity in color, though, of course, the creamy colors are likely to have the preference, notably butter color. It is pretty certain also that milliners will use a lot of pure white lace this season, and goods of this color are also shown, while there are reasons for expecting that black lace will increase in favor as the season advances. Pure white, or nearly pure white, goods, however, are a certainty, for the fashion is going to run to this shade, not only in laces, but in many other lines. The explanation of the popularity of butter shade in lace is simple ; it is the one most fitted for the vandyked points which are now so fashionable, while it is always becoming to the ordinary complexion. The deep, round collars of this kind are going to be more worn than ever, and all the new shapes are pointed. Very long vandyked points, and those having rose-leaf points, are being greatly favored by buyers. All these collars meet on the bust, and may be either a satin or velvet necklet, or a band of the same lace round the neck. One of the other novelties much sought after are tabbed lace collars in Renaissance point, open in front, and low at the throat. Small circular lace capes, with a frill of Valenciennes or Mechlin at the border, will be worn in various designs. They are fastened with a row of buttons down the front. Yoke collars made of embroidered muslin and vertical bands of lace, with a frill gathered square, are also worn.

But, though all these styles tend to show that laces will be much worn, the retail merchant should exercise discrimina-

THE . . .
C. Turnbull Co.

(LIMITED.)

MANUFACTURERS
OF

.. GALT, ONT.

Full-Finished Lamb's Wool

UNDERCLOTHING

*Ladies' Full-Fashioned Underwear
in All-Wool, Merino and Medium.*

*Men's Full-Fashioned Underwear
in All-Wool, Merino and Medium.*

*Ladies', Boys', and Girls' Combina-
tion Suits, Full-Fashioned.*

Ladies', Boys' Shirts and Drawers.

SEND FOR PRICE LIST

*The
Springtime
of
Life*

Is the best time to fit one's self for the battle of life. The Spring of the year is a good time to see to one's business equipments, and get that necessary

**Taylor
Safe**

Our New Spring Patterns

Have struck the popular fancy and are going with a rush.
Now let us call attention to our

*Just as Novel
Just as Pretty
Just as Good
Just as Desirable
In every way.*

Beaver Brand of 3 Plys
Empire Extra Super
Cotton Chain Extras
Fine All Wools
Empire Extra Heavy Super Unions
Medium Unions and
Light Unions

SEE THEM.

EMPIRE CARPET WORKS

Selling Agents:

J. B. Dolan, for Western Ontario.
Henry Smith, for Manitoba and Northwest.
Chas. T. Doyle, from Toronto to Atlantic.

ST. CATHARINES.

**ART SQUARES
and
STAIR CARPETS**

tion in definitely ascertaining the latest novelties before he fills up his shelves with laces. The very latest styles are just about out in Paris by this time, and the buyer who is the last to leave the European markets is the one who will equip his firm best for the season's campaign in these fine goods. Manufacturers always manifest a tendency to hold new styles back until the last moment, both in gloves and laces, etc., to keep their competitors in the dark as to what they are offering, and the buyer who is last in the field has the advantage in connection with these goods.

The same advice holds good for the merchants who are too eager to buy. If the merchant is a supply account, of course he is tied hand and foot, and has to take what is offered, or the pernicious bait of dating ahead may be dangled in front of him to induce him to try and turn over goods before he has paid for them. A good solvent dealer is not driven to either of these practices, and he is the one who is in the best position to take advantage of all the turns and twists of the public mind. The public is a curious animal, and one can never tell whether a novelty may not come out at the very last moment that will sell to the exclusion of almost everything else. The dealer who is in a position to take advantage of such circumstance is the one that will do the business."

HE SHOULD BE A SENATOR.

The late Sir John A. Macdonald set a very good example when he selected the late John Macdonald, the wholesale dry goods merchant, to fill a vacancy in the Senate. Usually the appointments are a reward for party services, but in that instance they were a just recognition of merit, for Mr. Macdonald was a liberal, but he was a very prominent and successful business man. His counsel and advice in the Senate proved valuable to the country.

His place has not yet been filled. W. R. Brock's name has been frequently mentioned as a successor. Whether Mr. Brock would accept or not we do not know, but the appointment is one which the trade would heartily endorse, as they did that of the late Mr. Macdonald. Mr. Brock is a successful business man, and these are the kind of men of which the Senate should be composed. He knows the needs of the wholesale, retail, and manufacturing trades of the country, for he has been in all of them, and is therefore thoroughly representative of the business community. He is in his prime and should have many years of good work ahead yet. He is nothing if not energetic, and a few such men are what the Senate certainly requires. If a few of the older members were replaced by such men as Mr. Brock, there would be no complaints that the Senate, as a body, has survived its usefulness - and it should be a very useful institution.

RETURNING GOODS.

Every successive season after the placing trip one importer or the other complains that some retailer is playing with him by returning goods. Speaking to THE REVIEW the other day, the member of a firm who deal specially in dress goods stated that there was more tendency than usual this spring among retailers to do so; that is, some customers would order a straight line of goods from one house to a considerable quantity, a straight line from another, and so on ad. lib. After they had got all this stock in they made selections to suit themselves from the entire lot, and then returned the balance to the different firms, as it belonged. The wholesaler in question could not speak strongly enough against this practice, and said that it was a surprise to him that the Wholesale Dry Goods Section of the Board of Trade had not taken the matter up. The only way to stop the inconvenience arising from this practice was for the jobbers to act together in a body.

BANK CLEARINGS.

The bank clearings of 1894 show a considerable decrease as compared with those of 1893. This is an almost irrefutable proof that the volume of Canadian trade has been less in 1894 than in 1893. The detailed statement is as follows, being for the twelve months ending November 30:

	1893.	1894.
Montreal	\$576,964,586	\$544,363,961
Toronto	316,037,473	278,968,683
Halifax	60,464,290	58,788,939
Hamilton	38,393,594	34,620,821
	<u>\$991,859,943</u>	<u>\$916,742,404</u>
Decrease		75,117,539

Toronto's figures would be slightly increased did the Bank of Toronto belong to the Clearing House Association.

Winnipeg established a clearing house in January, 1894. The amount for the eleven months ending November 30 was \$45,340,975.

DOING A BUSINESS IN THE STATES.

H. Shorey & Co. are selling "Rigby" waterproof clothing and cloth to the States under the reduced tariff. Formerly the duty was 40 per cent. and 50c. per lb., but now it is 50 per cent. They have received large orders recently from such firms as R. H. Macey & Co., New York; Jordan, Marsh & Co., Boston; Rines Bros., Portland, and a number of others. There is every prospect of a very large business being done over there. Nearly all the cloth used is of Canadian manufacture, but, as the Canadian Government gives a rebate of 99 per cent. of duty paid when the goods are exported, they will also use some British tweeds.



CORSETS

Brush & Co.

TORONTO

SOLE
MANUFACTURERS
OF

THE **“B. & C.”** CORSET

Made in several qualities and colors, both medium and long waist, every pair being guaranteed that the boning material will outwear the corset

THE **“METALIC”** CORSET

Made in both medium and long waist, of the best quality of Sateen, boned with Steel Bones.

THE **“BALL’S”** CORSET

With coiled wire springs, which makes it the most comfortable working corset in the market. As well as many other grades to suit the requirements of every dry goods store in Canada.

“PEERLESS” DRESS STAYS

SEND FOR _____

PRICES

and . . .

SAMPLES

CORSET CLASPS { In all colors, both
with straight and
spoon busks.



THE WINDOW DRESSING COMPETITION.

Editor DRY GOODS REVIEW:

SIR, -By to-day's post we send you a fourth picture of our window for the Window Dressing Competition. * * * Your extension of time is a generous concession to lazy people who need to be poked several times before they wake up. We hope the scheme will be a success, and that we may see some new ideas brought out.

Yours, etc.,

E. R. BOLLERT & Co.

Guelph, February 9, 1895.

COULD NOT FIND THEM.

Editor DRY GOODS REVIEW:

SIR, I am being asked by several of my customers for "Alaska" down quilts and "Alaska" down cushions. Would you kindly post me through the medium of your esteemed journal where they can be obtained? Yours, etc.,

RETAILER.

[This letter again illustrates the value of advertising in THE DRY GOODS REVIEW. We have much pleasure in referring "Retailer" to page 3 of this issue. -ED. D.G.R.]

A SUGGESTION TO A MANUFACTURER.

Editor DRY GOODS REVIEW:

SIR, I have handled the Crescent and North Star batts for some years, and can say that it is the best batt for the money ever put on the market. My customers are well satisfied.

I would like to give the manufacturers through your valuable paper a suggestion: it is in reference to the color of paper placed around the goods. At present all we receive are put up in blue paper, and it is very difficult to tell the 4 oz. from the 6 oz., or the 6 oz. from the 8 oz., and so on.

If each weight was put up in different colors it would be appreciated by storekeepers.

GEORGE CAUDWELL,

Brantford.

Jan. 10th, 1895.

At the request of THE REVIEW the matter was brought before a meeting of the Dominion Wadding Co., who manufacture this brand, and they write:

"DEAR SIR, -We talked the matter over fully, and it is according to the company's mind just about what we told you when you called on us. We make three grades, and 4, 6, 8, 10, 12 and 16 oz. rolls, so you see it is very difficult to get a color for each. Further, we have to place large orders with the paper makers long beforehand, as it has to be specially made and printed, so you see there are difficulties in the way.

"We thank Mr. Caudwell for his appreciation of our goods, and regret that we can't see the way to carry out his suggestion."

[We still think it is possible for them to meet Mr. Caudwell's view to some extent. Suppose every size and every grade were put in different colored wrappers, it would mean only 18, but this number is not necessary. For instance, the 4 and the 10

could be put in one color, the 6 and the 12 in another, and so on. We would like the Wadding Co. to take the matter into their further consideration, and gradually carry out the improvements suggested.

EDITOR DRY GOODS REVIEW.]

A TRANSITION STAGE.

Editor DRY GOODS REVIEW:

SIR, I have read with much interest your articles on the peculiar and contradictory methods now employed in the dry goods trade. It seems to me that we are passing through a transition stage, not only in the methods of distribution, but in the methods of retailing. Profits are now very narrow, and as a consequence a singular hatred exists among opposition merchants. Seeing that you have given us so much information on the methods of buying, perhaps you will suggest means of remedying the lack of profits in selling and the lack of sympathetic feeling among the trade generally. Yours, etc.,

ONTARIO.

["Ontario" indicates some difficult subjects. Perhaps he may gain some information on these points from the article in this issue by Mr. Campbell, of Woodstock, entitled, "The Position and Aims of the Dry Goods Clerk." -EDITOR D.G.R.]

DROPPED ANOTHER DEGREE.

The thermometer of the Grand Trunk railway's popularity has dropped another degree owing to the carelessness which caused an accident on the Midland two and one-fourth miles north of Agincourt.

A passenger train was following a snowplough, and was allowed to leave one station before the plough train was reported at the next. The result was that the snowplough got stuck and the passenger train telescoped it. The engineer was killed, and had it not been for the heroic work of the passengers, many of whom were commercial travelers, the loss of life and rolling stock from fire would have been great.

These passengers were rewarded by being kept over twenty-four hours without relief except what was rendered by the neighboring farmers. They were refused the right to send messages over the wires except at double rates, and had almost to fight to be allowed to board a train sent to take the wounded to the city.

The Grand Trunk is unpopular with commercial men, and this will make it more so. No wonder its dividends are small.

I DON'T SEE WHY--

An advertiser uses--

A badly-drawn picture,

A worn-out cut,

A dozen styles of type in a small space,

A black background, or

Closely crowded matter.

I don't see why he advertises articles that are not found in stock when called for.

I don't see why he uses slang and vulgarity, or fills two-thirds of his space with extraneous matter, which no one ever reads.

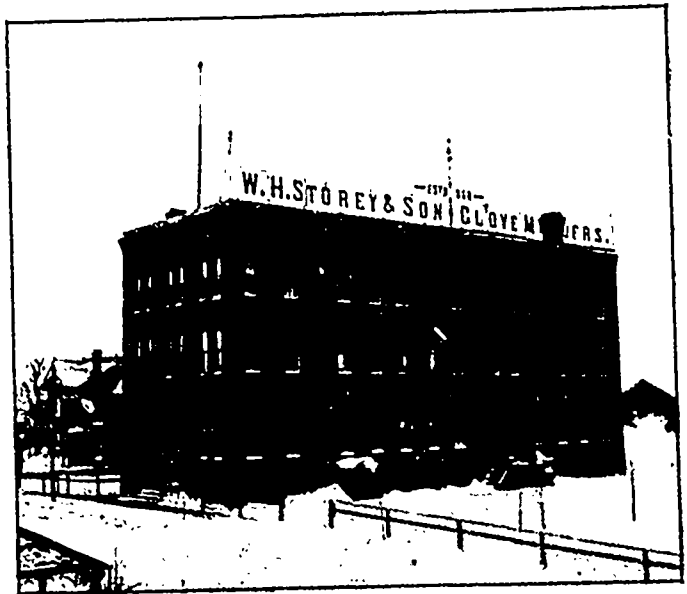
I don't see, in short, how he expects to make his advertising pay unless he puts some brains into it.

Do you?

"FITS LIKE A GLOVE OF STOREY'S MAKE" has become a household expression.

W. H. Storey & Son

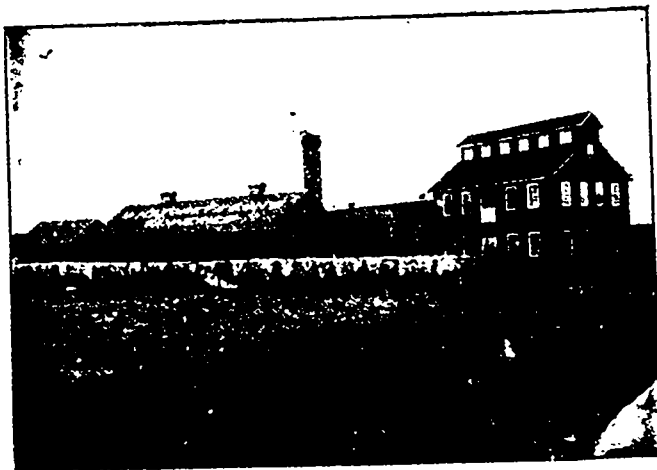
ACTON, ONT.



MANUFACTURERS OF

Gloves, Mitts and Moccasins

We invite particular attention to the fact that all our productions are **UP TO DATE**, embracing hundreds of varieties in every known class of material, including :



Reindeer	Goat
Buckskin	Calf
Napa Buck	Suede
Doeskin	Lamb
Mocho	Sheep
Kid	Kangaroo
Antelope	and Saranac

Our goods are the best that can be produced and possess especial merit for style, beauty of finish and wear, and for all purposes for which Gloves are required. Our customers can always depend on getting what they buy. We make no misrepresentations as to material, and we claim to honestly give the maximum of value at a minimum of cost.

W. H. Storey & Son - Acton, Ont.

THAT COMPETITION.

THREE CASH PRIZES.

OUR window dressing competition is still open. A number of pictures have been received, but the time for the closing of the competition has been extended on account of the cold and frosty weather until

APRIL 15TH.

The prizes will be awarded for the best collection of three photographs of windows shown by any one dry goods merchant. The photos should be about 6 x 8 inches, and the three photos should be securely covered and sent per post to

THE DRY GOODS REVIEW,
Toronto, Ont.

Merchants interested in window dressing should help in this competition, so that when the photos are reproduced in this journal there may be an advantageous exchange of ideas and suggestions. Merchants who have ambitious clerks who are studying window dressing may encourage them by having the product of their skill photographed for the competition.

Window dressing is an important feature in the selling of goods. The most popular merchants have the best dressed windows. Goods well and practically displayed, fitted with price tickets and attractive mottoes, are easily sold from an artistic window display. It was in order to render these methods more popular and more understood that this competition was started.

THE INSOLVENCY BILL.

A NATIONAL Insolvency bill was introduced into the Canadian Parliament at its last session, and under the management of Sir Mackenzie Bowell was revised in committee. If this honorable gentleman desires to immortalize his name in legislation, he has a grand opportunity in connection with this, as yet unpassed, bill.

To have introduced and managed a bill which every thinking man in Canada must admit is greatly needed, and which would be productive of good results, is to earn a debt of gratitude from the commercial men of Canada. The "Bowell" Insolvency Act would long be famous.

On Tuesday, January 30th, 1894, President Wilkie, of the Toronto Board, spoke in his annual address as follows:

"It is gratifying to know that the confusion that has existed since the repeal of the Insolvent Act of 1875 in dealing with insolvent debtors and with their estates is about at an end, and that the efforts of this and other Boards of Trade to obtain a Dominion Insolvent Act are likely to be crowned with success. The absence of such an Act has worked great loss and hardship upon debtors and creditors alike. There are thousands hopelessly involved to-day, who should be active, money-making, business men, doing their share in building up the Dominion, if it were not for the heavy chains of bankruptcy with which they are fettered. On the other hand, trade and commerce, represented by the creditor, are impeded by the uncertainties of the laws governing bankruptcy, credit is withheld, buyer and seller are held apart, and the 'sauve qui peut' signal is ever

at the masthead, to the serious hindrance of business relations, and to the degradation of public morals."

President Blain in his address this year spoke as follows:

"The board has been active during the year in pressing for an insolvency law. In concert with the commercial organizations from other large cities in Ontario and Quebec your representatives waited upon the members of the Dominion Cabinet, and discussed the principal features of the proposed legislation. A bill was prepared by the Government, and introduced by Sir Mackenzie Bowell in the Senate, where it was fully and well considered while under debate. It contained many provisions recommended by the Board of Trade, and competent opinion pronounced the Act adapted to the wants of the trade. The necessity for a national law applicable alike to all the provinces of the Dominion, becomes daily more apparent. The operation of the present law during the year has had the usual debasing influence on business morals, and has added to the already too numerous list of hopelessly involved bankrupts, forced into a condition of business inactivity as undischarged insolvent debtors. These insolvents, if found worthy, should be again restored to a position of usefulness in the community, and to the unimpaired rights of citizenship. Sir Mackenzie Bowell, Premier of the Dominion, has taken a deep interest in the question, and I have reason to hope will next session place a measure on the Statute Book which will cause him to be gratefully remembered by those doing business in or with this country."

In this connection, an article on p. 14 of this issue, entitled "The Minimum Dividend," should be read. It collects some facts which are of immense importance in considering what should be the minimum dividend on which an insolvent shall obtain his discharge.

There is another point on which there is yet a difference of opinion, and that is as to whether in the case of paper held by the banks they shall be entitled to rank on both estates. To explain: Mr. Smith, a retailer, gives R., S. & Co., wholesalers, a note at four months for \$1,000. R., S. & Co. discount this note at the Bank of Montreal. About the time this note is due R., S. & Co. fail, and this brings down Smith, who expected to secure a renewal. Two assignments are made, and then the question is: "Shall the Bank of Montreal rank on both estates for \$1,000, or for \$1,000 on each estate?"

The latter is what the bankers desire. They rank on the wholesaler's estate for \$1,000, and get a dividend of perhaps 70 per cent. They also rank on the retailer's estate, and get another dividend of 45 per cent. That is, for their claim of \$1,000 they get \$700 from the wholesaler's estate and \$450 from the retailer's estate, or \$150 in excess of their claim. This \$150 would, of course, have to be given back to one or other of the estates.

But why should bankers have any special privileges? Why should they not rank on the one estate instead of on both. Or, as they would have to do in Ontario, value the security at say \$500 as against the endorser (the wholesaler) and then rank for the other \$500 on the retailer's estate. The banker gets a big rate of interest for taking risks, and hence the law should give him no preference.



This was not the Cavalry!
The DRY GOODS REVIEW.

MEN'S
NECKWEAR

E. & S. CURRIE

SPRING NOVELTIES

Neckwear and Suspenders
1895

LADIES'
NECKWEAR

Our Message



To every good retailer
in the country is:

WE BELIEVE IN

Co-Operation, Not Competition

Our samples for the coming Fall comprise
everything that can be desired in the way of
first-class Underwear.



With
us,

QUALITY comes FIRST

then

FIT...

and
then

FINISH

LASTLY,
we make the

PRICES as low as possible

Remember,

If you do business with us, we not only sell the goods
to you, but for you.

In addition to the merits of the goods themselves, the
bona-fide guarantee attached to each garment, providing
that it will be replaced if not entirely satisfactory, and our
well-directed and extensive advertising, must all be taken
into account when buying Underwear. Whatever other
goods you carry,

"HEALTH BRAND"

Will Sell

THE...

Montreal Silk Mills Co.

LIMITED

MONTREAL

Have You Seen It?

The New
Fibre Interlining

FIBERINE

BE SURE . . .

and have your Dress-
maker TRY IT.



It does away with the
bulky wool or cotton
waddings, and fur-
nishes more warmth.



MANUFACTURED BY

Put up in 10 yard Pieces.



70 Inches Wide.



In Two Weights

(A—Heavy)
(B—Light)

The Ever Ready Dress Stay Co.

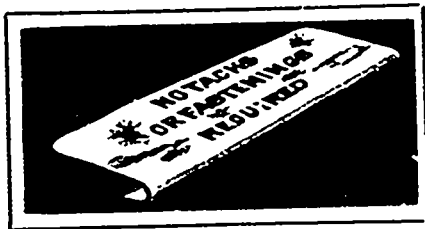
Windsor, Ont.

Write for Samples and Prices

Thos. Mealey & Co.

ESTABLISHED 1889.

MANUFACTURERS OF



MEALEY STAIR PAD.

Wadded Carpet Lining

AND.....

STAIR PADS

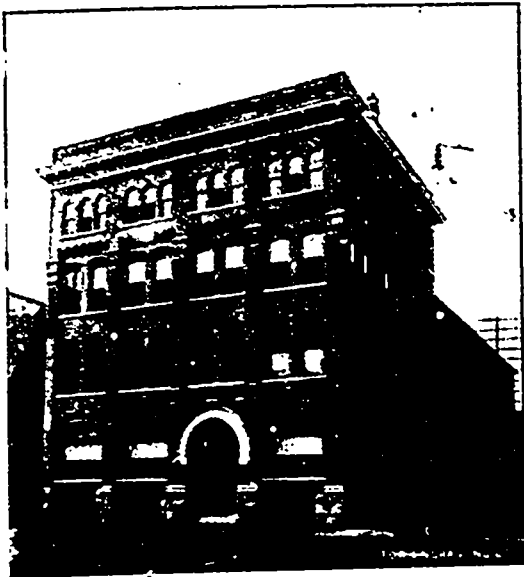
These goods are the cheapest in the market, when the saving in the wear of the carpet is taken into consideration. They are kept in stock by the best houses in the trade. Sales for January almost double those for the corresponding period in any previous year. Give them a trial and satisfy yourself.

OFFICE AND FACTORY

24 Catharine St. North - Hamilton, Ont.

"HYGEIAN"

Patented Brand
 for Men, Women and Ladies
Vests, Drawers, Combinations
 These goods are superior to all others for quality and finish, being the oldest
 and largest manufacturers of ribbed goods in the Dominion.



WARNING - Any manufacturer or dealer offering for sale any Drawers or Tights made of tubular elastic ribbed knitted material that is an infringement of our patented Hygeian Drawers will be prosecuted according to law. Our patent applies to all tubular knitted ribbed Drawers or Tights of any shape or pattern, open or closed, plain goods included.

WHOLESALE TRADE ONLY.

EAGLE KNITTING CO.,

HAMILTON.

TO THE TRADE

Carpets

One special feature of our trade is the handling of . . .

Church Carpets

In this department we control several lines exclusively.

OUR large and varied experience in the handling of **Carpets, Oilcloths and Linoleums**, and an accurate knowledge of the wants of the trade, have enabled us to guarantee our customers satisfaction, and at prices that cannot be approached. We have on hand a full supply of up-to-date samples, which we can supply to you on request. Make your selection and goods will be forwarded at once.

John Kay, Son & Co.

34 King Street West,

TORONTO

KNOX, MORGAN & Co.

HAMILTON, ONT.

Reg to inform the retail trade that they are prepared to

DO BUSINESS WITH MERCHANTS ON THE NEW BASIS

on buying small parcels, and when required

TO DO THIS

THEIR STOCK WILL BE KEPT FULLY ASSORTED

In Staple, Domestic and Imported Lines the year round.

Give their Representatives a Look Through when they Visit Your Town

—OR—

Send for **Samples and Quotations** and try their **Letter Order Department** this Spring.

The Great Millinery House

OF CANADA

Begin to announce their

SPRING OPENING

on **Monday,**
February 25th inst.

And
Following
Days

We will show a magnificent range of

Trimmed and Untrimmed Goods

All Prices and Qualities.

Silks and Laces

For Millinery and Dress
purposes, in endless variety
and styles.

Fancy Ribbons

Plain Ribbons in all widths,
qualities and combinations.



PRINCESS. Back view.
Our own manufacture.



TOQUE. Our own manufacture.

Flowers, Feathers Ornaments

IN GREAT PROFUSION

Everything that energy, enterprise, and constant care and thought on our part could do, has been done. Our acquaintance with the requirements of Canadian trade enables us to make selections likely to attract and hold your customers; and we have done our part in trying to anticipate what would please most.

While everything indicates that there will be a wide latitude in styles, demanding the display of taste and skill, we flatter ourselves that you will find everything in our warehouse that the most fastidious would be satisfied with,—styles that will charm and delight; while at the same time we carry the usual line of Staple lines, without which your business would be incomplete. We shall expect a visit from you, when in the market.

D. McCALL & CO.

12 and 14 Wellington St. East TORONTO



THE

HEAD

MILLINER

VISITS

THE

OPENING

SPRING MILLINERY.

STOCKS are late in arriving this season, but are now being rapidly opened up, and by February 25th, they will be in fairly good shape, although the openings are somewhat too early



DRAWING—D. McCall & Co.

to ensure the presence of the novelties which manufacturers hold back until the last moment.

WHAT NEW YORK IS SHOWING.

New gauze and satin effects in ribbons, the centres being satin and the edges gauze with rich designs embroidered thereon.

A thin taffeta ribbon in colors with a black gauze ribbon laid over.



DRAWING—D. McCall & Co.

Rhinestones in abundance, as well as jet and steel, even unto wings of spangles in jet, steel and gilt.

Veilings in chenille spots and imitation chenille spots. The latter are away down in price.

Most of the models are of braid straw (the dull kind) or of lace. A few fine chips are shown.

Combinations rather than contrasts. The combinations are more frequently of varying shades of the same color, or its complementary color. For example, magenta straw and flowers, with blue or purplish ribbons.

Very vivid millinery.

Plaited tulle, chiffon and grenadine, in small hats and toques.

Flowers. The leaders are fuchsias, nasturtiums and poppies. English wall-flowers and Scotch roses are good.

Foliage. Smilax, sweet briar and coltsfoot.

Swiss embroidered lace—a new thing. This is made to match the white and colored Swisses in dots and stripes that are so popular just now.

Pointed patterns in laces in more or less pronounced effects. Vandyke effects in both silk and cotton.

Chiffons. And the people still buy them.

Beurre-colored embroideries in trou-trou effects, having the designs carried out in blue silks.

Bodice ornaments are used in conjunction with light-weight lace goods forming the most pronounced styles of bodice trimmings employed by modistes on early spring costumes.

Novelty crepes, in the most beautiful shadings and effective weaves, are also used largely by manufacturers.

Point applique is the lace, says *The Economist*, that will be the most seen on the coming season's millinery, but there are among the high novelties other laces that will figure largely in the very choicest patterns. These are on the open-work or trou-trou idea, and are used flat over black or colors.

Bordered veilings. These promise to be a feature. Black cream and butter will prove the best sellers, the design being carried out in self-colored or white effects.

IN TORONTO.

To get anything like a fair idea of what is to be in the millinery line, one must needs be wide-awake, for on going through the several wholesale warehouses, one is apt to get mixed up with the infinite variety of styles and colorings. Hats are large, and profusely trimmed with lace, ribbons and flowers, while the bonnets are small. The toque shape will have its place, and is most becoming. Flowers are used in profusion, indicating a flower season, while ribbons will hold their own. Wide width ribbons are shown in shot, taffeta and other effects, very prettily made into bows for the top and back of hats.



PRINCESS (FRONT VIEW)—D. McCall & Co.

OUR ILLUSTRATIONS.

The illustrations on this page are from the workrooms of D. McCall & Co., who claim to have the most experienced artist in the trade. The French models are reproduced to suit the taste and style of Canadians, with marked success.

The styles of the untrimmed hats are legion, the large brim predominating. A great many fancy bonnets are shown, which are received with much favor.

The following are the leading flowers shown by this firm in both Montreal and Toronto: Iris, chrysanthemum, tulip,



JOHN D. IVEY & CO.



IMPORTED
FRENCH
PATTERNS
A LEADING
FEATURE
OF OUR
OPENING

Opening . . Announcement

February 25th and following days

OUR stock for Spring Season is now complete, and shows itself to be superior to that of any former season, both as to dimensions and excellence.

No house in the trade is in a position to serve you better, and every buyer in Canada is invited to pay us a visit of inspection in our new premises.



16 to 18 WELLINGTON ST. WEST
Cor. Jordan and Wellington

TORONTO

colored foliage, Scotch heather, heliotrope, narcissus, dandelion, cornflower, China primrose, jonquills, roses in all kinds and colors, Marechal Neil rose in particular, and carnation.

AT J. D. IVEY & CO.'S.

Amid a delicate odor of new paint and varnish the employes of J. D. Ivey & Co. are working night and day opening and arranging stock, and already their new warehouse is assuming an orderly and a finished appearance.



121 - REID, TAYLOR & BAYNE.

enormous range in jet, cut steel and rhinestone. Jet bonnets are also numerous.

Their stock of hat shapes is very large, and the high crown seems to predominate, in accord with the latest dictum from New York. The newest braid is the Bernice, and some pretty shapes of this are displayed. Children's and misses' hats and bonnets are a feature.

In laces and ribbons their range is prodigious, and exceedingly well displayed. Visiting buyers will find this a great advantage in viewing ranges and making selections.

A STUNNING HAT.

A New York paper described a stunning toque thus :

"Dark ecru lace formed the crown of a toque, the brim being of fine lace fluted and raised on wires so that the whole effect was not unlike a huge inverted morning glory.

"This fine fluted lace had on the top of each plait a row of small gold spangles set on with a gold head. It has all to be done by hand, and it is not too much to say that many of these models take from three to five days to produce. The same model is shown in black, jet being substituted for gold.

"Encircling the crown of this toque was a wreath of small green lily of the valley leaves. A big bunch of the white blossoms was on the left of the crown, with several tall leaves standing out of it for height.

"To give the necessary fashionable width and even-sided effect the lace was very much fuller on the right side, the leaves also being bunched a little. A few leaves formed a trimming against the hair under the narrow frill at the back."

The New York Economist describes some hats as follows :

"It is a saucer brim in brown soft chip, with a low dome crown. The under part of the brim is faced with moss-green chiffon, finely kilted, the upper edge being a selvedge, and held down by three satin wire cords, i.e., green, brown and yellow. At the back, about four inches apart, a cascade of the chiffon falls over the hair, being secured on the pinched-up brim by quite large rhinestone brooches. A loose full rosette of the chiffon is near the front on the left, almost covering the crown. Out of this rises a big bunch of yellow acacia bloom. The same flowers, mingled with green smilax, are twined in a full wreath around the hat, almost filling up the brim.

"Another hat of the same shape, made of coarse Burgundy-colored straw braid, had the under part of the brim entirely covered with large full blown poppies in every shade of magenta reds, from the deep, dark Burgundy to the lightest cerise. The poppies were very large and soft, and artistically sewn down, so that the upturned brim looked like one huge flower. A beautiful new bow (of which we will give a design later), composed entirely of ends, was at the left of the front, the tie-over being a twist of ribbon, which was continued all around the brim quite near the edge. This ribbon rope was finished in the middle of the back, where the brim was bent up, by a very soft rosette. The color of the ribbon was a very dark soft shade of lilac, and a bunch of green leaves was set against the back of the bow."

FURTHER ILLUSTRATIONS.

As indicated under the illustrations on this and the next page, the originals are shown by Reid, Taylor & Bayne, Toronto, who have an excellent range of French pattern hats.

No. 123 is a broad bonnet of mixed straw and cocoa braid in bluet, trimmed with standing bow of satin ribbon to match. A large bunch of lilacs, with burnished foliage, forms the front trimming, on each side of which is a cabochon of jet and sapphires. The crown is of tinsel embroidery to match. No. 111 is in mordore fancy



111 - REID, TAYLOR & BAYNE.

REID, TAYLOR & BAYNE

TORONTO

MILLINERY

NOVELTIES : : and NEWEST FANCIES

WE are busy receiving our **New Stock**, and expect to have it all complete by **Tuesday, 19th February**, when we shall be pleased to see as many early buyers as can make it convenient to visit the market during the week, and so avoid the rush of **Opening Days**, which will take place on

.. Monday, 25th February ..

when we will make our usual grand display of **IMPORTED PATTERNS**.

We have made a special effort to make our stock most attractive and replete with everything of the newest fancies, especially in **Straw Hats, Straw Braids, Laces, Jets, Chiffons** (which are again in great demand), **Flowers, Roses** (everyone will want roses, the correct flower for this Spring, and we are prepared for the demand with an immense stock in Silk, Muslin, etc.)

The prevailing styles in **Straw Hats** and their trimmings this season are quite a revolution, and we fear that those who were beguiled by so-called direct import agents, as far back as last October and November, to place their orders for Spring Millinery early, will have cause to regret doing so. What do import companies and their agents know about correct Millinery? Absolutely nothing.

Reserve your orders for those who use their money and their brains in placing before the Millinery and Dry Goods trade of Canada the choicest selection of up-to-date **Millinery**, correct in style and price, and always kept well assorted.

REID, TAYLOR & BAYNE

9 and 11 Wellington St. East, TORONTO
210 to 214 St. James St. MONTREAL

straw, trimmed with a large silk and velvet poppy on each side, an aigette of white lace tulips, a rhinestone cabochon in front



RED, FAYOR & BAYNE.

of the crown and two at back, with attaching strings of ruby velvet-edged taffetas.

No. 212 is a large hat of gold net, draped with black giffered chiffon raised in fans, with a Falstaff-colored velvet rose between each fan. It has a headpiece of gold bullion passementerie, and large bow of Gismonda purple ribbon at the back, with handsome aigette of black curled osprey on left side.

ALL NEW GOODS.

Seeing that S. F. McKinnon & Co.'s stock was totally destroyed by fire on January 6, nothing remains of it but ashes,

and these are not being sold. Their stock in their new warehouse, on Bay street, is all new, and their importations have been of necessity larger than usual.

They have a good display of all classes of imported and American hats, and the variety of shapes and multiplicity of quality beggars description. Straw braids in bunches are shown in all the novel colorings of the season.

Laces and veilings are well stocked. In laces, Point de Venise, Mauresque, Dentelle Bouton, and other leading makes are represented. Cream and butter shades predominate.

In silks, crepe effects take a leading place. The Aslante crepe is a pretty thing for trimmings, as are the Sailsbury and the Lividia. The latter would also do for blouses, as it is a substantial crepe with a satin stripe. Crepe guipure for trimming is good, while satin guipure is a crepe effect in satin. Satin Riche is the latest for blouses. Surahs, bengalines, peau de soies, armure hugenot, failles, fancy figured broches and striped silk are among the leaders.

In ribbons the leading colors are: Paul Heyron, margottin, jacinthe, bleuët, azurine, sans gene, aloes and roseau. Plain satins are good, and there is a fair sprinkling of fancies, the Dresden being popular among the latter.

Ostrich stuff promises to be good for ornaments in the cornflower, flaxine (margottin) and emerald shades. Hermosa, a little lighter shade than margottin, is very good. But flowers and foliage is the predominating feature of their display.

Jet bonnets, sprays, wings, buckles, etc., are shown, as well as most of the classes in steel, gilt or rhinestone.

Specialties in Parasols and Umbrellas

Original Designs

Good Shapes



Popular Prices

Plenty of Handles

A representative line—the largest ever shown in Canada—and live buyers will do well to consult our prices.

Irving & Co. = = Toronto

FACTORY, YONGE AND WALTON STREETS.

Everything New . .

It will give us much pleasure to welcome the trade to our new premises, 61 Bay Street, one door south of Wellington Street, on the 25th, 26th and 27th of this month, our opening days. One of the first things that impresses buyers when they enter the building is the fact that everything is new. All interested in the trade know what we can turn out in millinery, and we guarantee that our reputation will be fully sustained on this occasion.



We claim that our buying facilities are such as to enable us to give our customers the very best values in our several lines, every one of which we make a specialty.

In plain and fancy ribbons all the newest weaves and many original designs are to be found in our spring selections.

Laces and veiling are at present indispensable lines with every retail dry goods house. There can be no honest competition in these or any of our specialties that we cannot meet.

We have made a strenuous effort to overcome all inconveniences caused by the fire, and now feel that we occupy our old position at the top. Come and see us.

S. F. McKINNON & Co.

61 Bay St.,
Toronto.

OFFICES:
35 Milk St.,
London England.

Rigby
Waterproof
Garments



Registered in United States and Canada.

Rigby
Waterproof
Cloth . . .

H. SHOREY & CO.

MONTREAL

MANUFACTURERS OF

Rigby Porous Waterproof Clothing

Rigby Garments
For . . .
Ladies and Gentlemen

. . . ARE . . .

*The trade cannot afford
to be without them*

*The public are asking
for them . . .*

A Luxury!
Which has become
A Necessity!

For reasons which you will find enumerated on our trade-mark.

THE T. EATON CO., TORONTO

Are sole agents for Toronto in these goods, both in cloth and clothing.

WEALTH

AND PROSPERITY



MONTREAL

TRADE IN MONTREAL.

THERE has been nothing special to note since our last letter as regards the regular course of trade in Montreal. For business up to the middle of February was not very brisk. At that time, however, it commenced to mend, and at the date of this writing a seasonable degree of activity is noted in nearly all lines of spring goods. Payments on the 4th of February were satisfactory on the whole, for paper was met better than most people expected. Many of the general houses reported a percentage of nearly 60, while some of the other firms who make a specialty of one or two lines of goods and sell on different terms had an even higher average.

It is reported that there is considerable competition between some of the houses on certain lines of spring underwear and cotton goods both for ladies and gentlemen. Some substantial cuts are spoken of, but houses who handle the best lines of these goods assure us that they are taking no part in the matter and are getting all the orders they expect.

It would be tedious to go into the lines which have shared in the better feeling of the past fortnight, but serges, gingham, denims, linings, as well as silks and velvets, have all been called for. Fancy prints, woolen and worsted dress goods, ribbons, laces and embroideries also have furnished considerable activ-

ity. In a word, a good seasonable trade has been done on spring account.

Other references to Montreal matters of interest will be found on the following pages.

JOHN MCGILLIVRAY & CO.

After a persistent struggle to meet their later engagements, Messrs. John McGillivray & Co., who lease dry goods, will have to assign. The European liabilities are small, being about \$12,000, as against \$50,000 at the same date last year. There are no direct debts in Canada, and the small amount of paper under discount is of good quality, though the exact figures at the time of writing are not known. The dividend on European account, it is expected, will be smaller than if the suspension had taken place earlier. This is due to the fact that considerable amounts were paid out during October, November and December.

Had the firm decided to suspend rather early in the fall --say, October-- they would have made a good showing, but at that date the firm had no idea of not being able to pull through. The firm attribute their difficulties chiefly to a succession of heavy losses throughout the year, especially in the Northwest,

where large lumps of money have been swallowed up by preferences. The trade generally sympathize with the firm, who throughout its career has been known as an honest, upright and industrious one.

SELLING SECONDS FOR FIRSTS.

THE REVIEW has more than once called attention to the just complaints made by retailers that inferior goods of cotton manufacture are being turned out by the Canadian cotton mills. Often they are not properly finished and are full of holes, looking, as one retailer expressed it, "as if a lighted match had been dropped on the web and burned small holes."

The mills say they are not to blame. They admit making these goods, because all mills have a limited quantity of "seconds," but they are always sold as "seconds" at a much less price than regular goods. They accuse some jobbers of selling seconds as firsts, and some retailers do not always notice the difference. At the present time they are talking pretty strongly on this matter. They feel that the cry for lower duties will be strengthened by these complainants, who say that "notwithstanding the liberal protection and large profits made by the cotton companies, they take advantage of their position and force us to accept much inferior goods." THE REVIEW is quite certain that most jobbers are too honorable to knowingly send out seconds for firsts. The remedy lies with the mills themselves. They should stamp the words "second quality" on every yard, or along the edges as is done by some woolen manufacturers. The Montreal Cotton Mills Co. distinguish the firsts from the seconds by putting them in different colored wrapping paper.

DEMAND FOR FANCY DRESS GOODS.

According to a leading Montreal importer, demand for fancy dress goods is one of the prominent features of trade this spring. It is not a season for plain goods and he considers that the slightest increase in the demand will put this line of goods at a premium. He advances two reasons for this: first, the importations of this class of goods have been of a very conservative kind this spring, and second, stocks are much lighter than they usually are. During the past week enquiry for them has been felt more also, and importers, with their moderate stocks in view, who cabled to ascertain the chances of placing repeats for certain lines, did not receive encouraging answers. For instance, THE REVIEW knows of importers who tried to repeat on fine poplins, henriettas and tweed effect patterns, and could not get exactly what they wanted. It is on these grounds therefore, that not only the jobbers instanced above, but others as well, have no anxiety about turning over their stock of fancy dress goods.

ACCIDENT TO A DRY GOODS MAN.

Mr. W. J. O'Mally, Montreal representative of D. McCall & Co., met with a serious accident at the warehouse of the firm, No. 1,831 Notre Dame street, last Wednesday. Mr. O'Mally was standing at a door in the rear of the premises which looks down into a small court, which communicates with the basement of the surrounding buildings. Through some mischance he lost his balance and fell to the concrete floor beneath, a distance of fully twenty feet. In his fall Mr. O'Mally struck against a barrel. When picked up by Mr. T. Askew, who saw

the accident, Mr. O'Mally was unconscious, but recovered when the medical man, who had been summoned at once, appeared. Examination showed that Mr. O'Mally had sustained a severe fracture of the right leg, and was otherwise badly bruised. He was conveyed to the Royal Victoria Hospital, where at last advices he is resting very easy.

DID NOT REDUCE WAGES.

On a previous page will be found an article on the Montreal Cotton Co., and it is intimated that they may possibly have reduced wages during 1894. Owing to the haste with which this paper was printed there was no time to confirm this report, which politicians and newspapers were using.

However, enquiry has since been made, and it is found that the Montreal Cotton Co. did not reduce wages in 1894, and any statement to the effect that they had done so is untrue. The trade generally will be glad to learn this fact.

The management of the company say they were able to earn a better dividend than the previous year by careful management and buying. They did not overstock in raw cotton, but followed the market down.

KYLE, CHEESBROUGH & CO.

The announcement of this firm is laid before readers of THE REVIEW for the first time in this issue, though they have been in business for many a year. They make a specialty of laces and they will have something to say, in their space, on this subject each month.

At present they are shipping their spring orders of laces. The importations have been larger than ever, and on this account they have not been able to fill orders as promptly as usual. They ask the indulgence of customers for a time.

LONSDALE, REID & CO.

Lonsdale, Reid & Co., 18 St. Helen street, Montreal, show a very large collection of black and white dress fabrics in satens, duckings and summer silks.

They are sole agents for eastern Ontario and Quebec for Crompton's celebrated corsets and waists; all numbers in stock.

They are also justly noted for their very large stock of novelties in laces, veilings, ribbons and dress trimmings, all new this season.

Recently they placed in stock 100 cases of novelties from all the foreign markets.

KID GLOVES.

Thouret, Fitzgibbon & Co., Montreal, are kept very busy preparing the shipping of spring kid gloves. The European partner of the house has finished the personal examination of goods which are coming out, and reports a most satisfactory showing. The quality of the French goods, in special, is better than ever, and the house is not handicapped by old stocks. Their ability to please clients will, therefore, be shown to greatest advantage, and, as a sufficient amount of stock has been procured, the house will be in a position to fill promptly any orders which may be entrusted to its care. A pronounced spe-

Black

Was never more popular than at present.
The highest class of Black Dress Fabrics
"For Gentlewomen."

Black Crepon
Fancy Crepon

Silver Crepon
Cream Crepon

Silk Mixed Crepon
White Crepon

ESTAMINES, in Black, Navy and Cream. COATING SERGES, in all the leading shades at popular prices.

Fancy Colored Dress Goods
Fancy Silk Mixed Dress Goods
Tweed Effect Dress Goods
Ladies' Costume Dress Goods
Mourning and Half Mourning Dress Goods

All with Trimmings to Match

Plain and Fancy White Cotton Dress Fabrics.
Washing Zephyrs, Plain and Fancy.

It will pay you to buy . . . **OUR LINENS**

Special lines, extra value,
In Sunshades and Umbrellas.

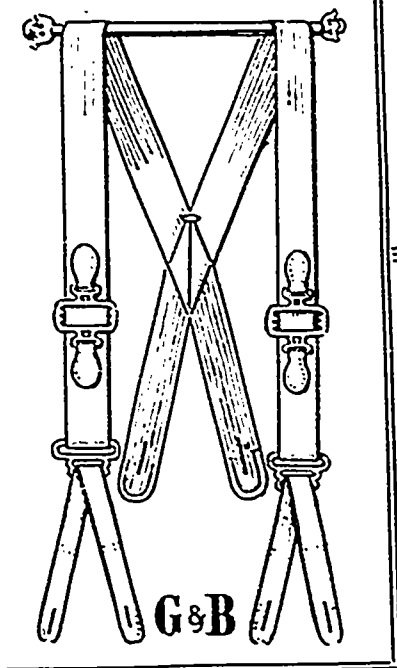
Hosiery, Gloves
Underclothing
Laces

Embroideries
Handkerchiefs
Our Specialties

BROPHY, CAINS & Co.

196 MCGILL STREET

MONTREAL



Bonne-Tenue Braces

Expositions Universelles **PARIS** { 1878, Medaille D'or.
1889, Grand Prix.

T HIS sanitary brace is the most stylish, the lightest, most comfortable, and durable; elastic only at the back two lower ends; no rubber over shoulders; the most desirable for the medium class to the highest. No brace will represent so many advantages. Whoever uses them once will never change. They are made only in neat stripes on light ground, Selfs, White, Fawn, and Black. To suspender buyers we offer all advantages. Selections from English, French, German, American and Canadian makers, from the old reliable two-piece brace without leather, to the highest grades in silk.

Neckwear Summer Vests

2,000 Patterns to select from. Representatives in all provinces.

Fancy Cashmere Effects, Steel Checks and stripes, \$9.00, \$10.50, \$15.50, \$15.00, \$18.00, \$21.00, \$24.00.

Navy Cashmere Vests with White and Colored Spots and Figures, \$16.50, \$18.00, \$21.00, \$24.00.

White Ducks, detached buttons, \$11.00, \$10.50.

GLOVER & BRAIS

Wholesale Importers and Manufacturers Men's Furnishings

194 MCGILL STREET

MONTREAL.

cialty will be offered in French black kid gloves trimmed with beautiful shades of cream and cadet blue. This line is kept in laced, and with medium-sized pearl buttons. Stocks in low mixed Schmarchen goods will, however, be limited; orders for a \$5 glove must be given quickly to insure delivery. Men's kangaroo gloves will appear in a quality of unusual brilliancy. Judging from present demands, the coming season will be very active, and further orders should be given with dispatch, as kid gloves are not an article which can be kept in large stocks like cottons or prints.

A SPRING COSTUME.

CREPONS, both in silk and wool and all wool are to be amongst the most fashionable goods for the coming season.

It is difficult to make a choice from the many makes of this article being shown, but on the whole the roughest makes give most satisfaction. The accompanying sketch represents one of Priestley's black all wool crepons. The skirt is plain and sits well out at the foot with the help of a monster padded roll of satin, and this material forms the deep belt and folded collar, while the revers of cream lace are mounted on satin and embroidered with small jet beads.



W. H. STOREY & SON

Attention is directed to the advertisement of W. H. Storey & Son, this well-known and reputable glove manufacturers on page 33.

The well-known excellence of the goods produced by them is so generally recognized that extended comment would be almost out of place. Established in 1868, the firm has had all the experience necessary to adapt its productions to the special

needs and requirements of Canadian trade. The goods manufactured are of the highest grades: excellence being aimed at. The extended trade of the firm reaching from sea to sea is perhaps the best evidence of public appreciation of its products.

The premises and equipments at Acton are models in every department, and order and system prevails throughout. Everywhere energy and busy life is visible, and the neat, tidy appearance of the operators and premises are subjects of comments by all visitors. There are 150 to 200 hands employed the year round.

MONTREAL'S IMPORTS.

Montreal does an immense jobbing trade in imported dry goods. Most of these goods come from Europe, the majority from Great Britain. The following table will indicate the amounts and the classes of goods imported in the past two years:

	1894.		1893.	
	Value.	Duty.	Value.	Duty.
Cottons, etc.	\$1,569,860	\$ 418,893	\$1,742,963	\$ 474,680
Fancy goods.	642,245	187,365	598,032	181,664
Furs	386,166	59,718	436,527	60,889
Hats, caps, etc.	397,403	121,209	509,089	152,989
Silks, etc.	843,148	246,149	976,546	291,981
Woolens, etc.	3,426,665	1,080,783	4,203,389	1,269,281

Total. \$7,265,487 \$2,144,117 \$8,566,546 \$2,430,003

That 1894 is behind 1893 may be seen at a glance. That 1895 will be ahead of 1894 is almost as certain.

NOW REPRESENTED HERE.

The Alaska Feather & Down Company have been appointed agents for Kelly & Co., Boston, manufacturers of Marseilles honeycomb quilts, and Bernheimer & Co., New York, sateen and silkoline goods. Hitherto, these goods have been supplied to the trade chiefly through New York jobbers.

The same firm announce that in a short time they will be showing a line of cotton comforts, which will exceed in finish and design anything they have yet offered. They are not handling the cheapest lines, but a full assortment of grades over \$20.

AN AID TO SALESMEN.

A reduction in "Figurine" is reported by Glover & Brais. These sold at \$24 a dozen last year, but are now being offered at \$18.

This is an article which was put on this market last year, and some of those who used them say they have materially aided them in making sales of the cloth, and of gentlemen's suits and ladies' dresses. It is difficult to describe them accurately without illustrations, but dealers should take a look at them when in town, or ask travelers to show them sample cards. Briefly "Figurine" is a large framed sheet of gelatine, isinglass or some transparent substance like mica. The front surface is coated with gold paint, excepting in the centre, where a figure of a lady or gentleman is printed. These figures are in the latest Paris fashions. In the ladies' figures they have colored ribbons, flowers, etc., where these appear on all dresses. When a customer wishes to see what a piece of dress goods or tweed will look like when made up the salesman simply places the card on the web. It shows through the unclosed portion of the transparency, and is really a very effective aid to the salesman.

MERCHANTS' MFG. CO.

The annual meeting of the shareholders of the Merchants' Mfg. Co. (cotton mill, St. Henri), was held Tuesday, the 12th, at the office of the selling agents, Alex. Ewan & Co. The statement submitted was most satisfactory. Since last year, it stated, the company have completed a large extension to their main mill building, and are putting in machinery for the manufacture of bleached sheetings and window shade goods up to

Kyle, Cheesbrough
& Co. 

The Leading House for



LACES
TRIMMINGS
And
NOVELTIES

IN DRY GOODS.

According to Customs Statistics
We are the

Largest Importers of
Laces in Canada.

KYLE, CHEESBROUGH & CO.

MONTREAL.

108 inches in width. This is the first machinery introduced into Canada specially adapted for this purpose. The company are running their works full time, and are employing nearly 700 hands. The following are the officers: A. A. Ayer, president; Gilman Cheney, vice-president; R. B. Angus, J. P. Cleghorn, James Crathern, Jonathan Hodgson, and Robert Mackay, directors, and William G. Cheney, secretary-treasurer. Harold Lawton, who has for the past five years been superintendent of the works, is severing his connection with the company in March, and is to be succeeded by Alfred Haworth, of Pontiac, R.I. Mr. Lawton has been most satisfactory in his department, and leaves with the good will of all the directors.

A NOVELTY IN WALKING CANES.

Glover & Brais are showing a novelty in walking sticks after the style of the umbrella which they made a run on some time ago. The new cane is a light metal headed one in several parts. By unscrewing the top an ink bottle is revealed. Unscrew another joint and you have a pen, and another a lead pencil. They cost \$9 a dozen, and can be retailed at a dollar each.

WITH GREENSHIELDS, SON & CO.

Striped silks for wide sleeves are going to be popular, and a special selection is being made in anticipation.

In fancy dress goods, crepons, estamene coating and cheviot serges seem to take the lead. They are selling in all wool, silk, and wool with silk spots.

Shipments of "Elastica," the new article for keeping balloon sleeves in shape, have arrived.

Orders for carpets and linens indicate a nice spring trade in these departments. All the general smallware stocks and hosiery, cotton and cashmere gloves and mitts, are now complete. In cashmere hosiery they have special lines at special prices. Leading lines are also being shown in ladies' sunshades and umbrellas.

A job lot in Swiss embroideries will be here in time for the openings. They are quoted about 20 per cent. below regular prices.

The special lines in Swiss spot muslins in white and colored spots have taken well, and repeats are now coming in.

The new line of Vandyke laces is taking well in cream and butter. A few blacks are also being sold.

G. B. Fraser, who left last week on his spring trip to Europe, takes a son of Alexander Robertson, Toronto, under his care. Young Mr. Robertson goes over to serve his apprenticeship in the dry goods trade. Alex. evidently has every confidence in the future of the dry goods trade, for this will make the third generation of the family in that trade.

A. H. Hardy sails this week, and has promised to have some novelties to tell the readers of THE REVIEW about by next issue.

No. 4 best Canadian prints, 32 inches wide, at 7½¢, is a line which Mr. Cains thinks unusual value for the money. They have made a large clearing purchase of grey cottons, which they are quoting at 2¼ to 7¢, the regular mill prices. They also have several lines of flannelettes, gingham, shirtings and cottonades, which they are quoting at less than the mill prices.

JOHN FISHER, SON & CO.

According to Messrs. John Fisher, Son & Co., St. James street, Montreal, the spring has been a very busy one in fine British woolen fabrics, which the firm devote their sole attention to. Mr. Fisher says that their business so far is about 30 per cent. better than last spring, and he attributes the fact to the careful way in which buyers bought last year, which has led to light stocks, while the heavy crop of failures recorded during the past year has wiped out a lot of weak firms who did more harm than good to the trade.

BROPHY, CAINS & CO.

A new apron just out in England is called the "Waistcoat" apron. It is made with a 5-button waistcoat front. Brophy, Cains & Co. have the proper goods for making these stylish aprons.

Tea gowns of crepon will be very fashionable next summer. What a delightful cool gown for a summer afternoon, pink crepon with front of black silk and trimmed with cream lace, as shown by this firm.

Four hundred pounds sterling—\$2,000—a yard, it is said, is the price of a new lace now being shown in England for trimming evening dresses. It is a modern Venetian lace with diamonds sewn in with the design. This firm are showing perhaps the largest and most complete range of lace to be found in the trade to-day.

There is a good demand for the higher grade of ladies' costume tweeds. Some costumes are being made with taffeta silk vests; the tweeds and silks are shown by Brophy, Cains & Co.

That large sleeves in dresses and blouses will continue to be fashionable for the incoming season is assured by the fact that Paris spring models in jackets are without sleeves. Brophy, Cains & Co. are showing handsome blouse silks to be worn with their new French dress goods. For jackets and capes they have the newest cloths.

They have taffeta silks for undershirts to be worn with their crepons and white and cream goods. These silks give the dress skirt that fashionable fullness so much to be desired, and they do not carry dust.

Black Persian stripes are a new idea for undershirts to be worn under black crepons, grenadines and light-weight goods. These Persian stripe goods rustle and you must "hustle" if you want them.

More popular than ever are the plain black gloria silks, black figured gloria silks, colored gloria silks, and a new range of sublime silks, all double-fold goods.



A "Vat" No. 1 orders. Nudings but an expense account. Left to advertise in the Dry Goods REVIEW.



A HANDY GLASS.

The latest novelty in ladies' gloves consists of a convex mirror, not larger than a shilling, fixed inside a small flap, secured by a patent fastener in the palm of the left-hand glove. The wearer can thus see the reflection of her face, dress, or toilette at pleasure. English Patent Paper.

We are afraid when these glove-mirror novelties come into general wear by both sexes, we shall see in the city trains last touches put to hasty morning toilets.

THESE
PATENT
MIRROR
GLOVES

To be obtained
from the

Wholesale Houses.

SPRING 1895.

Lonsdale, Reid & Co.

We have the pleasure to inform our customers and friends that our SPRING STOCK is now complete in all departments.

“NOVELTIES”

— IN —

Dress Fabrics

Art Prints

Art Ducks

B. B. Sateens

Ribbons, Silks

Laces & Embroidery

Hosiery and Gloves

Jet Trimmings

Vic. Lawns

Pin Spot Muslins

Swiss Curtains

F'cy White Goods

Nos. 18 and 20 St. Helen Street,

MONTREAL.

JOHN FISHER

SON & CO...

WOOLLENS

.. AND ..

TAILORS' TRIMMINGS

442 and 444
St. James Street,

Montreal

... ALSO ...

60 BAY STREET

Toronto

13 ST. JAMES STREET

Quebec

JOHN FISHER & SONS

Huddersfield, Eng.

London, Eng.

Glasgow, Scotland

Belfast, Ireland

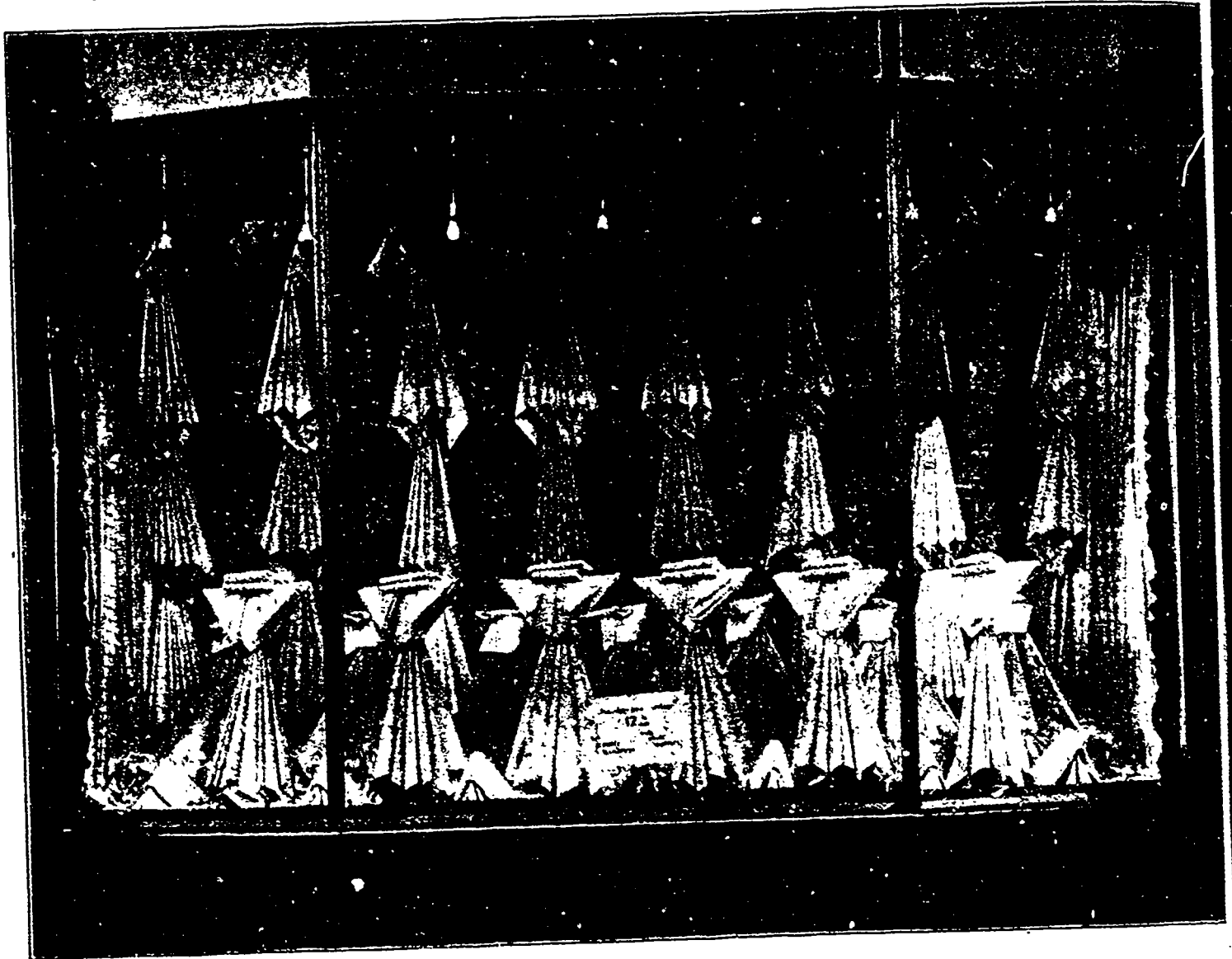
WINDOW DRESSING.

WHILE everybody is waiting for the closing of THE REVIEW's window dressing competition on April 15, and while some are aiming at producing designs which will win, a few general hints may not be out of place.

The accompanying picture of a city window is instructive. There are some five or six different methods of displaying goods combined in this window, and each method is duplicated about six times. The general design is very simple, but a student of window dressing can learn a great deal by studying the details of the peculiar fold which each method illustrates. Moreover,

Be very careful to have some well-defined plan in your displays. Many a window has been seen filled full of articles, which have taken a long time to collect and arrange in their positions. But it is like a beautiful collection of words, in which you cannot find the connection between subject and predicate. It conveys no idea to your mind. The man who made the display could not conceive beforehand a central idea and then proceed to execute it, as a sculptor does the marble goddesses of his mind's creation.

Umbrellas must form a leading part of displays just now. Take a circular block two inches thick and twelve inches in diameter. The circumference will be about 37 inches, and this



A NEW YORK WINDOW

the design can be worked in any size window by increasing or diminishing the number of specimens of each method of display.

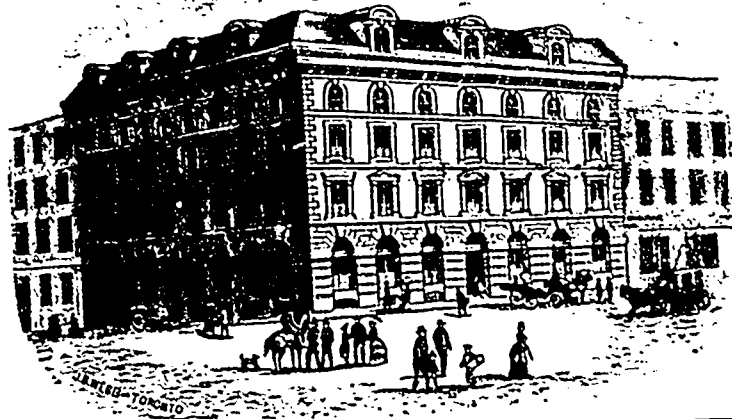
Notice that card at the bottom, which brings the idea of the whole window into words: "Cambries and Percales, 12 cents per yard, the Correct Materials for Smart Costumes." The card explains the window, and the window illustrates the card. Each carries the idea to the brain along different routes. Each one would be incomplete, perhaps useless, without the other.

can be perforated with 17 or 18 inch augur holes, three inches deep. Fasten this in the centre of the back of the window and stick an umbrella or parasol in each hole, thus making a circular collection like the spokes of a wheel. The size of the wheel can be varied to suit the window. Parasols and umbrellas may be alternated. A pyramidal shaped block of wood, perforated at regular intervals, with the holes in succeeding circles, may also be used. It makes a good centrepiece for a window, if it will hold over a dozen parasols with handles all pointing upwards.

ROBERT LINTON & CO.

Corner of St. Helen
and Lemoine Sts.

MONTREAL



Departments . . .

Cottons Dyed
Dress Goods
Flannels
Gloves and Hosiery
Haberdashery
Laces, Linens
Mantles, Muslins

Prints, Ribbons
Shawls, Silks
Stuff Goods
Smallwares
Ties
Woolens, broad
Woolens, narrow

WOOLENS AND TAILORS' TRIMMINGS

A Specialty.

:: CANADIAN ::

BAGS, BLANKETS
COTTONS DYED
COTTONS GREY
COTTONS BLEACHED

FLANNELS, PRINTS
SHIRTS AND PANTS
TWEEDS
YARNS

Agents

E. T. CORSETS

Of St. Hyacinthe.

WILLIAM CHAMBERLIN SILVER.

BY TAUNTON.

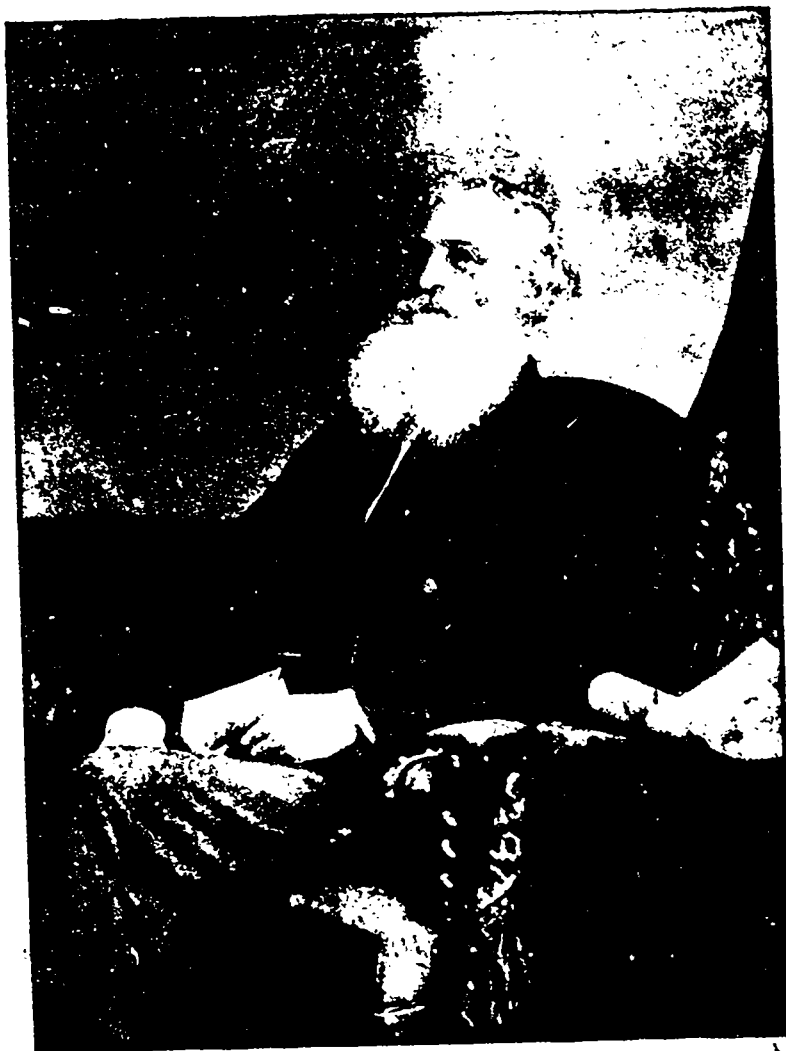
THE subject of this sketch, William Chamberlin Silver, was born at Halifax, N.S., December 3rd, 1814. He is a son of William N. Silver, of Port Lee, Hampshire, of the Silvers of Ropley, Whitechurch, Southampton, England, and of Elizabeth Chamberlin, whose family left New England at the close of the revolutionary war. He went early into business, and only of late years relaxed his constant application. On several occasions Mr. Silver has declined nominations for parliamentary honors. He is a staunch advocate of temperance. He has served as president of the Halifax School Association, president of the Chamber of Commerce, and as chairman of the Internal Trade Committee took an active part in urging the Government to base the tariff of the Inter-colonial Railway on principles adapted to national development, as distinguished from trade principles. For many years he acted as treasurer of the Halifax Agricultural Society. For over 20 years he held the position of treasurer of the Institute of Natural Science. He has filled the office of president of the St. George's Society; president of the Halifax Dispensary and vice-president of the Institution for the Blind. In politics he is a Conservative. He has been a member of the Church of England since boyhood, and is always found working for the common good with the other denominations. Among other offices in connection with church work, he has filled the post of vice-president of the British and Foreign Bible Society, president of the Church of England Institute, vice-president of the Y. M. C. A., chairman of the Church Endowment Fund, vice-president of the Alumni of King's College and governor of the same university.

Mr. Silver was married on September 2nd, 1840, to Margaret Ann, daughter of Benjamin Etter, of "Bellevue," Halifax. Eight sons and five daughters were the fruit of this union.

The business of W. & C. Silver was established in 1835. It was conducted at first by W. N. Silver and the two brothers,

W. C. Silver and Chas. Stuart Silver, till the death of the senior partner. In 1870 the firm was changed by the death of W. S. Silver, who was lost in the steamer City of Boston, on his way to England. W. N. Silver, the eldest son of the subject of this sketch, was then admitted as a partner, and subsequently, two other sons, Arthur P. and H. St. Clair Silver, were admitted partners. Mr. W. C. Silver, though not yet severed from the firm, has been able to devote his time to public work of a business, religious and philanthropic character, but for many years past his sons have assumed the active management of the firm. Their carpet and housefurnishing business has been constantly enlarged and developed. Their extensive importations of all classes of carpets, for which they have earned a special

reputation, are sold all over the three maritime provinces by their travelers. They also manufacture a superior grade of men's clothing, which is very favorably known. Besides this, they conduct a general dry goods business in all its branches. They have so well kept their connection together for a lengthened period that they have held some wholesale accounts for upwards of a quarter of a century. One of the firm constantly visits Europe and the best markets of Great Britain to purchase their varied stocks. They have thus well "kept up to date" in conducting their varied and extensive business.



WILLIAM C. SILVER Halifax, N.S.

CORSET MAKING.

It may not be generally known that a very large portion of the corsets consumed in the Dominion of Canada are manufactured in Toronto. Several large houses are engaged in this industry, and one of the most prominent and enterprising is that of Brush & Co., situated at the corner of Bay and Adelaide streets, which premises they have occupied for the last ten years. This firm started with the "Ball's" corset, which has always met with a very ready sale, followed later by their "B & C," which is looked upon throughout the trade as the most popular corset of its kind, and during the past season introduced the "Metallic," which is a departure from previous stereotyped styles, it being boned with metal strips, protected to prevent rusting, and the strips so distributed that it is almost impossible to break them over the

Perrin's Gloves

PERRIN FRERES & CIE.

THE GLOVE HOUSE OF CANADA

7 Victoria Square, MONTREAL.

FACTORY :

GRENOBLE, FRANCE

BRANCHES :

Paris, London, New York

Always on Hand,

A

Fresh Stock



The Best Shades

and

The Newest Styles

WRITE FOR SAMPLES

We Carry the Largest Stock in Canada

Do not place your Fall order before you have an opportunity of seeing our samples.

Hodgson, Sumner & Co.

OFFER TO THE TRADE . . .

Ribbons, Special ranges in Novelty and Love Ribbons, in sizes 1, 1½, and 3. Also clearing lines in last season's goods.

Dress Goods, In Cashmeres, Serges, Fancy Tweeds, Zephyrs, etc.; some high-class novelties.

Flannelettes, In Cian Tartans, stripes and fancies.

Swiss Spot Muslins

Rubber Garments

Hosiery, Cashmere Hose, plain and ribbed, the celebrated **CHURCH GATE BRAND.** Also Cotton Hose in Stainless and Hermsdorf Black.

Wholesale Only

347 and 349 St. Paul Street MONTREAL

Jas. A. Cantlie & Co.

GENERAL MERCHANTS

— AND —

MANUFACTURERS' AGENTS.

ESTABLISHED 22 YEARS.

Cottons :—Grey Sheetings, Checked Shirtings, Denims, Cottonades, Tickings, Bags, Yarn, Twine, Etc., Etc.

Tweeds :—Fine, Medium and Low Priced Tweeds, Serges, Cassimirs, Doeskins, Etofies, Kerseys, Etc., Etc.

Flannels :—Plain and Fancy Flannels, Over-Coat Linings, Plain and Fancy Dress Goods, Etc., Etc.

Knitted Goods :—Shirts, Drawers, Hosiery, Etc., Etc.

Blankets :—White, Grey and Colored Blankets.

Wholesale Trade Only Supplied.

20 Wellington Street West, Toronto.

Advances made on Consignments. Correspondence Solicited.

WM. CLAPPERTON & Co.

165 St. James St.

MONTREAL



Clapperton's Spool Cotton

SUPERIOR TO ALL OTHER MAKES.

Full stock carried of the following lines:

Stewart's Linen and Shoe Threads
English White Cottons
English Turkey Red Cottons
White and Black Book Muslins

Victoria Lawns
Wool Mendings on Cards
Full Line of Boot and Shoe Laces
Wm. Hall & Co.'s Needles

Write for Samples and Quotations.

sides a very serious fault in other makes of corsets. In addition to these lines they also manufacture many other grades of corsets. They put in a plant over a year ago for the manufacture of corset clasps and side steels, and were eminently successful. They also manufacture the "Peerless" Dress Stay, which is an improvement on the dress stays which have preceded it. The best of them heretofore were easily bent out of shape and quickly cut through the dress. The "Peerless" is free from both of these defects, and as soon as its merits become known will undoubtedly supersede all others. The ends are so secured as to make it impossible for them to cut through the dress; the steels are double (one placed above the other), therefore they are more pliable. In fact many prefer them to whalebone. This line of dress stay is made in six colors and in various lengths to suit the trade.

THE IMPORTANCE OF HALIFAX.

LAST month THE REVIEW showed that the claim of Halifax to being made the winter terminus of a line of fast Atlantic steamers was of more importance than the Pacific cable. Canadian shipping and Canadian harbors are of prime importance. These can be encouraged by allowing a rebate on the Customs duties collected on all goods entered at Halifax, St. John, Quebec and Montreal, that have been transported via Canadian ships and entered at Canadian ports.

Halifax is an important place now. The duty collected in 1894 was \$809,677.94. In 1893 it was \$878,559.33. It has 44 dry goods houses, 9 wholesale and 35 retail. The following figures are also indicative: Gent's furnishings, 23; fur dealers, 5; hats and caps, 10; house furnishings, 3; milliners and dressmakers, 26; floor oilcloth dealers, 4; shirt manufacturers, 1; tailors and clothiers, 20; tailors' trimmings, 1; upholsterers, 2; window blind manufacturers, 2; dealers in woollens, 1; wholesale grocers, 24; wholesale hardware, 13; wholesale fruit and provisions, 15; wholesale liquors, 8; commission merchants, 70; banks, 8; private bankers, 3; general agents, 68.

The railroads entering the city are the Dominion Atlantic, from Yarmouth through Annapolis Valley, the Inter-colonial, and the Canadian Pacific (running powers). It has regular lines of steamboats running to London, Liverpool, Boston, Newfoundland, St. Pierre and the West Indies. It has also a number of vessels engaged in the coast trade.

The Canadian Government have been boasting of their policy of "Canada for the Canadians," but what have they done for Halifax and St. John? Given them subsidies which have done as much harm as good, but they have given them nothing which would be eternally productive of employment and wealth. Eastern Canada deserves fair treatment, and Western Canada, that has benefited by the C.P.R., the St. Lawrence and Soo canals, etc., should see that this fair treatment is given.

SPECIAL HALIFAX LETTER.

HALIFAX, Feb. 15.

"You want to know how the dry goods business in Nova Scotia is, do you?" said a prominent wholesale man when I called at his establishment to-day. "Well, I will tell you. Collections from the country were never slower in our history. People who would be insulted eighteen months ago if you asked them for a note now offer it. More than that, they ask

or renewals. Of some sixteen notes maturing to-day we will feel lucky if six are taken up. The financial state of Nova Scotia is something awful."

"What do you ascribe it to?"

"The collapse of the Newfoundland banks has a great deal to do with it. We meet customers, who say: 'We have \$800, \$900 or \$1,000 due us in Newfoundland; when we get that we can pay you. Then, again, a great many country dealers found a ready cash market in St. John's for produce, which they took in exchange for goods. Now they are without that market, and consequently cannot turn their stocks into cash. The prospects for the next month and a half are not encouraging, and we do not intend pushing sales. In New Brunswick we have dropped seven out of every ten of our customers, and in Prince Edward Island six out of every ten. We are willing to allow somebody else to sell to them for a while. P. E. Island is bad enough, but it is not as bad as Nova Scotia.'

That's the opinion of one of our leading wholesale men, a man whose judgment here is taken without comment. It is not very encouraging, to say the least.

Another handsome business block has been erected, that of Clayton & Sons', tailors, clothiers and furnishings. It is of brick and faces on two streets, Jacob and Barrington. Its appointments are first-class in every particular and the building is an ornament to the city and a monument to the push of the firm, which is one of the most enterprising in the city.

C. M. Blanchard, of Blanchard, Bentley & Co., dry goods, wholesale, Truro, left this week, via New York, to select spring novelties in the English and French markets.

James Paton, of James Paton & Co., Charlottetown, has gone on a business trip to England and Scotland. He has made a trip every spring for the last 20 years.

J. B. Gass, of Springhill, is to open a general dry goods and grocery business at Glace Bay, C.B.

Hoffman & Co., St. John, are to open a branch clothing house in Halifax.

Alfred and William Potter have purchased the stock, store and goodwill of David Percy, of Canning, King's Co.

TAUNTON.

ROBERT LINTON & CO.

R. Linton & Co. are still doing as large a trade as ever in their special line of imported prints, "No. 103," at 7½¢, notwithstanding the lower prices and competition in other lines.

They are having difficulty in filling orders on a 10c. line of imported printed flannelettes. Some patterns are so popular buyers will have to wait until another shipment arrives.

Buyers who come to town next week will find a full stock of English worsteds and coatings. By that time they will also have opened up their lines of heavy, plain, all-wool ladies' dress goods, in serges, blues and blacks, at 35 to 75c.

NEW SLEEVE LINING.

The latest thing is a new material for lining the balloon sleeves to make them stick out and keep their shape. It is a linen scrim, and will take the place of haircloth on which so many of the trade were "stuck." The new article, which is to be known in the trade as "Elastica", is said to be as elastic as horsehair, lighter in weight and one-third the price.

Thibaudau 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

E. A. Small & Co.

MONTREAL

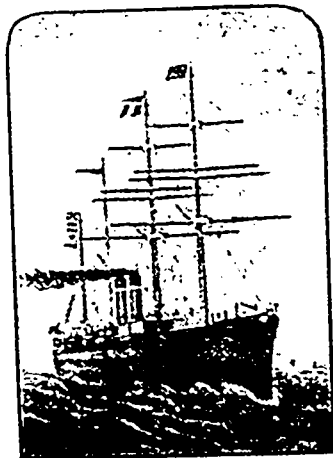
Manufacturers of



Wholesale

ALLAN LINE

ROYAL MAIL STEAMSHIPS



Liverpool,
Halifax,
and Portland Mail Service.

After Nov. 18 the Mail Service will be continued for the Winter 1894-5, from Portland and Halifax, as under:

STEAMSHIPS.	From Portland	From Halifax
LAURENTIAN	Feb. 28.	Mar. 2
NUMIDIAN	Mar. 14.	" 16
MONGOLIAN	" 28	" 30
LAURENTIAN	Apr. 11.	Apr. 13
NUMIDIAN	" 25.	" 27

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.

RATES OF PASSAGE:—Cabin, \$45 and upwards, according to Steamer, Location of and number of persons in Stateroom. Second Cabin, \$30; Return, \$55.

Steerage to or from Liverpool, London, Glasgow, Belfast or Londonderry, \$15.

H. & A. ALLAN, Gen. Agents, Montreal.

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

Thouret, Fitzgibbon

& Co. MONTREAL

... AGENTS FOR ...

JAMMET FRENCH KID GLOVES



Lace, Button
and . . .

New Dome

GUARANTEED

All Shade Assortments
in Stock and Arriving

ALSO SPECIAL SPRING ATTRACTIONS

In White, Castor, Llama,
Glacc, etc.

CORRESPONDENCE SOLICITED

Spring Millinery

We have ready for inspection
our lines of

Pattern Hats AND Bonnets

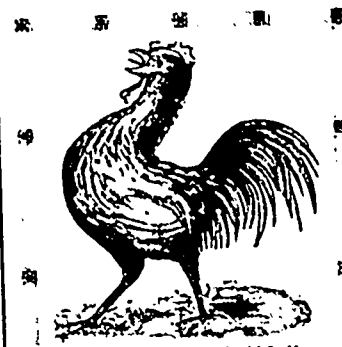
— ALSO —

Feathers, Flowers,
Silks, Ribbons,
Laces, Etc., Etc.

All of the latest designs from European
and American markets.

John MacLean & Co.,
MONTREAL

ROBERT C. WILKINS



"I CROW OVER ALL."

Manufacturer of—

Shirts, Overalls,

AND

Working Jackets, Etc.

MONTREAL

**"Rooster Brand" Shirts and Drawers
ARE THE BEST**

- Because** they are put together by experienced operatives.
- Because** they are made to fit full grown men, not skeletons.
- Because** on the Overalls and Jackets the buttons are riveted, and won't drop off at the sight of work.
- Because** the Ribbed Overalls are double, Bibs back and front.
- Because** the Shirts are not made for consumptives, but wide enough in the chest for a working man.
- Because** the materials are bought direct from the mills, both in Canada and Europe, and we don't pay two profits.
- Because** they are made by Christian people, at good wages, and are sold at a fair living profit.
- Because** the dignity of labor should be upheld, and a man looks like an intelligent being when clad in the "Rooster Brand" Shirts and Drawers.

If our Travellers don't call on you, and you are a "GOOD MARK," write for a sample order.
If you are a "lame duck," save your postage.

Boys' Suits

Best Value in
Dominion

Carry a stock of

OVER 2,000

Ready for immediate
shipment, at

90cts., \$1.00, \$1.15, \$1.25



100 Feet Square, Four Storeys

CLAYTON & SONS, - Halifax

CLOTHING MANUFACTURERS

Peter Schneider's Sons & Co.

185 & 187 CANAL STREET
NEW YORK CITY



27 & 29 VICTORIA SQUARE
MONTREAL

Upholstery and Drapery Goods

IN ALL GRADES

Our Line embraces entirely new designs in . . .

BROCAELLES,
SILK TAPESTRIES,
SILK DAMASKS,
IMPERIAL DAMASKS,
LAMBELLE,

SATIN REUSE,
COTTON NEPAULS,
COTTON DERBY CURTAINS,
COTTON DERBY PIECE GOODS,
ALGERIAN STRIPES.

Chenille Curtains in all grades, comprising many new designs.

Chenille Table Covers in all sizes. "Nepaul" and "Bengal" grades.

We have a number of new effects in tapestry and damask curtains that are meeting with an active demand

TO THE TRADE

(J.) MCINTYRE & CO.

ARE OFFERING

Clearing Lines

At a reduction of
25 per cent.

*Cretonnes and Art Muslins
Fancy Shirtings and Linen Goods
Lawn and Linen Handkerchiefs
Hosiery, Scarfs and Ties
Lace Curtains and Fancy Laces
Victoria Lawns and Muslins*

Also a full range of Fancy Goods
and General Smallwares.

Orders in writing
strictly attended to.

321, 323, 325 AND 327 ST. PAUL ST.
MONTREAL.

A Talk on Shirts

You no doubt have noticed the most attractive goods are easiest sold, especially in shirts. This is why ours are preferred. They are finished and put up better than others.

We lead in shirts. PERFECT FITTING SHIRTS is our hobby. We intend to continue there, for we use the very best materials and workmen only.

We have a new laundry plant—the only one in Canada. It gives a style and finish to be found only in the very high-priced imported goods. They sell at sight.

We have all the latest European and American styles, in White, Regatta, Neglige, Fancy Embroidered, Flannel, Kersey, Gray and Blue Meltons.

If you would like to see them, write for samples and prices, or send a card for our traveler to call.

We are very much to the front in **Overalls**, in Cottonades, Denims, White Drills and Ducks.

Pants in Canadian and American Cottonades, made equally as good as best Tweed Pants.

M. L. SCHLOMAN

481 St. Paul
Street

... Montreal

SPRING * 1895

It is Now a Fact

Patent to the Observing Merchant that



will be in most unusual demand this season. We have prepared the largest range of Laces we ever showed, and are receiving weekly consignments of the newest creations of the French, German, Swiss, and English manufacturers. Our lines consist of full ranges of

Chantillys,
Moresques,
Bourdons,
Orientals,
Pt. de Milan,
Bourdon Insertions,
Hand-made Torchons,

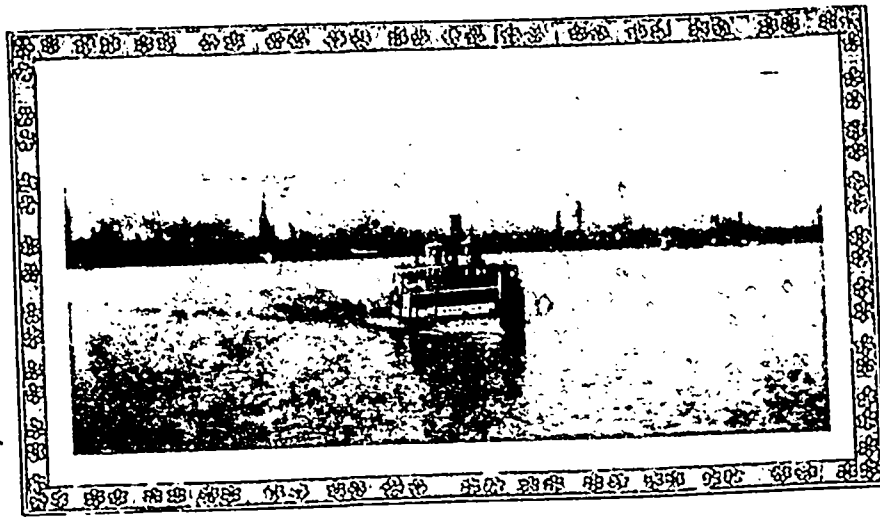
Pt. de Venise,
Broderie Anglaise,
Pt. de Irlandes,
Pt. de Paris,
Valenciennes,
Valenciennes Insertions,
Pt. de Venise Insertions.

You will find our line right and up to date as regards **Variety, Style, and Price**, and we would strongly impress upon lace buyers the advisability of acting quickly.

IT WILL PAY YOU TO EXAMINE OUR STOCK

SAMSON, KENNEDY & CO.

TORONTO



TORONTO

Notes Gathered Among its Wholesalers

RIBBONS, as reported last month, advanced five per cent in the European markets. Latest reports show a considerable stiffening in price.

Silk velvets are advancing on the continent. Some lines of fancy silks have gone up 12½ per cent. Some Swiss goods have been increased 20 per cent. for repeat orders.

Chadwick's spool cotton has dropped from \$3.40 to \$3.20, or about 6½ per cent.

Canvas and silk belts, and also belt buckles, are shown in abundance by Samson, Kennedy & Co.

D. McCall & Co., had letters one day recently from two of their travellers, dated Halifax, N.S., and Victoria, B.C. two extremes.

Lace collars and belts promise to be good and S. F. McKinnon have a range in Point de Venise, Guipure, etc.

Miss Corridan, head modiste with D. McCall & Co., has just returned from New York laden with bright ideas for the opening.

Toronto houses are to be congratulated on the fact that the past twelve months have witnessed no great failure among the wholesalers, despite the hard times.

Wyld, Grasett & Darling's famous serges are now coming to hand, and visiting buyers will find a complete range for inspection.

Many houses carry samples of dress trimmings: few houses carry a heavy stock. Among the few are Samson, Kennedy & Co., and their range for spring is very extensive. They show some very wide jets, in patterns similar to the pointed laces now shown, but, as yet, these have only been taken up by the best trade. Narrow jets are still selling, as the Canadian consumer demands cheap stuff. But the tendency towards wide trimmings for skirts is unmistakable.

W. R. Brock & Co., anticipating that fancy cotton dress fabrics would take a leading position in spring dress goods and share the honors with prints, are fortunate enough in being able to meet the demand, and have already made large shipments of

goods of this character, and have been obliged to repeat many of the lines very extensively in order to supply the demand. A few of the most desirable and largest selling lines are: Costume ducks, sateen drills, chambrays, crepons, crinkles, fine zephyrs and fine Oxfords.

The newest colorings and designs in English, Scotch and Irish tweeds are found in Wyld, Grasett & Darling's woolen department. Blue and black serges are always well stocked. Black worsted trouserings are well displayed. They have a full stock of chevriots, vicunas, and all the latest tints in spring overcoatings, such as coverts, etc.

To do a dress goods trade to-day, you must be prepared to sell a large quantity of low priced materials with very little profit, but the house that stops there will find the result an unsatisfactory one in every way—with the cheap lines must be combined ranges of the very newest, smartest and most stylish goods. W. R. Brock & Co., have an immense range, too numerous to mention, which comprise all the most desirable materials for spring, from the British, French and German markets. They have very special values in low serges and estamenes, bought under exceptional circumstances and which cannot be repeated at the prices. They also have ranges of fancy and black goods which are most desirable and meeting with a ready sale.

Wyld, Grasett & Darling have maintained their reputation as a print house in this season's collection. They have all the newest designs, including small, neat shirting effects, turkey red grounds, cherry grounds with spots and objects, soft zephyrs in pink effects, reversibles, dark and pale indigos, etc. They have an excellent range of art furnitures in new designs and colorings.

Fashion, like all other institutions, has become democratic. The hard and fast lines of color and style of cloth are a thing of the past. Any color or combination of colors that blend, any good make of cloth worsted or twill, rough or smooth, is quite good style and fashionable if well made up. Much more depends on good tailoring and good material than color or tex-

ture of the fabric. This compels the up-to-date woolen house to carry a much larger variety than heretofore, so that all may be suited. W. R. Brock & Co. have made arrangements with their agents abroad to keep them supplied with small lots of new things suitable for the best Canadian trade throughout the season, so that, from day to day and week to week, it will pay to drop in and ask to see what new things are being shown. They show a very large range of vestings in silk, linen, wool and cotton, for the use of both sexes.

Some jobbers had large consignments of German hosiery on the Elbe. One firm is said to have had 3,000 dozen aboard.

As prices have stiffened since the contracts were made, repeat orders can hardly be placed at the old prices. Striped Japan silks for blouses are a specialty with John Macdonald & Co. In this same department are two other specialties, viz., spot muslins and laces. The range in the latter is especially extensive.

In millinery novelties, no house in Canada can

excel Samson, Kennedy & Co. They make a specialty of these supplies. In buckles they have a nice collection, consisting of oblong, ribbon-like gills and rhinestones, oblong and square pearls, and jets and steels of multitudinous size and variety. Akin to buckles are bandans, and these are shown in jet and steel. In this class may also be mentioned new long pins in large variety and jet crowns, bows and aigrettes. In other millinery requirements, ribbon wires, hat wires, needles and narrow gimps are lines worthy of attention.

Fancy dress goods arrived last week at Caldecott, Burton & Spence's in large quantities, and are being shipped out very quickly. They are experiencing a great run on plain hard-finished serges in black and navy. A shipment of their black German dress goods is just to hand, and this is a line in which they claim to have special value.

A line of Kai Kai silks in black and white checks and pretty fancies has been placed in stock and is worthy of inspection.

Sidecombs are in the front rank just now. An immense collection of French, English, Austrian, American and Canadian goods of this description are shown by Samson, Kennedy & Co. They are mostly celluloid and have gilt, silver, pearl and rhinestone backs. The colors are black, shell, amber and white.

Two numbers in John Macdonald & Co's range of towelings are worthy of special mention. B 101 is 18 inches wide, and B 142 is a 25½ inch line. B 150 is a special line of tabling. Embroidered border dowlas for aprons has been a fast-selling novelty, and a fresh shipment is coming forward. The number is B 141.

For the past two years W. R. Brock & Co. have been making a special effort in their lace curtain department. This season they secured a special lot of goods from an overloaded manufacturer, and are thus enabled to offer special value to retail at 30c, 50c, 75c, \$1, \$1.25 and \$1.50, with extra width

and length in each line. Irish pointe curtains in white and ecru are also being shown. They are sending out sheets illustrating their designs, and persons can thus more easily estimate their value.

In their woolen department, John Macdonald & Co. show some excellent lines in ladies' wear. Some small checks in costume tweeds are quite fetching, and are used also for capes. For the same purposes, clay twill worsteds and whipcord mantlings are shown. The cord in the latter is fancier than in staple lines. Covert mantlings are a feature of the display. Fawns and brown mixtures are predominating color effects.

In men's furnishings, W. R. Brock & Co. have made a special effort for spring. Their range of neckwear is attractive. Regatta shirts, with stiff collars and cuffs, and negligees and outfits are in full range. In half-hose their new idea, "Ventilated feet," is taking well.

With a resident English buyer, John Macdonald & Co. are able to keep the latest novelties in neckwear in stock. They are showing a large range of new knots at present. Those who have not yet seen their special German half-hose in sizes 9½ to 11, to retail at 15 cents, should do so. They are seamless, and are also shown in higher grades. They have a drive in grey-checked rubber coats with 27-inch capes.

One great feature of the past two years' trade is the way fancy wool goods have displaced silks for fine costumes. Very few expensive costume silks are now being sold, all the interest in this class of goods being centred in low-grade fancies for blouses and trimmings.

A choice range of Point de Venise collars in pointed and other patterns has been opened up by W. R. Brock & Co. In laces generally they have a larger assortment than usual and claim to be selling them at a staple margin of profit. Double-faced satin ribbons in black and the new colors are shown in all the popular widths. They are well prepared for the big demand which the season will make on lace and ribbon stocks.

Parasols are in excellent display with Caldecott, Burton and Spence. Plain blacks, fancies and creams—the plain cream being a favorite—are the leading varieties. The designs and values are exceptional.

Macabe, Robertson & Co. are making a big display of fancy goods and fancy dry goods for this spring. Their full page advertisement in this issue contains a great deal of valuable and pithy information.

Zephyrs and cotton wash goods, including ducks, honeycombs, fancy vestings, etc., are to hand with Caldecott, Burton & Spence. Scotch and Swiss spot muslins are also scarce goods which they are supplying. Laces and embroideries are in a great profusion, and this includes all the latest novelties and special makes.

A job line of chenille table covers at W. R. Brock & Co's is attracting much attention.

"The Perfect Toe" without ridge or seam is a splendid feature in some of W. R. Brock & Co's. new lines of hosiery.



A NEW COLLAR—W. R. BROCK & CO.



A HAIR COMB—W. R. BROCK & CO.

Counting the Proceeds

Of the Year's Business.

I am at your service for assistance, inspection, or advice

A. C. NEFF,

CHARTERED ACCOUNTANT,
AUDITOR, INSURER, ETC.

Canada Life Building

TORONTO

**A. B. MITCHELL'S
RUBBERINE AND WATERPROOF LINEN**

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.

Office and Factory: 16 Sheppard St., Toronto, Ont.

THOMAS MEALEY & CO.

MANUFACTURERS OF

Wadded Carpet Lining

MEALEY STAIR PAD.

AND

STAIR PADS

HAMILTON,
ONT.

OFFICE.—
24 Catharine St. North.



WESTERN Incorporated 1851.
... ASSURANCE COMPANY.

FIRE
AND
MARINE

Head Office

Toronto
Ont.

Capital . . . \$2,000,000.00
Assets, over . . . 2,400,000.00
Annual Income . . . 2,350,000.00

A. M. SMITH, President.
J. J. KENNY, Man. Director.

GEO. A. COX, Vice-President.
C. C. FOSTER, Secretary.

PEERLESS DRESS STAYS



Supersede all others. Ends secured. Steels are doubled.
Cannot Bend Out of Shape.

MANUFACTURED BY

BRUSH & CO. - - TORONTO

N. B.—Samples mailed on application.

NIAGARA NECKWEAR CO. LIMITED

IN CONJUNCTION WITH NIAGARA FALLS, CANADA.

THE DOMINION SUSPENDER CO.

MANUFACTURERS OF THE LATEST & MOST EXCLUSIVE STYLES IN MENS NECKWEAR.



MARK.

They have a drive in a line of stainless black seamless hose and their "Leader" and "Magnet" are two valuable lines. In fact, it is almost superfluous to call attention to this feature of their stock, as it is well known that they make a special effort to have the best styles and values in the various grades of hosiery.

AN ADVANCE IN WOOL.

LAST month it was pointed out that the price of Canadian wool, especially fleece wool, had advanced materially. In January, 1894, the highest price was 18 cents per lb.; in May this had fallen to 16 cents.; in December the price had risen again to 18 cents. In January of this year it went up to 20 cents, and the present outside price is 22 cents.

To explain why the price of Canadian fleece has risen 6 cents per lb., or nearly 40 per cent., is somewhat difficult. The difficulty is doubled when it is considered that there were heavy stocks on hand at this time last year, and now the market is perfectly bare.

Perhaps the greatest reason is the free admission of wool into the United States and a better feeling among the manufacturers of that country, who prefer our wool. That is, the rise in price is mainly due to the industrial revival now showing itself in the United States, and the removal of the duty formerly levied by that country.

Holders of Canadian fleece have made handsome profits during the past twelve weeks, and are now congratulating themselves on their good luck. The present high price cannot fall again within six months, at least not to any great extent, on account of the absence of any holdings. Therefore the benefit will accrue to the Canadian farmer when he comes to market his wool in June and July.

THE PRICES OF COTTONS.

COTTON goods are very low just now, and the cotton manufacturers are complaining. There have been several declines, but not recently. There are no new ones of any importance to report. The only feature is that some minor clearances have been effected at slightly cut prices.

One or two American representatives of cotton mills have been on the market recently, but the volume of goods sold by them has not been very large. The prices quoted were very low, but nevertheless domestic goods are being sold at prices sufficiently low to keep out importations.

In fact, the Canadian cotton manufacturers watch their own interests rather closely, and also the United States and English markets. Whenever they find a line being imported which threatens to displace one of their lines, they immediately investigate and drop the price if necessary. They are determined to control this market and so regulate their prices that competing United States and British goods are kept out, with the help of the tariff.

This long continued and successful attempt at keeping out foreign grey and white cottons, shirtings, denims, cottonades,

etc., has led during the past twelve months to a considerable lowering in price. The cotton companies have found two off-sets to this reduced price: First a reduction in wages, and second a drop in raw cotton.

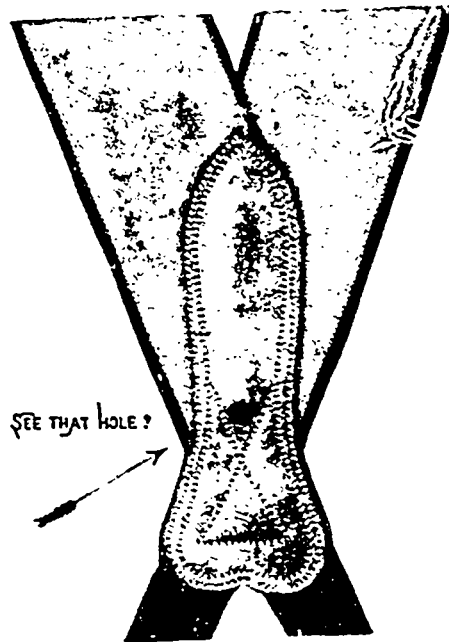
As to the first, it need only be said that such a reduction is sincerely to be regretted, but it is a usual result of falling prices and of tariff reductions.

The second off-set is also practically a cause of the low price of cottons to-day. On June 15, 1894, the price of raw cotton in New York was 7 5-16 to 7 9-16 cents per lb.; on Nov. 26, 1894, it had fallen and was quoted at 6 to 6 1/4 cents; on Feb. 14th, the price had still further fallen to 5 5/8 and 5 7/8 as the two limits. Compare.

June 15, 1894	7 5-16 cents per lb
Feb. 14, 1895	5 5-8 " "

Decrease..... 1 11-16 " "

This is a fall of 34 per cent., and must cheapen the cost of production of Canadian goods accordingly. If a yard of cotton contained a pound of raw material, it would cost 1 11-16 cents less to manufacture than it did in June, 1894. Considering this fact, and the reduction which they have made in wages, it will not be surprising if the companies pay their usual dividends this year.



THE WIRE-LINED BRASS - E. & S. CO. LTD.

LANCASHIRE COTTON TRADE.

The Drapery World of February 2nd says: "At the annual meeting of the Blackburn Chamber of Commerce on Monday night, Alderman Harrison, president said the weaving and spinning trades of Lancashire were in a deplorable condition. There never was a time of such disaster and loss. Never was the prospect darker. The disorganized markets, the reimposition of duties, the extension of mills abroad, and the making of English machinery for competition abroad, left the future with no hope in it. He had given up all expectation of Governments aiding them. J. Shackleton, secretary of the Darwen Weavers' Association, said they would have to deal very severely with the parliamentary representatives of the textile district of Lancashire, Cheshire, Derbyshire, and Yorkshire for their inaction in regard to the Indian import duty. He also complained of the unfeeling manner in which employers had behaved in the matter. Mr. Johnson, secretary of the Blackburn Spinners' Association, said the operatives had made their protest, and only got milk-and-water support from the employers."

From a sewing-room on the third flat of D. Zant's dry goods store, Tilsonburg, Ont., there arose a fire on Feb. 14th which did considerable damage. Mr Zant was well insured, and will not really lose anything

Your timid man—over-cautious man—has no business to monkey with the types. The road to success through advertising is rough and hilly and full of obstacles and pitfalls, and it will take the patience of a score of jobs to overcome them.

WHOLESALE IMPORTERS of

Specialties in Fancy Dry Goods

The end of this month will find our stock very complete in all departments,
and if you are in town during the openings you will find
our place full of New, Bright Goods.



IN DECORATIVE SILKS AND SILKOLINES the great demand will be for Eastern designs, with a decided tendency toward dark colorings. We will show a beautiful range.

IN NEW NEEDLEWORK the rage continues for Braid work in various forms, probably the most striking novelty being the Black Table Covers finished with Novelty Braids, examples of which may be seen at our warehouse.

THIS WILL BE A GREAT SEASON FOR Belts, Belt Buckles, Belt Ribbons, Belt Pins, Side Combs, Black Combs, and Darts for the Hair.

FOR SIDE COMBS PARTICULARLY we show lines in Black, Shell and Amber that may be retailed as low as 5 cents a pair, and from that all the way up as high as you wish to go.

We foresaw all this months ago, and this is the result:---The Brightest Show of These Goods in the Trade.

REMEMBER! These are all goods that bring a margin of profit, if you want profit.

BUT TO CROWN ALL, we have probably achieved our greatest success in our new Frilling Department. We have certainly distanced the entire trade in this line, because --a look over our stock will explain it.



Therefore, If you want quick selling goods, Profit paying goods, Merchandise that will bring you both satisfaction and increased trade,

. . . CALL OR WRITE US . . .

Macabe, Robertson & Co.

8 Wellington St. West, Toronto

TRADE CHAT.

At their annual meeting the Montreal Cotton Co. elected the following officers: President, Mr. A. F. Gault; vice-president, Mr. Chas. Garth; Board of Directors, Messrs. J. K. Ward, E. K. Green, R. L. Gault, Jacques Grenier, and S. H. Ewing.

Truro, N.S., is to have a new \$12,000 block of stores.

D. Kilgour, dry goods, Morden, Man., was burned out on February 9.

Kingsville had a wicked fire on Feb. 5th. J. W. Shain was one of the sufferers.

James G. McKay, of McKay Bros., Hamilton, Ont., was married last week.

G. H. Cattle & Co., general store, Wycombe, Ont., have sold out to J. Pickersgill.

Hilton Greaves, the largest cotton manufacturer in the world, died at Oldham, Eng., on Feb. 11 from cancer.

Geo. Alan Kirk, of Victoria, has been admitted a partner in the mercantile firm of Turner, Beeton & Co., Victoria.

Shopbreakers entered the premises of J. J. Follett at 181 Yonge street, Toronto, on the 6th of February and carried away \$100 worth of goods.

Ianois' dry goods store, Mount Royal Avenue, Montreal, was damaged to the extent of \$3,000 last week. The building was damaged to the extent of \$1,600.

The tailor shop of H. J. Saunders, Thornhill, was broken into recently and a quantity of clothing, amounting to about \$100, together with trimmings, etc., were stolen.

In the little town of Napanee is a new company. Stock, \$9,000. Name, the Rose Importing Co., Ltd.; objects, importation and sale of Japanese, oriental and other foreign goods.

The latest use of wood pulp is to adulterate woolen yarn, and a process of spinning the mixture has been devised so that hosiery can be made of one part of wood to two parts of wool.

The Montreal Chambre de Commerce is trying to get the Dominion Government to establish a commercial museum in Montreal. The enterprise of any city's merchants is that city's gain.

The Rev. Mr. J. Savage, in a letter describing things seen in Wales, copies this advertisement: "Mr. and Mrs. Llewellyn Jones, having cast-off clothing of every description, invite personal inspection."

Mr. George B. Fraser, buying partner of S. Greenfields, Son & Co., Montreal, is away on his annual buying trip to European market centres. P. H. Burton, of Caldecott, Burton & Spence, is on a like mission.

The members of the Garment Workers' Association and the cutters employed in the wholesale clothing trade, met recently in Toronto, and decided to seek affiliation with the United Garment Workers of America.

Mr. John Slingsby, of the Slingsby Manufacturing Co., Brantford, Ont., has resigned his position as the superintendent of the mill. On Saturday the mill hands waited upon him and presented him with an address and gold watch and chain. Mr. Slingsby intends starting a manufacturing concern of his own.

Hyslop, Caulfeild & Co. have dissolved partnership. The men's furnishing business will be carried on by H. J. Caulfeild & Co., and the old travelers will remain. These are F. W.

Herring, A. E. Montgomery, W. A. Brophy and C. E. Urquhart. Hamilton and Toronto will be looked after by John McEllan and George Hyslop.

The John W. Eaton Co. will open in Jas. Eaton & Co.'s old stand, Toronto, this month. The stock of the old firm has been pretty well run off by Mr. Bousford, and an auction sale this week will nearly finish it.

A gentleman has been visiting Brantford from Philadelphia with the view of starting a Brussels carpet factory. Local capitalists are interested in the scheme, and the industry if started will employ between 40 and 50 hands—all men.

Japanese sealskins from Victoria, B.C., sold at 22s. 6d. in London, and Behring Sea skins at 31s. Deducting the cost of selling and transportation the net value in Victoria is about 6s. 6d. The middleman as usual gets nearly everything.

About two-thirds of the British Columbia sealing fleet have now left, most of the boats going, as was the case last season, to the Japanese coast. A successful season is expected on account of greater economy being exercised in the fitting out of vessels.

The Prince Albert, N.W.T., Board of Trade has addressed a circular letter to Territorial Boards of Trade, Town and City Councils and members of the Legislative Assembly and prominent men throughout the country asking expressions of opinion as to the feasibility of holding a convention at Regina on the subject of the Hudson's Bay railway.

The Toronto Board of Trade has the following officers for 1895:

President—Stapleton Caldecott.

First vice-president—E. B. Osler.

Second vice-president—Edward Gurney.

Treasurer—D. W. Alexander.

The following are the successful candidates for the Council: Hugh Blain, Wm. Christie, D. R. Wilkie, W. D. Matthews, H. N. Baird, John Donogh, M. McLaughlin, Elias Rogers, A. A. Allan, John MacDonald, W. G. Gooderman, M. C. Ellis, Peleg Howland, J. Herbert Mason and J. H. G. Hagarty.

Board of Arbitration—J. L. Spink, William Galbraith, R. S. Baird, Thomas Flynn, John Carrick, J. H. Sproule, Thos. McLaughlin, William Badenach, Robert McLean, James McIntosh, John Keith, Thomas Davies.

Industrial Exhibition representatives—Joseph Oliver, John D. Laidlaw, D. Gunn.

Harbor Commissioners—Captain Hall, George A. Chapman.

The Montreal Board of Trade has the following officers for 1895: President, James A. Cantlie; first vice-president, John Torrance; second vice-president, John McKergow; treasurer, Chas. F. Smith. The following gentlemen were elected members of the Council and of the Board of Arbitration respectively, as representing the various interests named: Council—Geo. Childs, groceries; James Currie, grain and feed; Geo. Hague, banks; John T. McBride, fruits; David Macfarlane, paper; Wm. McNally, cement and building supplies; W. H. Meredith, hardware; Henry Miles, drugs; Arch. Nicoll, marine insurance; Wm. Nivin, dairy produce; Jas. E. Rendell, Newfoundland trade; David Robertson, flour; G. F. C. Smith, fire insurance. Board of Arbitration—Robert Archer, John Baird, H. A. Budden, Chas. Chaput, Jas. P. Cleghorn, E. B. Greenfields, F. W. Henshaw, Edgar Judge, John B. McLean, Hugh McLennan, W. W. Ogilvie, Jas. Slessor.

Wyld, Grasett & Darling..

We are receiving large shipments weekly of our . .

British Spring Imports

As well as

Canadian Goods

Orders are being executed as rapidly as the goods come forward and every care is being taken in the execution of Travellers' orders. Our Letter Order Department is under efficient management and the prompt despatch given is increasing its popularity.

TRAVELLERS' AND LETTER ORDERS SOLICITED

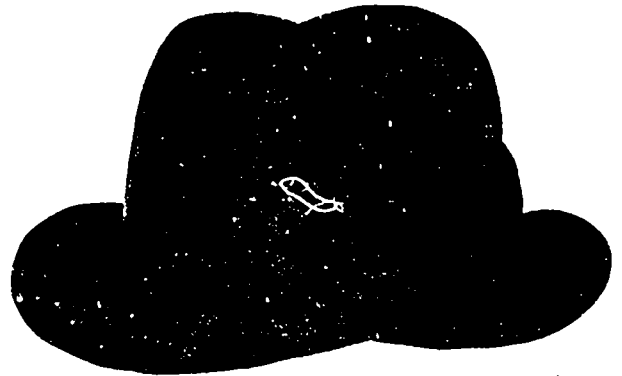
Inspection of stock invited when you visit this market.

WYLD, GRASETT & DARLING
TORONTO.

STRACHAN & HAY

HAT MANUFACTURERS

Esplanade St. West - - TORONTO, ONT.



The "Dress Fougier" in Fur and Wool. Latest American style.

Makers of

Stiff, Soft, and Flexible Felt Hats

In Fur and Wool. Also Ladies' Felt Hats.

HEADQUARTERS FOR CLOTH CAPS

Band, Society, Railroad, Firemen's, and Conductors' Caps

A Specialty.

Novelties in Children's Hats and Caps

Letter Orders Carefully Attended to.

F. C. Daniel & Co.

43 SCOTT ST.

TORONTO.

Wholesale

FANCY DRY GOODS

Are with you in VEILINGS.

WAIT and see Our Samples.

D. Magee's Sons

St. John, N.B.

HATS, FURS

ROBES, GLOVES

OUR SPRING STOCK is nearly complete; balance is arriving daily.

Every Line the Best of Its Kind
Many Specialties . . .

Give our travelers a look ; it will pay you. Or send a letter order, which will have prompt attention.

WE PURCHASE RAW FURS

BETTER THAN A BANK.

"W^{OULD} you put your money," we said to a bank manager, who had previously shown us a handful of policies upon his own life, "would you put your money in a bank if you had your life to live again?"

"Not I," he replied, "I should invest it in life assurance policies, on the endowment plan."

The same question was put to another banker, who smiled at its innocence, remarking that the bank rate was uncertain from day to day. It might be $3\frac{1}{2}$ per cent.; it might be much less. On the other hand, he said, insurance companies obtain over 5 per cent. on their accumulated premiums. The fact of the matter is, he continued, there is no institution in the world which can be compared to life insurance; for by its means a man is enabled to make provision for his family, or for his dependents, at once.

Assuming that a young man did put by \$50 a year in a bank it would take a long time to accumulate an amount which could be secured forthwith by payment of the \$50 to a life assurance society. For instance, an annual premium of \$50, commencing at age 25, secures a policy in the Confederation Life Association of Toronto for about \$2,200, with profits payable at age 60, or previous death. The provision, even if death occur when only one premium has been paid, is immediate: while in the other case it is a paltry \$50 which his family will inherit, against \$2,200 if an insurance has been effected.

The real point of contrast, however, between the insurance company and the bank, is the certainty which attaches to the one, and the uncertainty which marks the other. In point of fact, the bank investor is, more truly speaking, a speculator who stakes the welfare of his family on the chances of his own life, and his power of resisting the temptation to divert the investment; that is, to use it for some other purpose than that of family provision. If only he be spared, they may fare well enough; but if death or misfortune come before his plans are matured, their case is a sad one indeed.

The policy-holder, on the other hand, is the conscientious investor, for, having regard to a provision for his family, he seeks safety—the first condition of "investment," as opposed to "speculation"—before anything else. Thanks to the insurance companies, he finds that he can forthwith make this provision absolutely secure and certain, and at the same time can obtain profits on his outlay greatly superior to the utmost profits that would accrue if he "ran his own risk" under the most favorable circumstances.

Canadian manufacturers have a reputation for shrewdness; they are keen, hard-headed men of business, and no men insure more largely. Next to commercial men come doctors and clergymen in the practical recognition of the value of life insurance. Like merchants, they are keenly alive to the investment element, but press its moral aspect home to all who come within their influence. The reason is obvious; our spiritual and medical advisers are the first to be appealed to in a case of distress brought about by death. They are the first to devise means for relieving the widow and orphan; and, from the difficulty they encounter in securing efficient help, their experience forces them to realize the necessity for every man to make provision for his own family, and not leave them to the tender mercies of the world.

The Endowment Policy issued by the Confederation Life

Association gives absolute and unconditional guarantee of payment of claims immediately upon receipt of satisfactory proofs of death, or should the insured survive the endowment period he may elect to take his money in any of the following six ways: First—The policy may be surrendered, and the entire value taken in

1. Cash.
2. Paid-up policy, payable at death.
3. Life annuity, an annual payment to the insured till death.

Second—Or, the policy may be exchanged for a paid-up policy of assurance, payable at death, without profits, for an equal amount of insurance, and, in addition, there will be paid an annuity for life of \$45 per \$1,000, applying the accumulated surplus either in

4. Cash.
5. Bonus addition to the sum assured.
6. Life annuity.

Full information furnished on application to the head office, Toronto, or to any of the company's agents.

NOTES.

The Williams, Greene & Rome Co., Berlin, are making special lines of all linen collars in latest styles.

J. R. Corbett & Co., furnishings, Winnipeg, have sold out to R. B. Rodgers.

The Williams, Greene & Rome Co., Berlin, are making a specialty this spring of colored shirts in white bodies.

The Montreal Herald of Feb. 16th has an illustrated write-up of Montreal commercial travelers. Considering the difficulty of the task, the result is a credit to the paper.

Glover & Brais are making a success of the Walf & Glaser feld brand of shirts and collars which they have been handling for some time. They are a superior quality of German make. The shirts retail at \$2.25, and are quite a different quality from the cheap unbranded grades that came from that country not very long ago.

Peter Schneider's Sons & Co., New York, who have a branch in Montreal in which they carry full stocks, showed THE REVIEW some new lines of drapery goods opened last week that have never been excelled in Canada, in either quality, finish or design.

Messrs. Moulton & Co., proprietors of the Montreal Fringe and Tassel Works, are about to remove to more commodious premises, where with new machinery and improved facilities they will be fully prepared to meet the demands of their increasing business. Their "card" in our advertising columns speaks for itself.

An important decision re chattel mortgages in Ontario was given recently. In Clarkson vs. McMaster & Co., the plaintiff raised the question of the validity of an unregistered chattel mortgage, under which defendant took possession of an estate. The court (Hagarty, C.J.O., dissenting) held that the mortgage was validated by the taking of possession before the assignment to the plaintiff Clarkson, and before action brought by the other plaintiffs, as simple contract creditors, suing *qui tam*, notwithstanding Sec. 4 of the amending Act of 1892.

SOME RECENT SALES.

Many dry goods men attended the sale of the stock damaged by fire of Robert Darling & Co., amounting to \$50,000 which was sold at Suckling's, Toronto, on the 5th. Eight hundred dollars' worth of goods in bond, belonging to the estate of A. R. Thompson, was sold to T. A. Garland, of Rat Portage, at 40c. on the dollar. The stock at 107 King street east, amounting to \$7,000, was sold at 42½c. on the dollar to Scott & Flater, of Chatham. The Toronto Shoe Company's stock, amounting to about \$15,000, was bought by T. H. Tolfree at 54c. and 70c. on the dollar respectively. The fancy goods stock of The Fair, of Leamington, amounting to \$850, was sold to J. T. Bailey at 22c. on the dollar. The balance of the dry goods stock of Tod & Co., Bowmanville, amounting to about \$750, was sold to A. Morell, Toronto, for 10c. on the dollar.

The salvage of the Nicholas Rooney stock was sold at Suckling's on the 12th in lots, and there was a large attendance of Hebrew merchants looking for snaps. The prices received were considered good. The dry goods stock of J. H. Cleaves, of Brantford, amounting to \$7,200, was bought by Baird Bros. at 57c. on the dollar, and the Perth stock, \$9,600, was sold to H. A. Lydon at 21c. on the dollar. Durno & Co.'s dry goods stock in Acton, amounting to \$3,000, was sold to J. N. McKendry at 33c. on the dollar. The Elmvale boot and shoe stock of Powell & Co., \$3,100, was sold to W. J. Miller at 61c. on the dollar, and the Shaw Company stock of Napanee was withdrawn. Powell & Co.'s boot and shoe stock in Barrie, amounting to \$2,800, was sold for 59c. on the dollar.

Several stocks were sold the last week in January. The stock of Brown, Waite & Co., general dry goods, Smith's Falls, \$10,316, was sold to Thos. Brown, of Colborne, for 55c on the dollar. The dry goods stock of Bowes & Co., Kingston, amounting to \$2,500, was sold to Bigelow & McCaul, of Trenton, for 70c on the dollar. The stock of general dry goods of J. W. Dale, of Mitchell, \$6,830, was bought by M. C. Dale at 65c. on the dollar.

MR. A. A. ALLAN INJURED.

Mr. A. A. Allan, the Toronto furrier, was injured last Wednesday at the corner of Homewood avenue and Carlton street by being thrown from his cutter. A barking dog nipped the horse's nose, and the startled animal dashed around the corner. The cutter was overturned, and Mr. Allan was dragged a short distance. He was taken to Dr. Oldright's office, where it was found that his shoulder had been dislocated and his head had been very severely bruised. He subsequently was taken to his own residence, where he is now satisfactorily progressing towards recovery.

SELLING REMNANTS.

Magee & Co., hatters, St. John, N.B., carry the bulk of their retail stock on rack shelves behind plate-glass fronts, instead of in the original hat boxes. Through this they contrive to never have any dead stock; and hatters find most of their dead stock is due to a hat or two neglected in one of these boxes under the counter, on a shelf, or at the bottom of a pile. Each shelf has its own sized hats on it. When there are only one or two hats of a particular style left, they are put in their proper sized shelf with other hats which they closely resemble in style. Most buyers cannot distinguish the difference, but the salesman's

experienced eye seeing a hat of a different style but same size knows it is the last one left. His great effort is to dispose of that particular hat—making it fit the buyer better than any of the newer stock. He almost always sells it.

NEW UMBRELLAS.

SOME pretty umbrellas and parasols for the spring trade are shown by Irving & Co., and one or two samples are illustrated herewith.

Parasol No. 233 is a white Japanese silk, although the same pattern is produced in fancy Kaikai, in stripes and checks of the Japanese make. The same effect is also produced in some fancy silks of the Lyons character. The effect of the frilling is to give the parasol a light and airy appearance, and it is very suitable for the probable summer's call.

Two illustrations presented herewith are indicative of the goods manufactured by Irving & Co. Both are tight rollers, one being a lady's and the other a gentleman's. The latter is a natural wood handle, and the former possesses a small turned silver handle. Although these goods look light, and are light, yet they possess the strength of heavier and more cumbersome goods, the reason for this being that the finest quality of material is used in their construction. The characteristic of this season's styles in the handles of ladies' parasols is their small, neat appearance.

For the millinery opening Irving and Co. have arranged for showrooms down town, and will be found in Room 28, Merchants' Building, 52 Bay street, Toronto.

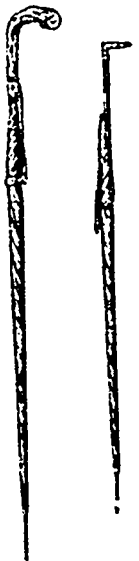
SPRING NECKWEAR.

The Niagara Neckwear Company, in conjunction with the Dominion Suspender Company at Niagara Falls, are very busy, and working overtime. Their productions are a surprise to the trade, being stylish and well made, altogether different from the poorly finished old-style imported neckwear.

This business is started on a solid foundation, determined in the near future to control the bulk of the neckwear trade of Canada. Like the old D. S. Co., with its suspenders, it has three principles—neat and effective patterns, latest and exclusive styles and shapes, workmanship the highest—all in the two popular prices to retail at 25 and 50c.



No. 233 IRVING & CO.



A DESPERATE FAILURE.

THE failure of Foster & Pender and T. G. Foster & Co., doing business as dealers in carpets and upholsterers' supplies in Toronto, was not wholly unexpected, but the details are nevertheless a surprise. It is undoubtedly one of the most desperate mercantile failures Canada has seen for many months. The summary, as shown by Assignee Clarkson's sheet, is

LIABILITIES		
Direct		\$88,775 11
Indirect (of which may rank		4,000 00
Preferred		4,336 17
Secured	\$50,842 41	
Disputed	50,902 00	
		\$97,111 28
ASSETS.		
		90,638 30
Nominal deficiency.		\$6,472 98

The assets consist of: Stock, \$55,510.66; goods bonded and hypothecated, \$7,002.51; fixtures and book accounts, \$5,468.10; stock in Steel Sink, Range, Boiler and Stamping Co., Ltd., \$13,156.72; real estate margin, \$9,500.31.

There is a disputed liability in favor of S. H. Janes, owner of the building occupied by the firm, of \$50,902.

The Dominion Bank made advances of \$47,580.41, and their securities are nominally worth \$50,841.67. There are some other secured liabilities, such as: Traders Bank, \$8,584.90; Union Bank, \$2,112.89; Bank of Hamilton, \$1,292.67; Steel Sink Co., \$4,128.04, but these are accommodation paper between the firm and the Steel Sink Co., in which the firm held stock.

Just in this connection it may be mentioned that the banks seem to have been rather loose in their conduct in this matter. For instance, the Dominion Bank holds a quarter interest in a patent seamed boiler, and value this interest at \$5,889.13. This is a shaky basis for an advance of money. Besides the advances of this bank mentioned above, they have also \$40,790.95 of customers' paper endorsed by the firm, and of this \$4,000 is considered worthless.

The Canadian direct creditors have claims of \$17,748.56. A few may be mentioned: James H. Etherington, St. Catharines, \$1,925.19; The White-Allan Co., \$1,122.62; William Mitchell, Cobourg, \$380.53 and sundry small claims. The United States direct liabilities amount to \$3,580.01.

The European direct creditors are the most numerous. The full list is as follows:

T. F. Firth & Sons (Ltd.), Brighthouse, Eng	\$ 8,875 02
Brinton's (Ltd.), Kidderminster, Eng	8,709 38
E. Hughes & Sons, Kidderminster, Eng	8,177 88
Thos. Bond, Worth & Sons, Stourport, Eng	6,810 30
G. Louchet Bernard, Amiens, France	5,165 22
Cook, Sons & Co., London, Eng	3,219 11
John Barry, Ostlere & Co. (Ltd.), Kirkcaldy, Scot	2,784 05
Lister & Co. (Ltd.), Bradford, Eng	2,797 89
Thos. Watson & Sons, Manchester, Eng	2,673 36
J. Pollitt & Co., Manchester, Eng	2,607 22
John Crossley & Sons (Ltd.), Halifax, Eng	2,314 39
Julius Schmitz & Co., Elberfeld, Germany	1,093 42
Leleve Bougon, Amiens, France	1,708 68
David Barbour & Co., Pollockshaws, Scot	1,180 46
Whittall, Bros. & Co., Kidderminster, Eng	1,029 29
Stewart, Muir & Muir (Ltd.), Glasgow, Scot	878 98
R. Smith & Sons, Kidderminster, Eng	852 67
J. Holdsworth & Co., Halifax, Eng	695 23
J. W. Eck, Culmbach, Germany	595 27

Kirkcaldy Linoleum Co., Kirkcaldy, Scot	587 20
J. Sinclair & Co., Sterling, Scot	584 73
McIntock & Sons (Ltd.), Barnsley, Eng	503 79
H. Jecks, Dixon & Sons (Ltd.), Kidderminster, Eng	392 83
W. Vogel, Chemnitz, Germany	341 39
W. Gray, Ayr, Scot	304 56
A. Naumann & Co., St. Gaul, Switzerland	257 64
Edwin Field, Skelmanthorpe, Scot	248 97
Turnbull & Stockdale, Stacksteads, Eng	225 68
F. Leborgne, Lannoy, France	203 42
Rylands & Son (Ltd.), Manchester, Eng	180 26
Ridley, Whitley & Co., London, Eng	177 95
Mitchell Bros., Waterford, Ire	145 26
Cortime Floor Covering Co., London, Eng	119 01
Aggregate of claims under \$100 each	129 93

Total

Two meetings of the creditors have been held, and the feeling seems more hopeful. It is not likely that the stock will be auctioned off.

FAILURES OF 1894 CLASSIFIED.

The following is Bradstreet's classified report of the failures of 1894, compiled for the especial use of THE DRY GOODS REVIEW, through the kindness of Mr. T. C. Irving, the Toronto manager:

PROVINCE OF ONTARIO

	No. of failures.	Assets.	Liabilities.
Dry goods	58	\$381,769	\$823,588
Hats, caps and furs	4	6,500	13,000
Millinery	0		
Clothing	5	21,700	45,706
	67	\$409,969	\$882,354

PROVINCE OF QUEBEC.

	No. of failures.	Assets.	Liabilities.
Dry goods	61	\$439,150	\$1,015,350
Hats, caps and furs	6	37,200	98,412
Millinery	1	200	800
Clothing	1		2,800
	69	\$476,550	\$1,117,362

PROVINCE OF NEW BRUNSWICK.

	No. of failures.	Assets.	Liabilities.
Dry goods	7	\$147,100	\$288,700

PROVINCE OF NOVA SCOTIA.

	No. of failures.	Assets.	Liabilities.
Dry goods	3	\$ 9,050	\$17,600
Hats, caps and furs	2	5,000	8,000
Millinery	1	600	1,300
	6	\$14,650	\$26,900

PROVINCE OF MANITOBA.

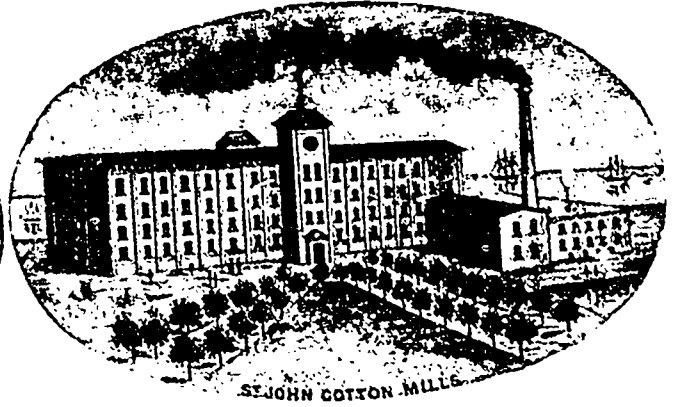
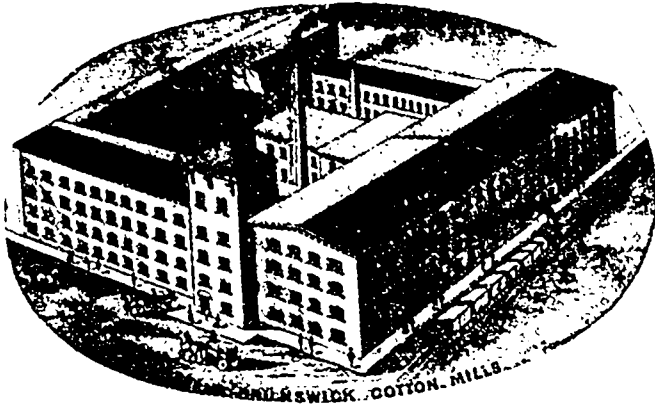
	No. of failures.	Assets.	Liabilities.
Dry goods	4	\$32,050	\$56,448

PROVINCE OF BRITISH COLUMBIA.

	No. of failures.	Assets.	Liabilities.
Dry goods	3	\$49,000	\$104,000
Clothing	5	5,600	15,000
	8	\$54,600	\$119,000

WM. PARKS & SON, Ltd.

ST. JOHN, N. B.



**COTTON SPINNERS,
BLEACHERS,**



**DYERS and
Manufacturers**

Grey Cottons, Sheetings, Drills and White Ducks
Ginghams, Shirtings, Tickings, Denims, and Cottonades
in Plain and Fancy Mixed Patterns. Cotton Yarns,
Carpet Warps, Ball Knitting Cottons, Hosiery Yarns,
Beam Warps, for Woolen Mills, and Yarns for Manu-
facturers' use. :- :- :-

The only "Water Twist" Yarn made in Canada.

Agents. — WM. HEWETT & CO., 30 Colborne Street, Toronto. DAVID KAY, Fraser Building, Montreal. JOHN HALLAM, 83 Front St. East, Toronto, Special Agent for Beam Warps for Ontario.

MILLS = NEW BRUNSWICK COTTON MILLS
ST. JOHN COTTON MILLS

ST. JOHN, N.B.

MILLER BROS. & CO.

MONTREAL

Manufacturers for the Wholesale Trade of the following Standard Lines of Fine Linen Faced Collars and Cuffs.

COMET, OPERA, HANLAN,
'76, ORO, MARQUIS,
MOZART CUFFS.

Raphael Angeio

Reversible Linen Collars and Cuffs.

Only the very best materials used in the manufacture of these goods.

CANADIAN **SPRING**
COLORED **1895**
OTTON MILLS CO.

Ginghams, Zephyrs, Flannelettes, Dress Goods, Skirtings, Oxfords, Cottonades, Awnings, Tickings, Etc., Etc.

— NOW READY —

See Samples in Whole sale Houses.

D. MORRICE, SONS & CO. AGENTS
MONTREAL and TORONTO



"FITS LIKE A GLOVE."
THOMSON'S
ENGLISH MADE,
Glove-Fitting. Long Waisted. TRADE MARK.
CORSETS At Popular Prices.

The Perfection of Shape, Finish and Durability.
APPROVED by the whole polite world.
SALE OVER ONE MILLION PAIRS ANNUALLY.

A large stock of these GOOD VALUE Corsets always on hand at
JOHN MACDONALD & CO'S, TORONTO.
MANUFACTURERS: W. B. THOMSON & CO., LIMITED, LONDON.

See that every Corset is marked "THOMSON'S GLOVE FITTING," and bears our Trade Mark, the Crown. No others are genuine.

MONTREAL FRINGE & TASSEL WORKS
Established 1883



TRADE MARK.

Cords, Tassels, Pompons

Dress and Mantle Ornaments.
Hat and Cap Ornaments.

Barrel Buttons A Large Stock. All Sizes.
Black and Colours.

SPECIAL ORDER DEPARTMENT. Particular attention given to orders accompanied by samples. Satisfaction guaranteed.

MOULTON & CO.

MONTREAL

TO CANADIANS . . .

Miles & Co.

NEW ADDRESS . . .

4 Sackville St., Piccadilly,
London, W..

Late 21 Old Bond Street.

ENGLAND.

"BEEN MAKING HOMESPUNS 28 YEARS"

PRIZES Received at the following WORLD'S FAIRS

For Nobby Summer Homespun
EFFECTS
Oxford Leads the World

Philadelphia . . . 1876
Australia . . . 1877
Paris, France . . . 1878
London, Eng. . . . 1886
Jamaica . . . 1891
Chicago . . . 1893

Your stock will be incomplete without a few pieces.
Order while you think of it.

FOR SALE BY LEADING WHOLESALEERS.

OXFORD MFG. CO., OXFORD, N. S.
John Fraser, Agent, Montreal.

World Wide Popularity

The Delicious Perfume.



Crab Apple Blossoms

EXTRA CONCENTRATED

Put up in 1, 2, 3, 4, 6, 8, and 16 ounce bottles.

And the Celebrated

Crown Lavender Salts

Annual sales exceed 500,000 bottles.
Sold everywhere.

THE CROWN PERFUMERY CO.

177 New Bond St., LONDON, ENG.

By all principal dealers in perfumery.



SPRING. - 1895 - SPRING.

**Do You
Want to Lead?**

Then do not fail to see our Samples
BEFORE YOU BUY.

Matthews, Towers & Co.

Wholesale Men's Furnishings - - MONTREAL.

If You Want The Best

YOU WILL

SECURE A POLICY on the

Unconditional Plan in the

Confederation

LIFE ASSOCIATION

OF TORONTO.

A Model Contract

NO RESTRICTIONS.

NO CONDITIONS.

ORGANIZED 1871.
Capital and Assets Over \$5,500,000.00.
Insurance at Risk Over \$25,500,000.00.
Paid Policy Holders Over \$3,000,000.00.
Insurance Written 1894 Over \$3,500,000.00.

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Geo. Mitchell.

Fred'k Wyld.

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A. Allison, Secretary,

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Manitoba and British Columbia.

D. McDonald, Inspector,
C. E. Kerr, Cashier,

} Winnipeg.

Ontario.

J. Tower Boyd, Superintendent, Toronto.

Quebec.

H. J. Johnston, Manager, Montreal.

J. Tower Boyd, Superintendent, Toronto.

ILLUSTRATING LETTER ORDERS
A SPECIALTY

HABERDASHING
MENS FURNISHING

PRINTS
LINENS
and
STAPLES

DRESS GOODS
SILKS
HOSE and
GLOVES

WOOLLENS
and
TAILORS
TRIMMINGS

CARPETS
and
HOUSE
FURNISHINGS

THE GREAT
ASSORTING HOUSE
OF THE
DOMINION

JOHN
MACDONALD & CO. TORONTO.

REGISTERED



TRADE MARK