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# The Trader.

"A Journal devoted to the interests of the Hardware and Jewelry Trade."

TORONTO, DECEMBER, 1879.

# 4

## CANADIAN ELECTRO PLATED WARE

In order to protect our Canadian Trade, we have opened a branch factory at Montreal, and have fitted it up with the latest and most improved machinery for the manufacture of all kinds of Electro Silver Plated Flat and Hollow Ware. We have imported a full corps of operatives from our main factory at Wallingford, Conn., U.S., which will enable us to turn out goods equal to any manufactured in the United States. The branch factory is under the personal supervision of Mr. G. W. Hull, who has long been recognized as one of the most experienced and practical Managers of this kind of manufacture in the United States; this in itself will be a sufficient guarantee that all the work turned out of the Montreal factory will be fully up to the standard, both in Quality and Finish.

### IN HOLLOW WARE

We will as usual make a full assortment, including all the latest novelties. These goods will be found fully illustrated in our new catalogue, and are warranted to be equal to any goods of a similar kind manufactured elsewhere. All our goods bear our own Trade Mark and name, and are guaranteed to be first-class in every particular, no matter by whom sold.

### IN SPOONS, FORKS

And other Flat Ware we will continue to manufacture goods worthy of the high reputation we have attained and can recommend them as being equal to any goods in the world. They are all heavily plated with a coating of pure silver, from 10 to 20 per cent. heavier than the regular market standard, upon a base of 18 per cent. Nickel Silver, and are all hand-burnished, and finished equal to sterling silver goods. We are prepared to furnish them either in Plain or Fancy Patterns, in Extra, Double, Triple and Quadruple Plate. Each Spoon and Fork has the quality plainly stamped upon the back, and every dozen is warranted by special guarantee wrapper. Full particulars as to patterns, etc., will be found in our illustrated catalogues.

**SIMPSON, HALL, MILLER & CO.,**

MANUFACTURERS OF FINE ELECTRO PLATED WARE,

Wallingford and Montreal.

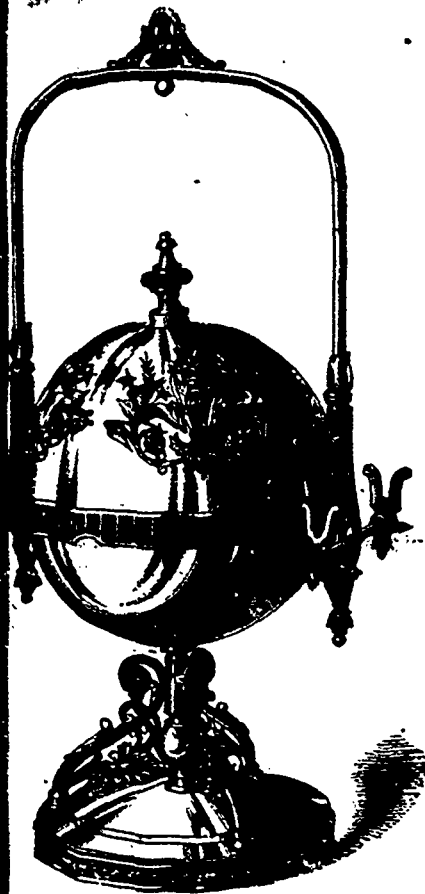
### SPECIAL NOTICE.

We also desire to notify the Trade that in order to meet the wishes of our western customers, we have entered into arrangements with

**MESSRS. ZIMMERMANN, McNAUGHT & CO.,**

of Toronto to act as our Sole Wholesale Agents for the Province of Ontario, and will hold at their Warehouse, 56 Yonge Street, Toronto, a full stock of our leading lines, both in Flat and Hollow Ware, which will enable them to fill orders on the shortest notice. They will supply our goods at the same price from Toronto, as if sold direct from the factory, and will furnish prices and Illustrated Catalogues free to dealers on application. Dealers in Ontario will please address enquiries to Zimmerman, McNaught & Co., Toronto

**SIMPSON, HALL, MILLER & CO.,**



## FIRST PRZE GOLDSMITHS' WORK, INDUSTRIAL EXHIBITION, TORONTO

# P. W. ELLIS & CO.,

Manufacturing Jewellers and Watchmakers to the trade, importers of Fine Watch and Clock Materials, Tools, Crucibles, Tripoli, Rouge, Alloying Copper, Diamantine, Boxwood Sawdust, Polishing Lathes, Buffs, Brushes, Brass Wire End, Matting and Scratch Brushes and the justly celebrated Schon Piercing Saws in all sizes, the only kind used in our factory, where they are being thoroughly tested every day. Sole Agents for Wm. F. Nye's Watch, Clock, Chronometer and Sperm Oils, the Sperm Oils being especially adapted for Sportsmen's Guns, Sewing Machines and all delicate machinery.

Kendrick, Davis & Co.'s Ne Plus Ultra Dust Proof Nickle Watch Keys, which are universally sold throughout the United States, and acknowledged to be the best and most durable key made; in stock, both bench and pocket sizes. Sizes 4, 5 and 6 fit American Gents' Watches—9 Ladies'.

We purpose keeping on the road, at all times, a complete stock, from which the trade, when called upon, can personally select their requirements, and in the interval, any orders by mail will be carefully selected by a practical man, with the purpose of meeting the full necessities of the trade, and avoiding the accumulation in our customers hands of dead or useless stock. Our stock is bought direct from the manufacturers in Switzerland, and is always fresh and in good condition—as we positively refrain from dealing in job lots of poor material to get low prices, and our prices will be found as low as good material and a reasonable profit to ourselves will allow.

In stock, Locket Glasses, Watch Glasses—one-fourth, quarter and sixteenth sizes concave, half-concave and demidial down to size one by guage.

Our Watch Repairing Department receives the most careful attention. Hoping by painstaking and good work to secure and keep your custom we would respectfully solicit a trial in that line. Turning a speciality.

**Jewellery Department.** Here at all times can be found a complete stock of Diamonds—Brilliants and Rose, Rubies, Emeralds, Pearls, Opals, Amethysts, Bloodstones, Onyx, Topas, Torquois, Carbuncles, Garnets, Corals, Cameos, Engraved Stones and all kinds of Imitations, We have again enlarged our factory and increased our staff, and are building up a reputation for the finest class of work.

**Manufacturers of Gold Chains.** Albert, Long, Opera, Brooch, Leontine, Chatelaine, Tassel Chains. Necklaces, Solid and Hollow, in every design and any weight. Jewellery repaired, matched or made to order. Coloring, Gold and Silver-plating, Chasing, Engraving, both Silver, Gold or Stone, Enamelling and Diamond Setting. All classes of work made by experienced workmen who make a speciality of a particular branch of work. Estimates and designs furnished of Badges, Medals, articles for presentation or other purposes. In plain rings we stamp the name of the customer ordering, free of charge, which the trade will at once see the advantage of as an advertisement and guarantee of the quality represented. Thanking the trade for their past custom and soliciting a continuance of your liberal support.

We remain, yours respectfully,

**P. W. ELLIS & CO.**

N.B.—Raised Gold Monogram Locketts, and Single Stone Diamond Gypsy Star Set Rings made to order.

## ELLIS' SILVER PLATE POLISHING FLUID.

For cleaning Gold and Silver-Plate, Jewellery, etc. Being made on Chemical principles, this preparation removes the tarnish and restores the lustre without wearing the surface of the metal, and requires no labour and very little time in using it, the directions being simply to apply with a piece of soft clean cotton or canton flannel and remove when dry with chamois leather or a soft brush. The trade will find it invaluable for keeping their stock of Electro-Plate in order. Price 25 cents per bottle, send for price lists. This fluid is neatly put up in boxes of one dozen bottles, ready for shipment. A liberal discount allowed to the trade. Prepared only by ELLIS & CO., Jewellers, Toronto. For sale by all Jewellers.

**P. W. ELLIS & CO.,**

Toronto, Ont.

## THE TRADER.

TORONTO, ONT., DECEMBER, 1879.

Distributed free to every Jeweler and Hardware Merchant in Canada.

## ADVERTISING RATES:

Full Page,	\$20 00	each issue.
Half Page,	12 00	"
Quarter Page,	8 00	"
Small Advertisements,	8 cents	per line

A discount of 25 per cent. will be allowed from the above rates for yearly contracts. All advertisements payable monthly.

All business and other communications should be addressed to

"THE TRADER PUBLISHING CO.,"

Box 835, Toronto, Ont.

## Special.

We desire to draw the attention of manufacturers and wholesale merchants to the fact that we offer the best medium for advertising their goods to the hardware and jewelry trade, of any paper in Canada. Our circulation is guaranteed to be every hardware merchant and jeweller in the Dominion of Canada. We do not circulate our paper outside of these trades, but every dealer in either business is bound to get a copy every month, as we send to them free of charge, postage paid.

Manufacturers or wholesale dealers who want to advertise to the trade will thus see that we offer them a "Trade" circulation, larger than any one or two papers in Canada, while our rates are very much lower than those given by ordinary newspapers.

## The Tilley Boom.

For the past few weeks our present Minister of Finance has been inspecting the operations of our manufacturers in various parts of the Dominion, in order to ascertain how the working of the present tariff affects their various industries. That an action so unprecedented on the part of a Cabinet Minister should evoke both ridicule and praise, we were fully prepared to believe, as it was only natural to expect that the political organs would be guided solely by party instincts and desires.

Being entirely a mercantile journal, we are free to pass our unbiassed opinion upon "The Tilley Boom," as the Finance Minister's opponents have characterized his action, and we must confess, that whether Sir Leonard Tilley's protective

policy be right or wrong, it is refreshing to see a man in such a prominent public position so desirous to post himself as to the actual working of the tariff which he was mainly instrumental in framing. We think his action deserving only of the highest commendation. One thing is certain, he has proved himself accessible to persons of all kinds, and always ready to listen to grievances, whether real or fancied. In this respect, at least, he presents a strong contrast to his predecessor, who was, it is said, almost unapproachable, and deported himself more like a master than a public servant, as even Cabinet Ministers are.

These visits of the Finance Minister will be of great practical use to him in his revision of the tariff, for there is not the slightest doubt that it will be amended during the coming session of Parliament, and a great many of its present defects remedied.

## Adequate Fire Insurance.

Since the burning of the magnificent block of Messrs. D. McInnes & Co., of Hamilton, several of our banks have been giving the matter of adequate fire insurance special attention. They seem to take the view, and we think their position is a sound one, that their customers in business should keep their stocks fairly, if not fully, insured, so that in case of absolute loss by fire they would not be placed in the unenviable position of the firm referred to above, and compelled to ask the forbearance and generosity of their creditors. We think this action of the banks not only wise and prudent, but timely, and we would especially direct the attention of the retail trade to this phase of the insurance question, and ask them to give it their serious consideration. No merchant, to-day, disputes the claim that he ought to be insured, not only for his own benefit, but also for the benefit of his creditors, to whom he is morally bound in this respect. The general excuse for inadequate or non-insurance, is neglect. We cannot too strongly impress upon our readers the fact that adequate insurance in some good, sound company is a positive necessity. The firm of D. McInnes & Co. had long and justly been regarded as one of the strongest houses in Canada, yet this very neglect of adequate fire insurance was the rock upon which they split. They simply committed the mistake of not sufficiently insuring their

stock, but the error almost proved fatal to their business. We trust that our merchants will give this matter their earnest consideration, and if they are not fully insured, let them become so at once. If the wealthiest cannot afford to become their own underwriters, it stands to reason that to the average man of business adequate insurance is a matter of vital importance, and should be delayed no longer than it takes to find out the amount of stock and get the policy properly executed.

## Our Insolvency Laws.

The present Insolvent Act expired last spring, and has only been kept in force by the vote of the Senate, which vetoed the action of the House of Commons in defeating the Government measure introduced in its stead, and abolishing the Insolvent Act altogether. The feeling amongst our business men in general, was one of relief, as we think it is the general opinion that, bad as the present Insolvent Act is, it is better than none. How much better, if any, we would not care to say. Of one thing, however, there cannot be the slightest doubt, it wants reforming, and that thoroughly. The new Insolvent Act introduced into the Commons last session, was defeated by that body, who, although ready and willing to annul the existing arrangements, had apparently not given the subject sufficient consideration to enable them to improve on it. What we want is an Insolvent Law at once, *simple, expeditious and cheap*, three qualities which are wholly lacking in the present Act. Without wishing to prejudice in any way the legal profession, we are strongly of the opinion that they do not possess a monopoly of all the brains in the Dominion, and we see no reason why, in legislating on such matters as this, which are purely commercial, merchants whose ability and experience should entitle them to some consideration, should be almost altogether ignored.

We think it would be well if our Boards of Trade would take the matter up at once and unite in drafting out for the guidance of the Government, their ideas of what should be embodied in such an Act. Such action on their part would shew what the merchants, who are more directly interested than any other class, think of this question, and their endorsement of any such scheme could not but act as a powerful help to the Government in solving what now ap-

pears to be a knotty question. One thing is certain, if our merchants do not take action in some such way, and give the Government an idea of the changes they think desirable, they will only have themselves to blame, if when a new Act is framed it is found unsuitable to their wants. The time between this and the meeting of Parliament in February is not too long a period in which to ventilate this subject thoroughly, and we should be glad if the Toronto Board of Trade, who have recently been holding special meetings for the purpose of considering live trade questions, would also deliver themselves upon this subject. As the law at present stands, it is indirectly an incentive to dishonesty on the part of the dealer, who often thinks he can make money by threatening to go into insolvency unless his creditors accept his offer of a compromise, while on the other hand it tends to make the wholesale dealer accept the compromise, which under a cheaper and more efficient law he would at once reject. The general feeling amongst the wholesale trade of Canada is one of protection to the honest retailer, but when in case of an offer of composition from a dealer who is even known to be dishonest, it comes to a matter of dollars and cents, his pocket often affects his judgment in the matter. This result is hard on the honest dealer who, in spite of hard times and severe competition, made all the harder by the easy way in which insolvents get possession of their estates, manages to pay one hundred cents on the dollar; but it is a legitimate outgrowth of our present insolvent system.

In nearly every case of which we know where the insolvent has made anything like a reasonable offer which has been rejected by the creditors, subsequent events have proved that they would have been much better off to have accepted the offer in preference to putting the insolvent out of business. The country is so full of "Official Assignees, those hybrid legal-commercial caterpillars on the mercantile leaf, that very few of them can get enough business to make it remunerative without making what they do have "pan out" all it can stand. Instead of the indiscriminate appointment of a host of supporters, merely for the sake of giving them an office to keep them quiet, the Government should limit the number, so that unless the country became more than usually prosperous, they could make a living without having to exact such exorbitant fees. If this were done, and the Insolvent Act simplified and cheapened, estates could be wound up for one-third the present cost, and with fair profit to the Assignee.

As the law at present stands, what with law expenses, commissions, Inspectors, Assignee's fees and expenses, the wonder oftentimes is that there is any thing left to divide amongst the creditors at all. We were shewn a few days ago a copy of a "First and final dividend sheet," that so nearly fills this bill that

we think well to publish it *in extenso* for the benefit of our readers:

Total amount of claims (unsecured)....	\$2,373 04
RECEIPTS.	
To amount received for stock .....	\$513 21
" " " account .....	1 00
Total.....	\$514 21
EXPENSES	
By Paid Preferred Claims .....	\$292 85
" Law Expenses .....	34 69
" Official Assignee .....	75 00
Assignee's Expenses .....	42 66
" Commission .....	25 71
Discharge .....	5 00
Inspector's Fees .....	20 00
Dividend .....	11 81
Balance .....	6 43
Total.....	\$514 21

The unsecured liabilities amounted to \$2,373.04, and amongst the seven creditors represented by this amount, there was divided the handsome sum of \$11.87, or *one-half a cent* on the dollar. For a small estate, realizing only \$514.21, it seems absurd to think that it should cost \$203.06 or 40 per cent. of the whole amount realized, in order to divide the balance of \$311.15, or more properly speaking, the \$11.87 (for the secured claims did not need looking after) amongst the seven creditors. Such, however, is the effect of the present law, and it is no wonder that in view of such results, creditors are unwilling to let an estate get into the assignee's hands. As a rule, they prefer, like the unjust steward, letting the money go where it may do them the most good; from the insolvent, if well treated, they may recoup themselves by further trade, but they have nothing to expect from the Assignee. If the law were amended as we have suggested, insolvents who fail as a matter of speculation would find it did not pay, as their creditors would put them out of business altogether; this would not only be better for the wholesale merchant, but for the honest retailer as well, because it would in a great measure take away the cut-throat bankrupt stock competition, from which they are at present suffering.

#### Wholesale-Retailing.

The retail jewelers in the Western States have formed themselves into a "League" for the purpose of protecting their interests, and have resolved that they will not patronize any wholesale houses that make a practice either of selling their goods or distributing their price lists indiscriminately amongst private individuals or dealers in other branches of business. ✓

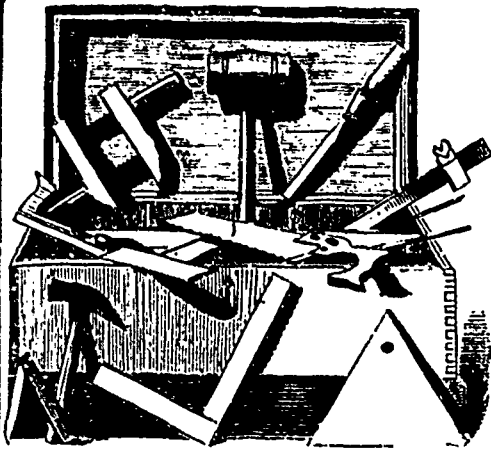
That they are quite right in this decision, no one who is acquainted with the effect which this system of wholesale-retailing has upon the legitimate retail trade, will for a moment doubt. The system is bad in itself, and leads to deceptions on the part of the wholesale dealer practising it that no honorable house ought to stoop to.

No one can blame the consumer for buying at wholesale if he can, but the

wholesale dealer certainly deserves blame for selling his merchandise to this class of trade, while at the same time he pretends to be doing a legitimate wholesale business. Apart from the injustice he does to his retail customer, there is often the further injustice of his cheating the consumer, by leading him to suppose that he has been selling him goods at regular wholesale prices, while in reality he has been charging him retail prices. The wholesale dealer, buying as he does in large quantities, and at first hands, does not get his advantages for the purpose of enabling him to undersell his own customers, but rather to admit of his furnishing them with goods at reasonable prices, and at the same time make a reasonable profit himself. When he violates the ordinary principles of business by making a practice of selling indiscriminately to the public, he cannot wonder that he raises opposition amongst those whose good will he ought rather to cultivate.

So much for this evil; the other matter mentioned, namely the indiscriminate distribution of price lists, is one of greater magnitude, and is one of the greatest curses that has ever befallen the retail trade in this or any other country. In order to extend his trade, a wholesale dealer or manufacturer issues a catalogue of his goods, gives regular wholesale prices and discounts, and scatters them broadcast over the country. True, he claims they go only to "the trade," but with him "the trade" generally means any trade that will buy from him. No matter that his list may be headed, "Strictly private and confidential," or, "For the trade only," they will get out amongst the uninitiated, and the result is that the consuming public in a very short time are nearly as well posted about prices as the trade itself. We have known of cases where a consumer has asked a retail jeweler the price of watches, and then produced one of these strictly private and confidential "price lists, for the trade only," and entering at once into a calculation of discounts, shewed the non-plussed dealer that as his goods only cost him so much he ought to be willing to sell at cost to a person who was so well posted.

In the article of American watches at least, the price list system has made these goods almost unprofitable to the retail merchant unless he has absolutely no competition. We do not desire to be understood as condemning the system of price lists, they are a necessity both to the wholesale and retail dealer, but we must earnestly enter our protest against wholesale dealers must have their price their indiscriminate distribution. If lists, let them look carefully to it that they are supplied to none but legitimate dealers in that line of business, any other way is unfair to their customers, whose interests they are bound to protect if they would be successful. Although we do not think that our retail jewelers in Canada are called upon to form them



## SAMUEL STERN,

Has just received a large stock of

## BOY'S TOOL CHESTS, FOR HOLIDAY PRESENTS.

I will furnish to the trade the above Tool Chests at prices beyond competition—from 33 cents to \$3.60 per set, all good value. The price and dimensions of each set will be furnished only to the trade, on application.

## SAMUEL STERN,

31 WELLINGTON and  
40 FRONT STS., EAST,

Wholesale Importer,  
TORONTO, ONT.

selves into leagues to check this growing evil, still it is worth their while looking into the subject and acting for themselves. Certain it is that any wholesale house that makes a practice either of wholesale retailing or indiscriminate distribution of trade price lists is no friend of the retail trade they profess to cater for, and ought to be refused their support.

### Business Notes and Comments.

HAMILTON rolling mills are running full blast. The new patent furnaces are not found equal to the old so the latter have been kept on.

MONTREAL is considerably exercised over the working of the present Act regarding the stamping of weights and measures, and are going to try and get it repealed at the next meeting of Parliament.

The Clock works of Messrs Owen & Co., of Winsted, Conn. U.S.A. which employed over sixty hands, was burned out on the 14th November loss \$12,000. The fire was caused by a lamp explosion.

The Mitchell agency of the Merchants' Bank has been withdrawn, and the merchants now have to do their banking either at Stratford or Seaford. They are trying to get a branch of the Canadian Bank of Commerce in place of the one just left.

MR. CHAS. BELFORD, late editor of the Toronto Mail, has been appointed Secretary to the Board of Appraisers at Ottawa, in the the room and stead of Dr. Young, late of Washington. The change is good one in many respects, and will meet with the approbation of Canadians generally.

ANOTHER instance of the "beauties" of the indiscriminate credit system was to be seen last week, an assignee's sale of the effects of an insolvent merchant in Millbank, Ont., when the book debts, amounting to \$1083, were sold at 53c on the \$, excepting one separate account of \$ 26 which was pocketed down at 40c!

MR. T. M. BRVSON, one of the appraisers in the Montreal Custom House, died on Saturday last, of heart disease. His loss will be severely felt, not only by his many friends, but by a large number who had business dealings with him, the hardware trade in particular. His knowledge of this branch of business enabled him to act as appraiser of such goods with great exactitude.

It is said that the inspectors of weights and measures have issued orders warning all dealers that on and after January next, no spring scales will be permitted to be used by dealers. This class of scales is very much used by butchers in private stalls, and cannot be correct as springs which register the weight constantly give way with usage and defraud the consumers.

APPLICATION will be made to Parliament to incorporate the Canada Express Company, doing carrying business in the North-west, Manitoba, Keewatin, and North-west Ontario. This is good as far as it goes, but it should be made to extend its benefits all over Ontario and Quebec. The American Company that runs our express business wants competition as much as the Grand Trunk Railway. It is the biggest kind of monopoly.

MR. A. W. MURDOCH, the well-known official Assignee and accountant of this city, has taken up his residence in Winnipeg, and intends carrying on there the business of commission merchant and accountant. Mr. Murdoch has been long and favourably known to the trade here and will no doubt be entrusted with a great deal of business from his many friends in Ontario. We wish him success in his new venture.

THE London and Paris House has undergone another change owing to the collapse of the Consolidated Bank of Montreal. The stock, which amounted to \$48,000, was again brought under the hammer, and was purchased this time by Mr. William Laurie, of Montreal, at 50½ cents on the dollar. It is now being run off in the usual bankrupt stock method. The book debts of the concern brought 41½ cents on the dollar.

IT is a matter of complaint amongst the wholesale trade in Toronto, that importers in small towns are able to pass their goods at a lower valuation through the customs than the trade here. There is no doubt whatever but that this is true in a great many cases, and as it puts the wholesale importer at a very great disadvantage the custom authorities should at once see to it—that the valuations should be equalized at all the ports of entry in the Dominion.

ALL classes of goods have lately shown an upward tendency. Last month we noted the rise of 10 per cent. on all silver cases of the Waltham Watch Co.'s manufacture, this month we have to record another advance in their watch movements. They have notified the trade, that, from the 25th of November, they will advance the price of their

Broadway and Sterling movements to a figure nearly 30 per cent. above late prices. No doubt this move will be followed by other manufacturers of similar goods.

We are sorry to notice that our old acquaintance, Mr. Alfred Rowland, of London, Ont., has been compelled to give up his business owing to the pressure of the times. Mr. Rowland, although he has had a hard struggle to get along for some years past, has always maintained a high reputation and kept the confidence of his creditors. His stock has been bought for sixty-one cents on the dollar by Messrs. McKay & McIntosh, who are now advertising a slaughter sale.

THE Port of Toronto wants a hardware appraiser badly. Until recently the imports of hardware at this port were comparatively small, now, however, that several of the largest Montreal firms are starting branch houses here, to protect their trade, the volume has increased enough to warrant the Government appointing a practical man to appraise the hardware entered at this port. The present appraiser has far too much work to do, and some younger man should be appointed to take hardware off his hands.

OUR article in last month's issue on "accommodation paper," has received rather a forcible illustration since it was written. The *Monetary Times* says—The following parties in Caledonia are understood to have given accommodation paper to the firm of McQuarrie, Thorburn & Munro, recently suspended: Mr. John Howard, shoemaker \$600 and he has transferred his effects to his uncle; Mr. Hannifin, baker, \$1000, has disposed of his property; Donald Kennedy, tailor, \$800; R. Martineau, cooper, \$1600; Jno. McDonald, \$1800. A "forehanded" general dealer, Mr. Shirra, lent the firm \$1048, without security, having no use for the money at the time. One's sympathy with a loss like this last is qualified by surprise that a merchant should be so easy-going with his surplus funds.

THE Grand Trunk Railway is, without doubt, a huge swindle. Although the people of Canada have given them millions of dollars to help them to carry on their road, it is a well known fact that we have to pay more for our local freights than the Americans do for through freights. They charge, from Montreal to Toronto, by express freight (which sometimes does that distance of 333 miles in ten days), the sum of fifty cents per 100 lbs., and they will take goods from Chicago to Portland, nearly four times that distance, equally

as low, if not at lower rates. We suppose they argue that they are sure of home trade because we cannot send our produce any other way, while to get the American traffic they have to compete against the American lines running to New York and Boston. It is competition that lowers the rates to the Americans, and the want of it that raises them to Canadians. Surely this is a strong argument for the immediate building of the proposed line between Ottawa and Toronto; if this were completed we would then have a competing line to Montreal and correspondingly low freights. Competition is the life of trade.

The Toronto Board of Trade, at a late meeting, which the Minister of Finance attended, took into consideration the practice of the Customs Department in adding 2½ per cent to the value of all cash purchases, and then levying duty upon the increased amount. The members on both sides of politics seem to have handled the subject without gloves, and no doubt Sir Leonard Tilley left the meeting a wiser man than when he entered it. The general opinion seemed to be that the Government ought not to do anything that would resist the inclination of trade towards cash purchases, as that is the only sound basis on which a successful business could be conducted. That the Government ought to be the first to set a good example in this direction, and the last to throw any obstacles in the way of cash trading, and that it was moving in a wrong direction when it undertook to legislate against the man who paid cash and in favor of the man who bought on credit. This custom increases the revenue but a trifle, and has provoked a great deal of discontent amongst cash buyers, who are generally our best men; and it ought to be done away with at once.

ONE of the busiest "hums" in this or any of the Canadian city, and one moreover which was not visited by the Finance Minister when he was in Toronto, on his tour of inspection, was the jewelry manufactory of Messrs. P. W. Ellis & Co. Messrs. Ellis & Co. are enterprising and reliable, and keep the trade fully posted about what they are doing through the medium of THE TRADER; they believe thoroughly in printer's ink, and it seems to pay them. We had the pleasure of being shown through their watch material department and manufactory, a few days since, and were very much pleased to see the skilful and systematic manner in which their business is carried on. They deserve to succeed, because they put not only brains but honesty into their business, and their customers can always rely on getting goods from them that will turn out exactly as represented. At some future time we may give our readers a sketch of the various processes of jewelry manufactory, which we feel sure will be interesting to most of them.

THE estate of H. D. Parkes, jeweler of St. Catharines, Ont., who left this country very abruptly, much to the disgust of his creditors, has just been wound up and a first and final dividend sheet of one-half cent on the dollar declared and distributed amongst the creditors. Between the declared and the assigned the creditors fare very poorly, but it may be of some consolation to them to know that if they have not obtained anything substantial from the estate, they can have the honour (?) of being sharers in probably the smallest dividend on record in Canada. This young man is a brother of Parkes the Belleville jeweler, who also absconded about the same time, the precious couple taking

all the stuff they could conveniently get along with them. For some time they bought only for cash or paid for their purchases at such short dates as to be practically the same. By this means they raised their credit, which fact they were not slow to take advantage of, for they at once bought all the goods on time they could, and before the bills became due had skipped across the border and left their creditors in the lurch. The whole operation seems to have been a premediated swindle, and the only pity is that such a precious pair of scoundrels should be able to go unwhipped of justice because they are at present on the other side of an imaginary line. The sooner our government can make an arrangement with that of the United States for the arrest and extradition of such characters the better. It would be a long step in advance of our present situation, and would afford more protection against dishonest tradesmen than other law that could be put upon the statute book. We understand the Belleville Parkes stayed around the Suspension Bridge for some time and from his safe retreat offered terms to his creditors, which they were unwilling to accept, preferring to sell out the estate and keep such a character out of business. Parkes, on hearing this, disappeared and has not since been heard of. It is to be hoped that we have seen the end of such escapades as those of Knox, Montgomery and the Parkes Brothers. They have all met their deserts, the commercial atmosphere is now considerably purer for the clearance and it is to be hoped that the lesson will not be thrown away.

**Business Changes during November.**

**BURNED OUT.**—C. D. Edwards, safe manufacturer, Montreal, Que. Chalmers & Carney, hardware merchants, Winnipeg, Manitoba.

**RETIRING FROM BUSINESS.**—Henry Brown, hardware merchant, St. Thomas, Ont. Wm. Risdon, hardware merchant, Fingal, Ont.

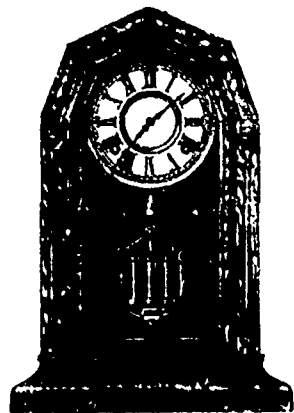
**SOLD OUT.**—C. Lewis, hardware merchant, Yorkville, Ont. John Risdon, hardware merchant, Wallaceburg, Ont. has sold out to Arch. Gow.

**ATTACHED.**—John E. Rose, hardware, Kingston, Ont. James A. Brown, hardware, Hopewell Corner, N.B. William Bryan, hardware and tins, Whitby, Ont. James Brown & Bro, hardware, Montreal, Que. Joseph Lavigne, hardware and tins, Riviere du Loup, Que. O. Caron, hardware, Three Rivers, Que.

**OTHER CHANGES.**—Boyd, Watson & Co., wholesale fancy goods, London, Ont.; dissolved, business will be continued by James Watson and George Boyd. C. & J. Donally, wholesale fancy goods, Toronto, Ont.; given up business and gone to the United States. D. A. Huntley & Co., hardware merchants, Parrsboro', N.S.; dissolved, business will be continued by W. H. Townshend. Wycott & Wellbank, hardware dealers, Pictou, Ont.; dissolved, Wellbank continues business. A. Brownley & Co., jewelers, Ailsa Craig, Ont., dissolved partnership.

—“Ah! yes,” said Mrs. Partington some years ago on February 22nd, as she watched the military pass by. “Ah! yes, Washington is dead, and the worst of it is that his mantel-piece don't seem to have fallen on any man now living.”

**SAMUEL STERN,**



**THE LARGEST  
CLOCK**

**HOUSE IN CANADA**

I beg to direct the attention of the Trade to my large assortment of Clocks, from the following celebrated manufacturers, viz:

**SETH THOMAS, WELCH,  
NEW HAVEN, GILBERT,  
AND ANSONIA**

I keep these Clocks in every style now manufactured, and show 180 different varieties of samples. I will sell only to the Trade any of the above makes of American Clocks at prices lower than any house in Canada, and will guarantee to meet any competition either in quality, style, or price. Prices can be had by the Trade on application, and we guarantee to fill all orders promptly at the prices quoted.

**SAMUEL STERN**

**31 Wellington, 40 Front St. East,**

**TORONTO.**

**DAVID WILSON,**

**Ornamental and General Engraver**

**74 KING STREET EAST,**

**TORONTO.**

**Crests, Cyphers, Monograms  
and inscriptions of all kinds  
of Silverware, etc.**

**JEWELLERY NEATLY ORNAMENTED.**

**TERMS CASH.**

—On a honeymoon tour recently, the young husband, going across from Dover to Boulogne, was suddenly very strange. “Are you ill, love?” exclaimed the anxious model wife. “O! say, Alfred, be loved, are you ill?” He was afraid of being doubted, and faintly replied, “I think the shrimps I had for breakfast this morning must have been alive.”

# W. M. COOPER,

**MANUFACTURERS' AGENT,**

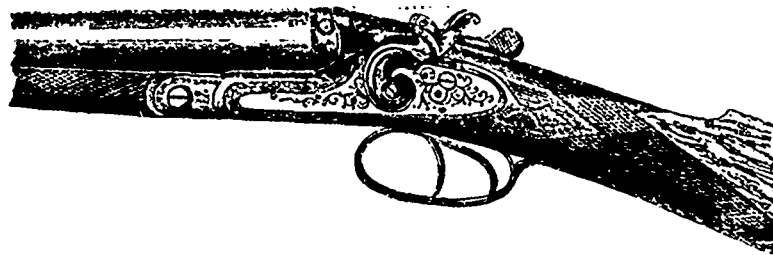
—DEALER IN—

RIFLES, GUNS, AND SPORTING GOODS.

Wm. M. Cooper respectfully solicits a visit to his Show Room, No. 23 Front Street West, Toronto, in which will be found a full line of Guns and Rifles, etc., with other items of interest to those fond of field sports.

Sporting Guns are now so well known in Canada as to require no elaborate recommendation. He has, during his visit to England (on the Canadian Rifle Team, 1879), entered into an arrangement with Messrs. W. & C. SCOTT & SON, for their Sole Agency for the "Dominion of Canada."

He has always on hand a full assortment of Guns of other celebrated makes, viz.: W. W. Greener, George Gibbs, Thomas Turner, Williams & Powell, and other lower grades.



## TESTIMONIAL TO W. & C. SCOTT & SON.

GENTLEMEN—

The W. & C. Scott & Son Breech Loader which you furnished me is the best proportioned and most effective gun ever owned or used. Its shooting is perfect, and I have won every contest since receiving it, including my late English matches. You have got my ideas exactly, and I can fully recommend the Scott as the Gun.

Yours truly,

To MESSRS. READ & SON,

Boston, U.S.A.

A. H. BOGARDUS,

*Champion of the Word.*

**These Celebrated Guns for Sale only by Messrs. W. & C. Scott & Son's Canadian Agent,**

—W. M. COOPER, —

23 FRONT STREET WEST,

**TORONTO, ONT.**



## SHEFFIELD STERLING FLAT WARE.

For ordinary table use amongst those who do not desire to go to the expense of sterling silver or electro silver plate forks or spoons, no metal has yet been discovered that answers the purpose so well as Nickel Silver.

Pure "Nickel" is a hard, brilliant, silver white metal, almost useless when used by itself because of its extreme brittleness, but invaluable as an alloy on account of its wonderful whitening properties.

The "Nickel Silver" of commerce is a compound metal, composed of copper, nickel and zinc and varies in quality according to the proportions of the metals of which it is composed. This metal is put upon the market under various names but whether it be known as "German" or "Nickel" Silver, "Nickelite," "British Plate" or "Albata Metal," its color and quality depend entirely upon the amount of pure nickel used in its manufacture. The commoner qualities of nickel silver contain from 5 to 12 per cent. of nickel; the better class from 12 to 18 per cent. This latter quality (18 per cent.) is the recognized standard amongst English and American manufacturers of nickel silver spoons and forks, and is white enough to give good satisfaction, especially when electro silver plated. For table use without plating, however, this quality of metal does not contain enough nickel to enable it thoroughly to resist the acids contained in our ordinary food without discolouring; hence we often hear the complaint that nickel goods "turn brassy" after a short period of actual service. In order to enable



THE "TIPPED" PATTERN.

our customers to sell spoons and forks they can conscientiously recommend, we have introduced into the Canadian market as a substitute for the nickel now in use the new metal known in England as "Sheffield Sterling." This metal has been produced only after a great deal of labour and experiment, and contains nearly 25 per cent. of pure nickel, being a larger proportion of that metal than any nickel silver ever before used in the manufacture of table ware. It has always been held that an alloy containing so much nickel must necessarily be brittle. This difficulty, however, has been fully overcome, and the result is a metal, whiter, stronger, and more like sterling silver than any now in use.

In offering "Sheffield Sterling" spoons and forks to the trade of Canada, we believe we are giving them goods that will commend themselves to their customers, not only because they are as low in price as any first-class goods now in the market, but because they are better in quality, finer in finish and more elegant in design. They are all neatly packed in boxes (teaspoons three dozens—other goods in two dozens), and every dozen has a guarantee of the quality printed on the wrapper. This guarantee authorizes the dealer in all cases where these goods prove defective to return them and draw upon us for their invoice value. The fact that the manufacturers are willing to guarantee their goods in this way is a strong proof that they themselves have the utmost confidence in them, and this will be found of great assistance to the retail merchant in selling them to his customers. The cut above shews the style of these goods, and will give the trade a fair idea of the new and improved pattern we are introducing. We keep a full stock on hand of all the different sizes and weights, and are prepared to fill orders at the shortest notice.

Where jobbers wish to give importation orders for large quantities, special prices will be given. We have registered the Trade Mark "Sheffield Sterling," <sup>Crown</sup> <sub>S or X</sub> and will fully guarantee all goods bearing such imprint, no matter by whom sold. Price Lists to be had on application. Sample orders solicited. To be had wholesale only from

56 YONGE STREET, TORONTO.

ZIMMERMAN, McNAUGHT & CO.

### FINE CUTLERY

We desire to notify the trade that we have been appointed Sole Wholesale Agents for Canada, for the celebrated Cutlery manufactured by Robert F. Mosely & Co., of Sheffield, England. These goods are all manufactured from the best double refined shear steel, and are guaranteed to be equal in finish and quality to any cutlery manufactured in England, while the prices will be found much lower than that of other first-class makers. R. F. Mosely & Co. make a specialty of the following lines, viz.: Bone, Ebonite, Patent Ivory, Hard Rubber and Ivory Handled Cutlery of the newest American patterns. They are also manufacturers of the celebrated

### COMBINATION CARVER AND KNIFE REST.

This double guard and knife rest is made all in one piece, and is the cheapest, strongest, most durable and elegant invention of the kind ever offered to the trade. Letters Patent have been secured for this invention, and any person found selling imitations will be prosecuted according to law. These goods will be found the most saleable of any in the market, and are guaranteed to give satisfaction.

TO BE HAD WHOLESALE ONLY FROM

**ZIMMERMAN, McNAUGHT & CO.,**

MANUFACTURERS' AGENTS,

56 Yonge Street, TORONTO, ONTARIO.

Z. McN. & Co. would also direct the attention of the Trade to the fact that they keep always on hand a large and complete assortment of Electroplated Butter Knives, Pickle Forks, Fish Carvers, Fish Eaters, Dessert Sets, Children's Sets and Case Goods of all kinds. These are all of the best Sheffield make, and are guaranteed equal to any goods of the kind imported into Canada.