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COTTON AND COTTONS
THIRD PRIZE ESSAY.

In This Issue.

THE CANADIAN DRY GOODS REVIEW.

HATS

GOODS & FURS.

DEC.

MILLINERY

& CLOTHING.



News From the Seat of War

Despite the uninterrupted run of victories gained by Japan, the inhabitants still find something to be desired, and this appears to be the "Health Brand," the fame of which has apparently extended across the Pacific. We here produce, verbatim, a card just received. Comment is needless.

MONTREAL SILK MILLS CO. KANAZAWA, JAPAN, OCT. 16, 1894.

DEAR SIRS.—Will you kindly mail me a catalogue of your "Health Brand" tights for ladies, as advertised in the "St. Croix Courier," of September, and oblige.

(MS-) M. A. YRAGEN,
75 Hirasaka-Dori, Kanazawa, Ishikawa Ken., Japan

**THE MONTREAL
SILK MILLS CO., Ltd.**

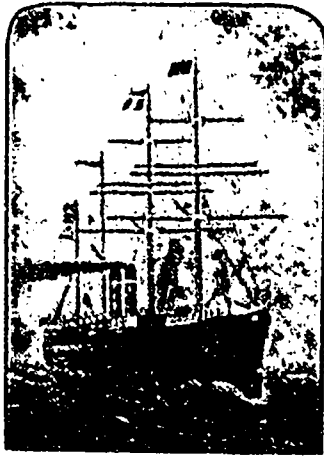
MONTREAL.

PUBLISHED BY
THE J. B. MACLEAN PUBLISHING CO. LTD.
TRADE JOURNAL PUBLISHERS
TORONTO, ONT.

SPRING NUMNER FOR 1895 IN PREPARATION.

ALLAN LINE

ROYAL MAIL STEAMSHIPS



Liverpool,
Halifax,
and Portland Mail Service.

After Nov. 10 the Mail Service will be continued for the Winter 1894-5, from Portland and Halifax, as under.

STEAMSHIPS.	From Portland	From Halifax
LAURENTIAN	Dec. 6	Dec. 8
NUMIDIAN	" 20	" 22
MONGOLIAN	Jan. 3	Jan. 5
LAURENTIAN	" 17	" 19
NUMIDIAN	" 31	Feb. 2
MONGOLIAN	Feb. 14	" 16

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.

Chadwick's Spool Cotton

For Hand and Machine use.

HAS NO SUPERIOR

ASK FOR IT

Sold by leading jobbers, among whom may be mentioned:

Robinson, Little & Co., London
W. R. Brock & Co., Toronto
Samson, Kennedy & Co., Toronto
Caldecott, Burton & Spence, Toronto
Knox, Morgan & Co., Hamilton
R. J. Whittle & Co., Winnipeg
S. Greenshields, Son & Co., Montreal
Jas. Johnston & Co., Montreal
Etc., Etc.



ROBERT HENDERSON & CO.

General Agents for Canada.

MONTREAL

Good resolutions

Are usually made during this month—to take effect 1st of January.

Would it not be a good idea to resolve to have at once for your office papers that much needed

Taylor Safe?

BOOKS FOR RETAILERS

Pitfalls Of the Dry Goods Trade

Prize Essays on the above subject by prominent and experienced retailers. Neat booklet form. Sent on receipt of price, postage prepaid.

PRICE, 10 CENTS.

Buying, Handling And Selling Of Teas

In neat booklet form. Prize-winning essays on the above subject, written by retailers who have made the buying, handling and selling of teas a special study. Postage prepaid.

PRICE, 25 CENTS.

THE DRY GOODS REVIEW
TORONTO

BEE HIVE
WOOLS.

Beehive
KNITTING WOOLS
J. BALDWIN
HALIFAX

BEE HIVE
SOFT KNITTING
5.2

BEE HIVE
FINGERING
4-PLY-52

BEE HIVE
FINGERING
3-PLY-51

BB

BEE HIVE WOOLS

J. and J. BALDWIN
MANUFACTURERS

BEE HIVE
SCOTCH FINGERING
PETTICOAT FINGERING
MERINO FINGERING
MERINO
ANDALUSIAN
PYRENEES
SHETLAND
& VEST
WOOLS

BEE HIVE
BERLIN FINGERING
SOFT KNITTING
DALMORAL FINGERING
FLEECY
LADY BETTY FLEECY
INDIANA
DRESDEN
WOOLS

CLARK BRIDGE MILLS, HALIFAX.

JOHN FISHER**SON & CO...****WOOLLENS**

.. AND ..

TAILORS' TRIMMINGS442 and 444
St. James Street, **Montreal**

... ALSO ...

60 BAY STREET

Toronto**JOHN FISHER & SONS**

Huddersfield, Eng.

London, Eng.

Glasgow, Scotland

Belfast, Ireland

13 ST. JAMES STREET

Quebec**S. Greenshields
Son & Co.****MONTREAL AND VANCOUVER, B.C.**Messrs. Briggs, Priestley & Sons
guarantee their**DRESS GOODS**

and

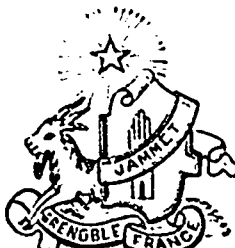
CRAVENETTESTo be the very best, and stamp them every five
yards with their name and the length.**See** that the goods you buy are stamped
every five yards with Priestley's name.

: : : No others are their manufacture.

Thouret, Fitzgibbon**& Co.****MONTREAL**

Sole Agency

AND BERLIN, Germany

Jammel's
French Kid**Gloves**Orders
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Sample
Packages
Solicited.

Trade Mark

La Chartreuse
LacedAndree . .
Button

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NO OLD STOCK CARRIED.**Fresh Goods Blacks**in Tans
Tans and Browns
and Darks

Very Choice

JUST RECEIVED**Do you import from EUROPE?**If you do you ought
to know**PITT & SCOTT**

THE "PIONEER" SHIPPING AGENTS

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CHEAP FREIGHTS**CHEAP INSURANCES****CHEAP SHIPPING CHARGES***And the Best of Attention.***We Do Everything to Please Our Clients.****OFFICES :****LONDON**21 Cannon St. E.C.
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26 Regent St., S.W.**LIVERPOOL**

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BLACK AND COLORS.

LISTER'S

PERFECT IN FINISH
EXCEPTIONAL VALUE

To be Obtained from the Leading Warehousemen.

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Limited.

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H. L. SMYTH & CO.
Montreal Toronto.

Established 1792

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Tailors' Linen Threads

ARE
UNEQUALLED

FOR —
.. Evenness and Strength ..

IN USE FOR THE PAST 100 YEARS BY THE

Best Tailors
Throughout the World

DEMAND **KNOX'S** AND TAKE
NO OTHER

WHALEBONE

Your Notion Department will not be complete without the new patent continuous Dress Bones.

(Rosenwald's Patent)

"Antarctic"

Finest Genuine Whalebone

"BALEINETTE" Made of French Horn. The best substitute for Whalebone.

Both these articles are made in continuous coils of 12 yards. **NO WASTE. CANNOT SPLIT.** Very easy to sew into Bodice. Can be stitched down the centre or sides.

CAN BE OBTAINED OF

John Macdonald & Co.

Jas. Johnston & Co.

TORONTO.

MONTREAL.

And of other leading Wholesale Houses.

CALDECOTT, BURTON & SPENCE

HOLIDAY GOODS

TORONTO

We are offering a number of Specialties

1st. Japanese Silk Hdkfs

Every quality and many styles.

3rd. Swiss Embroidered Hdkfs

Beautifully embroidered full range of prices.

2nd. Japanese Silks

Evening shades.

4th. Dress and Trimming Silks

In all evening shades.

5th.

Ladies', Children's, Men's Silk, Fabric and Kid Gloves

In all the evening shades and in every size. And also

Lister's Famous Silk Waterproof Seals

In different prices. The richest mantling out.

Orders carefully executed.



TORONTO

Xmas

AND

Holiday

Goods

W. R. Brock & Co.

We are receiving daily shipments of goods which we can recommend as
Safe and Saleable for the Holiday and Xmas Trade:

Latest novelties in Men's Neckwear.

Latest novelties in Men's Mufflers.

Latest novelties in Men's Umbrellas.

Latest novelties in Ladies' Umbrellas.

Latest novelties in Embroidered and Initial Japanese Silk Handkerchiefs.

Latest novelties in Swiss Embroidered Muslin Handkerchiefs.

Latest novelties in Fancy Linens, 5 o'clock Tea Cloths, Doyleys, Sideboard Covers, etc.

Latest novelties in Frillings, Ribbons and Knitted Woolen Goods.

There is no risk in handling any of the above lines, and they make serviceable and welcome

XMAS GIFTS

We have also some of the following figures in stock which were so popular last season and are still much in demand.

Pickaninny

Bow-Wow

Pug-Puppies

Jocko

Tatters

Much reduced in price to clear them out.



TORONTO

The Standard and only Paper that Reaches your
Possible Buyer Direct.

THE DRY GOODS REVIEW

Circulating throughout every Province of the Dominion.

Vol. IV.

TORONTO AND MONTREAL, DECEMBER, 1894.

No. 12.

THE J. B. McLEAN PUBLISHING CO.
LIMITED.

Trade Journal Publishers.

AND

Fine Magazine Printers,

10 FRONT ST. EAST. - - - TORONTO.

J. B. McLEAN,
PRESIDENT.

HUGH G. McLEAN,
SEC.-TREAS.

SUBSCRIPTION, \$2.00.

Published the First of Each Month.

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LONDON, ENG.—Canadian Government Offices,
17 Victoria St., London, S.W.
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PROSPECTS FOR SPRING.

WHILE neither retailers nor jobbers show any evidence of an overweening confidence in the possibilities of the spring trade, it may safely be stated that it is anticipated to be better, correspondingly, than this fall's trade.

Just why this should be is not so clearly apparent, unless it is that the "great wave of economy which has swept over the country," to use the words of a leading wholesaler, has about spent its force. People have been very saving this fall and money has changed hands very slowly. In fact, currency has not, by any means, maintained its usual activity. After people have been saving for a certain time, they grow tired of it and feel more anxious to place their savings in circulation.

Jobbers are expecting an increased trade for two other reasons. First, because the stocks held by retailers who buy only from jobbers are very light and the slightest increase in trade will make them feel in the mood for heavier buying. Secondly, because some importing retailers have not sold their spring and fall importations to as good advantage as usual and their import orders now being placed are not so large as formerly. Hence, with a brisker season, an increased trade will be experienced from this source by jobbers who have sorting stocks.

Thus, on the part of wholesalers there is a fairly cheerful feeling, and orders already secured are of sufficient size to show

that the worst of the depression is past. On the part of retailers there is no very noticeable change in tone, but all are ready to take advantage of a freer feeling among the consuming public, should such a feeling manifest itself.

DETERMINATION OF PRICES OF COTTONS.

PRICES of manufactured goods are, theoretically, determined by the "cost of production" a phrase which, though used by economical writers, is, nevertheless, quite interpretable by the bulk of more ordinary people. But while this is theoretically true, it does not seem to be practically correct in the case of Canadian cottons.

Twice during the past few weeks have certain lines of white cottons, made either by the Dominion Cotton Mills Co. or the Merchants' Manufacturing Co., been changed, and in each case the change is towards a lower price. The changes in the price of these and other goods manufactured by the Cotton Syndicate or its branches have been very numerous and fitful during the past ten months, and the "cost of production" could not change so suddenly nor so extensively in such brief periods.

The explanation of these changes is that the Syndicate people only lower prices when such a process is necessary to meet the competition of some foreign-made line. For example, the prices of two isolated numbers of white cottons were dropped a few days ago, and the only possible explanation is that some wholesale houses were importing lines which competed with and displaced these two numbers. Hence, by shaving the price so that it was just below the cost of the imported goods, they hoped to retain the trade.

So long as this set of circumstances obtains, the following of the raw cotton market, in the hope of obtaining an inkling as to how the price of manufactured goods will go, is lost time. The prices of Canadian Syndicate's cottons depend on the competition of foreigners and on the tariff, and will always be kept at the highest point consistent with these good influences.

94-95.

This is the last issue of 1894, and with the opening of the new year THE DRY GOODS REVIEW hopes to be found as worthy of the confidence of the trade as in the past. This year has been a successful one in every way, and next year's progress should be as great or greater. "Ring out the old; ring in the new."

THAT ARTICLE ON JOBBERS.



HOWEVER plainly some thoughts may be expressed, they are liable to be misinterpreted. This is the weakness of written thought as compared with spoken thought, the latter being accompanied by certain tones of the voice, gesticulations and explanations which aid in making clear the meaning of the words spoken. Newspaper rivalry often leads writers to put

wrong constructions on other writers' words, so as to score a point of greater or less magnitude.

Last month in an article on "The Signs of the Times," we pointed out that jobbing might be less important in Canada in the future than it had been in the past, owing to the fact that an increasing number of manufacturers, domestic and foreign, were selling direct to the retail trade, and an increasing number of retailers were importing and were buying domestic staples direct. The Monetary Times, a financial journal which sometimes discusses trade questions, interpreted this to mean that is our opinion jobbing was a thing of the past. It says:

"It might never have occurred to us that Canada was destined to revolutionize dry goods trade methods as practised the world over, had not a contemporary raised the question: 'Is wholesaling a necessity or even a possibility of the future?' The dismal picture which the writer of the article in question drew of the wholesale merchant's future lot plainly indicated that, in his opinion, at least, wholesale jobbing must inevitably give way to a new order of things. But the wholesale dry goods merchant is not to be so easily dethroned from the prominent position he has so long maintained."

We deny that we averred that jobbing must give way to a new order of things, but we did give a wholesaler's opinion to that effect. Such a ludicrous blunder is unworthy of the journal referred to.

No one in the trade will deny that more retailers are importing now than ten years before, and it would be safe to say that the volume of goods now imported by retailers is ten times what it was twenty years ago. The figures of the Customs ports show this.

Again, no one will deny that more domestic manufacturers are selling direct to the retail trade than formerly. This is due, in a measure, to excess of production over consumption, and hence a dissatisfaction on the part of some manufacturers, who find that their goods are moving more slowly than they wish.

This means, if it means anything, that the jobber has increased competition, and, as was remarked in last issue, whether this will cause any marked change in the importance of the jobbing trade, "the future will disclose."

The Monetary Times argues that because jobbing as a profession has been in existence for a number of centuries, it will always be in existence. This is poor reasoning, even if the conclusion arrived at is true. The Feudal System was once a predominant feature of Europe's social structure, but it has passed away and hardly a vestige of it remains. The Craft and Merchant Guilds of the middle ages once predominated all trade, but these too have passed away. Other characteristic features of past social systems have disappeared, displaced by new methods and new systems. What has been, may not always be. Evolution in these matters but shows the progress of civilization and of the human intellect.

Our object in pointing out the possibility of a gradual change was simply to make men watchful. The wise captain in a time of calm always prepares for a storm. The wisest business man is he who can look farthest ahead and anticipate possible contingencies. Because changes are very gradual and their ultimate consummation remote is no reason why they should not be studied and prepared for in advance.

Many United States and British jobbing houses have a retail store in connection. This is a feature which is now being introduced into Canada. Take Toronto for example. The jobber now sells only \$1,000 worth of goods to the city retailers where he formerly sold \$10,000. These city retailers have grown fewer in number but larger in size, and can afford to import direct. The Toronto jobber can only regain this trade by opening a retail store and waging a competition with these large city retailers by selling direct to the city consumer. Already this thing is contemplated and its adoption is only a matter of time.

But should such a plan be adopted by the jobbers, they may still retain their original occupation of wholesaling, because there will always be many stores which do not require goods in sufficient quantity to enable them to import with profit. The wants of these numerous small stores will always necessitate a certain number of jobbing houses to remain in existence. The number and importance of these jobbing houses will depend on the greater or less progress of the centralization which is so prominent a feature of the retailing of the present day.

Nevertheless, we see no reason to recede from our former position, that the retailers who are buying direct from the manufacturers, both domestic and foreign, have materially multiplied during the past few years and promise to still further increase in numbers in the future.

A DISCUSSION ON TAXATION.

W. W. TURNBULL, the head of one of St. John's largest grocery firms, has come before the citizens with a scheme by which he proposes to revolutionize taxation. He read a paper outlining his scheme before nearly all the prominent merchants of the city in the Board of Trade rooms.

Mr. Turnbull's idea is to impose all taxation upon net income, whether from real estate, from the labor of a man, or from any other source, and to relieve from taxation all real estate not earning any income. Jas. F. Robertson, of Manchester, Robertson & Gibson, dry goods, could not see that the scheme was feasible, and could not agree with Mr. Turnbull that a business house which had made no profit in a year should be relieved. He could not see why they should go before the mayor and council and say, "We have done no business this year, don't charge us any taxes." The idea, Mr. Robertson thought, was preposterous, when it had to be considered that every one would learn that the firm was financially cramped and would be wary of them while they were trying to keep a stiff upper lip in a time of depression. Mayor Robertson, who is also a grocer, Mr. S. Schofield, agent of the Turners' line of steamers, Mr. T. S. Simms, brush manufacturer, and others opposed the idea as set forth by Mr. Turnbull, and which Geo. C. Schofield, manager of the Bank of New Brunswick, favored. A vote of thanks was tendered Mr. Turnbull for his paper, but the meeting took no action on it. The scheme is not one that commends itself generally to St. John citizens.

ABOUT BUYING.

THE question of purchasing too early was the theme of an interesting conversation recently between a lately-returned Montreal buyer and THE REVIEW. In his opinion the agents of European houses in Canada were greatly to blame for this bad habit, and he proceeded to cite numerous examples in support of his contention. For instance, in mantles, than which there was no line more subject to sudden reversals when particular shapes or shades struck the public fancy all of an instant, many houses loaded up early with styles that laid on their shelves for years. The result of it all was that the firms who took care to keep the best assorted stock got the trade, and the others were left lamenting. It was the same frequently in the case of ordering laces, in which popularity of style was everything. Yet he knew where orders for laces for next spring had been placed as far back as last July. The disadvantages of this in the case of competition with houses who kept a better assorted stock were obvious at a glance, and was it a wonder if there were complaints about dead stocks of laces? Dating ahead was one of the baits frequently used to catch these premature orders, goods delivered in December and January not having to be paid for until the following April or May, or practically twelve months after the goods had been first purchased. This tempted the weak merchant financially, but the ultimate result was the same. He had dead stock that he could not sell, and when the time came to pay for it he was unable to do so. Another source of trouble was the practice English agents had of selling direct to retailers. Of course there were some of the large retail emporiums that were quite able to import direct, but the trouble was, once the exception was made, where to draw the line.

It was satisfactory to know, however, that as a rule the Canadian importer was cool and level-headed, and if the others could only be induced to follow a good example, a fruitful source of trouble would be removed.

THE CURRENCY QUESTION.

The people of the United States have had two great questions to discuss the past two years. The repeal of the Sherman Silver Purchase Law settled one, and the Wilson Bill settled the other. The next session of Congress is to be devoted to a re-organization of the banking and currency laws. The existing National banking system is to be fused with a new system of currency, based upon general assets and redeemable in coin on demand. The currency will be a banking currency similar to the Bank of England notes, or to the Canadian bank bills. It will undoubtedly be opposed by those who are very anxious to have a silver standard adopted. But, as usual, the common sense

of Congress may be expected to evolve something which will suit the occasion and the circumstance, though undoubtedly it will be in the nature of a compromise.

A CUT IN SALARIES.

A CERTAIN Toronto wholesale house a few days ago sent a notice to its employes that all salaries would be reduced 25 per cent. on December 1st, and attributed the necessity of this to the prevailing depression in trade. Besides this, it is said that the staff was reduced by asking for the resignation of several of them.

On the face of it this looks serious, and would seem to prove that trade is in a bad state. But at the same time it might be mentioned that another Toronto wholesale house has actually increased its staff by about the same number, and reports an increased trade of many thousands of dollars in October and November.

The question of cutting salaries in dull times is a serious one. Take the case of a traveler earning \$1,500 a year in good times. His house have a prosperous year's business, and clear \$25,000, perhaps \$50,000, perhaps \$75,000. Not one cent of this goes to him. His employes get it all. Then the dull season comes, as it has a habit of doing, and the employers' profits are nil. For this reason the traveler is asked to accept \$1,150 or get a new place. New situations are not easy to get, then, and he accepts, with a sore spot in his heart and his confidence in his employer endangered. The busy season comes around again and travelers are in good demand. He comes to his employer and demands \$1,800, or he will leave. The employer knows that he cannot fill his place and he is forced to grant the request.

The cutting of salaries is thus seen to be a dangerous experiment. But this will not prevent it being done, so long as men have an idea that they are going to run their business to suit themselves—and that will not be until state socialism or doomsday come, and one is about as remote as the other.

CHEAPER MONEY.

First-class investments for money are hard to get these days in the cities, and to get them those who have money to lend are accepting less interest. Good real estate loans are being made at 5 per cent., and loans on business paper at 5 to 6 per cent. are quite frequent. Many loan companies and banks which have been paying 4 per cent. on deposits have given notice that after January 1, 1895, they will pay only 3½ to 4 per cent. Bank managers have been endeavoring to come to an agreement to reduce the interest on deposits to 3 per cent.

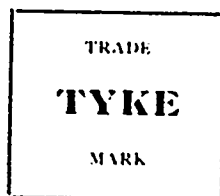


Wishing You the Season's Compliments.

TWO BRANDS THAT PAY.

THE Oxford Manufacturing Co., Oxford, N.S., who have been making homespuns for 27 years, would not think of doing business without a trade mark. They weave a white tape in the ends of every web, and have talked this up for some years. The result is that buyers now look for the tape, which is a guarantee that the goods are serviceable, that they are all pure wool and no shoddy. Time and again unscrupulous dealers have sold goods, saying they were made by the Oxford Co., but now buyers generally look for the tape. The president of the company informed THE REVIEW that this mark was now one of their most valuable assets. They are now extending their business west. Improved machinery has enabled them to increase their capacity, and they hope soon to have their goods on the shelves of the best business men in Western Canada. Through their exertions the breed of sheep in that part of Nova Scotia has been materially improved. The salt sea air seems to have a beneficial effect on the wool, for it makes soft, good wearing tweeds.

MacDougall, Barrett & Co., wholesale woollens, Montreal, have taken up the trade mark question since THE REVIEW drew the attention of business men to it. They resolved to try the experiment. They took a fine serge and stamped it thus:



every two and a half yards on the back of the web. They advertised the brand and the results exceeded their expectations. Before the goods were in stock they had constant inquiries for them, and they are now to be seen in nearly every town in Canada.

The moral to be derived from these for manufacturers and dealers who have a good thing is to give it a distinguishing name; advertise that name, pointing out the good qualities of the article, first to the trade, then, as the demand grows, advertise to consumers. Never on any account let the quality depreciate, but rather improve the value. Many a good business has been ruined by not keeping up the quality. Once confidence is lost it is hard to regain it.

PLATED NOVELTIES AS A SIDE LINE.

Wood Bros & Co., dry goods, Halifax, have made plated silverware novelties a feature of their Christmas trade during the last few years, and they tell THE REVIEW that it has been an attractive and profitable side line. Their stock for this year was opened Nov. 1, and in a few days they made numerous sales. Being luxuries, they get good profits on them, and being novelties, there is less chance for competitors to cut prices. They have a special show case placed just at the entrance to the store, where the contents cannot fail to draw customers to look at them, if not to buy. There are no staples shown, such as spoons, tea sets, cruet. These goods belong to the regular jewellery or hardware trades. Nothing but novelties are handled. These include pin trays and boxes of various designs, pin cushions, perfume bottles, glove boxes, rose glasses, etc., all of which ladies dearly love to have on their toilet tables. There

are also a few gentlemen's articles, including smokers' and shaving sets.

Wood Bros. & Co. bought their stock in New York, but on the suggestion of THE REVIEW, The Toronto Silver Plate Co., Toronto, who are in this business extensively, have prepared a special assortment of novelties, which include those mentioned above and a number of others. They run in price from \$1 upwards each article, chiefly \$1.50 to \$3. They can be retailed at 30 to 75 per cent. profit. Care should be taken in selecting articles suitable for the locality, and not to buy too largely until the demands are better known, though these articles will sell at any time.

A REGISTERED BRAND.

Registered and unregistered brands are increasing in number. On March 2nd, 1893, the "Elysian Nursing Vest" was registered by S. Lennard & Sons, Dundas, Ont.

Already these goods have become well-known to the trade, and jobbers are finding them a paying line. Retailers will in time find an increasing demand for them.

The point in handling a garment which has a distinctive name is that if it gives satisfaction the lady using it will ask for another and will recommend it to her friends and neighbors. This could not occur unless the particular article had a name which distinguished it from all other articles of a similar make or for the same purpose.

A brand that is advertised will not always pay, but it will pay highly if it is on an article that the public want and in which they may place confidence.

EXPECTS A TITLE.

It is expected that Hon. Senator Sanford, Hamilton, will shortly receive a title. He is head of an extensive ready-made clothing manufacturing house and proprietor of a number of the retail clothing stores known as "Oak Hall." As these titles go now-a-days no one better deserves it. He has spent time and money freely for his party. He has entertained the political leaders handsomely at his fine residence, "Wesanford," in the "Ambitious City," and at his delightful summer home in Muskoka, of which we read so much in The Empire last summer. The dry goods trade, when the time comes, will no doubt feel complimented that one of their number has been further honored. Mr. Sanford is now in England with Sir John Thompson, but it is not likely that any announcement will be made just yet.

A LADIES' TAILORING DEPARTMENT.

McPherson & Freeman, Halifax, established a ladies' tailoring department last spring. They secured the services of a high-class cutter, Madame Macdougall, who is considered one of the best in Canada. They made up their minds to cater to the best trade only. The results so far have been most satisfactory. They have worked up a good connection, and it is steadily increasing. They have the profits on the material used, and on the dressmaking as well, and these profits are better than they could make if they sold the material alone. Many of the customers go to Madame Macdougall first to get her to help them select the goods, and do not question the prices. Madame Macdougall works on the Kellogg system.

MONTREAL'S RETAIL TRADE.

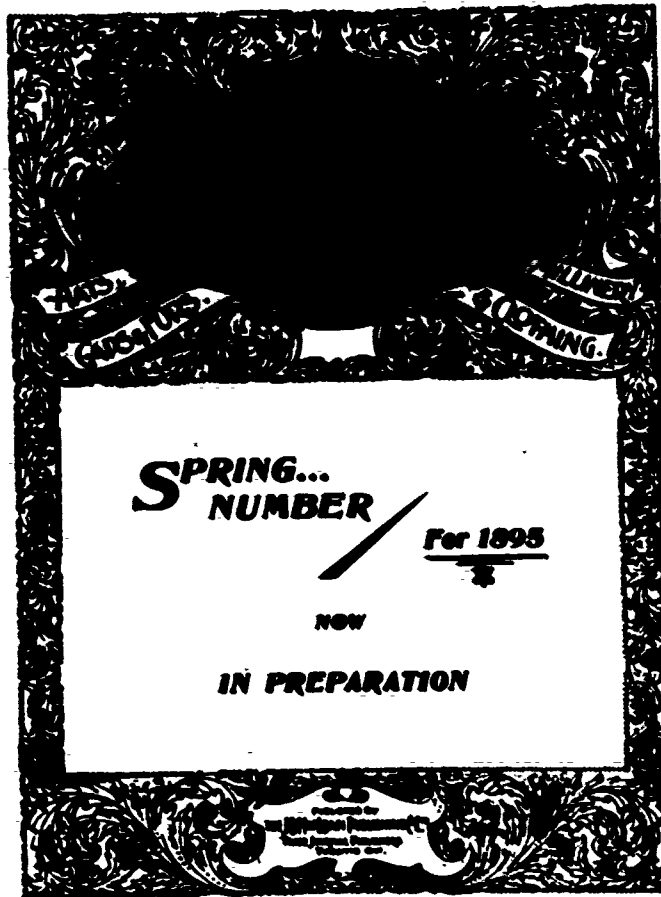
THE dry goods trade of Montreal have had some peculiar experiences this fall in more ways than one. For instance, THE REVIEW, after a careful canvass of the big general houses in that city, learned that the payments to date had been met far better than for the corresponding period last year. This would lead to the inference that the trade have had a satisfactory season, but, though they all agree in regard to the above particular, they still protest strongly that their fall experiences have been very unsatisfactory. This does not mean that the volume of fall trade has not been equal to that of last year, for it is generally admitted that it has; but that the heavy losses that Montreal houses have had to put up with in connection with their trade in Montreal city proper have wiped out completely a big portion of what should have stood on the profit side of the ledger. All through the summer and fall the backwardness of these city collections has been a notorious fact with the trade, and had it not been for the much better returns from the country, the statement at the opening of this article could not have been made. In fact, as THE REVIEW pointed out some time ago, the wholesale trade in Montreal can never remember a year when their city trade was as bad as it is at present. To make matters worse, the end of August and the month of September saw a regular rain of failures in the city retail dry goods trade, the effects of which will be felt for some time. Firm after firm kept throwing up the sponge, until one cannot count them on the fingers of both hands, or on five hands, for that matter. This, as everyone knows, meant not only the loss that the wholesale men had to put up with, but that these goods, after being bought in, were sold at such greatly reduced rates that other firms could not stand the pressure, and had to ask for composition also. A case in point that came under notice recently will illustrate this plainly. A retail merchant, who not over a month ago showed a surplus of over \$8,000, approached his principal creditor, a well-known St. Paul street firm, and stated that he could not stand the pace any longer. Three of his competitors, not half a mile from him on the same street, had got a composition, and now they were selling at such low figures that his store was empty all the time. This is only one case of several, which shows plainly that the bulk of the Montreal retailers are not in a healthy position. The secret of the whole trouble is that the retail dry goods trade is altogether too much cut up. There are too many stores, for the reason that many wholesalers,

not only in Montreal but in Toronto, seem willing to carry almost any one along now-a-days, and retail traders who are doing business on a more conscientious basis have the handicap of this competition. When the pinch comes, as it did this summer, the results are, as they have been, disastrous. It is just possible, in this connection, that the pinch this was accentuated in the city by the many men out of work.

THE SMALL CITY RETAILER.

It will be apropos of the present discussion of retailing in its new phases to mention one class of city retailer who is unaffected by the growth of the departmental store. This is the class of retailer who lives in the suburbs of such cities as Toronto, in a house with a small store in front, and who is assisted in his business by his family. This man carries, generally, a stock of about \$3,000 worth of goods, which are usually paid for. He buys in small quantities from hand to mouth, and at regular wholesale prices. He takes advantage of cash discounts, the same as the largest retailer. After buying right he sells at a good advance. His rent is merely nominal, being not much more than for an ordinary dwelling. His cost of management and his bill for wages are exceedingly small. In fact, his percentage of selling cost is no larger than that of the largest store.

This kind of dealer continues to flourish, and does not show the slightest signs of losing his hold on the trade. His store being situated a mile and a half or two miles from the centre of the city where the large stores congregate, he does not feel the opposition of the latter.



GIVING UP JOBBING.

The Worsted Weaving Co., of Bradford, England, have a Canadian warehouse at 54 Bay street. At first only samples were carried, but about a year ago a stock was brought out and supplies made from Toronto instead of from Bradford.

This feature, as will be seen by their advertisement on page 32, is to be abandoned, and the agency in Toronto will simply be for taking orders for import. Their goods are undoubtedly worthy of attention, but it seems that those who can handle large quantities of these lines prefer to buy early and have goods shipped direct, as in ordinary importing.

COTTON AND COTTONS.

SEVERAL lines of white cottons have declined this month. This decline in price has not been general, but in only a few odd lines. The extent varies from 5 to 7½ per cent. No extra demand has been noticeable on account of the reduction. The lines cut were manufactured by the Dominion Cotton Mills Co. and the Merchants' Manufacturing Co.

2¼ CENT COTTON.

A grey cotton at 2¼c a yard, five yards to the pound, is probably the cheapest that has ever been offered on the Canadian market. To meet competition, William Parks & Son, St. John, N.B., who are not in the combination, have put a line at this price on the market. The sample shown THE DRY GOODS REVIEW by a dealer is the best sample we have ever seen. Parks & Son are inundated with orders and requests for samples, but it is said they will only supply a limited quantity.

In consequence of this reduction it is rumored that D. Morrice, Sons & Co. talk of reducing their 3c. grade to 2¼c., and their 3½c. to 3¼c., but no announcement has yet been made.

The consumption of grey cottons has been much less this year. China, which took about 6,000 bales from Canada last season, has not taken one this year. It is said the Brantford factory will be closed for lack of work.

The trade in fancy colored goods, such as zephyrs, etc., has been satisfactory, and the Canadian Cotton Co. deserve credit for the improvement it is said it contemplates making in these goods, both in quality and style. There was much need for it. It is not improbable that the St. Croix mills, at St. Stephen, will run entirely on these lines as soon as they can put in some new machinery.

DECLINE IN STOCKS.

The cotton stocks listed on the Montreal Board of Exchange show the following interesting variations this month :

	NOVEMBER 1st.	
	Ask.	Bid.
Colored Cotton Co.	70	60
Dom. Cotton Co.	114	108
Montreal Cotton Co.	130	126
	NOVEMBER 6th.	
Colored Cotton Co.	65	60
Dom. Cotton Co.	109½	108
Montreal Cotton Co.	129	127
	NOVEMBER 7th.	
Colored Cotton Co.	65	60
Dom. Cotton Co.	105	95
Montreal Cotton Co.	129	127
	NOVEMBER 13th.	
Colored Cotton Co.	61	55
Dom. Cotton Co.	102½	95
Montreal Cotton Co.	126	118
	NOVEMBER 14th.	
Colored Cotton Co.	50	55
Dom. Cotton Co.	102½	95
Montreal Cotton Co.	127½	118
	NOVEMBER 24th.	
Colored Cotton Co.	50	55
Dom. Cotton Co.	96	93½
Montreal Cotton Co.	127½	120

They are now remaining steady at about these figures. The drop in the Dominion Cotton Co.'s shares from 114 on November 1st to 96 on November 24th was due to a notice that the

quarterly dividend would be 1½ per cent. instead of the usual 2 per cent. Three years ago the annual dividend was 10 per cent., but now it is only six.

Prices of cottons have been declining all year, owing to increased foreign competition and to the reduction in Customs duties last March. The consumption has fallen off very seriously in all lines. Some of the mills had to be closed down, and in all a reduction of 10 per cent. had to be made in wages. The net earnings of the company are less, despite this attempt to economize.

The Colored Cotton Co.'s stocks have dropped some five points in sympathy, as the management is virtually the same.

The Montreal Cotton Co., an independent concern, has not suffered much in the general decline.

It is lamentable that the uncertainty of the tariff policy makes Canadian industrial stocks rickety investments to a certain extent. Still this country has not suffered in the same measure as some others have.

RAW COTTON.

On June 15, 1894, The Commercial Bulletin summarized the New York market as follows :

Middling, Upland.....	7 5-16c.
Middling, Gulf.....	7 9-16c.

The sales for future delivery and the closing prices of the day are as follows :

	Sales, bales.	Closing June 15.
June.....	500	7-13 to 7-14
July.....	4,000	7-15 to 7-16
August.....	20,200	7-18 to 7-19
September.....	1,900	7-20 to 7-21
October.....	6,100	7-27 to 7-28
November.....	4,600	7-32 to 7-33
December.....	5,500	7-38 to 7-39
January.....	200	7-44 to 7-46
February.....		7-50 to 7-52
March.....	2,200	7-57 to 7-58
Total.....	45,200	

Market..... Dull.
Transferable orders at..... 7-15

On November 26 the prices were as follows :—

CURRENT PRICES.

Middling, Uplands.....	6c.
Middling, Gulf.....	6¼c.

The sales for future delivery, and the closing prices of the day are as follows :—

	Sales, bales.	Closing Nov. 26.
November.....	100	5-75 to 5-77
December.....	12,700	5-78 to 5-79
January.....	46,400	5-86 to 5-87
February.....	11,660	5-91 to 5-92
March.....	98,800	5-97 to 5-98
April.....	6,500	6-03 to ..
May.....	65,200	6-08 to 6-09
June.....	19,200	6-14 to 6-15
July.....	3,200	6-19 to 6-20
August.....	500	6-24 to 6-25
September.....	200	.. to ..
Total.....	268,900	

Market..... Firm.
Transferable orders at..... 5-80

It will thus be seen that raw cotton has declined one and 5-16 cents per lb., or 18 per cent. The effect of this on manufactured goods must be considerable.

MONTREAL'S OPINION OF THE SLUMP.

Our Montreal correspondent writes: "The radical decline of 10 to 20 per cent. in the price both of white and grey cottons came like a thunderclap on the trade a week ago in Montreal. There is no reason, however, why they should have been surprised," said a well-known Montreal dry goods man, "had they stopped to consider the situation. You will remember that in October last I called THE REVIEW'S attention to some reasons why cottons should be easy, and the decline that the trade are now discussing is due to these reasons. The cause, as I said before and repeat now, is the low range of value on the raw material, and I still believe, as I did a month ago, that when the demand for cottons really sets in we will have offers from American manufacturers as freely as we did last spring. It is to meet this prospective competition owing to the low values on raw cottons that our Canadian manufacturers have lowered prices. Whether they have lowered them enough remains to be seen, but it is a matter on which I will express no opinion. I will say, however, that the decline has come at a rather inopportune time, for the reason that buyers just about now are commencing to consider the question of spring supplies of cotton, and with this slump in mind, may be inclined to hold back their orders. I expect therefore that it may have some tendency to delay business, and for this reason consider that the mills, as they must have known the drop was coming, might have given earlier notice of it."

THEY DO NOT CARRY OVER STOCK.

McPherson & Freeman, of "The People's Store," Halifax, have bought a lot just across from their present store, and next

spring will erect a large modern brick building. The plans have not yet been prepared, but Mr. Freeman, who crosses the Atlantic every six months, has been carefully examining the large retail stores in Europe and in the States. They are aiming at making it one of the most complete retail dry goods establishments in Canada. It will be double the size of the present building, having a frontage of 60 feet. Their general idea of the interior is to have the offices in such a place that they can see all the shop at a glance. Mr. McPherson's plan is to keep no goods on the shelves. Clerks are often not active enough, and will allow a customer to go out sometimes rather than pull a web down. They keep as many goods on the counters as possible, so that people see them and examine them. They come in perhaps for some other article, but a piece of goods at their side attracts their attention. They handle and finally buy it. There are more opportunities for theft in this way, but he thinks it pays better to take chances on that. They never allow goods to hang. If anything is going slowly they put it on the counter. If it fails to sell then, and the season is passing, the price is cut, for the goods must be sold. It is better to take a small first loss than a large one in the end. Goods depreciate so quickly that even snaps are out of date in six months.

H. H. Smith, merchant tailor, of Rat Portage, formerly of Winnipeg, contemplates reopening business in Winnipeg in a few weeks.

The creditors of the Canada Shipping Co., commonly known as the Beaver Line, met recently in Montreal and appointed liquidators and an Advisory Committee to wind up the affairs of the company.

KNOX, MORGAN & CO.

Wholesale
Dry Goods . . .

HAMILTON, ONT.

SPECIAL OFFER IN . . .

**Top
Shirts**

**Xmas
Novelties**

A big clearing lot bought at a sacrifice. You can secure a portion of these at mill prices if you order at once. Order by letter or through traveler.

Some very special things in Fancy Muslin Handkerchiefs, Silk Handkerchiefs, Silk Collarettes, Ties, Braces, Purses, Knitted Shawls, Chenille Table Covers, etc., etc.

Ladies' Underwear

We have decided to keep our stock complete up to end of January. Send us your repeats.

CANADA AND BI-METALLISM.

VERY few of Canada's business men have the broad grasp of the leading questions of the day, combined with the power to express these opinions clearly, that P. H. Burton, of Caldecott, Burton & Spence, possesses. He has recently returned from Europe, and gave some of his impressions to THE REVIEW.

Mr. Burton said that Canada never stood higher in the mercantile and money market than she did to-day. He felt a glow of pride at the way that the recent loan was taken up in London, and was convinced that a much higher price could have been secured if asked for. If Canada's debt were in shape for funding now, a great saving in interest could be effected.

This success was all the more striking, as it occurred just after the vile attack on Canada by The Investors' Review. A leading banker in London described Mr. Wilson as a man "born with a bad liver and had never got over it." His vapourings were allowed to pass unnoticed by the ablest of London's financiers.

Mr. Burton then went on to point out that the continued flow of gold from New York to London during the past two years showed that Great Britain has lost its faith in United States investments. As a consequence money was very easy in the London market, and this easiness was further intensified since the Baring estate had been lifted off the market and the Bank of England relieved from all liability in the matter.

Turning to the question of prices, Mr. Burton thought much of the present trouble was due to an abandonment of bi-metallism. Since 1873 it has been out of the laws of most of the leading modern countries. Nevertheless, silver is the coinage of about 900 millions of people in China, Japan, India, Mexico and the South American Republics.

Since 1873 prices in general in all gold countries have dropped very considerably, while prices in the silver countries have remained stationary. For this reason the cost of labor and fixed charges have materially lessened in silver countries, as compared with the cost of labor and fixed charges in gold countries.

For instance, Argentine wheat is being sold at a very low price on the British market. Why? Because Argentine wheat is produced by laborers who receive their wages in silver, and is sold in a market where the price is in gold. Canadian wheat, on the other hand, is produced in a gold country and sold in a gold country. That is, the rate of exchange is in favor of Argentina as compared with Canada.

"Take another example," said Mr. Burton. "Great Britain and India both produce cotton, and the latter is gaining on the former in the matter of selling goods in China and Japan. British wages have increased from two causes: first, the influence of the trades unions, and, second, the appreciation in value of the metal in which they are paid, viz., gold. Indian wages have lowered, if anything. Trades unions have no influence there, and the value of silver (in gold) is less than it was some time ago, and it is in silver the wages are paid. For these reasons Lancashire cannot produce as cheaply as India.

"The British manufacturer recognizes this, and the British farmer recognizes the competition of the wheat-growers in silver countries, and both favor bi-metallism where the matter has been discussed.

"But London stands in the way. The leaders in finance there are the creditors of the world, and all peoples pay them

interest, and pay it in gold, not actually, of course, but in gold values. If they adopted bi-metallism they would find their fixed incomes to be of less value than at the present time, and hence they are loath to change.

"But London must yield. As her investments come due she finds them unreplaceable at old rates, and a plethora of capital will force her into action."

DOES CREDIT PAY?

AT the age of nineteen J. G. Harival began business in Trenton, N. S., with \$25 capital. He had about five years' experience and knew how to buy and sell goods, but was no financier—he gave too much credit. The first year he cleared \$500. Next year he did fairly well, but did not find it such smooth sailing. He had been giving credit freely and his customers would not pay up. He sold the business early this year, retaining the book debts, which in three years amounted to over \$1,200, all of which were supposed to be good. He has been devoting his entire time to collecting since, and has only obtained a little over \$300. He wanted this money to put himself through college, but not being able to get it he has abandoned the idea. If he had insisted on cash he would now have had his \$1,200, and in three years a diploma permitting him to preach. It is doubtful if he will realize more than 50 per cent. of this amount. He intends to begin business again, and (as he said to THE DRY GOODS REVIEW) his first principle will be "no credit." Experience should teach, but there are many who do not seem to realize that proverb. They still sail along smoothly, giving credit freely, worrying how they can pay their own bills, instead of devoting their energies to the development of their business.

There is a feature in this particular case which many overlook. Mr. Harival's customers were all employes in steel, glass and other works. They received regular fortnightly wages. They had no other revenue and no hope of any, yet he did not hesitate to give them \$25 to \$100 credit above their regular requirements. There are hundreds of other merchants, thoughtlessly doing the same thing. There is some excuse for giving credit to farmers whose revenues are irregular, but none in the case of those who have regular wages. The merchant should figure how much credit they are entitled to, never allow them to get beyond it, and insist on fortnightly settlements.

SPRING PRINTS.

In spring prints John Macdonald & Co. show their usual complete range, selected from those shown by all the leading European manufacturers.

The colorings are hard to describe this year, as the samples are so varied. Red, gray, linen and grenat grounds predominate, while regattas, checks and chambray effects are finding great favor.

Duck suitings are going to be a feature of the spring trade. All the grounds are white, but plain and fancy, printed and woven fabrics are shown.

Drills in plain and printed patterns are in prominence, and the orders already placed are considerable.

Fancy linen drills, brown or natural grounds, with fancy stripes, are in much demand for ladies' suitings.

The "Distingue"

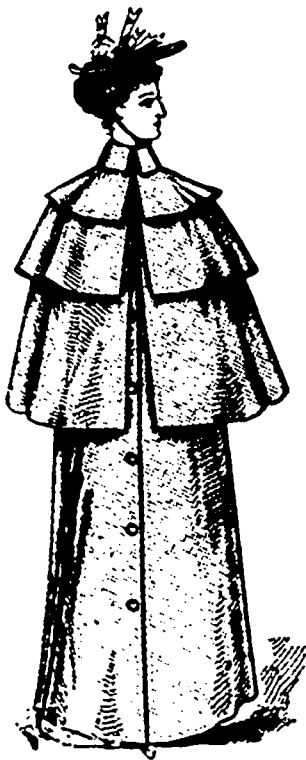
WATERPROOF

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, GRASSETT & 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."

SPECIAL MONTREAL NEWS.



ACCORDING to all accounts, the month of November has been a fairly satisfactory one with the wholesale dry goods trade. Travelers are still out sorting on fall goods and placing orders on spring account, but will soon be in off the road for the holidays. A variety of opinions are expressed with regard to the fall trade this year, and while it is generally admitted that the aggregate volume of business is less this year

than last, many of the leading firms express the opinion that they have less ground for complaint than they expected. One point is generally admitted this fall, and stock-taking, which has just commenced, is proving it every day, and that is that stocks remaining in wholesale hands are smaller than ever before. This is a good healthy sign, and as the aggregate volume of trade has been reduced the fact is explained by a more cautious policy of buying. In several houses that THE REVIEW visited it was found that they had been completely sold out of staple lines of dress goods, tweeds, hosiery, etc. According to reports, the state of affairs in Toronto is much the same, so that in this respect the position is essentially sound. It is admitted also that dealers throughout the country have been running on smaller supplies, so that all round there is no "heavy jag" of dead stock, as was commonly the case a few years ago, to weigh on the market and dealers' minds like a nightmare.

Remittances during the month have been favorable on the whole, and during the last few weeks have improved, if anything. This, however, has been in connection with country payments, for the city collections are still backward. The cause of this has been referred to before, viz., the large number of failures that have taken place in Montreal this fall. If the fact has caused some pinching it has, like the surgeon who amputates a limb to save a life, done good by weeding out a lot of people who should have never been allowed to run up an account with anybody.

Values, except on cottons, show no radical change. Both white and grey cottons, however, were reduced 10 to 20 per cent. during the month.

All the houses have now commenced stock-taking, and already find that the residue of fall goods is smaller than it has been before for a number of years at this season on all kinds of goods.

Travellers have met with some degree of encouragement during the past week in placing goods for spring account. They have experienced a good sorting trade also for heavy woolens, cloakings, flannels and woolen hosiery. This is taken to mean that stocks this fall have been broken into.

S. Greenshields, Son & Co. report that their spring orders for dress goods during the past fortnight have been away ahead of the corresponding period last fall. For instance, their orders for Priestley's goods on this account have been more than doubled.

The S.S. Labrador brought in something new in English flannelettes for babies and children, Brophy, Cains & Co. receiving a few cases in patterns that can be had nowhere else.

Mr. George B. Fraser, one of the partners of the firm of S. Greenshields, Son & Co., is expected back from Europe via New

York on Monday, 3rd December. Mr. Fraser has been away for nearly two months buying spring goods for the big house on Victoria square.

Brophy, Cains & Co. have just opened a special lot of ladies' white handkerchiefs, embroidered in white and colors, put up five dozen in a box, assorted, for the retailer to sell at 60 cents per dozen. These, they hold, are good holiday goods.

Mr. Wm. Agnew, of Wm. Agnew & Co., who has just returned from a trip throughout Ontario, from the Ottawa River to Lake Huron, considers the position encouraging. He found that stocks generally were light, and looks for a good demand on spring account.

Mr. Thomas Brophy, senior partner of Brophy, Cains & Co., who buys for the firm in Europe, got back on the 29th ult. He did not find that the American tariff affected prices to any great extent, but says that values generally are steady.

The Canadian Hair Cloth Co. has been notifying jobbers in Montreal that they will not book orders any great distance ahead, as they look for a brisk demand for the article. It will be remembered that about a year and a half or two years ago there was a regular rush for this article, which is used for stiffening coats, cloaks, etc.

It is said in the trade here that Messrs. Jno. McGillivray & Co., who handle fine dress goods, contemplate winding up their business. Several of their travelers during the past month or so have found positions with other firms.

For the Christmas trade Brophy, Cains & Co. are showing black silk Vandyke collars, and the same goods in jet; also Vandyke guipure collars in black, cream and butter at popular prices, as well as their usual full line of black dress fabrics "for gentlewomen."

It is understood that the firm of C. A. Dumaresq & Co., St. Catherine street, are in deep water. The firm buy up bankrupt dry goods stocks and job them out to the retail trade, and appear to have been doing a good trade. An endeavor to honestly discharge some of the indebtedness contracted by Mr. E. Dumaresq is said to be the chief cause of the financial stringency with the firm. No formal assignment has yet been made, but the liabilities are placed in the vicinity of \$16,000, and the estate shows a deficiency of about \$4,000. An offer of 25 cents cash and 75 cents in ten monthly payments it is said will be made by the firm if the creditors consent to give them time. This firm has no connection whatever with "The Dumaresq Co.," 368 and 370 St. Paul street.

Matthews, Tower & Co.'s travelers are now out with a full line of spring samples of gentlemen's hosiery and other supplies. The firm consider that their selection this year is the best they have ever shown, notably specialties in ties.

Thouret, Fitzgibbon & Co. have met with great encouragement this fall in their glove trade, the excellent quality of the French kid goods becoming more and more acknowledged by the trade. Their turnover this fall has, as a result, been much larger, and instead of \$10,000 worth of goods being yet in stock, as was the case last fall, there is hardly \$2,000 worth.

Mr. George Lepine, a well-known dry goods merchant at Point St. Charles, whose place of business for a number of years was at 145 Centre street, Montreal, dropped dead one evening recently. He had been unwell for some time of heart disease, and leaves a family of adult children.

LEADING RETAILERS.

MANY differences that crop up between wholesalers and retailers would have had no existence had the parties concerned been acquainted with each other. Realizing this *THE REVIEW* has grasped every opportunity for urging personal contact between seller and buyer. During the last few years there has been a marked improvement in the desired direction; but there is still room for development.

With a view to bringing about the desideratum *THE REVIEW* has decided to branch off in another line while still retaining the old. We purpose producing the "shadows" of the leading retailers throughout the Dominion. In a word we intend producing pictures and sketches of them. No attempt will be made to publish them in order of merit, or as the spirit moves us, but just as our staff of writers and artists can prepare their copy and pictures.

But while we hope to furnish a picture gallery of the retail merchants of the country, we have another object in view: We want to furnish the retailers with examples from the experience of their fellows that may help them to make their respective businesses more successful. And it is from this standpoint that the series of sketches will probably prove of most value to the retailers of the country. The subject of our sketch is

J. N. MCKENDRY.

Among the retailers in Toronto who have grasped the spirit of the age and established a large store to meet the varied wants of a most capricious people, Mr. J. N. McKendry stands near the front in point of success. In ten years, he has, by his Irish pluck and nervous energy, contrived to build up a large business out of nothing. He has been met by huge difficulties, such as would have discouraged most men, but he always came up bright and smiling, and his success is now assured.

After learning his trade in Belfast, Ireland, his stout heart led him to seek his fortune in a new land, and, after some six successful years as buyer for what is now the largest store on Yonge street, he struck out for himself in 1884. The new firm was McKendry & Farrar, but the second year, and ever since, it read "McKendry & Co.," with J. N. McKendry as sole proprietor.

In 1891 Mr. McKendry moved down from 278 Yonge street to 202 and 204, and began to work his store on the departmental method. In the spring of this year he bought out D. Grant & Co., who had a general drapery business next door,

and made the two stores one. This large store now covers four lots, Nos. 202, 204, 206 and 208, and a small army of clerks is required to attend to the numerous counters which the building contains.

Each department in the store is presided over by a head, and that person is responsible for the loss or gain shown at the end of the year. In this way all the unprofitable departments are either eliminated or reorganized on a paying basis. Some exceedingly practicable and suggestive hints on the management of each class of goods are always obtainable from this close scrutiny of the course of trade in the various kinds of merchandise when divided among departments.

Personally, Mr. McKendry is well known to the trade, both in Canada, New York and London. At home he is regarded as an upright and honorable citizen, and were he not so busy he might have been an alderman long ago. He has taken a leading part in several progressive civic movements, and is a leading temperance worker. In fact, he was the organizer of the Canadian Temperance League, and believes that "treating," as it exists among business men is a foolish and pernicious practice.

Mr. McKendry's life is a tangible proof that by sticking closely to a business aim, success may always be attained. There must be no faltering, no relenting on the way, but a steady, persistent, soulful pushing to the front. The aid of all the newest methods must be sought and all possible

plans and procedures pressed into service. The day has gone by when a merchant can ride to business success on a litter of roses. It is a rocky road, that must be traveled on foot, and only the strong-minded and vigorous are able to remain in the centre and make steady progress.

WATCH YOUR WINDOWS.

C. N. Hartling, Halifax, has removed from 93 to 33 Gotten-gen street, where he now has a very compact stock of men's furnishings and hats. Although his windows are only six feet high and four feet wide, he pays special attention to dressing them, and says it is his most profitable investment. It brings a great deal of chance trade. There are some small dealers who say it does not pay to bother with their windows. They are so small that there is no use attempting to imitate the large windows. Mr. Hartling's experience shows they have no excuse.



TRADE CHAT.

THE quarterly meeting of the Dominion Commercial Travelers' Mutual Benefit Society was held at the rooms of the society, Montreal, on the 3rd inst. The members whose names follow were chosen, by acclamation, officers and trustees for the ensuing term: Chas. Gurd, president; G. O. Stanton, vice-president; F. Birks, J. T. Dwyer, E. H. Copland, Max. Murdock, Robert White, T. Hughes, trustees.

The Alliston woolen mills are to be lighted by electricity.

The Ingersoll woolen mills were broken into recently, and \$50 in goods taken.

Merchant A. M. McRae, of Carleton Place, is getting round on crutches. Shooting accident.

F. R. Hodgins, of The Hodgins Estate Dry Goods Store, Clinton, was in Toronto last week.

Perkins' millinery store at Campbellford was burnt on November 12th. Insurance, \$1,000.

A loss of \$10,000 was caused by fire in H. Sims & Co.'s collar warehouse at Montreal the first week in November.

T. T. Alonson, of Brandon, will open a store at Hamota, and deal in dry goods, clothing and boots and shoes.

The old firm of Gray & McGregor, Madoc, have dissolved partnership. Mr. R. T. Gray will continue the business.

The stock of Park & Co., Jarvis, has been sold to George Mitson, of the same place, at 66 cents on the dollar.

The deposits in the Government savings banks for October amounted to \$278,205 and the withdrawals to \$328,316.

J. & H. Spence, general merchants, Pipe Bay, have opened a branch store at Dyer's Bay, head of the Bruce Peninsula.

The store of Wm. Taylor, of Belle River, was burglarized one night recently, and \$100 in cash and considerable clothing taken.

Mr. Falkenburg, who hails from Manchester, proposes to establish a factory in Quebec for the manufacture of water-proof clothing.

The insurance company have settled with Henry Laundry, merchant, Tweed, for \$3,750, and his creditors have made a compromise.

D. Magee's Sons, St. John, are offering "The Wild West" hat, as worn by Buffalo Bill and other famous cowboys, at \$21 a dozen to the retail trade.

Rumors are rife about the intention of the Grand Trunk Railway to put Brantford on the main line, running a spur for that purpose from Lynden.

Mr. J. Pope, of Hensall, merchant tailor, has disposed of his business at Fullarton, which was under the management of Mr. John Norris, to that gentleman.

J. M. Macdonald, representing McIntyre, Son & Co., of Montreal, wholesale dry goods, leaves Winnipeg for the coast on Monday, with his spring samples.

Mr. J. H. Metcalf's headquarters are now at Ottawa, he having recently engaged with Messrs. J. A. Seybold & Co., wholesalers, as traveler for them in that section.

"To the general trade," says The Trade Magazine, "a well dressed window is an advertisement and encouragement to business which should not be overlooked." THE REVIEW is trying to encourage well-dressed windows by a competition, which

closes January 15th. A collection of photos of three windows actually shown by one retailer between October 1st and January 1st will have a chance to win one of three money prizes, of which the first is worth \$20.

Arrangements have been completed whereby the Canadian postoffice money order system will be operated direct with Australia, instead of through England as heretofore.

The Indian hemp, a textile plant of some value, which has been found growing wild in Manitoba, near Rounthwaite, is to be tested at the Manitoba experimental farm at Brandon.

Mr. Tetlow, the English card-clothing manufacturer, has been on a trip to Canada visiting his customers. He was accompanied by Mr. Robert S. Fraser, his Canadian agent, of St. Helen street, Montreal.

Peter Scott, superintendent of the Clyde woolen mills, Lanark, Ont., left by the Labrador a short time ago on a visit to Scotland, where he will endeavor to understand the latest improvements in woolen manufacture.

Mr. W. Root, of the firm of G. Root & Co., top-makers, Bradford, has been on a visit to Canada, where he has several customers. He was introduced on this, his first visit to Canada, by Mr. Robert S. Fraser, of Montreal.

D. Lavrock, late general merchant at Port Elgin, is now in the grocery business in James street south, Hamilton. He is understood to be much pleased with the change. William Goble is selling out Mr. Lavrock's stock at Port Elgin.

A mat factory has just been established on Moira street, in Belleville, by Wildbur & Moses, who make cocoa mats and matting, wool mats and fibre spinning. They will weave the cocoa matting such as is used for the aisles of churches. A new building for their weaving is spoken of in the coming spring.

The value of the crop of the province of Ontario for 1893 is placed by the Bureau of Industries at \$102,000,000. The principal items that go to make up the total are: Hay, \$37,921,000; oats, \$19,450,000; wheat, \$13,600,000; peas, \$7,651,000; turnips, \$5,697,000; potatoes, \$5,100,000.

There was a meeting of the Retail Association of Winnipeg on Tuesday evening, November 27, at Delmonico hall, corner of Market and King streets, at 8 o'clock. The meeting was called for the purpose of formulating a constitution and by-laws for the government of the association, and dealing with other matters of interest to the retail trade.

Simcoe is to have a new industry. Harding & Son have bought from Mr. G. H. Luscombe the old rink site, corner Sydenham and Pond streets, and have let to Mr. Hugh Steinhoff the contract to erect a building 35 x 90, two stories and an attic, to be used as a shoddy mill. It is to be equipped with six set of cards, and when completed will have a large capacity.

The Williams-Hurlburt Company, of Collingwood, is applying for incorporation for the general manufacture and sale of all kinds of hosiery and knitted goods. The operations of said company are to be carried on in the town of Collingwood. The amount of capital stock is to be eleven thousand dollars, and the names of the applicants are as follows: David Williams, manufacturer, John Chamberlain, contractor, Frank Foster Telfer, merchant, Herbert Young Telfer, merchant, and Minnie Hurlburt, wife of Lawrence Henry Hurlburt, all of the town of Collingwood; Heman John Hurlburt, lumberman, of Mitchell; and Andrew Ginty Campbell, of Winnipeg, bookkeeper.

BUSINESS WEST OF PORT ARTHUR.

JOHN CAMERON, general subscription agent of THE DRY GOODS REVIEW, has just completed a successful trip from Port Arthur to the Pacific. He has been there since June, and



has visited every place in that magnificent district, going over the ground more thoroughly than ever before. The result is that we have now nearly double the number of readers we had before. In several instances he had to drive nearly a hundred miles to see business men. He says the paper is doing a great deal in drawing the people of the different parts of Canada closer together, for it is read from the Atlantic to the Pacific. Through its columns the leading business men in the most remote districts are becoming acquainted and are taking an increased interest in each other's welfare.

Speaking of trade, Mr. Cameron says business is on a satisfactory basis. Merchants are giving less credit and are paying their accounts more promptly. They are, he says, if anything, generally more enterprising than eastern business men.

CARPET FAILURES.

A. L. C. Merrill, carpets, Montreal, who assigned recently in instance of George Blackburn, has filed the following list of principal creditors: George Blackburn, Manchester, Eng., \$1,400; Barry Ostler & Co., Kirkcaldy, Scotland, \$960; Richard Smith & Son, Kidderminster, Eng., \$665; S. J. Watts & Co., Manchester, Eng., \$922; Thos. Topling & Co., London, Eng., \$436; Thibaudeau Bros. & Co., Montreal, \$406; Edward Hughes & Son, Kidderminster, Eng., \$269; A. Belanger, Montreal, \$1,000; Wm. Mitchell, Cobourg, \$338; Shepherd & Beveridge, Kirkcaldy, Scotland, \$201; The Corticim Co., London, Eng., \$1,377; J. Crossley & Son., Halifax, Eng., \$1,040; Thos. Bond, North & Son, Hompon, Eng., \$1,570; Brintons Ltd., Kidderminster, Eng., \$319; Dominion Oil Cloth Co., Montreal, \$971; Dame Normandin, Montreal, \$500; Gault Bros. & Co., Montreal, \$1,489; H. B. Picken was appointed provisional guardian.

Gates & Gardner, carpets, St. Catharines, have assigned to D. De Potter.

SALE OF SEALSKINS.

A London, Eng., despatch, of December 1st, says: "At the two days' sale of sealskins in this city there has been a large attendance of buyers, and there have been sold 128,470 North west coast skins, 16,030 from Alaska, 27,300 from Copper

Island and 16,030 from the Lobas Islands. The condition of many of the skins offered was not first-class, sufficient care not having been taken in removing them from the dead seals. Owing to the increase in the collection of skins and the adverse trade conditions a decline in prices was expected."

TRADE IN WOOLENS.

Speaking of the trade in woolens, Mr. Johnston, woollen buyer for Wyld, Grasett & Darling, remarked that the sorting trade in November had not been so satisfactory as in October, for some reason which he could not quite locate.

Black beavers had sold extra well for overcoatings, and browns and blues moderately. Meltons sold to a certain extent. Naps sold fairly well, but would be better, he thought, next season, when they would be used for both ladies' and men's outer garments. The tendency was to a fine vicuna effect—a sort of fur-beaver. This had a nice warm feeling, and the surface did not wear off as quickly as in the case of a nap.

One of the marked features of the season had been the comparatively slight attention given to tweeds. Fancy worsteds, serges and chevots caught the trade much better, and suitings were nearly all made from these fabrics.

Mr. Johnston called attention, with considerable pride, to his trimming department, which has had a satisfactory growth. He displayed a long range of 40-inch striped silesias, and showed some very pretty satin-finishes and brocades. The latter are expensive goods, but, owing to their having the pattern woven into them, they are sought after by the best tailors.

RECENT SALES.

The following stocks were sold recently. J. H. Strickland's Cannington, \$1,400, to G. A. East, at 47 cents, ditto, Argyle, \$1,316, to T. W. Dodds, at 72½ cents; ditto, Bolsover, to Hugh Wilson, at 71 cents; Hand-in-Hand's, Toronto, \$6,000, to James Matchett, at 55 cents; Danford, Roche & Co.'s, Aurora, \$10,172, to J. W. Relyea, of Brockville, at 60 cents; Bedard & Vincent's, Montreal, to Mr. Porter, at 62½ cents, fixtures at 25½ cents; Thorne & Co.'s, Hamilton, \$11,778, to James Shea, at 70½ cents; W. Stanford's, Ottawa, \$30,000, to P. Rochon, at 59 cents; A. McDonald's, Guelph, \$30,000, to Mrs. McDonald, at 38½ cents; T. J. Death & Sons', Toronto, to Bachrack, at 28½ cents.

FANCY UNDERWEAR.

Startlingly original is the advertisement of some high-class patterned French underwear on page 19 in this issue. This class of underwear has been until now out of the reach of the ordinary consumers, but Glover & Brais have succeeded, by keen efforts and special attention, in getting a special line ready for them suitable for this market.

These goods are designed in Paris, are fashion produced in the best shapes, and are made in shirts, pants, and half-hose to match.

The patterns and colorings are exquisite, as may be gathered from the tan with black spots, and the blue with white spots, shown in the illustrations.

The untiring efforts of Glover & Brais to produce articles of which the men's furnishing trade have felt the need, will undoubtedly be appreciated by those benefited.

CANADA CONQUERS THE WORLD.

IN the matter of a great carpet, Canada seems to have conquered the world. Mr. James P. Murray, of the Toronto Carpet Manufacturing Co., has brought the manufacture of his patent "Imperatrix Axminster" to perfection in Canada, and orders are so numerous that ten more looms are to be added at once, five to be made by themselves and five by Goldie & McCulloch, Galt.

Mr. Murray has just organized a company in Philadelphia to manufacture this carpet in the States, and in the spring will leave to organize a company in Great Britain. His patents cover both countries, and he will make the most of them.

The Philadelphia Carpet Review speaks thus of this chenille axminster: "One of the important transactions of the past month was the organization in Philadelphia of a company for the manufacture of genuine chenille axminster by power. This, we believe, has never been attempted in Philadelphia, though hand-made axminster of a creditable kind has been made here. The present patent hails from Canada, being owned and made exclusively by the Toronto Carpet Manufacturing Company of which Mr. James P. Murray is president. Mr. John R. White, of Boyd, White & Co., is the principal organizer of the new enterprise, in the formation of which he has had, during two weeks of the past month, the active presence and direction of President Murray himself.

"The fabric to be made was exhibited at the Chicago Exposition, in the booth of the Toronto Carpet Manufacturing Co., on the main floor of the Palace of Manufactures. The extraordinary height and deep pile, and ingenious back of this axminster deeply interested such experts as stopped to examine. The award given it was the only one granted, so far as we know, to power loom chenille axminster, designated as such, at the Exposition. The fabric, which was perfected in Toronto, is notable for its remarkable wearing qualities, the tenacity of its pile (sweeping off being almost impossible), the unlimited range of its colors or designs, and for its remarkable cheapness.

"This organization will be styled the White-Murray Carpet Co., its chief business being the manufacture of power-loom chenille axminster carpeting, rugs and mats. The rugs from this fabric are now widely used over Canada, and the makers of late have been unable to keep pace with their orders. The fabric has the same affinity for light and delicate colors that is observed in moquette, but discloses its strength quite as well in dark, rich colors. A special emblematic design in crimson, recently executed for the Toronto Athletic Club, is pronounced a remarkably attractive carpet.

"The company has been organized on a basis of \$200,000 capital, the intention being at an early date to place the requisite number of looms and to proceed at once to the weaving of goods in Philadelphia. It is presumed that Mr. John R. White will be president of the company, and that the Board of Directors will include some of our leading capitalists. The promoters feel assured of a quick market for their product, the experimental stage having been passed two years ago in the Toronto mill."

CHANGES AMONG SHADE-MAKERS.

On December 1st the Macfarlane Shade Co. ceased to exist. Their large factory on Liberty street, Toronto, has been leased by Menzie, Turner & Co. for a term of years, and for that term the Macfarlane Shade Co. have promised not to go into business

in Canada. Mr. Macfarlane will go to Detroit to manage a factory to be established there by himself and Hees & Co.

The stock-in-trade of the Macfarlane Co. has been divided between Geo. H. Hees, Son & Co. and Menzie, Turner & Co. The former firm have secured the printing blocks, lace effects, shades, stencils, patterns, trade-marks, catalogues, etc. The latter firm have secured the shade cloth, poles, and many lines in laces, fringes and brass goods.

Menzie, Turner & Co. will place their coloring and decorating machinery in the factory vacated by the defunct firm, and will continue to manufacture as before. They have special facilities, with their patent machinery, for turning out cheap shades, and no doubt they will now do an increased business.

The Canadian market was too small for three large firms, and one had to quit. It fell to the lot of the Macfarlane Co. to do this, and the market will be divided between the other two. This will probably mean less cutting of prices and an increase of profits to both manufacturing concerns.

SPECIAL HALIFAX NEWS.

HALIFAX, N.S., Nov. 29, 1894.

THE dry goods trade, as far as the city is concerned, is very good now, and has been for the past two months. The indications are that it will be even better during the winter months. The same, however, cannot be said of the provincial trade. Not that there is any difficulty in selling, but rather that collections are hard to make. Renewals are the order of the day, and men have asked for time who never did so before. The fact is, country stores are over-stocked, and the merchants do not know when to stop buying. A prominent wholesale man, Mr. T. M. Jenkins, of Murdoch's Nephews, says his firm would be willing to close their doors for one year, if the other firms would do the same, and thus give the country dealers a chance to dispose of their large stocks. Beyond a little "sorting" to keep up stocks, he thinks the dealers have goods enough on hand to meet all demands for at least twelve months.

Like a good many other places, Halifax has trouble with the Customs officials. It is asserted by wholesale men that they are put to considerable unnecessary trouble and expense. One dealer goes as far as to say that they find it advantageous to import via Montreal. He says they can save 10 per cent. by doing so, although the goods have to be reshipped to this city.

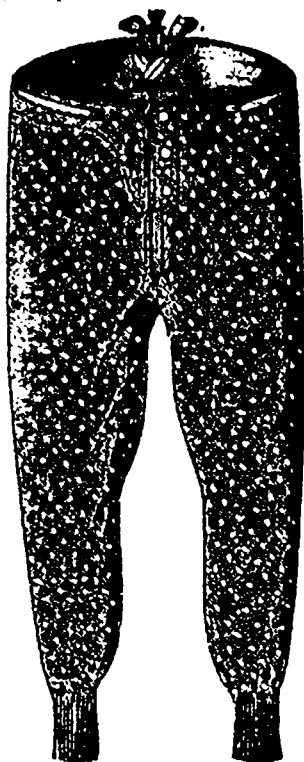
The Halifax dry goods trade have to compete with street peddlars. THE REVIEW noticed, a few days ago, a couple of these men behind a long L-shaped table covered with ready-made clothing, blankets, braces, etc., in which they were doing a good trade with farmers and sailors.

Wood Bros. & Co., Halifax, make a special feature of mantles, dress goods and trimmings, and silks. Mr. Wood visits the European markets twice a year.

F. J. Horneman, general dry goods dealer, Spring Garden road, has registered his consent to allow his wife to do business in her own name. The business in future will be conducted by Mrs. Horneman. Previous to doing so he gave a bill of sale of his stock and trade and household furniture, to Murdoch's Nephews, who transferred the same to Mrs. Horneman. The amount of his indebtedness to Murdoch's Nephews was about \$1,500.

The Nova Scotia Furnishing Co. are now snugly settled in their new quarters on Barrington street. Their premises are

Men's Furnishings



See Our Samples

FOR

- NECKWEAR
- UNDERWEAR
- SHIRTS AND COLLARS
- UMBRELLAS
- RUBBER COATS
- BRACES AND BELTS
- HANDKERCHIEFS
- GLOVES AND SUMMER
- COATS AND VESTS

*Bretelle de France. Light and comfortable.
Not tight. Popular prices. Shirts,
Pants and Half Hose to match.*

Write for Samples.

Represented in all Provinces

W. & G.'S

CELEBRATED GERMAN

Dress Shirts and Collars

Kept constantly in stock.

• •

*Light and Comfortable Bretelle
de France always on hand.*

• •

Glover & Brais

MONTREAL.



*Bretelle de France. Light and comfortable.
Not tight. Popular prices. Shirts,
Pants and Half Hose to match.*

the handsomest in the Lower Provinces and equal to any in the Dominion. The firm are taking a prominent place in the carpet trade, and are carrying a very large stock.

G. M. Smith & Co.'s handsome retail store is being put in order for the holiday trade.

Merchant tailors report a good fall business. One drawback the trade in the city has to put up with is the custom of young men sending to England for their clothing. There is no city in the Dominion where better fits can be obtained than in Halifax, yet strangers are struck at once with the large number of persons wearing misfits. This is due to the fact that Halifax is a military city, and the young men have a burning ambition to be English in every particular, even to the sacrifice of personal appearance.

TAUNTON.

SPECIAL ST. JOHN NEWS.

ST. JOHN, N.B., Nov. 29, 1894.

DRY goods merchants in St. John and elsewhere in New Brunswick have no reason to complain of this season's business. It has really been good, and now they are making extensive preparations for Christmas and the coming year. A number of new lines of fancy goods will be shown by the various firms in a few days, but as yet they will not say what those lines are. THE DRY GOODS REVIEW'S representative has been around among them during the past few days.

Messrs. Manchester, Robertson & Allison report business good. They are getting ready for the Christmas season, and have many surprises for the purchasing public. The firm do not begin to take stock until January, and in that respect are unlike a number of firms who are doing it now.

Messrs. W. C. Pitfield & Co., wholesale and retail dry goods, are doing a splendid business, and at present are busy sending out goods to their customers for the Christmas rush.

Messrs. Brock & Pattison have practically finished their trade in millinery and fancy goods for the season. Mr. Brock goes to New York in ten days to secure new lines, and on his

return will be able to give THE REVIEW a better idea of what will transpire in the business world in which he moves next year. The firm are now carrying a big stock of fancy handkerchiefs and stamped goods, and find ready sales. Mr. Brock showed your representative a beautiful China silk handkerchief which they are selling at 12½ cents a piece, a ridiculously low price, considering the quality of the article. This is being done to throw out the stock before the spring opens. The firm are fitting up a large workroom upstairs in their establishment, in which to carry on the manufacture of their hats. They will employ a couple of dozen girls. Last season they manufactured 400 dozen hats. Mr. Brock says this market is one of the hardest in the world to cater to. "We lie between the English and American markets, and the people hardly know what to buy. One style sometimes will not run here longer than ten days, and the merchants have to be very careful in the selection of their stocks." Hats which sold during the season at 75 cents are now being cleared out at 25 cents.

D. Magee's Sons, the popular and enterprising King street hatters, have an intense regard for THE REVIEW, and gave the representative a number of valuable hints about business in St. John. The general tone of trade, they say, has been dull, but they have been very fortunate. Their cash and charging business has been good, but collections are a little slow. Taken altogether, they think trade has been better this year than last. Messrs. Magee are making big sales of fur-lined coats at from \$75 to \$200 each, and in most cases are receiving cash payments. Greenland seal is in much demand, and articles made of that excellent fur are bringing good prices. The fall hat is large and full. Already the low, full English hat is being much worn, and the tendency is for the American style to run to them in the spring. Fedoras are to be worn large. There is an unprecedented demand for girls' "tams." Messrs. Magee have introduced a double-band yacht cap into the market, which has become very popular. Already hundreds have been disposed of, and the sales are getting larger day by day. The cap is a combination equally suitable for warm or cold weather.

GEO. McLEAN.



YOU SHOULD know a good thing when you see it. Don't you see a good thing in THE DRY GOODS REVIEW? Don't you notice an increase in our advertising? An increase in advertising means an increase in subscriptions. Why? Because, when the live advertiser notices THE REVIEW in the hands of all of the best retailers throughout Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, North-West Territories and British Columbia, it does not take him long to decide that the most economical way to cover the whole ground is by an advertisement in THE DRY GOODS REVIEW. Our address is Toronto, and our office is open day and night.

THE

Highest Class of Black Dress Fabrics

"FOR GENTLEWOMEN"

Our samples for the incoming season will be *complete* in all departments in a few days. In *Fancy Dress Goods*, *White Dress Goods*, *Ladies' Suitings* and *Cape Cloths*, we will show nearly *double* our usual range, all *up-to-date novelties*. To our friends we say, in all earnestness, *do not* buy until you have seen our samples.

TRIMMINGS AND LACES TO MATCH DRESS GOODS

Silks Silks Silks

Choice Range
Exclusive Designs
... Prices Right



Dress Silks Trimming Silks
Fancy Silks Vesting Silks

We will be very strong in Household Linens, English and Canadian Flannelettes, Shirts, Tweeds, Hosiery, Gloves, Sunshades, Umbrellas and Smallwares.

BROPHY, CAINS & Co.

196 MCGILL
STREET

MONTREAL

GEO. H. HEES, SON & CO.



MANUFACTURERS OF

Window Shades Curtain Poles

Etc., Etc.

N.B. We have just purchased from the *Macfarlane Shade Co.*, (who go out of business in Canada, Dec. 1, '94), their entire stock of *Printing Blocks, Stencils, Patterns, Catalogues, Color Books, etc.*, and supply everything formerly made or sold by them.

With our *Two Large Factories* in Toronto we are prepared to fill all orders promptly. Send for our New Color Books and Catalogue.

FACTORY:
Davenport Road.
OFFICES AND WAREHOUSE:
99 to 103 King Street West

Our Shade Cloth is Hand-Made

MEN'S FURNISHINGS.

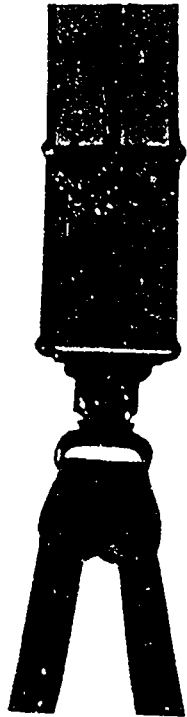
WHILE jobbers and retailers are still worrying with winter goods, such as heavy underwear, mufflers, lined gloves, all-wool half-hose, etc., the manufacturer is making spring goods, and the buyer for the wholesale house is placing his orders for the same.

The sorting season has been most satisfactory in every way, although the volume of trade might have been larger without serious results. But a smaller trade than usual was anticipated, and business on the whole was fully up to expectations.

A NEW SUSPENDER FIRM.

Every furnisher has heard of the Wire Buckle Suspender Co., and their famous Harris Patents. They lead in the United States, but have not been strongly pushed in Canada, but now that E. & S. Currie have taken them up they will be always procurable. Their well-known enterprise will undoubtedly be productive of a large turnover.

To describe their complete line would require a whole issue of this journal, but one or two of the leading lines are illustrated herewith.



EMPIRE BUCKLE.

The "Empire" buckle is one of a range of gold plated buckles, on suspenders to retail at 50 cents, which comprises some ten kinds of equally taking quality. The buckles are Rococo, Roman, Bijou, Admiral, Bon Ton, Elite, Petite, Florentine and Etruscan. Each design is perfect in detail and illustrates the highest skill of the engraver's art. The cast-off is good and the name of the makers "E. & S. C." is stamped on every brace.

The "Emblem" suspender is another decided novelty. The illustration shows that society emblems can be produced accurately, although it cannot show how all the correct colors are reproduced on a highly enameled white surface. The buckle itself is gold-plated, very beautiful and tasteful in design; it has a cast-off perfect in action and easy of adjustment.

They make the following designs: Masons, Oddfellows,

Knights of Pythias, Ancient Order United Workmen, Knights of Labor, Foresters, Knights of Maccabees, etc. Every retailer who wishes to have the latest novelties should be familiar with the range of these goods shown by E. & S. Currie.

WELL-KNOWN BRANDS OF COLLARS.

Collars with a distinctive name always have a greater chance than nondescript goods, because the wearer, if he finds them

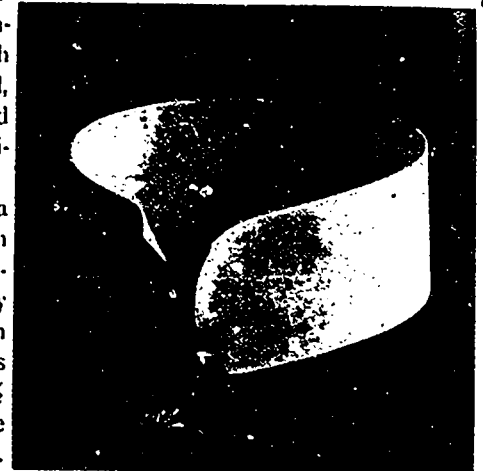
suitable, knows what to ask for when he needs a repeat. Following this idea Mr. Fisher, of Wyld, Grasett & Darling, has made popular several brands of this line of furnishings, and is now possessed of a line of goods that sell themselves on their merits.

The Grandee and Glendowe are both the same shape, and differ only in quality. They are carried in the following heights: 1 5/8, 2, 2 1/4, 2 1/2, 2 3/4 and 3 inches, and in all sizes, from 14 to 18 1/2 inclusive. If the number of dozens sold each year were mentioned, many people would put it down as a fabrication.

The Mentone is a newer shape than either of the preceding, but is rapidly gaining ground with the best trade. It is shown in 2 1/4 and 2 1/2 inches, and in the same sizes as above.

The illustration shows its particular features

better than any description could. The best furnishers in the cities are selling it, and Mr. Fisher has great hopes of it.



WYLD'S MENTONE.

NECKWEAR.

Wyld, Grasett & Darling will have a shipment of new neckwear to hand this week, and some of it will be distributed for the holiday trade. They report a great demand for greys of different kinds, shot effects and greens. The shapes are 2-inch derbys, graduated derbys, and wide-flowing ends.

W R Brock & Co. are having a good run on their general lines of neckwear for the holiday trade. They have a large assortment of the new shapes and latest designs and colorings. Their prices are such that no buyers can go beyond them.

SUGGESTIONS.

Speaking of the furnishing trade, The New York Economist makes some suggestions, two of which are here given: "The growing favor which in recent years has been accorded by ladies to articles of apparel formerly distinctively masculine, does not escape the attention of the shrewd buyer for men's furnishings departments. There are now many articles, such as neckwear, scarf-pins and sleeve-links, which are purchased by ladies at this department for their own use, and buyers should remember that it is a factor in their department's prosperity and responds to careful attention and cultivation."



EMBLEM BUCKLE.

"Wet weather, while exerting a depressing influence on the sale of certain classes of goods, is a blessing to live men keeping up the umbrella and mackintosh side of the department."

SAMSON, KENNEDY & Co.

THE GREAT

Staple and Fancy Dry Goods House

.. OF CANADA ..

Motto: "We Always Lead; We Never Follow"

(REGISTERED TRADE MARK)


... ORDER DEPARTMENT ...


Special attention is given to this department. Its organization is complete. Orders coming by letter direct take priority in execution. Don't fail to mark the word "ORDER" on the envelope outside. Merchants in forwarding letter orders will please note two things: **FIRST**—The character of the stock which the house carries to whom they are sending their orders. **SECOND**—The amount of attention their order is likely to receive. WITH REGARD TO THE FIRST ITEM, our stock is of such a comprehensive character that no detail can be omitted in keeping up a constant assortment, and what we have not in stock to fill an order we endeavor to procure. WITH REGARD TO THE

SECOND, all the orders that come into our house are attended to under the personal supervision of the firm, and are executed on the day of receipt.

We boast of **PROMPTNESS, SYSTEM** and **PRECISION** in execution, making the buyer's interest paramount.

Each successive day's business impresses us more and more with the great importance to be attached to the careful execution and prompt despatch of Letter Orders.

 You will **ECONOMIZE** both **TIME** and **MONEY**, and secure what you want, by ordering either through our travelers or from the house direct.

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

SAMSON, KENNEDY & CO.

44, 46 and 48 Scott St. | **TORONTO** | 15, 17 and 19 Colborne St.

AND 25 OLD CHANGE, LONDON, ENGLAND

THE MILLINERY AND CLOAK TRADES.

WHOLESALEERS are moving from winter millinery and cloaks into spring goods, and already some samples are being shown to retailers. It is rather early as yet to prognosticate the tendency in either of these branches. But in millinery, flowers are going to take a leading position, and capes will be a big feature of the cloak trade. The latter prophecy is based mostly on the present popularity of the golf cape and the fur cape, and the continued existence of the balloon dress sleeve.

This season's cloak trade has been very satisfactory. There has been a tendency to lower-priced garments, but this is but another evidence that this has been an "economical" season on the part of the buying public. Stocks in jobbers' and manufacturers' hands are well cleaned up, and very few sacrifices have been necessary to accomplish this result. The feature of the close of the season is the popularity of the black beaver and the long skirt. The extreme styles have "Prince Albert" skirts.

In hat ornamentation, jets and buckles have proved the best stayers of the season, and, as usual at this time of the year, plumes have had considerable attention.

SPRING MILLINERY.

THE Paris correspondent of *The Economist* writes: "The artificial flower makers are looking forward to an excellent season, and they have no reason to complain of the present. They will forestall spring in the production of early spring flowers. As early as January next the millinery will be decked with blossoms that will only have begun to put forth buds in the southern provinces.

"In the meanwhile roses, which have no particular season, and late autumn blooms, are being applied to the decoration of collars and collarettes. They take the place of the rosettes of ribbon and are inserted in among quillings of silk gauze and crape, or fixed to the sides of folded necklets of velvet and surah. I have seen boas of mousseline de soie with large roses set at intervals round the throat and down the ends which dangle in front.

"Milliners, while they intend to go on patronizing satin ribbon for many months to come, will not restrict themselves to it. Faille is looking up again, and fancy ribbons are going to have a turn, too. Double-faced satin ribbon, especially that of which the under side is of a somewhat lighter shade, is preferred. The fancy ribbons are also equally good to look at on either side, the colors of the stripe or other patterns being reversed.

"The newest productions include faille ribbons striped with satin, the satin stripe showing on both sides, having a corded edge. Two tones of one color or two colors not a direct contrast have the call over startling juxtapositions of tints. More narrower ribbon than formerly is needed, as the cockades set in hats are often composed of a multiplicity of loops made of inch and a half wide ribbon. Strings are only to be worn with certain picturesque hats copied from the millinery of the first half of the century."

The Berlin correspondent of the same paper says:

"A new article for spring is found in gauze ribbons, which have been ordered in plain colors, and also with stripes of another color. But this is no indication that they will find extensive consumption, as attractive novelties usually find some admirers when first shown. These may become leaders, but

the experience of previous seasons teaches that not too much can be expected from such articles. In velvet ribbons, satin-back velvet, in the widths 60, 120 and 160, retains favor.

"Laces are selling well for next spring. The most important articles for the millinery trade are black Chantilles, white laces and Vandyke effects. The shades of cream, butter and ivory are also much in demand.

"A new kind of rose is made which is used in large sizes. Velvet and satin antique are good materials for flowers. Natural colors have to some extent the lead, but flowers are made also in claret, pink and peach, and more especially in white, which will dominate next season.

"Hyacinths, primroses and pansies have favorable acceptance. White and lilac-colored alder flowers sell well. Velvet ivy leaves can be mentioned as a novelty in leaves. Judging from the many orders placed for flowers, it does not look as if leaves will be in high favor.

"Cornflowers are seen in all shades, among which are lavender and cherry in the darker and lighter gradations.

NEW QUARTERS.

J. D. Ivey & Co. will, on the first of the new year, move into the commodious building at present occupied by S. F. McKinnon & Co. The new address of this firm will thus be 18 Wellington west.

This building has five flats and a basement, and hence will give this firm a greater chance to display their stock than they possessed in their smaller building on Yonge street.

Moreover, they will be able to carry a larger stock, and Mr. Ivey is now in Europe making the necessary purchases. No doubt when these have arrived and the firm are settled in their new premises the display will be ahead of all previous seasons in point of extent, and fully up to other years' displays in carefulness and suitability of selection.

That J. D. Ivey & Co. are to be congratulated on their pluck in extending their business at a time when other men are looking "down in the month," goes without saying. Enterprise and pluck make business go in spite of hard times.

COR. MELINDA AND JORDAN.

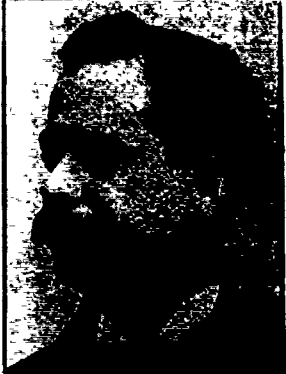
"Cor. Melinda and Jordan" is to be the address of S. F. McKinnon & Co. after January 1st, 1895. The beautiful eight-flat structure which Mr. McKinnon has erected is a suitable home for what is one of the most extensive of wholesale businesses which Canada can boast. As a piece of architecture it is, perhaps, the finest wholesale house in Canada; undoubtedly the finest in Toronto.

This firm will now have almost double the room to display their goods, and will, no doubt, use it to good advantage. Mr. Geo. H. Pack, their foreign millinery buyer, has been in Great Britain since September, and has made his second trip to Paris. Mr. McKinnon sails in a few days to aid and oversee in this work. These two gentlemen will, no doubt, make their usual successful selections of European novelties. Mr. Woodland has been in New York the past few weeks looking up novelties there.

With their new building, with these facilities for buying from all the leading markets, and with an increased stock, S. F. McKinnon & Co. should capture a large portion of what promises to be a good spring trade.

FROM A SMALL BEGINNING.

THE history of how the largest knitting mill in Canada has grown from a very small beginning is decidedly interesting. Some years ago a girl showed some samples of knitted wear to J. Moodie, who was doing a profitable business in fancy goods in Hamilton. She had been employed in another store, but they could not dispose of all she made. Mr. Moodie gave her an order, and soon worked up a good business. His son, J. Moodie, Jr., was at that time the champion bicyclist of Canada,



J. Moodie, Jr.

and was traveling from British Columbia to Nova Scotia for his father's house. He took a few samples, and soon had more orders from retailers than the girl could fill. She refused to teach anyone else and Mr. Moodie, knowing he had a good thing, learned the principle on which she worked, and went to Nottingham and the English manufacturing districts. He spent two years in the leading knitting mills, there making a careful study of the business. Returning to Hamilton, he taught a girl who was a servant at his house. He went out to sell the goods, when his trade grew so rapidly that he soon had to increase his help. At this time the upper part of his father's store was the factory, but this soon was too small and larger premises were secured. These in turn were abandoned for their present extensive works at Hamilton.

After running the business himself for three years, Mr. J. Moodie, Jr., was joined in 1888 by his brother, J. R. Moodie. By their united energy and perseverance they have succeeded in building up the largest business of its kind in Canada.

This factory of the Eagle Knitting Co., as they style themselves, is filled with the latest and most improved machinery for the manufacture of knitted goods. Recently they added machinery for the manufacture of men's arctic and balbriggan goods, and have made a great hit with these productions.

From employing one girl in 1885, they now have 175 hands in their mill and 50 to 75 outside. In the busy season they work with two sets of employes, one for day and the other for night work.

Their brand of Hygeian underwear is becoming quite famous. It is noted for being well-made, from first class material, in good sizes and artistically finished in every detail. They make a large variety of children's and ladies' vests, drawers, combinations, etc.



J. R. Moodie.

Imitation is said to be the highest form of flattery, and they have certainly received this. Just now they have a suit against another manufacturer for imitating their patented Hygeian drawers.

The Eagle Knitting Co.'s goods are sold by nearly all the jobbers, from whom they are procurable. The number of retailers who have found these goods satisfactory lines to carry make them also profitable lines for the jobber to handle, as they

sell themselves without the personal efforts of the traveler. Marked goods of this character are profitable lines, once the point where talking up has to be done is reached and passed. After that they require only to be mentioned, and if the retailer's stock is low an order is assured.

STYLES AND COLORS IN HATS.

The advance styles in spring shapes in stiff hats, says The American Hatter, have nothing spring-like about them excepting the colors. The crowns are full and the curls heavy—conditions that are entirely contrary to tradition or precedent.

There are also shown hats with a modified Stanley, known as a "box" curl, which gives a heavier effect than the regular Stanley, although a 6-line binding is used.

The square-crown stiff hat is being shown in all the spring lines and in spring colors, and there is evidently a disposition to push it.

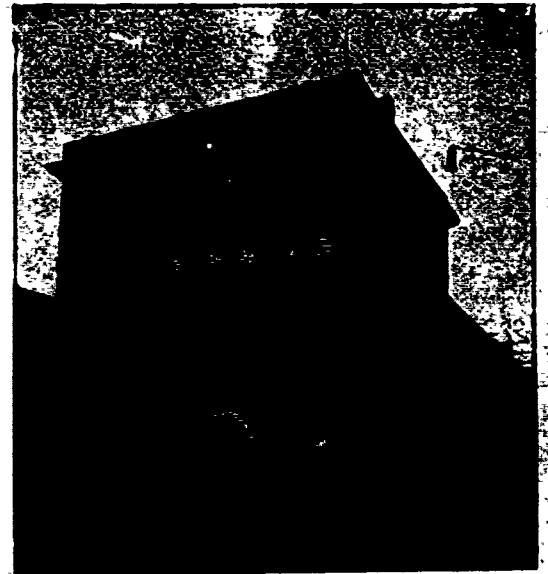
In colors there is a more pronounced effort in pearl shades than for a number of years past, and it looks very much as though the favorite and beautiful pearl derby would again become popular.

Most of the pearls thus far shown are of a bluish shade, and are very handsome.

New and rich shades of browns are also shown, particularly in golden effects.

In soft hats flange brims will retain a commanding position, and are being brought out in very pronounced colors. A novelty, or, rather, a revival of a once very popular style, is being introduced in the shape of a low square-crowned soft hat with slightly rolled brim.

The advance orders for this hat show that buyers have confidence in it, and there is every reason to believe that it will sell very largely. Its introduction will be made easy by the tendency toward soft or set brims in straw hats, which this hat somewhat resembles.



THE EAGLE KNITTING CO.'S MILL.

GIVE UP YOUR EXPERIENCE.

Will some of the readers of THE REVIEW kindly give their experience in the matter mentioned in the following enquiry:

MILLBROOK, Ont., Nov. 17th, 1894.

Editor DRY GOODS REVIEW, Toronto:

DEAR SIR,—Can you tell us of anything to prevent our shop windows from sweating?

Yours truly,

KELLS, FOWLER & Co.

FOREIGN MARKETS.

THE Manchester correspondent of *The Drapers' Record* writes on November 15th as follows:

"This week's record is one of intensified depression in the cotton market. 'Spot' has gone below 3d., while near 'futures' have approached 2½d. per lb. Many circumstances have contributed to this increased dullness. First in influence is the estimate of 10,250,000 bales as a minimum crop by Messrs. Neill Brothers, then the excellent condition of the growing plant is a powerful factor in the same direction, as is also the weakness of holders of stock in Liverpool and New York. This further decline, following the previous heavy fall, causes something approaching consternation in this market. The extensive purchases of the raw material by spinners have proved unfortunate, and are now having an adverse influence here. For the moment cotton has no friends, and a further fall is anticipated.

"This depression in cotton has produced a corresponding dullness in yarn and cloth. Manufacturers find themselves burdened with large purchases of high-priced yarns, and merchants are equally loaded with dear cloth.

"Although our cotton market is disorganised for the moment, few, if any, complaints are heard among the home trade houses. Business with these firms continues fairly active. The drapers and kindred trades are also busy. The spending power of the masses is making itself felt. Wages are good and employment general.

"The Board of Trade returns show that, notwithstanding continued complaints about bad trade, our export of cotton piece goods was sixty-two million yards in excess of that of last year, and for the ten months of the year an increase of 623,985,000 yards, as compared with the same period in 1893."

NEWS FROM BRADFORD.

The Bradford correspondent of the same journal writes as follows:

"Manufacturers, as a rule, are rather more fully employed, and although there is the keenest competition for coating orders, most of the leading makers have sufficient business in hand to last them well into the next year. Although the American returns show an increase for October of £27,000, it is not expected that this will be kept up for the present month or for December, as these goods will enter the States after January 1st under a more favorable duty.

"The dress trade here is certainly no worse, but business continues very slow, and the mild weather and the approach of stock-taking are making the clearing of stocks of winter dress goods in some instances a rather painful operation.

"For the coming spring the makers of crepon cloths are nearly all busy, and are getting good repeats. Some of the newly-introduced fancy styles with mohair effects introduced are fully equal to anything seen from abroad, and offer an advantage in price.

"Fancy neat checks with bars of bright silk have already been well repeated, and seem likely to last the season out.

"Some of the finer makes of serges in all-wool goods are being taken up in ranges of lighter shades, and will make up into very handsome costumes.

"The enquiry for expensive fancy mohairs is rather quieter, except in blacks, for which the demand is distinctly increasing.

"Business in the heavy woollen districts continues to improve, and in passing through there this week I noticed quite a

number of mills were lighted up in the evening, which showed that a good deal of overtime was being worked in some departments. Perhaps the makers of dress meltons and low tweed are even better off than the rest of the trade, but the blanket business is a little quieter.

"In flannels, the demand for Yorkshire goods is decidedly improving, and orders, if small, are numerous. In the flannel trade for some years past there has been a tendency to allow the manufacturer to hold the stock, the goods being ordered from him as required, and there seems to be no likelihood of any alteration of this system this season. As I have before pointed out, it is mainly owing to the increase of this policy that so many makers and drapers now trade direct.

"The Huddersfield trade seems quieter, but the demand for better class goods is very steady, and the prospects for spring continue good.

"Worsted coatings continue to be inquired for, and travelers are selling these goods well both at home and on the continent. There seems to be quite a reaction in favor of covert coatings both for men's and ladies' wear."

THE ULSTER LINEN TRADE.

A Belfast correspondent writes: "In the manufacturing branches a more hopeful tone prevails regarding prospects for the year 1895. Makers-up have been looking forward to a time of good business, and the new ranges of samples, now in course of preparation for inspection, were never more extensive. Representatives of the leading houses are now, or will be within the next week, on the warpath in the leading centres of distribution. Prices are said to be lower than ever, and the number of competitors, with the low cost of material, has had a tendency to base quotation of prices upon the lowest scale which has hitherto been reached. The returns of the linen trade for last month are very satisfactory, both exports and imports being in excess of last year for the corresponding months, notwithstanding the diminution in values.

"The shipment of linen piece goods shows a marked increase, the total quantity being 17.7 per cent. in excess of the average of October for the last five years. To the United States the increase is 37.0 per cent., but to foreign West Indies there is a decrease of 37.7 per cent."

BAD TRADE AT DUNDEE.

A Dundee correspondent says: "In all departments of the Dundee market there is an utter want of activity, and a very quiet and weak tone prevails. The feature of the linen trade has been the issue this week of a revised price list by one of the leading firms, announcing a reduction of their rates for yarns and goods varying from 5 to 7½ per cent. In linens there is but a limited demand, and prices are again down to lowest level.

"Mill-owners in Dundee are again considering the advisability of reducing the hours of labor, business being in rather a bad way and giving little promise for the future. One firm has put up a notice intimating that any day the works, or part of them, may be closed or put on short time. The outlook for the winter, therefore, is by no means bright.

EUROPEAN NOTES.

"In Berlin black veils are fashionable. They must be of tulle, embroidered with large flowers in white or cream, and must be of Brussels make. These veils, either made up or cut

Wyld, Grasett & Darling Mantles AND Jackets

SPECIAL LINES SUITABLE FOR NOVEMBER TRADE

Leading lines in Flannelettes, large ranges of patterns.

Eiderdowns, in Plain and Fancy Styles, also Napped, in Plain Colors.

Complete ranges of weights and sizes in White Union and All Wool, also Extra Super Blankets. Grey Union and All Wool Blankets. Horse Blankets.

Hosiery--Ladies' and Children's plain and ribbed, full range.

Ladies' and Children's Underwear in Natural Wool.

Mantlings, Beavers, Astrachans, Curls, Etc.

WYLD, GRASETT & DARLING
TORONTO.

THE subscribers desire to call attention to their **MAGNIFICENT DISPLAY** of **NEW** and **STYLISH CREATIONS** for the **EARLY FALL** and **WINTER TRADE**.

Our "**PRINCESS ALIX**" Combination Jacket is a pronounced success. "**GOLF CAPES** a specialty.

INSPECTION SOLICITED.

Alexander & Anderson
MANTLE MANUFACTURERS
TORONTO

Ready for Spring Trade

Neatness
and
Economy
Combined.



Strength,
Durability
and a
Novelty.

The American Fashion for

LADIES AND GENTLEMEN

We claim that for the better class of trade our "Tight Rollers" will have preference over every other style.

SAMPLES NOW ON THE ROAD

Irving & Co. Cor. Yonge and Walton Sts.
TORONTO
MAKERS

Neckwear Novelties

For the

Holiday Trade



We are showing a large range of styles which we make in

White Cord
White Brocade
And
Light Fancies

Especially designed for the

CHRISTMAS TRADE

E. & S. CURRIE 64 BAY ST.
TORONTO

from the piece, are large, being from 40 to 50 in. long and 16 to 20 in. wide, and are worn either in real goods or in imitation."

The new hosiery is patterned quite to the top instead of only to the ankle. The fancy style still finds its followers, and is shown in heliotrope, pale pink, scarlet, and black with colored tops. Other colors are also seen, but these prevail, as also a pale green with feet in black and the top worked with rosebuds, violets, or small leaves. The lower part of the stockings are often worked in such designs and with large or small polka dots. A star pattern has stars in seven or eight colors, or white, ecru or black.

Butter and two-tone shades still remain favorites in cotton lace for millinery purposes. Valenciennes and point de Paris laces are required in white, ivory, cream and beurre; while Irish guipure, gros Venise, Maltese, and combination styles are principally demanded in tones of cream and ecru, and in beurre.

Cream satin duchesse and brocades in cream gros grain and satin are moving a little more than usual. Japanese changeable surahs and changeable taffetas for spring are seen in tasteful designs and perfect execution, both as regards weave and coloring. "Gaze Paysanne" is the latest novelty for next spring. It has been well ordered in Paris, and also included in nearly all the importation orders placed by American houses.

A RETAILER'S CHRISTMAS CATALOGUE.

Since the article on plated silverware novelties as a side line for Christmas trade was set up, THE REVIEW has received an illustrated catalogue of goods suitable for Christmas presents from Henry Morgan & Co., Montreal, a large dry goods department store. About half of this catalogue is devoted to silverware novelties similar to those shown by Wood Bros. & Co., Halifax. In addition to the lines already mentioned, they have ink bottles, picture frames, calendars, brushes, combs, napkin rings, Crown salt holders, vaseline holders, playing card cases, flasks, etc. This firm have the reputation of always handling profitable lines, and it looks as if there were more in silverware nicknacks than at first appeared to THE REVIEW.

TO CONTROL U. S. COTTON.

J. F. Koddey, cotton broker, New York, is out with a scheme for controlling the price of cotton. The Southerners are somewhat taken with it, but as far as the large New York York cotton receivers and brokers are concerned, the entire scheme is regarded as visionary, and no fears are entertained that it can reach any practical stage. The plan as outlined by the author is to form a combination of the cotton growers with a capital of \$50,000,000 or \$100,000,000. Each cotton producer is to contribute one bale out of every five grown to the Trust. Estimating the crop at eight million bales, this plan would stock the Trust with 1,600,000 bales, the withdrawal of which from the market it is urged will appreciate the price 25 per cent. One general office is proposed, with branch offices and warehouses at all cotton receiving points. The gins in every county are to be listed, and if possible controlled, so as to know the exact production and to regulate the supply of cotton. In regard to the management of the company, it is to have one general office, say in New York or New Orleans, with two general directors from each cotton growing State; have one

office in each State with one director from each county in the State, and have sub-offices in all the principal cities and towns in the different States to control the local cotton, all to be controlled by the general office; have either a special insurance company organized, or the present companies brought to a low rate; let company warehouse receipts be issued with insurance policies, and if the farmer needs money let the company advance him five-eighths or two-thirds of the value of his warehouse receipts.

BUYERS' MOVEMENTS.

The following Canadian buyers have returned home: Leslie H. Gault and V. de V. Dowker (Gault Bros. & Co., Montreal). Thos. Fenwick and George Kent (McMaster & Co., Toronto). H. Macartney (Gault Bros. & Co., Montreal); L. A. Martin (P. P. Martin & Co., Montreal); G. B. Fraser (Greenshields, Son & Co., Montreal); G. A. Woodhill (Kenny & Co., Halifax, N.S.); E. A. Hardy (Greenshields, Son & Co., Montreal); B. B. Cronyn (W. R. Brock & Co., Toronto); P. H. Burton (Caidecott, Burton & Spence, Toronto); J. Sanderson (John Macdonald & Co., Toronto).

Buyers still in Great Britain at last report: F. Brophy (Brophy, Cains & Co., Montreal); J. Beaudry (Beaudry, Drolet & Co.); O. E. Gauvreau (Gauvreau, Pelletier & Co.); T. Little (Barnes & Murray, Halifax, N.S.); Mr. Martin. T. Waner.

PAY THEM FORTNIGHTLY.

The Moncton trade are doing less credit than ever, and business is on a much better basis. The prospects generally are improving. Farmers are getting more profitable returns. There is increased manufacturing in the city and near-by towns.

Efforts have been made from time to time to induce the Intercolonial to pay its employes fortnightly instead of monthly. The railway objects, because it would entail so much additional expense in putting on extra pay cars. As it is now, they sometimes do not cover the entire staff until about the fifteenth of each month. This is a great hardship to the employes as well as to the trade. Both have made arrangements for the money, and they are very much put out when it does not come promptly. Fortnightly payments would be better for all. The Board of Trade should discuss the matter with the railway authorities, when it is probable some satisfactory arrangement might be made for fortnightly payments.



Kantopen Spring Hook

We will continue our offer of last month, to send two gross cards, express prepaid, which can be returned to us, all or part, in 60 days at our expense. Price, 3½ cents per card of two dozen.

THE CANADIAN NEEDLE CO.
15 Victoria Square - MONTREAL

A. A. ALLAN & CO.

MANUFACTURERS OF

FINE FURS

Stock well assorted for the Christmas Trade.

Robes Robes Robes

A large stock to select from. Special prices.
Inspection invited.

LETTER ORDERS
CAREFULLY ATTENDED TO.

A. A. Allan & Co.

51 Bay Street, TORONTO.

"THE WILD WEST"

HAT

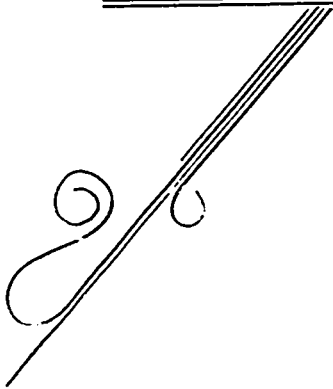
WE have secured a special lot of these, which we can sell at \$21 per dozen. They are exactly as worn by Buffalo Bill and other famous cow-boys. They are a good seller. Write for circular.

D. MAGEE'S SONS,

ST. JOHN, N.B.

Write for Prices
of the

"MANCHESTER"



Odorless Waterproof Garments

To the Manufacturers

FOR LADIES AND GENTLEMEN

THE DUMARESQ CO.

GENERAL DRY GOODS JOBBERS

368 and 370 St. Paul Street

MONTREAL

THIRD PRIZE ESSAY.

HOW TO DRAW AND KEEP TRADE.

W. C. FORMAN, INGLEWOOD.



At a mere cursory glance it would seem to be an easy thing to tell how to draw and keep trade, but after a more careful study of the question it seems to me that to successfully draw and keep trade requires a study of the very foundation of business principles and a wise application of these principles to the minute details of every-day business life.

To draw trade you must be in a position to sell right. To sell right you must buy right. To buy right you must buy for cash or be a prompt payer with sufficient capital. By sufficient capital I do not mean that you must have a large capital, but that your capital must be in good proportion to the amount of stock you carry. In commencing business start with a stock which would be considered small rather than large, adding thereto as your business and your capital increase. Avoid overstocking, and keep yourself in a position to buy right, sell right, and draw and keep trade.

LOCATION.

Having made up your mind as to the town where you will locate, look well to the location of your place of business. If possible, secure the most centrally located store in town, by which I mean in the very heart of the business centre, the place where the people congregate. Do not let the matter of extra rent stand in the way unless it is an unreasonable rent. Considerable extra rent will be more than made up by extra profit on largely increased sales. I would also prefer my store to be near to my opposition trade, in order that when their customers failed to find what suited them I might be close at hand to draw their trade to myself, hoping in time to keep it.

STYLE OF STORE.

Having secured the most favorable location possible, see that your store is made as suitable as possible to your trade, ample, yet not too large for your stock. A smaller store well filled is always preferable to a store too large for your stock, and a small stock, if an error, is an error on the safe side. Let your store be clean, bright and well lighted. A clean, bright store will draw many customers, and careful buyers will give the preference to the well-lighted store, other things being equal, or nearly so. Have, if possible, plate glass windows. Your goods will be better seen, and that will draw the people. Have plenty of comfortable seats, for some customers who buy large parcels enjoy comfort in buying. Have show cases in which to show fine and possibly perishable goods, which would otherwise have to remain in boxes or drawers, and would thus be unseen and often unsold. Have tables on which you can show many lines of goods in a very much better way than on shelves. The people like to handle goods, and by catering to this weakness you can often make trade. The tables are also an excellent means through which to introduce goods, of which I will say more later on. Keep your store warm in cold weather, and as cool as possible in warm weather. Try in every way possible to make your store a convenient, comfortable, cheery place in which to do business.

BEST GRADES OF GOODS.

Buy and sell good goods. Inferior goods at low prices may draw a certain class of trade for a time, but it is hard work to keep even the poorest class of trade with inferior goods, while the best class of trade can neither be drawn nor kept by supplying inferior goods. Do not think to supply poor goods at first and afterwards work into better goods, for a customer who has been disappointed in the quality of your goods will be much harder to gain again. Make a reputation for good quality, and if prices advance do not make the mistake of keeping the price the same by supplying a lower grade. Keep up your standard of good quality, even if you have to advance the price.

REGULATION OF PRICES.

Price is a very important factor in drawing and keeping trade, and, I would say, having first your quality right, be satisfied with a moderate or even a small profit, depending rather on increased sales than increased profits for the ultimate success of your trade, and rest assured that you have taken the best means and will surely attain your desire.

STOCK-KEEPING.

Have your goods well kept, clean and tidy, well arranged and well displayed. A clean and tidy stock of goods will draw some customers who would not be so easily influenced by price. A well-arranged stock will give ease to the sales-people in serving customers and avoid delays which are so annoying to some people, will draw them to your store and keep them coming to the place where they are sure of prompt service. Much of the success of a business depends on the full and proper display of goods. Have your windows tastefully dressed with some of your most attractive goods, drawing into your store passers-by who would not otherwise know the class of goods you keep. Inside of your store have leading lines of goods on counters, lines and tables, so arranged as to catch the eye of customers who come to buy other goods, but are thereby reminded of other needs, or are induced to anticipate future needs, which I consider one of the best kinds of trade to draw.

PRICE TICKETS.

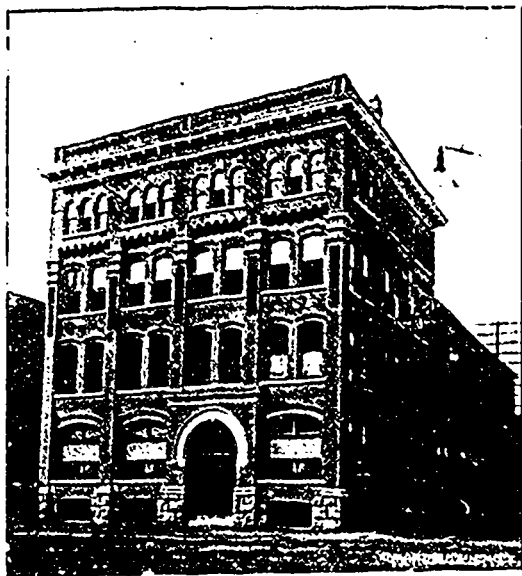
Price tickets are excellent salesmen. They do their work quietly and well, and their ratio of expense according to sales is but very small indeed. They excel in a part of the work where so many sales-people are lacking, viz., introduction. They call the attention of the customers to the goods, stating the quality and quoting the price, while all your other sales-people may be busy. Use them liberally in your windows, at your door, on your lines, and tables and in your show-cases. A price-ticket speaks to the customer of your confidence in the value of the goods you offer, and sales will often result of goods so priced, the customer believing they must be extra or good value, whereas without the price ticket they would have been passed by. Let the tickets be easily read, catchy and to the point, and it is surprising the amount of trade they will draw.

ADVERTISING.

The printing press holds a unique position in our day, reaching in some way nearly every house and almost every individual, and the trader who desires to make his business a success will be wise in making good use of it. One of the most successful means of advertising is through the local papers. Here again the best pays, even at a considerable advance in price for space, and if you do not use them all use the best. Secure the best space available, and I think the best space in

"HYGEIAN"

Patented Brand
for Men and Ladies
Vests, Drawers, Combinations
These are superior to all others for quality and finish, being the oldest
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 or finished.

WHOLESALE TRADE ONLY.

EAGLE KNITTING CO.,

HAMILTON.

Thibaudéau 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

The Sun's A Sponge

That absorbs with its rays the colors that once gave a fabric value. Many a yard of fine goods has given to the Sun all that made it pleasing, all that made it bright. No reason, though, why the goods should be sold as a remnant, or why they should be a loss.

Let Us Re-dye and Re-finish Them,

and bring them back to a shade that will please the fastidious buyer. We are in touch with the times in color. We are prepared to make old fabrics—such as Cashmeres, Serges, Tweeds, Hose, Braids, Yarns, Soft Silks and Union Ribbons, Ostrich Plumes, etc.—look like new.

Send us your back numbers. Scientific dyeing and finishing is an art with us.

Price List for the asking. New Goods should be forwarded to the Works direct.

R. PARKER & Co.,

DYERS AND CLEANERS, 787 to 791 Yonge St., TORONTO.

the local paper is the space nearest to the local news. Stick to the same position until the readers know just where to find your advertisement every time, and after you have taught them this, stick to the same position still. Change your advertisement often and regularly, even if advertising the same line of goods. Have your advertisement so set up as to catch the eye, changing the form from time to time. Say what you have to say in a bright, fresh, crisp, business way. Do more than simply tell the truth by avoiding everything which would mislead. If you mislead customers they lose confidence and your advertisement will lose its value to them. Careful statements carried out in the store beget confidence, increase the value of your advertisements, draw trade and keep it. Describe your goods, bringing out their points of excellence, and quote your prices. Any information you may give your competitor will be more than recompensed by the large number of traders to whom you supply the same knowledge. We believe that well written dodgers describing leading lines of goods and quoting prices for the same, carefully and regularly distributed at the houses and enclosed in parcels of goods, will draw trade from some people who are not reached by the local papers. And so will the circular, through the post from time to time, draw trade not otherwise reached.

SELECTION OF CLERKS.

Sales people have an important part to perform in the drawing and keeping of trade, and much care is required in the selection and training of them. Let them know plainly what is expected of them, and firmly yet kindly insist on having your methods carried out. Require a pleasant, cheerful manner, ready to take any amount of trouble to please, patience even under the most trying circumstances, civility at all times to all

customers. See that elderly people receive kindness and attention, and that the little ones are not overlooked. Bestow equal care and attention and the same kindly interest to the small purchases as to the larger ones. See that the poor receive equal attention with the rich, and give the rich, give every customer entering your store, as prompt, careful and kind attention as possible. See that your sales-people introduce goods. A large amount of trade can be drawn and kept by wise, systematic introduction of goods. In every department have special lines for introduction, not forgetting the regular goods. How natural and how easy, when a customer is buying table linen, to introduce table napkins or sheeting, or speak of pillow casing, or, when showing dress goods, to show the trimmings, and so on. Oftentimes the amount of goods sold by introduction far exceeds in value and profit the goods enquired for. In all the requisites of a good sales-person the force of the example of the proprietor will add much to the power of the precepts he seeks to inculcate.

PERSONALITY OF THE PROPRIETOR.

After all has been said and done that can be done, much of the power to draw and keep trade will depend on the proprietor. People who go to a store to trade like to see the proprietor there, and are pleased to know that he sees them there. The wise trader will, therefore, be at his place of business as much as possible during business hours. If his business is a small one he will help to draw trade by waiting on customers himself. When it grows he will wisely let his sales-people do the serving, while, instead of devoting his time to one customer he will see all his customers and give a helping hand when and where he sees the advantage of it. He will let

GIVING UP BUSINESS

The **Worsted Weaving Co.**
OF BRADFORD, ENGLAND

Beg to announce that, having decided to discontinue keeping a stock in Canada, they are now selling out their Toronto stock at cents a yard below cost, in order to clear everything out by the 30th of December. There are none but **staple goods** in stock. Men's Worsted and Serge Suitings, Ladies' Black and Navy Estamene and Cheviot Serges, Cashmeres, and Black Mohair Figured Dress Goods. There are no "job" lots; all are staple goods and new this season, but selling at "job" prices. Do not fail to secure a bargain while you have the chance. It would be a certain case of "goods well bought being half sold."

CALL OR WRITE FOR SAMPLES TO

The Worsted Weaving Co.

54 Bay Street

TORONTO

Manager. ALFRED H. LEWIS

John D. Ivey & Co.

For the assorting season
we keep our stock

Well assorted

... IN ...

Each Department

by the use of the cable, so
the trade can always depend
on getting the very latest
novelties.

SEND FOR SAMPLE ORDERS

John D. Ivey & Co.

T.B.

THEY HAVE NO
SECRET TO CONCEAL

EXAMINE THEM

ASK FOR THEM

WEAR THEM

A Big Difference

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

The chief glory of . . .

. . . Tooke Bros.' Shirts, Collars and Cuffs

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

For sale by the leading Wholesale Houses
throughout the Dominion.

HOLIDAY GOODS

A worth-while addition can be made to your
Xmas trade if you have the right goods—something
unique, special, away from the ordinary.

Rugs

Parquet Squares
Axminsters
Smyrna
Pheugona
Japanese

Oriental Novelties

Japanese Stools
In ebony, cherry, mahogany, oak.
Cairo Folding Tables
In cherry, mahogany, maple.
Famous Vantine Stools
For cosy corners.

Figured Silks for Draperies and Cushions may
be added to the other pretty goods. Our prices to
the trade are such as to assure a good profit.



John Kay, Son & Co.

34 King Street West,

TORONTO.

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:

Chas. T. Doyle, J. E. Kent, A. Galloway.

ST. CATHARINES.

ART SQUARES
and
STAIR CARPETS

his customers know that he knows of and appreciates their trade. He will be ready at all times to oblige. His welfare depends on the welfare of his customers, and he will be ready to show an interest in their welfare. If for any reason they have not been trading with him for some time, on their first appearance he will wisely let them know that their absence has been noticed. The wise trader will give equal kindness and attention to the new customer, or to the customer who does most of her trading elsewhere, as he would bestow on his regular customer. In fact, he will use all legitimate means to draw new trade, and to keep all that once comes his way.

AVOID PRICE-CUTTING.

In conclusion, price-cutting is one of the hardest features of trade to fight against to-day, and I do not believe in selling goods without a profit, yet I think it would be foolish to sit or stand and see your trade either slowly or quickly walk away from you. Use more power in other ways, but where you have no advantage to offer in quality you had better just meet the competition, keep your trade, and draw your profit by selling more of the goods on which the prices are not cut.

THE LONDON FUR SALES.

The dates of the London fur sales have been fixed for the coming year as follows:

- January—Hudson's Bay Co., 21st January, 1895; C. M. Lampson & Co., 21st to 25th January, 1895.
- March—Hudson's Bay Co., 18th to 21st March, 1895; C. M. Lampson & Co., 18th to 29th March, 1895.
- June—C. M. Lampson & Co., 10th to 14th June, 1895.
- October—C. M. Lampson & Co., 16th to 18th October, 1895.

Following are the importations by the Hudson's Bay Co. in 1894:

	Total.		Total.
Badger, skins	1,801	Mink	46,923
Bear, black	8,108	Musk ox, skins	748
do. brown	1,044	Musquash	646,202
do. grey	189	Otter	7,160
do. white	42	Porpoise, dry, 1/2-skins	223
Beaver	42,058	do, salted, 1/2-skins	160
Fisher	3,509	Rabbit, skins	66,891
Fox, cross	2,791	Raccoon	564
do. kitt	128	Seal, hair, dry	1,517
do. red	12,554	do, salted	600
do. silver	693	Skunk	8,405
do. white	4,904	Wolf	1,400
Lynx	19,460	Wolverine	587
Marten	103,133		

In addition to the above the company will offer for sale as follows, viz.: About 23,000 fur seal, N. W. coast, on 29th November, 1894; 1,500 fur seal, dressed, N. W. coast, on 29th November, 1894; 10,000 fur seal, salted, N. W. coast, on 21st January, 1895.

The net profits of the Canadian Pacific Railway for October last were \$1,010,247, an increase over those of the corresponding month for last year of \$63,821. These figures are the largest net earnings for any month in the history of the road, with the single exception of October, 1892, when the figures were \$1,024,502. Taking into consideration the prevailing

depression and the difficulties in which so many American roads have found themselves this year, the record is one of which the Canadian Pacific Railway authorities are justly proud.

On November 6th the building occupied by Moorehouse & Snell, awning manufacturers, Preston, Ont., was burned. The cause of the fire has not yet been ascertained. The contents were insured for \$400. The insurance on the stock is said to cover the loss. There was no insurance on the building, which is worth about \$1,800.



WINDOW DRESSING MADE EASY FOR THE HOLIDAYS.

SEND 25 cents for Harman's monthly publication on window dressing and store decorating illustrated for Holiday trims.

THE BROWNIES. Figures for window decoration. Sample, 5 cents, or \$5.00 per dozen.

HARRY HARMAN, Box 1118, CHICAGO.

Been Making Homespuns 27 Years.

Oxford Mfg. Co. OXFORD, Nova Scotia

Leading wholesale houses keep these goods. Ask Travelers for them. They make such

NOBBY SUMMER SUITS.

TRADE MARK { "Tape woven across the ends of every web."

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

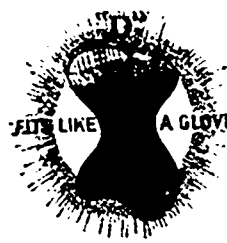
Crown Lavender Sait

Annual sales exceed 500,000 bottles. Sold everywhere.

THE CROWN PERFUMERY CO.

177 New Bond St., London, Eng.

By all principal dealers in perfumery.



"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.

TWELVE FIRST MEDALS.

A large stock of these GOOD VALUE Corsets always on hand at JOHN MACDONALD & CO'S, TORONTO.

MANUFACTURERS: W. S. 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.

TORONTO CARPET MFG CO LIMITED

HIGHEST AWARD
WORLDS FAIR
CHICAGO 1893 FOR
INGRAIN
CARPETS

ESPLANADE & JARVIS
TORONTO ONT.

HIGHEST AWARD
WORLDS FAIR
CHICAGO 1893 FOR
AXMINSTER
CARPETS



The Maple
Leaf
Brand

The Axminster
Axminster

KENSINGTON
ART SQUARES
IN ALL SIZES
INGRAIN CARPETS
IN ALL
QUALITIES

Received the only medal
for Carpet at
TORONTO EXHIBITIONS
1892 - 1893

AXMINSTER
SQUARES, RUGS, MATS,
BODIES
BORDERS
STAIRS

TORONTO CARPET MFG CO LTD

**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 Grocers. Wholesale only. Largest and only manufacturer of these goods in Canada.

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

MOULTON & CO.,

10 St. Peter Street, MONTREAL,

MANUFACTURERS OF

CORDS, TASSELS, ORNAMENTS, BARREL BUTTONS, ETC.

Agent for Ontario | **BEN ALLEN,**
32 Colborne Street, TORONTO

PERRIN'S
PERRIN'S
PERRIN'S

PERRIN FRERES et CIE.

GLOVES

ARE THE BEST.
ARE THE CHEAPEST.
ARE PERFECTION.

7 Victoria Square, Corner St. James St.,
MONTREAL.



"MALTESE CROSS"
MACKINTOSHES

Sold by all leading Wholesale Houses.

Fac-Simile of our Woven Silk Label.

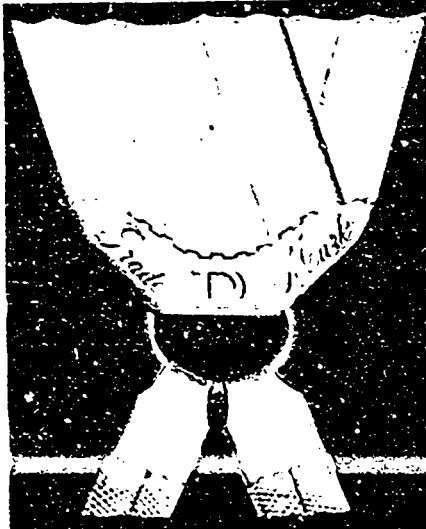
Latest patterns in English and Scotch Tweeds, Paramattas and Worsteds now ready.

Absolutely Odorless. Will not Grow Hard.

MANUFACTURED SOLELY BY

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

61 & 63 FRONT STREET WEST, TORONTO



There's Style about this fastener for the back of a Brace. It is Small Neat Durable Can't Break Away. And unlike the multitude of big tin Clasps that are objectionable to the wearer who don't want his back covered with metal. It's a seller every time.

DOMINION SUSPENDER COMPANY.
United States, NIAGARA FALLS, Canada.

Toronto Office - E. Stovel, 45 Canada Life Bldg

Montreal Office - Philip De Gruchy, 28 1/2 Sulpice St.

Quality D. S. Mfg.

Menzie, Turner & Co.

Successors to

A. R. McKinlay & Co

MANUFACTURERS OF

WINDOW SHADES

Curtain Poles and Brass Pole Trimmings,
Spring Rollers, Laces and Fringes.

24 BAY STREET

Toronto, Ont.

Send for Color Book
and Price List. . . .

Gold Medalist Dyers

All kinds of Dry Goods in the piece RE-DYED,
FINISHED and PUT UP.

Millinery Goods • Superior Garment Dyeing and Cleaning in
Ostrich Feathers all its branches. French Cleaning

BRITISH AMERICAN DYEING COMPANY

OFFICES { 221 McGill St., Montreal. 90 King Street East, Toronto.
123 Bank St., Ottawa. 47 John St., Quebec.

JOSEPH ALLEN, Letter Address, Box 258, Montreal
Managing Partner. or 90 King St. East, Toronto.

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,
ANGELO Reversible Linen
Collars & Cuffs

Only the very
best materials
are used in the
manufacture of
these Goods

CANADIAN COLORED COTTON MILLS CO. 1894

FALL . .

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

—: NOW READY :—

See Samples in White D. MORRICE, SONS & CO. AGENTS
and Houses. MONTREAL and TORONTO

TAKE A NOTE OF IT TFY 1030

CANADA THE BUILDING.

A. C. NEFF.

THE B. TURNBULL CO., Ltd.

OF GALT, ONT.,

MANUFACTURERS OF

Full-Finished Lambs Wool Underclothing. La
dies' Full-Fashioned Underwear in all Wool,
Merino and Medium. Men's Full Fashioned
Underwear in all-Wool, Merino and Medium.
Ladies', Boys' and Girls' Combination Suits, Full
Fashioned. Ladies', Boys' Shirts and Drawers.

SEND FOR PRICE LIST.

WESTERN Incorporated
1851.
ASSURANCE
COMPANY.

**FIRE
AND
MARINE**

Head Office Capital . . . \$2,000,000.00
Toronto Assets, over . . . 2,400,000.00
Ont. Annual Income 2,350,000.00

A. M. SMITH, President. GEO. A. COX, Vice-President.
J. J. KENNY, Man. Director. C. C. FOSTER, Secretary.

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.

Thomas Mealey & Co.

MANUFACTURERS OF

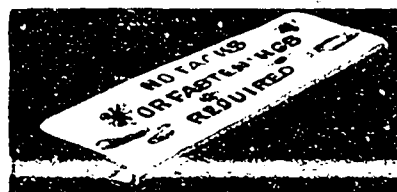
Wadded Carpet Lining

MEALEY STAIR PAD.

AND

STAIR PADS

HAMILTON,
ONT.



Fancy Goods Department

TO THE TRADE.

We have secured an enviable reputation in this department for useful, novel and fancy articles that stimulate trade for the retailer and brighten his stock, especially during the holiday season. We mention some of the most prominent lines that we are now showing:

Bronze, Brass, Metal, Leather and Plush Novelties.

Glove, Handkerchief, Tie and Jewel Boxes.

Ladies' Companions.

Tea, Ash and Card Trays.

Photo Frames, Calendars, Paper Racks, Candlesticks and Piano Candles.

Fancy China Ornaments, Vases, Flower Stands, Ink Stands, Clocks, Opera Glasses, Call Bells, Hand Painted Sachets, Purses, Work Baskets, Toilet Cases, Pictures, Hat, Hair and Scarf Pins, Hair Curlers, Perfumery, Toilet Soaps, etc., etc.

JOHN MACDONALD & CO.

WELLINGTON AND FRONT STREETS EAST

Orders Solicited.

Filling Letter Orders a Specialty.

.... Toronto

ESTABLISHED 1878.



“ ELYSIAN ”

NURSING

... VESTS

PATENTEES AND SOLE MANUFACTURERS

S. Lennard & Sons

HOSIERY and
UNDERWEAR
MANUFACTURERS

Dundas, Ont.

WHOLESALE TRADE ONLY