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THE CANADIAN

DRY

GOODS

REVIEW

SPRING

NUMBER.

1892.

# GORDON, MACKAY & CO.



**T**HIS, of all ages, is essentially the age of keen business competition. The merchant who conducts his business profitably, must take advantage of every favoring circumstance. He must keep pace with the times, and see to it, that his trade is not hampered by old time prejudices, which have nothing to recommend them but the rime of age. Under the old regime, six months was the usual term of Credit on Imported Staples, and under it 15 to 25 per cent. was the profit made; 6 per cent. off the foot of the Invoice is a common cash discount. This could easily be made 60 per cent. if it were added to the price in the first place. We give only **60 DAYS ON STAPLES AND ALLOW DISCOUNT FOR CASH ONLY AT THE RATE OF 6 PER CENT. PER ANNUM** and we do not think we assume too much in asserting that the annals of the Dry Goods Trade of the Dominion, record no change of such vital importance to Retail men as the one here referred to, which we have recently inaugurated in our Staple Department. A change which brings the retailer into the closest possible contact with the manufacturer, a change which reduces bad debts in this department to an exceedingly insignificant fraction and compels traders without ample capital to go to the long-price, long-credit houses for their supplies. **WE HAVE NO USE FOR BUYERS WHO DO NOT KNOW THEIR BUSINESS**, or who have insufficient capital for the volume of trade they are aiming at. In computing our profits, we have made no provision for loss by bad debts, and consequently **CANNOT AFFORD TO TAKE HAZARDOUS ACCOUNTS**. Our prices have been adjusted with the greatest care. Skill, sound judgment, correct taste, enterprise, indefatigable energy, with the measureless power of ample capital have been yoked together and the natural result has followed. The strongest and most tasteful buyers of the country are drawn by it as steel by the magnet. "The Hum" throughout the warehouse during December and January, affords us gratifying assurance of perpetual activity in our staple departments.



## DEPARTMENTS.

**LYBSTER MILLS GOODS.**--We own and operate the Lybster Mills, and are in a position to supply the trade with Cottons, Sheetings, Shirtings, Denims, Derries, Carpet Warps, Cotton Yarns, etc., at the closest possible prices. We guarantee our colored goods indigo Dye and fast.

**LINENS.**--The importation of Linens by the Retail trade is a thing of the past. Under the most favorable circumstances these goods cannot be laid down at the prices we quote.

**AMERICAN PRINTS.**--Color guaranteed and price low: the best Value in Prints ever offered in Canada.

**AMERICAN SATEENS.**--Sell every time they are shown, and the most successful line of goods we have yet introduced.

**AMERICAN CHALLIES.**--In 25 and 36 inch. Prices astonish everybody, and the patterns are equal to those of the finest French Delaines.

**GLOUCESTER INDIGOS.**--We are now working on our third repeat of this line and still the orders come.

**QUILTS.**--We call special attention to the values we offer in English and American quilts. Every line "a leader."

**WOOLENS.**--Imported and Canadian Tweeds, Worstedes, Serges, Meltons, Covert Coatings, etc. Every detail of this department has received careful attention.

**TAILORS' TRIMMINGS.**--We claim to give the best value in Tailors' Trimmings in the trade. Our range is extensive and complete, and well assorted at all seasons.

**DRESS GOODS.**--Our range of Dress Goods is each season looked forward to as a popular and important factor in confirming the opinions of merchants relative to styles. The orders for the coming season are a substantial reward for our efforts in that direction.

**SILKS.**--All staple lines fully represented and at staple prices. A comparison of values is requested.

**LACE CURTAINS.**--Merchants who have not received our illustrated spring price list will be furnished with one on application. We show four special numbers A. B. C. D. unequalled in the trade for value.

**HOSIERY AND GLOVES.**--Every pair of our "Ebony Fast Black," carries with it an absolute guarantee.

**MENS' FURNISHINGS.**--We have every week since the New Year had to cable repeats for Men's Neckwear, and on all hands we are complimented on the magnificence of our range and excellence of our values. In Half-Hose, Underwear, Dress Shirts, Regatta and Neglige Shirts, Handkerchiefs (in Linen and Silk), Braces, Umbrellas, etc., we are also quite up to the mark. Men's Rubber Clothing a speciality.

**HABERDASHERY.**--Smallwares, Ribbons, Laces, Embroideries, Muslins, Parasols, etc., etc.

**OUR STOCK.**--From attic to basement will in every respect maintain, and in many departments surpass our well known high standard of excellence.



**GORDON, MACKAY & CO.,** Cor. Bay and Front Sts.  
TORONTO.

# THE CANADIAN GOODS DRY REVIEW

Vol. II.

TORONTO, FEBRUARY, 1892.

No. 2.

## Advance in Trade Journalism.

FACT that trade journals in Canada are steadily growing in influence and popularity is not to be wondered at. Merchants and manufacturers, at first, were inclined to view them with a certain amount of suspicion and distrust, but as their aim and object became better understood and it was seen that the field they occupy is one combining instruction with influence, the inevitable change came. Almost every industry of importance is now represented by a weekly or monthly journal and liberally supported by those in whose interests it is published.

To the trade journals artisans naturally look for the best methods of improving their skill and increasing their power of production. Workers in iron and steel and other metals, for instance, find in the journals devoted to those and allied trades, prompt intelligence of every new invention or improvement originated by men of their craft in any part of the world. So, too, workers in other industries find the trade journals a source of intelligence and common benefit, for through all lines of industry there flows a constant stream of information by means of which the best appliances are utilized in such behalf. There are also journals devoted to the advancement of purely commercial undertakings, or the selling interest only, occupying the position of a medium of valuable information between buyer and seller. It may be that here and there a trade journal can be found of little value to the interests it claims to represent, but that is an individual matter rather than a reflection upon the trade press at large. The phenomenal growth of the trade press during the past few years furnishes the best evidence of the necessity for such a medium between maker and seller, or buyer and seller, and that it has been largely utilized is manifest by the improved appearance and enlarged size of the journals themselves, that liberal patronage by appreciative customers has enabled the publishers to present. And this leads us to speak of our first attempt at a special number. Our native modesty will not allow us to say much on the subject. We have endeavored to present as creditable a number as the time and other circumstances would permit, and if it should meet with the approval of our numerous readers we will be amply rewarded for our pains. In our efforts we have been greatly encouraged by the sympathy and practical assistance of several gentlemen prominently identified with the wholesale and retail trade, for which they have

our warmest thanks. It is a hopeful sign when such men do not begrudge the time or trouble to help others by giving expression to their views on important questions affecting the trade in these columns. This is a feature of THE REVIEW which we have never lost sight of, and our only regret, hitherto, has been, that it has not been utilized to any appreciable extent. We hear a great deal about man's philanthropy, but we consider that when a successful business man points out to others from his own practical experience, the way to avoid the rocks on which so many business enterprises are wrecked, he is as much a philanthropist as the man who helps others by a welcome and timely donation of money. This is meant as a hint that our columns are always open for successful business men to help their less fortunate brethren in the manner indicated. Our aim is to make THE REVIEW popular with the trade, and any suggestions in that direction from our readers will be gladly welcomed, and promptly carried out, if at all practicable. We cannot but feel grateful at the many expressions of approval and commendation which we have received, and can only say that it is our ambition to rise higher and higher in the estimation of our patrons till we attain the topmost pinnacle of success.

Reverting to the trade press generally it is undeniable that these journals, when honestly and intelligently conducted, are becoming more and more a power in business circles, for they are really the only source from which business men can acquire information relating particularly to their trade interests. The objection was at first made that they would be found antagonistic to the daily press, but that has been long since exploded, as it was seen that each had its own particular mission to fulfil, without the one in the slightest degree interfering with the other in its legitimate field of usefulness. The trade paper is invaluable to the country merchant, as the general matter therein often saves him money because of timely suggestions made. The advertisements are also a source of useful information to him, from the fact that the wholesalers and manufacturers are making advertising the medium of business announcements to the trade. That they are appreciated for these reasons—at least we can say so as far as THE REVIEW is concerned—is apparent from the liberal encouragement they receive from their subscribers and advertisers. We have given in previous issues expressions of appreciation from our subscribers, and they still keep coming to hand. The latest is from Mr R A Rafuse, Middle La Have, N. S., who, while sending his renewal subscription, says of THE REVIEW: "I like it very much, and please continue to send it for another year."



## Need of a Bankruptcy Law.



THE Board of Trade of Victoria, B. C., is the first, as far as we know, to give expression to the urgent need of an Insolvent Act for the Dominion. At a meeting, on February 2d, during a discussion on the subject the many disadvantages arising out of the fact that there was no Bankruptcy law

were pointed out, and it was decided to petition the Dominion Government, through the city members, to pass a law dealing with the matter. If other Boards of Trade would follow the same example there would be some hope of an Act being introduced and passed at the approaching session of the Dominion Parliament. There is no shirking the fact that British merchants and manufacturers will be grievously disappointed if such an Act is not placed on the Statute books without further delay, and that possibly they may be driven to adopt some measures injurious to the commerce of the Dominion. We have in previous issues referred to the feeling in England and it may not be out of place to repeat what the Drapers' Record has said on the subject. "We have heard some sufferers on this side go the length of declaring that we cannot trade with the Dominion while the actual state of the law obtains. But that is to assume that a large amount of the Canadian trade is insecure, and that commercial immorality is there paramount. This of course, would be somewhat hyperbolic, and we cite the exaggeration merely to illustrate the strength of dissatisfaction and distrust occasioned. Ample ground, however, exists for our colonial brethren's striving after remedial measures, and we ask whether, in the meantime, our own people can devise no plan by which the evil they complain of may be more or less effectually combated. Individual action, we have shown, is practically fruitless, but, we think, that something might be done by a combination of the British houses interested in the Canadian trade. Is it not possible to form a trade protection society on the spot for the purpose of making the reserved rights of creditors, who withhold release, a reality instead of a sham? The knowledge that an argus-eyed association was bent on pursuing the claims of British creditors unrelentingly, would have the effect at least of checking malpractices, and perhaps of hastening necessary reforms. This would prove a boon to colonial and home traders alike, and, by removing distrust, tend to the enlargement of our business relations with the Dominion." Since that article was written there has been no improvement in the condition of affairs in the Dominion, but on the contrary there have been failures which must have intensified the feeling. We know that a Dominion Bankruptcy law is looked for as an act of justice to foreign merchants who trade with the Dominion, and therefore our Boards of Trade should waste no time in vigorously pushing the matter to a satisfactory conclusion. The dry goods and allied trades are well represented on the two principal Boards—Montreal and Toronto—and their views should have great weight with the other members. Mr. E. B. Greenshields is President of the Montreal Board, Mr. James A. Canthie, second vice-president, Mr. James Slessor, member of Council, and Messrs. J. P. Cleghorn and A. F. Gault members of the Board of Arbitration. On the Toronto Board Mr. S. F. McKinnon is second vice-president,

and Messrs. W. R. Brock, Warring Kennedy, A. A. Allan, and Stapleton Caldecott, members of Council. With such a large number represented on the executive of each board it should not be a difficult matter to get them to adopt a similar course to the Victoria, B.C., board.

The repeal of the previous Insolvent Act was, we think, made under a misapprehension. Sir John Macdonald strongly opposed the repeal of the Act and expressed the opinion that those who were so anxious to be without it would soon find that they had made a mistake. We are not far wrong in saying that Sir John's opinion has been verified by subsequent events. Mr. Abbott, the present Premier, framed the first Insolvent Act, and if the urgency of the case were brought to his attention, we feel sure he would do all in his power to get another Act passed. The urgency lies in the fact that the Supreme Court at Ottawa pointed out in a recent case that came before them that in any future case, under the amended Ontario Act of last session, relating to illegal preferences, the Attorney Generals of the Dominion and Ontario would have to be made parties to the suit, in order that the question of the jurisdiction of the province to legislate upon insolvency matters might be set at rest. On the same occasion Mr. Justice Gwynne expressed the opinion that an Insolvency Act should be passed by the Dominion Parliament. In this opinion we entirely concur. In Ontario the decision of the Courts in insolvency cases are of the most perplexing nature. First you have one thing and then you don't. The present unsatisfactory and discreditable state of the law may be of value to the legal profession but it is certainly most injurious to the interests of business men.

## Collecting Agencies.

We have reason to believe that our articles on "Collecting Agencies" have struck a responsive chord in the hearts of retailers, who are beginning to realize how beneficial the system is for their protection against "dead beats." Very few men are so constituted as to withstand public exposure of their financial affairs, and the publication of their long-indebtedness, by means of a yellow poster stuck on the walls of the city or town, has a wonderful effect in stirring within them the manliness to pay their just and lawful debts. It is a noteworthy fact that in most cities the professional dead-beat is a person who invariably carries himself with a jaunty and supercilious air as if he owned the earth. He spends his loose cash in an ostentatious manner over the "bar," when hobnobbing with his friends, so as to convey the impression that he is, to use a vulgarity, "well fixed." He manages to hang on to the skirts of society on "tick," and is careful to get his name published in the press among the list of guests at a fashionable party or ball. But when the merchant, who has been supplying him with clothing or groceries, to keep body and soul together, asks him to pay his account he feels aggrieved and is very often offensively rude in his replies. We know many such and it would do them all the good in the world to have their names on one of the yellow bills of the Collecting Agency. We have kept this matter prominently before our readers because we honestly believe that the system adopted by these agencies is a salvation to the retail trade. It has been found to work exceedingly well in Kingston, Montreal, and other cities and it would be to the vital interests of merchants in all our towns and cities if they followed the same course. The decision of Mr. Justice Rose, in the well known Kingston case of Green v. Minnes & Burns, holding that a creditor has a perfect right to advertise a bill for sale, is now under appeal at Osgoode Hall, and we are therefore not in a position to comment further on it till a judgment has been obtained. In several cities in the United States advertising debts for sale has been carried on for some years with pronounced success. Attempts to stop the proceeding made through the courts have always proved unsuccessful and business men there are not slow to take every advantage in this respect that the law allows them. Naturally they are considerable money in pocket as many who previously considered it beneath them to pay their bills, are now among their best paying customers.



"NO, I WON'T SUBSCRIBE."

## MEN OF THE TIMES.

JOHN KNOX,

(Of Knox, Morgan & Co., Hamilton, Ont.)

"Man is of soul and body, and formed for deeds of high resolve."  
—SHILLBY.

John Knox, the famous Scottish Reformer, was a descendant of an ancient family, who possessed the lands of Knock, Ranferly and Craighends, in Renfrewshire. The memory of John Knox will ever remain green in the hearts of Scotchmen, but it is not of him we wish to speak in this article. It is, however, of one who bears the same name and who is descended from a branch of the Ranferly family of Knox, which located in Ayrshire. We refer to Mr. John Knox, senior partner of the wholesale dry goods house of Knox, Morgan & Co., Hamilton, Ont. Mr. Knox's father was born in Ayrshire in 1791 and took an active part in the agitations in Scotland—after the French Revolution and Napoleon's victories—which preceded the passing of the Reform Bill in 1832, the Repeal of the Corn Laws and the Disruption of the Church of Scotland in 1843. While Ayrshire is known the world over preeminently as "the land o' Burns," Kilwinning, where the subject of our sketch was born, is known to most of the Masonic fraternities as the seat of their order, the lodge there being "Mother Kilwinning No. 0." But there also may be seen the remains of a monastery founded in 1140, and there also was the seat of archery, where the papingo was an annual village holiday and the gentlemen of the county, with Glasgow-Ayrshire friends, danced at the ancient village cross. Brought up in a home where the events, which have marked this century, were in a way of personal interest, and having

a close connection with the local traditions of the past, Mr. Knox was educated at Kilwinning Public School—then built over the dormitories of the monks—and afterwards finished his education at Irvine Academy, where Mr. Wyld, an honored member of the wholesale dry goods trade of Toronto, whose career has already been referred to in these columns, was also educated. Mr. Knox's boyhood and school-boy days have been sketched in the "Life and Recollections of Doctor Duguid of Kilwinning," written by his schoolfellow, Dr. Service, of Newtown, Sydney, New South Wales.

Mr. Knox commenced his business education in 1866 as an apprentice to a banker and solicitor. After concluding his apprenticeship he accepted the position of cashier to Rainey, Knox & Co., Glasgow, then conducting a large and lucrative West Indian trade and selling the products of the Craig Park Linen Factory. Mr. J. R. Rainey having formed a partnership with A. Duncan & Co., of Hamilton, Ont., who purchased the stock and goodwill of Thomas

C. Kerr & Co.'s business in 1879, Mr. Knox came from Glasgow to Hamilton in 1881 to adjust the partnership accounts. After Mr. Duncan was drowned by the foundering of the steamer "Asia," in the Georgian Bay, in September, 1882, it was arranged that Mr. Knox should take the active management of the office and retire from the Glasgow concern. Since June, 1884, Mr. Knox and Mr. Morgan, who had been manager and European buyer for the house for ten years previous, have conducted an extensive and profitable business, confined to Western Ontario and Algoma. The high character of both partners for honor and integrity, push and tact has drawn towards them many warm friends among their numerous customers and has made them respected by their competitors. So rapid have been the changes in the personnel of the wholesale dry goods houses in Western Ontario that the firm of Knox, Morgan & Co. ranks as the oldest, with one exception. They take an active



MR. JOHN KNOX.

personal interest in the prosperity of their customers, and the frequent visits paid them by Mr. Knox, when he first entered upon the management of the business, necessitated by his desire to make himself thoroughly acquainted with the business conditions of the country, have made him more widely known than most of the other wholesale men who do business in the same territory.

While Mr. Knox has taken no active part in politics during the ten years he has made Canada his home, his influence has been felt in many ways in commercial circles. An active member for years of the Hamilton Board of Trade, he was unanimously elected president last year, and has led the attack since against the personal assessment, unfairly and unjustly imposed for municipal purposes on the capital of merchants in Ontario. He is a member of the executive committee of the Dry Goods Section of the Toronto Board of Trade, and a regular attendant at the meetings of the section, at the doings of which he has always taken a keen and

practical interest. In 1889, when the Ontario Merchants' Convention met in Hamilton, Mr. Knox presided at the meetings and led the discussions to such conclusions on the difficult subjects debated that no exceptions have since been taken to them. We have heard Mr. Knox express his regret that the retailers did not carry out the organization then indicated, as he sincerely believed that it would have resulted in great good to them, both from a social and business standpoint, but the temper of the meeting was that wholesalers should attend to their own business and leave retailers themselves to look after theirs.

Mr. Knox personally is one of the most genial of men. His frank, straightforward and manly method of giving expression to his thoughts at once impresses the mind with the sincerity and honesty of his convictions. He has the rare faculty of being able to rapidly separate the wheat from the chaff in dealing with a question, which is of inestimable value to a business man. His popularity with the

customers of the firm has already been referred to, and it stands upon as high a plane among his business rivals. Although the operations of the firm are practically confined at present to Western Ontario and Algoma, we will be very much mistaken if, within a brief period, its ramifications do not extend over a much larger territory. Mr. Knox is too able and energetic a business man to rest content with only a portion of Ontario for a field, and even if his inclinations should be to keep within the present prescribed bounds, the force of circumstances will impel him onward and upward. By doing so he would only be giving a practical illustration of the motto of the Knox family, "Moveo et Proficior." During the few years he has been in Canada he has deservedly gained for himself an enviable reputation for sagacity, administrative ability and integrity, which will be more and more enhanced the longer he remains in our midst.

The commodious warehouse of the firm is situated on the south side of King street, immediately opposite Gore Park. It is four stories in height and contains 40,000 square feet of floor space, is conveniently laid out for the business, and is in every way an attractive wholesale dry goods store. The light is perfect, thereby affording the greatest facility for inspecting the stock, while the arrangements for the display of goods make it easy and pleasant for buyers. The business is conducted on a departmental system, so carefully arranged that the large and increasing volume of business can be expeditiously handled without the slightest friction or confusion, and each department is under the supervision of a tried and experienced head.

Last Year's Failures.

WE are indebted to Mr. T. C. Irving, Superintendent of Bradstreet's, for a statement of the failures during last year in the dry goods, hats, caps, and furs, millinery, and clothing trades throughout the Dominion, including Newfoundland. The statement also includes the causes of failure. It is as follows:

PROVINCE OF QUEBEC.

	No. Failures.	Assets.	Liabilities.
Dry Goods	57	\$470,491	\$1,400,397
Hats, Caps, and Furs	6	20,500	91,900
Millinery	7	60,950	209,725
Clothing	12	138,950	380,216
	82	690,891	2,082,238

PROVINCE OF ONTARIO.

	No. Failures	Assets.	Liabilities.
Dry Goods	52	\$488,428	\$1,082,896
Hats, Caps, and Furs	6	15,000	34,441
Millinery	9	11,613	34,350
Clothing	8	41,879	98,727
	75	556,920	1,250,414

PROVINCE OF NEW BRUNSWICK.

	No. Failures.	Assets.	Liabilities.
Dry Goods	8	\$72,300	\$103,657
Hats, Caps, and Furs	1	1,700	3,700
Millinery	1	400	800
Clothing	1	300	1,000
	11	74,700	109,157

PROVINCE OF NOVA SCOTIA.

	No Failures	Assets.	Liabilities.
Dry Goods	3	23,000	44,000

PROVINCE OF PRINCE EDWARD ISLAND.

No failures in the trades.

PROVINCE OF MANITOBA.

	No. Failures.	Assets.	Liabilities.
Dry Goods	2	16,180	34,132
Clothing	4	25,498	81,007
	6	41,678	115,139

NORTH-WEST TERRITORIES.

Clothing	1	7,626	18,615
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PROVINCE OF BRITISH COLUMBIA.

Clothing	2	4,600	16,350
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NEWFOUNDLAND.

Dry Goods	1	24,000	35,000
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CAUSES OF FAILURE.

	Dry Goods.	Hats, Caps & Furs.	Millinery.	Clothing.	Totals.
Incompetence	9	1	3	3	16
Inexperience	3	..	1	..	4
Lack of capital	80	11	10	16	117
Unwise credits	2	..	..	1	3
Failure of others	13	..	..	..	13
Neglect	2	..	..	..	2
Competition	3	..	..	..	3
Disaster	10	1	2	4	17
Speculation	1	..	..	1	2
Fraud	1	..	1	2	4
	124	13	17	27	181

It will be seen that the total number of failures was 181, total assets, \$1,423,415, total liabilities, \$3,670,913, equal to 38.8 cents on the dollar. Unfortunately we are not in a position to give a comparison for the whole Dominion with 1889 and 1890, although we can do so as far as Ontario is concerned. It will be found interesting.

DRY GOODS.

	Total failures.	Assets.	Liabilities.
1889	65	\$321,349	\$588,891
1890	62	537,769	953,671
1891	52	488,428	1,082,896

HATS, CAPS, AND FURS.

1889	4	3,400	9,733
1890	10	21,913	55,895
1891	6	15,000	34,441

MILLINERY.

1889	9	3,187	10,079
1890	11	10,077	24,573
1891	9	11,613	34,350

CLOTHING.

1889	11	85,625	150,509
1890	10	39,952	68,135
1891	8	41,879	98,727

Turning to the causes of failure last year we find that out of the total number of 181, no less than 117 or over 64 per cent. due to "lack of capital." There is a world of meaning and food for thought in this. Could any proof more thoroughly convincing be asked to shew the utter folly of conducting business in such a reckless manner as is now done. Credit is too cheap, - in fact it has gone to such an extent that men with little or no capital are positively encouraged to enter into, and carry on, a business far beyond their financial capacity, and the requirements of the trade of their district.

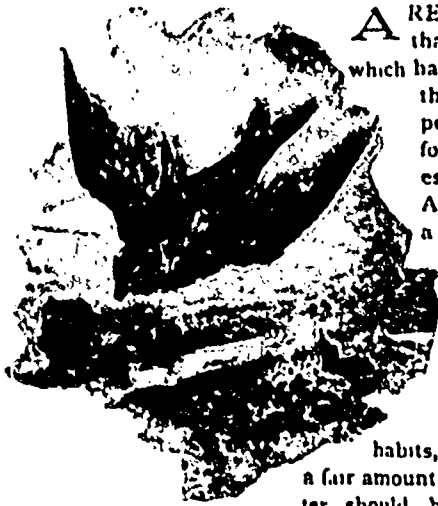
Prompt Settlement of Small Accounts.

Large accounts being a part of the regular machinery of trade are, as a matter of course, well looked after, they have their time to fall due, their importance is too great, yet it is only by the aggregation of a multitude of small ones that these are provided for. Small accounts have no time maturity, they are payable "any time," they remotely resemble what are called debts of honor—"more honored in the breach than the observance," the debtor never thinks that it can be any inconvenience to the creditor to wait for such a trifle, he will get at it some day when he has time, and thus resolves and resolves, and the debt continues to keep bad company with the many like it on the books of nearly every dealer in the land. - Dry Goods Chronicle



## Character, Capital, Credit.

By W. FLINT JONES.



A RECENT writer has said that "in the free states which have been established by the English speaking people character stands for more than capital in establishing credit." And so it should. For, a man imbued with good moral principles, and with a high standard of business integrity, should be able more easily to obtain credit than he of loose moral and business habits, though possessed of a fair amount of capital. Character should be considered before capital as a basis for credit. Many of our wealthiest merchants of to-day started with but character, which brought them credit, and the two combined in time brought capital. Without the character they could not have obtained credit, and consequently would not now be capitalists. But some of these merchants seem to have forgotten the combined causes of the past that have produced their capital, and appear anxious to withhold these causes from others who are endeavoring to follow in their footsteps. Hence we hear about the desirability of shortening credit, the bringing all payments down to thirty days (which practically is doing away with credit), and the cry against dating ahead, etc., etc. In other words it is a cry against credit, and an endeavor to bring business down to a cash basis. This is all very nice theoretically, but not so practically. If you do away with credit, how is a young man of character and ability ever to become a capitalist? Character then would be of little use to a man as compared with capital, while it should be more. A man starting in business must have something to offset the capital of his older competitor. That something must secure for him such help as will enable him to face his competitor's capital. And that something is a good business character, and this ought to bring him credit to help him meet the opposition of capital. Shut him down to "cash thirty days," where would he be in the race with his capitalist competitor? But give him reasonable credit, and this, combined with his business ability, will in time give him capital also. At the beginning of the season, when people are "looking around" and getting impressions, which will cause them to decide later on where to buy, what sort of a chance would a young beginner have if tied to thirty days, beside the old capitalist who could and would make an elaborate display? He would be simply nowhere. But give him credit and he can in a measure step up beside the capitalist, make a good impression, and in time get his share of business. Tied to thirty days, I repeat, he would be out of the race.

It has been said that cash terms work well in the United States, and the question is asked why should not we in Canada enjoy this blessing. But is it working well in that great country? If one believes in the centralization of business, in combines, in corporations, etc., doing all the business, then one will believe in the successful working of these terms in the United States. For such, I think, is the tendency there. The effect is to drive to the wall all of moderate means, or of no means, and to centralize trade in large establishments in the towns and cities. Large retail houses, behind which there is plenty of capital, are doing the business, and it is useless for any man without capital, no matter how good his character or great his ability, to try and compete with these large concerns. He is out of it altogether, for he is not even permitted to try, and the barrier is "cash 30 days." Is this a desideratum? Is it desirable that the business of a town or city should be controlled by a few capitalists? The answer is "no," for every man of good character, ability, and attainment, should be given the opportunity to earn capital, and enjoy the blessings it brings when rightly used. Is it not protection

with a vengeance—the protection of the capitalist from opposition? It is leaving the field to the capitalist, and for this reason, it is claimed, is not a success.

And now let us have a word about "ambition." Carlyle has said "no man is born without ambitious worldly desires." What nature has thus bestowed upon us should be encouraged, not frowned down. All successful business men have had before them a goal to which their ambition has aspired, and helped on by good character, by the use of their natural ability, have deservedly reached the goal. But where is the use of a young man filling his heart with the ambition to become possessed of his share of this world's goods, if when he endeavors to launch out, and trusts for success in his efforts to do what is right, to faithfully perform his business duties, he is met with the cold response "no sir, no help here, none but capitalists need apply?" What a chill to his ambition, what a set back to his commendable high aims, what discouragement to do and be right! Ambition! Take the word out of the vocabulary of all but those possessed of wealth.

The writer of this is desirous that he be not misunderstood in this matter. He does not believe in loose, indiscriminate credit. Men who profess to be "goody-goody," and base their claims for credit on such profession, are to be shunned as much, if not more, than he who has naught but "some money" to recommend him. Credit should not be easily obtained. Close enquiry should be made concerning the claimant for credit; enquiry as to his business integrity, as to his past exemplification of true business principles, as to his standing in the community in which he resides, etc. These should be the basis on which he rests for credit, far more than the fact that by some means or other he has become possessed of a few dollars.

In conclusion, let me repeat that the shortening of credit to "30 days" is practically doing away with credit, and will be found, if adopted, to be an injustice to many good and able business men, and also, I believe, will be found, in the long run, to be injurious to the trade at large.

## Shortening Credits.

By a Wholesale Merchant.

That the Dominion is making material progress, financially, is evident from the increase in the deposits of the Banks, there being an accumulation of almost thirty million of dollars at 31st December last, compared with the same date in 1889.

The depositors are quite a distinct class of the community from the mercantile, manufacturing, or trading class, who are oftener borrowers or discounters than depositors, and it is by acting as an intermediary between the two classes that banks make their profit and help on the manufacturing and commerce of the country.

Safe business conditions make not only the merchants successful but increase the earning power of the banks and the general prosperity of the country. Loose credits, unnecessary long datings or terms of credit, tend to unprofitable trading which must come back on merchant, manufacturer and banker directly or indirectly.

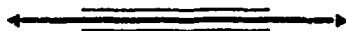
The Grocers' Guild have mastered the problem of terms; the effect of their shorter terms, while reducing the size of their orders and spreading their business among larger circles, seems to the writer to have had the more direct effect of selection of risks. Several grocery travelers claim to have had no losses from bad debts in 1891, and this emulation between house and traveler must result in making the business not only more profit-producing but more pleasant and agreeable between the wholesale merchant and his employees.

The dry goods merchant and clothing manufacturer, on the other hand, handicapped with direct importations, long credits, and the inbred disposition of retailers to ask and expect financial assistance from their principal creditor, cannot avoid receiving an undue share of bad debts so long as the competition amongst travelers forces some houses to ship goods in November or December as 1st April, and in May and June as 1st October. The abnormally large number of failures in Ontario and Quebec show that there are too many traders and business is unsatisfactory. Would a reduction in terms on domestic manufactures of dry goods not be very beneficial, not only to the wholesale merchant but to the capable and legitimate trader, leaving open the imported goods and the competition between the Canadian warehousemen and the Glasgow, Manchester and London warehousemen?

We hope that the federation of all the cotton, grey and colored into a monopoly which may dictate prices and terms and deliveries to all, or any of the houses, together with the Association of Bankers, which is now being organized—looking at the troubled financial state of the mercantile community in their dual position of borrowers from depositors, who must always be paid in full, if the shareholders are solvent, and lenders to the merchants—may shortly, jointly if they will, sit in judgment on this perplexing problem: is the dry goods trade, and we trust adopt some moderate and wise measures tending to the profitable conducting of the business by wholesale and retail merchants alike.

# KNOX, MORGAN & CO.

WHOLESALE DRY GOODS IMPORTERS  
HAMILTON, - ONTARIO



1892 will assuredly be a more prosperous year to Ontario Merchants than the two or three years preceding, and we are pleased to thank the much larger number to whom our business relations have extended for their patronage, as shewn in the increased number of orders sent in to us by our Travellers for Spring.

We cater entirely for the Western and Northern Ontario trade.

The General Storekeeper can not only get all the ordinary Dry Goods and Smallwares necessary from our Stock, but many special lines, which are profit-producing and in steady general demand when introduced.

## DOMESTIC WOOLLEN AND COTTON STAPLES

WORSTEDS AND PANTINGS

PRINTS AND CRETONNES

DRESS GOODS

GENTS' FURNISHINGS

HOSIERY, GLOVES

CORSETS

FULL LINE OF SMALLWARES

## BUSINESS PRINCIPLES

LIBERAL TERMS

ONE PRICE

SHIPMENTS PROMPT

LETTER ORDERS HAVE SPECIAL CARE

AND ATTENTION

TRAVELLER'S ORDERS FILLED AS ORDERED

SAMPLES SENT ON APPLICATION

## SOME OF OUR SPECIALTIES:

HOLLANDS, 8c. AND 10c.

COTTONADES, 15½c.

BLACK WORSTEDS AT \$1.25, \$1.50 AND \$2.00

VICTORIA LAWNS, 8c. AND 10c.

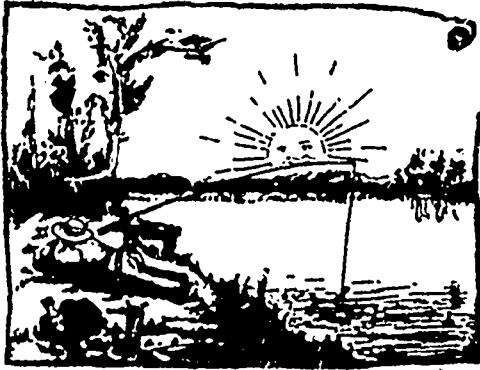
FAST BLACK HOSE

DRESS GOODS

# KNOX, MORGAN & CO.

HAMILTON, ONTARIO

## The Patrons of Industry.



WHEN the Patrons of Industry decided to run Mr. McGregor, one of their number, for Parliament in the county of Halton, we are informed, that they looked upon his triumphant election as

assured, and this feeling was intensified when the Liberals agreed not to put up a candidate but to tender their support to the Patron. Halton is considered the stronghold of the Patrons, as very few farmers do not belong to the organization. The result has been a sad disappointment to them. The majority of their opponent has been increased from 104 at the general elections in March last to 424 at the by election last month. That is to say that a straight Liberal candidate secured a vote more than three times as large as the candidate of the Patrons. There is ample food for reflection and thought in this circumstance. It is quite evident for one thing that, Mr. McGregor did not get the undivided support of the Patrons. The only division in which he had a majority was Nassagaweya, where, we understand, he is best known. After all the bombast farmers have been treated to from the mouths of the paid orators of the organization, the ignominious defeat of their candidate should teach sensible men the utter folly of entering into a combination, which is entirely opposed to every element of fair play and justice. The collapse of the organization is only a question of time, as men of intelligence will not much longer permit themselves to be humbugged by the sophistry of lecturers, who give rein to the grossest exaggerations and wildest absurdities. Not only that, but some Patrons are not above taking to themselves what they refuse to give to others. We are credibly informed that in Halton there are wealthy Patrons, who act as middlemen between their less fortunate fellows and the storekeepers. Farmers, who have not the ready money at their command to purchase goods, go to them and hand them a list of the articles they require. The wealthy Patron buys the goods and charges one per cent per month interest until they are paid for, which is equal to twelve per cent per annum. Where is the consistency in this. The Patrons will only allow the storekeeper a profit of 12½ per cent on his goods but some of them are not above charging others at the rate of 12 per cent. extra. It is a great pity that such instances of extortion are not more generally known but they are bound to come to light. We pointed out in a previous issue that some of the wholesale houses had been asked to put on 25 per cent. to the invoices of goods sold to some of the retailers, who have entered into the agreement with the Patrons, but which was very properly refused. This should prove to these men that there are more ways than one in striking back at them. We have also just heard of another instance where they were being charged considerably in excess of the price at which other merchants were receiving the same article. An agent of the Patrons called on one of the leading merchants of Kingsville, and had the audacity to solicit him to purchase half a carload of salt, and he would give it at car rates—\$1.15 per barrel, imagining his price would paralyze the merchant. This was the figure at which he was supplying the members of the organization. The merchant had been buying at \$1.00, but did not enlighten this agent upon that fact. Some of the Patrons afterwards asked him why he could not sell his salt at \$1.15, the same as they got it at, and his answer was. "If you take a car load I will be glad to do so." In this instance the Patrons were paying a higher price than

merchants could purchase the article at. In Prescott the patrons intimidated a merchant by threats of boycott into dealing with them. The residents of the town became cognizant of the fact and threatened to boycott him unless he gave them the same privileges as the Patrons. The merchant being thus placed between two boycotts wisely preferred to risk that of the Patrons and deal with his town customers from whom he could get a living profit.

Another phase of the question comes to our mind. If retailers had followed out the ideas promulgated at the Merchants' Convention in Hamilton, Ont., in 1889 by establishing associations for the purposes then indicated they would not have been placed, as they now are, at the mercy of such organizations as the Patrons of Industry. Then they could have met organization with organization. Let us glance for a moment at the objects of these proposed associations. They were "(1.) To encourage well-directed enterprises, and to promote the growth of the town in all its interests and the extension of its trade. (2.) To promote a more social feeling among business men, and to foster the strictest commercial integrity among those engaged in the different lines of business. (3.) To take concerted action in matters where the general good of business men is concerned, and where individual effort is powerless, such as needed concessions in freight, express and insurance rates, shorter hours in business, immunity from adulterated goods and short weights and measures. (4.) To procure a list of delinquents in the neighborhood for protection only, so that they may no longer abuse the confidence of business men, and evade the payment of just debts. (5.) To compel the pedlar to assume a portion of the burdens borne by merchants." It is not too late yet to organize and we would urge every town and village to do so without delay and help on the good work of crushing out of existence this miserable fake—the Patrons of Industry—the principal object of which appears to be to fatten at the expense of other classes of the community. The Patrons seem to be ignorant of the injunction "Do unto others as you would have others do unto you."

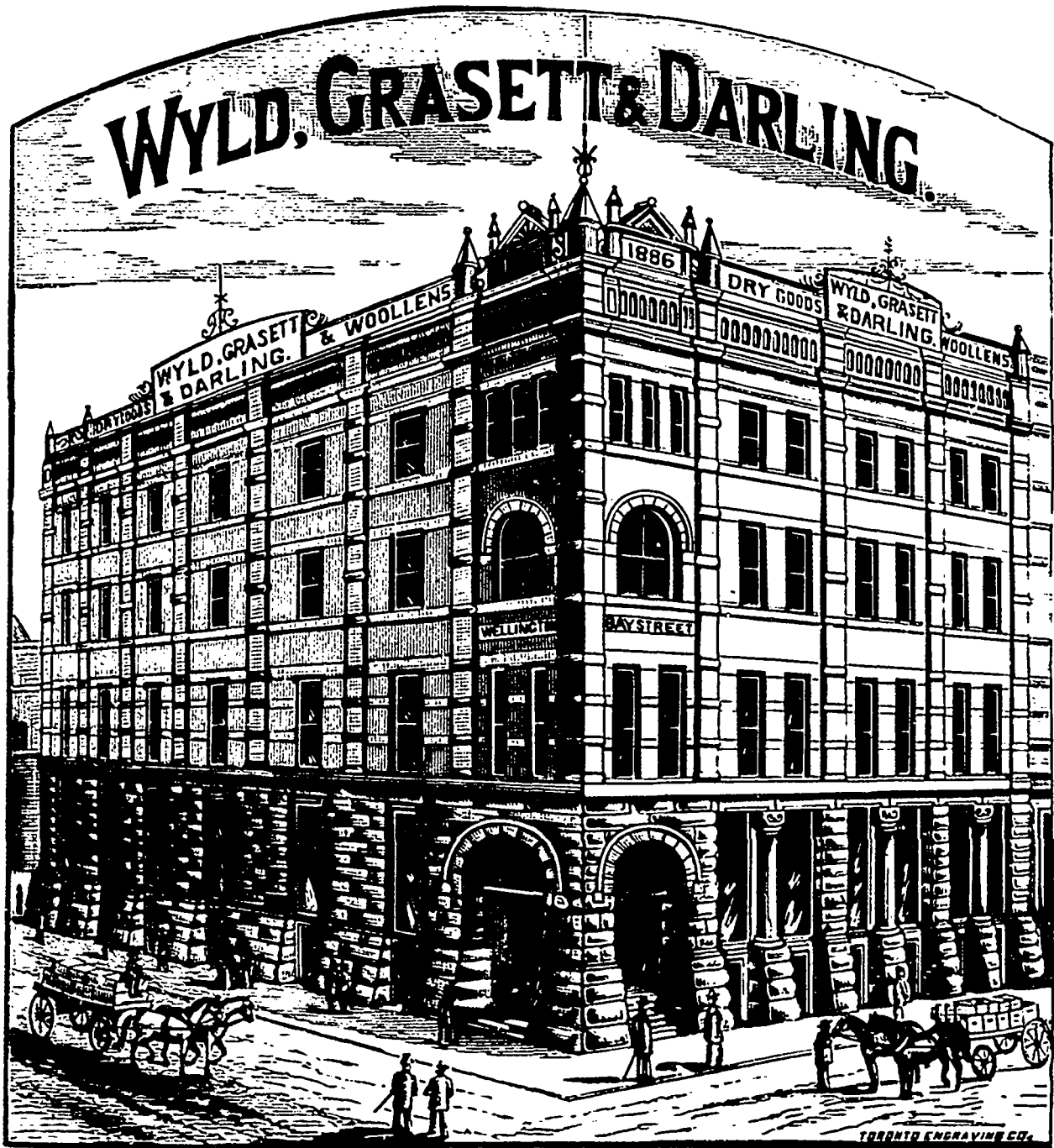
## Goods sold to a Minor.

An important judgment was recently rendered in the Montreal courts by Judge Doherty, on the important question of a father's responsibility for goods sold to his son, a minor. The case was that of G. Blache, merchant tailor, against G. W. Parent. The plaintiff, sued defendant for the value of the goods supplied to his son, basing his action on articles 165, 1041, 1046, which respectively define the obligations of parents towards their children and the rights of those who act in their stead in the fulfilment of such obligations. Plaintiff alleged that defendant's son was a minor when the goods were sold, that he was then studying medicine with the consent of defendant, with whom he was then boarding; that the son did not earn sufficient for his maintenance, and that his father was obliged to provide for him as he had always done, that the goods sold were needed by the said minor, and were, as to price and value, according to the means of defendant and the social standing of both father and son.

The defendant, without denying the value and price, or the delivery of the goods in question, answered that he was ignorant of the transaction, that the goods had been advanced without his order and contrary to a notice published in a newspaper, that said transaction had been entered into by plaintiff and his son at plaintiff's risks and perils, and that in consequence he was not liable to the payment thereof to plaintiff.

The learned judge said that plaintiff had proved the allegations of his action and that defendant had not made proof of the facts alleged in his plea. That though defendant had proved that his son, some time before the sale of the goods, had received from him, as a commission on the sale of certain lots, a sum of \$125, yet it could not be said that this was sufficient to relieve him from his obligation to provide his son with necessaries of life such as the goods in question, that such a sum as that received by his son could not enable him to maintain himself according to his standing in society. It was, moreover, in evidence that defendant had authorized his son to buy clothes (though not at plaintiff's establishment.) That the fact of defendant's son living with his father and studying medicine with his consent was, in his opinion, sufficient to settle defendant's responsibility as he was about to do and justify the conclusion he had arrived at. After having commented on the articles of the Civil Code above cited and quoted several decisions of the courts and the opinions of French authors on the question, the learned judge maintained plaintiff's action for the amount claimed.

# SPRING 1892.



ALL DEPARTMENTS COMPRISING

General Dry Goods, Men's Furnishings,  
 Imported & Canadian Woollens & Tailors' Trimmings--Complete.

INSPECTION INVITED.

## The Trade in Montreal.

(By Our Own Correspondent.)



HE statement may be made at last that the worst is over in the Dry Goods trade, and that from the fourth of the present month begins the dawn of better things. This important industry has now reached a substantial basis, and stands, to-day, more firmly than for three years' past, and its position will compare favorably with that of any branch of trade now being carried on, such as hardware, provisions, and leather. The wholesalers and retailers

have come to an understanding and are no longer working at cross purposes. Travelers have all but abandoned the attempt to beguile country merchants into filling their shelves with goods merely because they appear cheap, and their instructions are to give the retailer clearly to understand that for what he is getting he will pay. There never was so little attempt to get new orders, and it has not often been harder for doubtful people to get credit. This is because more legitimate methods are commencing to prevail. Merchants have got over the fear of hurting each others feelings. A wholesaler has now no compunction in refusing an order, or in declining to forward goods, and when a demand for renewal comes the retailer is told kindly and firmly that he cannot have it. With this understanding the requests for accommodation and extensions are fewer, and provision is made for withdrawing the matured paper. The wholesalers have begun a course of instruction, and some of the letters they write their customers are fatherly in their kindness. The travelers are directed to pursue the same course, and the country merchants have been taught the necessity of caution, prudence and uprightness. This month not so much is heard of slow remittances, orders cancelled, and drafts dishonoured. A word is to be said about the relation of money to dry goods. There is an ample supply of money in the banks, and some of them are sending their surplus to New York. This arises from the lack of anxiety to engage in extensive trading and a very moderate quantity is necessary for normal business, such as now prevails. Besides the banks prefer to keep their money rather than exchange it for paper, which is not absolutely correct in respect of name and date. The demand for money in the Maritime provinces is very small, and the trade outlook there is very flat. A canvass of the banks discloses the fact that the last settling day was moderately satisfactory and the paper well taken up, or otherwise cared for. During the days that elapsed since the fourth a good many remittances came straggling in which may be included in the estimates, as the banks have practically allowed a margin of a week to meet such contingencies, instead of the usual three days of grace.

The rumors of two approaching failures, of the amalgamation of other two houses, and the withdrawal of another because it was making "no money," have largely dissipated in the past few days. And now it is hoped the end of these disquieting rumors is at hand. The houses complaining most are not the small and well managed ones, but the long established concerns which have been branching out into forbidden paths for years, opening supply accounts, bolstering up weak firms, and absolutely carrying others. This year they have had to bear all these losses which, properly speaking, should have been spread over a long period of time. Indeed cautious men have instructed their travelers not to sell to retailers having accounts with these old powerful firms, but to leave them to be dealt with by their principals. There are no considerable failures to report since last writing; the only incident is the fire in the woollen house of Mills &

McDougall. The damage was close to \$70,000, but as the insurance was ample, and the stock rather low, the trade has suffered no loss. Values of all staples are steady and the general trend is upward. Cottons are to be marked up from eight to ten per cent. Woollens are decidedly stationary on repeat orders, caused by the seasonable weather, and small wares show an increasing firmness in view of the hopeful outlook for the spring.

Cotton goods are on a better basis. Without discussing theoretically the effects of combines, the operations of the association in bringing all the mills under central control have been successful. The last mill to come in was the Canada Cotton and now nearly all are in the fold except Park's of St. John N. B., and it is being run by the courts. The effect upon the shareholders and employes will be good. The large wholesale houses will not suffer, as they can resist the strongest combine; the smaller dealers will find a difficulty in getting as large credits from one concern as formerly from individual mills, which is a good thing. The price to consumers will be, and is advanced. The keen and often ruinous competition enabled the people to buy cotton below its real value, and the losses of shareholders went as a profit to consumers. But there will be a saving to both by reducing the expense of management, the number of middlemen, selling agents and secretaries. Many of the large wholesale houses are active promoters of the association and they will take pains they do not suffer themselves. The mills under central control represent \$8,000,000 capital, and run about 500,000 spindles and 120,000 looms.

Travelers are yet out on the spring trip and, the last few days, are sending in encouraging orders, with reports that the feeling in the country is one of greater confidence; that a demand, steady though small, is growing and that the general tone is more hopeful and that retailers feel increasingly able to buy and to sell. Better than all the merchants are coming to realize their responsibilities and evince a desire to buy no more than they can pay for and to pay for all they buy.

In the wholesale houses there is an encouraging stir in the packing rooms and the middle of the month will see the outward movement well in progress. At present there is a lull between seasons, as shown by the decreased receipts of the two railroads last week, and if the present prediction is correct this should be amended within the next two weeks. It is too soon to look to the opening of navigation, and the resumption of water traffic to interior points, and it is rather a favorable feature that this factor does not at present enter into consideration.

The city retailers continue to report a fair business and many houses report their sales ahead of the corresponding period of last year. But there is yet along the south shore a bulk of produce almost untouched, and when the ice roads over the river are in good order, and marketing commences, there will certainly be a sharp revival of trade, particularly in the retail dry goods.

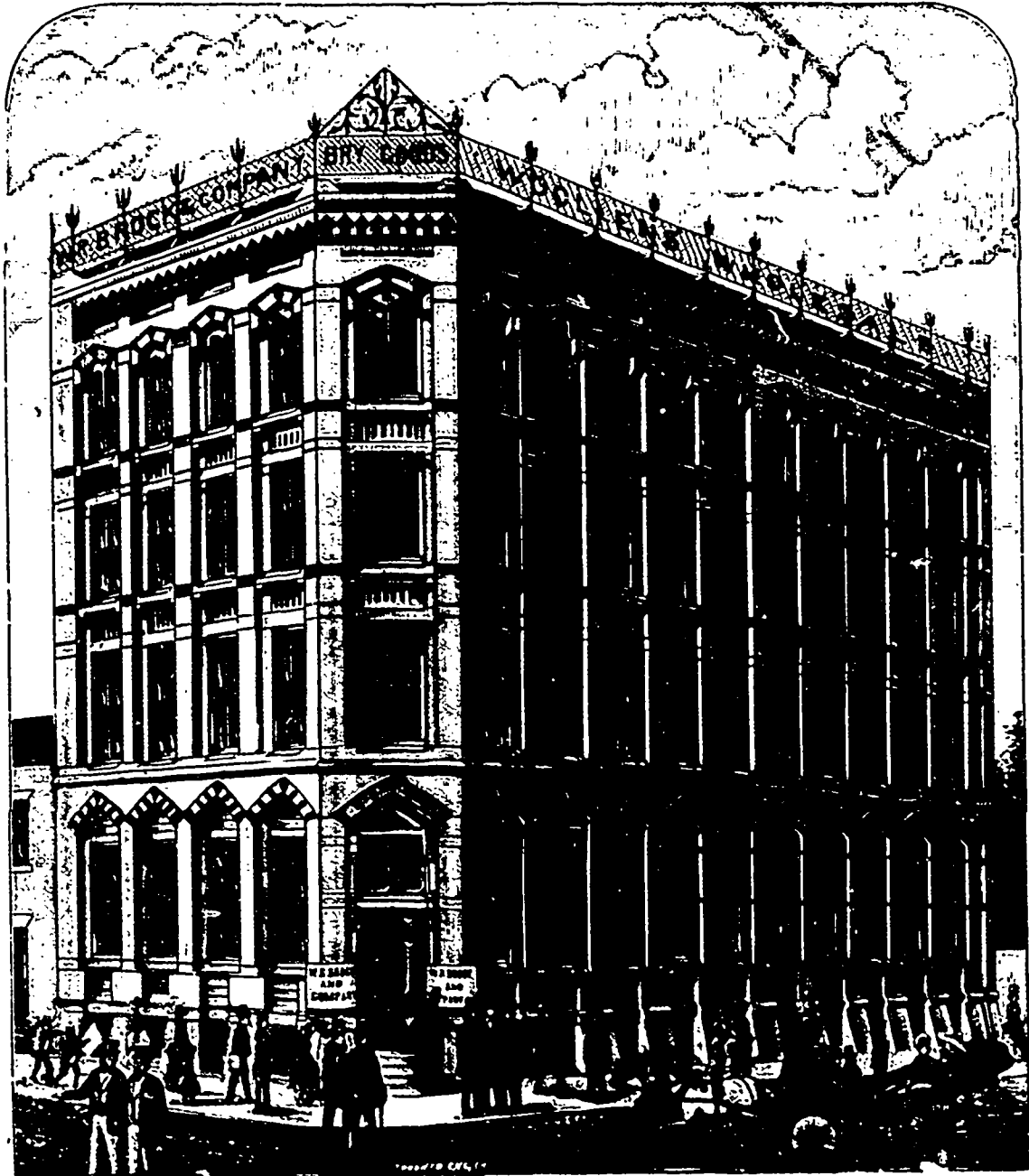
### Never too Well Known in Trade.

Many merchants think that their names are so well known that they do not need to do any advertising. They, however, forget that every year brings into trade a new generation of dealers and closes out a certain percentage of the older ones. They also forget how easy it is for one to drop from the calendar of time or to pass out of recollection unless the cobwebs in memory's chain are constantly brushed away by keeping one's name before his friends, the public. The fact of letting the public know that you are still in trade brings much grist to your mill that otherwise would probably stop somewhere else.

Men in trade are never too well known to leave their business out of the columns of the newspaper. The business man who says he "never advertises" must take down his sign, stop sending out circulars and dispatching salesmen to sell his wares, for all this is advertising.—Dry Goods Chronicle.

1892.    ❖    SPRING.    ❖    1892.

# W. R. BROCK & COMPANY



**Wholesale Importers of Woollens and General Dry Goods.**

OUR preparations for the Spring are of the most ample character, and we were never in better shape to meet the wants of our Customers in the matter of Early Delivery, as well as in Value, Extent, and Excellency of Assortment.

In soliciting a continued and increased share of your business, we beg to assure you that no effort on our part will be spared to serve you to advantage.

## W. R. BROCK & CO.,

CORNER OF BAY AND WELLINGTON STREETS,

TORONTO.

W. R. Brock.

Andrew Crawford.

T. J. Jermyn.

# ROBINSON, LITTLE & CO.

LONDON, ONTARIO

## Wholesale Dry Goods

### OUR SPRING STOCK      \*      \*      \*

is now complete, and a full range of Samples in  
the hands of our Travellers. Merchants who  
wish to buy before visiting the City will find it  
to their advantage to examine the Samples.

←=====→  
**SAMPLE ORDERS PROMPTLY AND CAREFULLY FILLED**  
←=====→

Special Value in all Lines of Domestic Cottons and Woollens

An unusually large variety of Plain and Fancy Dress Goods

English, French and German Cashmeres, value unsurpassed.  
Full Ranges of Tweeds, Worsteds and Men's Furnishings.  
Carpets, Oil Cloths and Notions.

Agents for Chadwick's Sewing Cotton and Smallwares

## Evils of the Long Credit System.

BY A WHOLESALE MERCHANT.



LOOKING at the past and present of the Dry Goods trade of Canada, we are of the opinion that it is as a whole in a very unsatisfactory shape. This state of affairs will never be remedied until credits are shortened, and merchants generally have learned the lesson that they must trade within their capital. Looking over the list of failures for the past year we find that they are largely on the increase, the good crop of last year barely tided us over what might have been a most disastrous winter and spring. The question naturally arises, why are we as a whole, year after year on the ragged edge of hard times. Simply because goods are too easily obtained from the wholesale houses and credits too long. As any merchant knows, it is very easy to start a man in business with little capital and less brains, and keeping him paying nicely so long as you supply him with \$150 worth of goods for every \$100 in cash he pays you, but just so soon as you cry "hold, enough," or rather ask for your own, then comes the usual assignment. Now if credits were shortened, say to three or at the utmost four months, and the seasons not allowed to overlap in the matter of payments, the wholesale trade will find that they have done wonders in the interest of all classes of merchants. The good retail merchants should hail with delight and assist in a move of this kind, as it would keep the irresponsible failure out of business and place the trade of the country in legitimate hands, and save a vast sum annually that is now lost on the worthless class, through the lack of proper business management on the part of the wholesale trade. Why are long credits given? We know that in old times when western merchants went to Montreal twice a year to buy their six months' supplies, that they got old-fashioned long credits. Does such a state of things exist to-day; are not all merchants waited on daily by energetic travelers, and do any merchants, who expect to pay for their goods, buy six or even three months' supply at once? There is simply no excuse for the long credit system to-day, it is the curse of the trade, and until it is done away with we will have the usual list of failures to report both in the wholesale as well as the retail trade.

Look at the number of wholesale houses that have gone under in the past few years! The wonder is there has not been more of them. Their books for years past will show on the one side of the ledger, "Decreased sales and small profits;" on the other side, "Increased expenses and larger bad debts," and this will continue just so long as goods are placed over the country on the old-fashioned long credit system.

## An Interesting Brochure.

BRADSTREET'S have issued a most interesting brochure entitled "A Record—not a Prospectus," which deals in an abbreviated but effective manner with the failures during last year in Canada and the United States and their causes. It states that the total number of failures in the United States and Canada in 1891 was 14,240, nearly 16 per cent. more than in 1890, but not quite 7 per cent. more than in 1889. In 1890 the total was 12,299, 8 per cent. fewer than in 1889, while in 1889 it was 13,335, 8.2 per cent. more than in 1888; the total reported in 1888, 12,317, exceeding the aggregate for 1887 by 11.4 per cent.

In 1891 the proportion of failures reporting liabilities of \$5,000 each or less was 62.2 per cent., about what it was one year ago, but less than in three preceding years. The proportion with \$20,000

liabilities each or less was 89.5 per cent., while in 1890 it was 91.3 per cent., in 1889 91.2 per cent., in 1888 89.7 per cent., and in 1887 89.8 per cent. The proportion of those with \$100,000 liabilities each, or more, in 1891 was 1.93 per cent., in 1890 it was 1.89 per cent., in 1889 it was 2.3 per cent., in 1888 1.4 per cent., and in 1887 it was 1.9 per cent. The proportion of those with \$1,000,000 liabilities or over, .09 of 1 per cent. is equal to that in 1889, but smaller than in 1890, when it amounted to .15 of 1 per cent.

The fact that beginning business without sufficient capital, or trying to do too much business for capital employed, brings increased risk of failure, is illustrated by the circumstance that it is from this class the majority of the failures are obtained, the share being 89.6 per cent. in 1891 of concerns having less than \$5,000 capital each, against 90 per cent. in 1890. The number of failed concerns with between \$5,000 and \$20,000 capital furnished less than 7 per cent. of the total number of failures for 1891, against 7 per cent. in 1890. Enterprises with \$100,000 capital or more furnished .7 of 1 per cent. only of the failures, against .56 of 1 per cent. in 1890, .46 of 1 per cent. in 1889, .43 of 1 per cent. in 1888, and .56 of 1 per cent. in 1887. When it is recognized that, out of more than 1,084,000 traders reported, about 85 per cent. of them were credited with less than \$5,000 capital, a record of 90 per cent. of the failures from that class demands attention.

After summarizing the failures and their causes the report goes on to say: Summaries of the foregoing detailed exhibits point out clearly that unfavorable features in 1891 were as conspicuous as those which were not, judging by the influences of some causes of failures compared with 1890. Thus, fewer in proportion failed in 1891 from incompetence and inexperience, outside speculation and other minor causes, than in 1890, but a larger proportionate number failed owing to lack of capital, fraudulent disposition of property and money stringency.

The proportion of liabilities of traders failing through lack of capital, or trying to expand their business unduly, was much larger in 1891 than in 1890, amounting to 32 per cent. last year, against 26.1 per cent. the year before. The proportion of liabilities lost through outside speculation was increased, as was also that due to fraudulent disposition of property. On the other hand, the proportions accounted for by failures due to special disaster, to incompetence, or to failures of others, were smaller in 1891 than in 1890. In comparing Canadian with United States percentages in the foregoing it will be noted that commercial disasters in the Dominion are to a much larger degree due to lack of capital than in the United States.

The report states that the total number of failures in Canada last year was 1846, actual assets \$6,014,000, general liabilities \$14,884,000, per centage of assets to liabilities 41; as compared with for 1890, 1626, \$6,746,000, \$12,482,000, 54 per cent; 1889, 1616, \$6,119,585, \$13,147,910, 46 per cent; 1888, 1730, \$7,178,744, \$15,498,242, 46 per cent.

In spite of covers on the counters at night they will get dusty, and though they are dusted in the morning very often the under-part is not, or the edge of the shelves show a streak, which soil the goods and offend the customer's eyes. Likewise if you have white pillars or woodwork remember that dust shows plainly on them.

Do not have scrub-women cleaning a store after 8.30 a. m., when customers will be coming in, sliding over a wet floor and dodging mops and brushes.

Have a clock in a convenient place and keep it on time, as every woman does not carry a watch and yet wants to keep track of the hours while shopping.

Every ready made garment leaving a store should be examined before the clerk sends it to the packer and a missing button or ripped stitch repaired in the sewing room.

Remnants of ribbon thrown in a basket for sale should be folded and neatly banded with a piece of white paper upon which write the price and number of yards.—Dry Goods Economist.







## A Chat About Window Dressing.

BY HARRY HARMAN.

(Written Specially for THE REVIEW.)

Do you dress your windows? If you do not, why not? This is a question which every enterprising retailer of merchandise should ask himself. Are you aware that to keep abreast of the times, it is necessary for your windows to have your utmost attention, and that the public are always manifesting their keenest interest in this style of art? Are you aware that it is one of the best paying advertisements and will surely bring returns? If you wish to sell your goods, you must interest the public by displaying what you have to sell in such a manner that it will make them purchase whether they wish to or not. But, talking of displaying goods, that is another item that should be looked into. You may have fine plate glass windows and elegant surroundings, but what is that compared to goods arranged without regard to design or color. I do not say that a merchant need employ the services of a professional draper, but he can surely find one salesman in his employ who can lay out certain designs, and allow him to arrange them at a certain day during the week. Any salesman who has grit enough to sell goods can certainly train himself to be a good window dresser. There is a constant change going on in window displays which requires a constant study, and I say to every salesman, devote all your spare time to studying this art, as the demand for dressers is increasing year by year.

Here are some hints which are useful in dressing windows. Always study beforehand the designs intended for a certain window, so you can tell the moment you take up the goods, where they should go. Each time you dress a window it gives a suggestion for the succeeding one. By enquiring of the head salesmen of the various departments as to the line of goods they wish to display, will help you to work your plans; unless some special novelties arrive which are required to be displayed at once. Every time you change a display, do not forget to clean out the windows from top to bottom. Always start to dress your windows from the top. Then drape the side wall and fill in with such frame work as is necessary to display goods. Leave the ground work for the last, gradually working your way out toward the entrance. The surroundings should always be in keeping with the goods displayed. Each time a window is trimmed, it should be such a radical change that people would notice it. The mere changing of the position of goods is not sufficient. But, speaking of the various changes, it should be the aim of every draper to dress a window with the same end in view as wording an advertisement for the paper, and that is, of course, to attract the public eye. Taste, and not a great bulk of goods, makes an effective and striking display.

It is well for the dresser to occasionally introduce some attraction or novelty, which will relieve the monotonous style that is too often indulged in by many drapers. Stock windows look well—that is, built up of one line of goods. This style of dressing is imposing, provided it is not introduced week in and week out. I have given the novelty style of dressing my special attention, and experience has taught me that in order to command the attention of the public towards your windows, it is necessary to devise schemes that will attract. Some centre piece, for instance, reproduced from the line of goods you have displayed. This attraction will catch the eye of the passer-by, who will stop and look at it, thereby causing

others to do likewise. There are numbers of ways that a dresser may devise in arranging stock. Why not introduce a banner sale? This will enable you to have all your price tickets in the shape of banners; or "all articles in this window for 50c." Here you may reproduce this piece of money on a large scale, made from goods. Arrange a linen display with the spinning wheel made from linens, or a display of handkerchiefs with a large wheel in the centre, made of the same articles, stating that "(Firm's) name is the hub that holds the spokes that stretches out in every direction for the trade that they are entitled to." I tell you, a little ingenuity and patience will produce surprising results.

If a salesman wishes to introduce the novelty, he can readily make the framework at such times when business is dull. Then trim it up when ready for window display. The dressing of windows in towns is similar to cities; in fact they require a more constant change. For example: The merchant appeals to the same trade week after week; the same trade looks at your windows week after week, consequently it is necessary for a dresser to change the style of displays more frequently, if he wishes to call attention to the goods. If too much sameness prevails, it is impossible to get that attention. If a novelty has been introduced and created a talk throughout the town, don't follow it right up with another display of the same style, but stop right there and for several weeks merely display your goods as usual. Of course, vary the arrangement. Now make another hit with some attraction. You will find in time that your windows are giving the advertisement sought for. The public are keeping their eyes on you and anxiously looking forward as to what is coming next. You want to make your windows similar to a moving panorama—a constant change. Try this, and you will be rewarded for your efforts.

What I desire to call attention to is the simple means that may sometimes be adopted to produce window display, and at the same time give the desired effect, which will command attention. To illustrate, I have specially designed for THE REVIEW a novelty display.

Comparative heights of some of the great churches of the world by the introduction of steeples made from goods.

1. Cologne Cathedral—510 ft.
2. Old St. Paul's, London—508.
3. St. Peter's, Rome—448.
4. Church of St. Martin, Landshut—460.
5. St. Stephen's Cathedral, Vienna—441.
6. Chartres Cathedral—403.
7. Antwerp Cathedral—403.
8. Salisbury Cathedral—404.
9. Church of St. Peter, Hamburg—380.
10. Boston Church, Lincolnshire—292.
11. Church of St. Isaac's, St. Petersburg—336.
12. York Cathedral—198.
13. Friburg Cathedral—385.
14. Bow Church, London—235.
15. Church of St. Genevieve, Paris—274.
- Church of St. Mary, Lubeck—400.
- Cathedral, Frankfort-on-Main—326.
- Mechlin Cathedral—319.

The idea is this. A certain number of frameworks are constructed according to the size of window to imitate church steeples, varying in sizes, the center one especially, as it should reach the ceiling. Each steeple is draped with handkerchiefs formed in cornucopia shape. It is not really necessary that handkerchiefs should be used, but each steeple may be draped with a certain line of goods. For example. A steeple of laces, of buttons, of embroideries, etc., or each steeple may be displayed with a suitable dress pattern. The construction is merely a stout piece of lumber for the base, which may vary in size from twelve to eighteen inches square. In the center, nail an upright the desired height and brace with some thin strips. It is necessary to cover with cambric, to serve as a foundation to pin on good. This may be done by tacking cambric to top of upright and bringing lengths to base. The position of the various

steeple in the window is to place the smallest height in front and gradually increase in height towards the back, thus giving the view fronting the street as one steeple towering above the other in the heavens. It may be well to place the steeples in the back on boxes.

should read: We have reached the highest point and "out of sight" of all competitors. It may be well to have a placard displayed giving the idea. Line the entire sides and back ground with blue cambric. If a dresser desires, he may introduce a night effect by



Printed cards giving the height and price of article are displayed on each steeple. For example: No. 5, "St. Stephens Cathedral, Vienna, 441 feet. This spire of handkerchiefs, 25c."

The center steeple, being the highest in the window, is to represent "the No. 1, Cologne Cathedral, 510 feet," and a printed card

cutting out the stars and moon from the cambric and, passing over white tissue paper a light placed at the back, and the window somewhat darkened will keep the make-up and produce a very realistic effect for a night display. The crosses on top of each steeple may be cut in shape from pasteboard and covered over with gold paper.

⊕ FOR THE RETAIL TRADE ⊕

# "PATENT ROLL" COTTON BATTING.

None genuine but the following registered brands:

NORTH STAR.

CRESCENT.

PEARL.

Every Retail Dry Goods Dealer should carry, expose and press the sale of this article, especially designed for the following house uses:

Bed Comforts, Mattress Covers for Warmth and Softness, Upper Lining for Mattresses, Baby Quilts, Chair and Baby Carriage Cushions, Stair Pads, Ironing Pads, Tea Cosies, Furniture and Undertakers' Linings, Packing for Fragile Ware, Dress-makers' Purposes, etc., etc

THESE GOODS are neatly baled or cased in 4, 6, 8, 12 or 16 oz. rolls and may be obtained of all Wholesale Dry Goods Houses.

"BALED" Goods same quality but less price.

## Early Closing.

BY FREDERICK W. WATKINS.

In view of the wide-spread interest being taken in the question of early closing of stores we asked Mr. Frederick W. Watkins, of Pratt & Watkins, Hamilton, Ont., to favor us with an article on his experience since his adoption of the system, which he has kindly done as follows:

**T**HE subject of early closing is one which is agitating the minds of a good many of our merchants in the various towns and cities throughout our Dominion. As is well known, various methods have been adopted in a good many places to try and get merchants to close their places of business early. Keeping stores open until 10 or 11 o'clock on Saturday night is, without doubt, an evil which ought to be remedied. But the habit of storekeepers keeping their doors open and selling goods every night in the week until 8, 9, or 10 o'clock, is one of the relics of an antiquated method of doing business, which, in this enlightened age ought to be done away with. In older times it was looked upon as a terrible thing to be a galley slave; but I think that in these later days a person might about as well be a galley slave as to keep his store open every night in the week. I know that in many places efforts have been made tending towards shorter hours; in some places with success, while in other places with failure. So far as I can observe, in those places where merchants keep their stores open late every night in the week, the difficulty seems to be a fear on the part of those who would like to close early, that if they did so the other stores would remain open and that these latter merchants would, therefore, do the business, and the former ones, whose shops were closed, would lose the trade. If a person considers it right to close his place of business early, say 6 p.m., he is conferring a great benefit, not only upon himself, but his employes as well.

It is almost unnecessary for me to point out the evils resulting from keeping stores open every night in the week. Those who do it know full well that it means little or no time left for recreation or improvement of mind or body.

I have not had to cope with a difficulty of keeping my place of business open every night in the week, but a narration of my experience in connection with Saturday night business may perhaps be helpful to other merchants who have felt like-minded with myself.

My business (Pratt & Watkins, Hamilton),

was established in the year 1875 and for many years our firm did one of the largest businesses on Saturday night of any establishment in our city. First 11 or 10.30 p. m. was about the time we closed; then it was decided to shut at 10 o'clock sharp. Believing that that was too late to keep open, I interested myself in getting up a petition to have the dry goods merchants close at 9 p. m. Unfortunately, however, there were some who signed it who broke through their agreement, I think, the very first night. This, of course, had the effect of causing the others to do likewise. Matters ran along in this way for several years, until, being convinced of the evil of keeping open every Saturday until 10 p. m., and being also satisfied from past experience that there was no use in going around with a petition again to endeavor to get all to close, I decided that whatever other merchants did, Pratt & Watkins would stop business at 6 o'clock in the future. This decision was arrived at after considerable thought and an estimate of the fact that our sales would probably be yearly decreased by about as much trade as we did on the Saturday nights, viz., about \$15,000 per year. In announcing the fact to the public they were given to understand that, although our store would not be kept open on Saturday night, yet every effort would be put forward by us not only to keep our trade up to its then present standard but to go far beyond that, and make our establishment the largest and most desirable place in the city of Hamilton for customers to visit. Feeling that it was but right that we should make every honest effort to

keep our trade, and increase the same, we started Monday as "Bargain Day," and on that day and throughout the rest of the days of each week, we endeavor to put all the extra push and energy into our business that was formerly put into it on the Saturday nights.

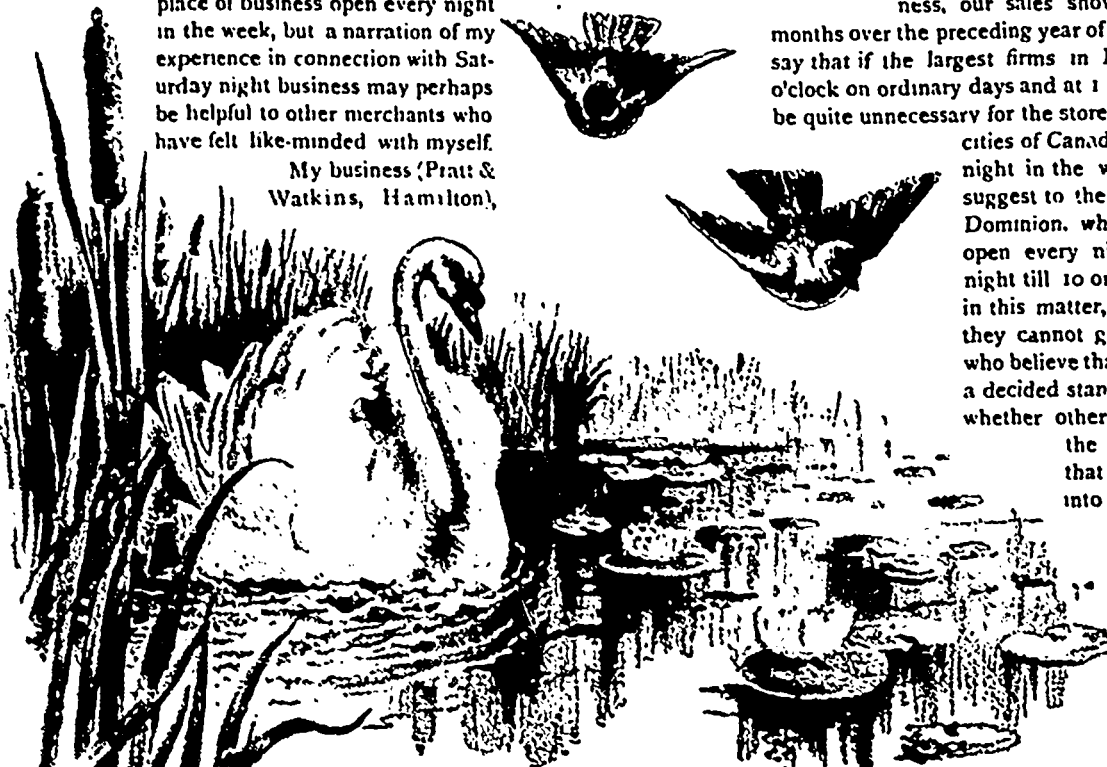
Our business began to increase most wonderfully; we bought more largely; we imported more goods; we kept a better assortment in all our departments; customers were well looked after; our display windows were well and frequently redressed; goods were ticketed inside the store and in the windows; and our employes and our customers were appealed to to make our efforts a success. The best evidence of the success of our scheme is the fact that it has been in operation

about sixteen months, and that the year just closed has been the best one in the history of our entire business, our sales showing an increase for the twelve months over the preceding year of \$32,031.05. In conclusion I would say that if the largest firms in London, Eng., can close at 6 or 7 o'clock on ordinary days and at 1 or 2 o'clock on Saturdays, it should be quite unnecessary for the stores in the various villages, towns and cities of Canada to keep open after 6 p.m. on any night in the week, Saturday included. I would suggest to the merchants throughout our broad Dominion, who now keep their places of business open every night in the week, or on Saturday night till 10 or 11 o'clock, that they take a stand in this matter, and in their several localities, if they cannot get all to close early, then let those who believe that early closing is a good thing take a decided stand and close their stores at 6 p.m., whether other merchants do so or not; and put the same amount of energy and push that they now put into business at night into it during the day time; and I shall be very much disappointed indeed if anyone will report to me that his business is not equally as great, if not a greater, success under the new system than formerly under the old.

Anything which has real merit, which is needed or wanted, or for which a want can be created, can be profitably advertised in the newspapers.—Ayer

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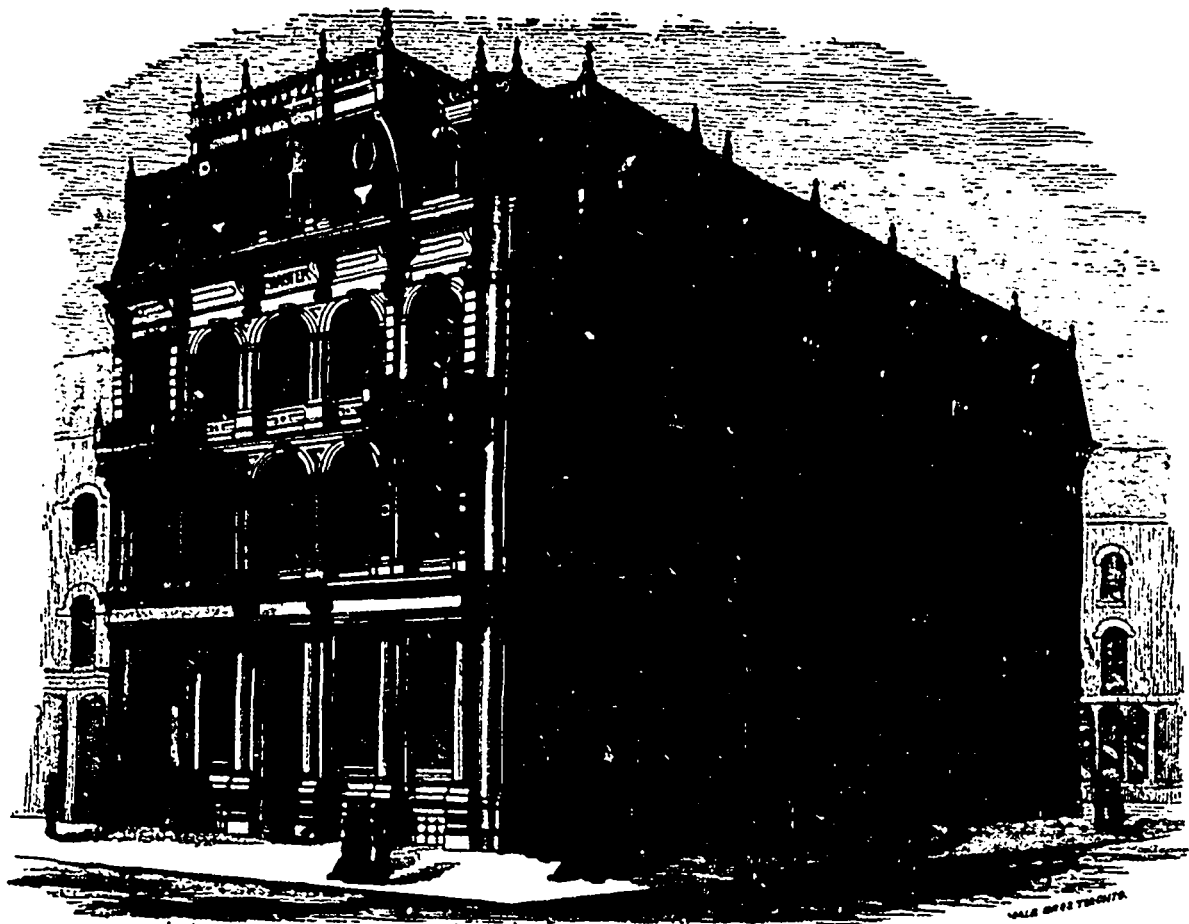
Anything which has real merit, which is needed or wanted, or for which a want can be created, can be profitably advertised in the newspapers.—Ayer



1892

SPRING

1892



◊ **McMASTER & CO.,** ◊

Importers of Staples and Fancy Dry Goods, also Dealers  
in Imported and Canadian Woollens and Cotton  
Goods, Men's Furnishings, Carpets  
and Oil Cloths, &c., &c.

and

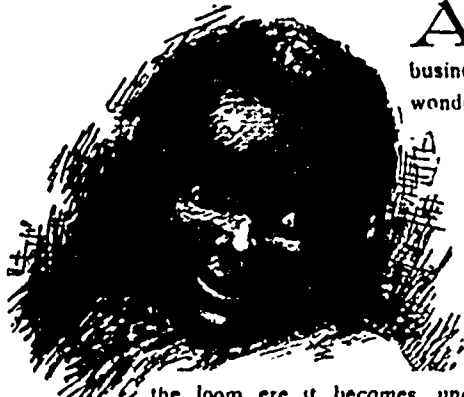
Agents for the Celebrated Gilbert Linings.

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4 to 12 Front Street West, - TORONTO.

## Calico Printing

BY M.



ALL our readers are interested at least in a business sense in this most wonderful art science, and we will endeavor, as clearly as the circumscribed space at our disposal will permit, to convey to the mind of the uninitiated an idea of the various processes through which the grey cloth passes after leaving

the loom ere it becomes, under the hands of the modiste, that dainty and becoming costume that decks the form of one of Canada's lovely daughters.

In our description all technicalities, both of machinery and the science of chemistry will be avoided.

Our point of departure is the primary examining room where the grey cloth, fresh from the hands of the weaver is received. Here it is put through a critical examination for flaws and imperfections in weaving. The object and importance of this inspection will appear later on.

The webs of cloth that pass inspection are next handed over to a girl who stitches the ends of several together forming a required continuous length, 300 yards being the minimum run a printer cares to accept to one coloring of a pattern, and two colorings or ways are generally required for an order; this saves changing the roller and reduces the cost of printing.

Upon each printing piece, of say 300 yards, are then placed by means of gas tar certain marks for purposes of identification, and which will be visible and recognisable after printing.

The next process is singeing, the purpose of which is to remove all surface unevenness the existence of which would after printing leave a blotched and defective appearance, a completely smooth face being absolutely necessary. Singeing to the novice is probably the most perplexing process through which he sees the cloth pass; the first glimpse convinces him nothing will save it from destruction. The cloth passes over, and in passing is pressed against semi-circular platinum plates heated to almost white heat by the passing through them of electric currents. Great caution is necessary in the folding of the cloth preparatory to its going through this fiery ordeal; if any hitch should occur to prevent it running freely and smoothly its ruin is inevitable. The rate at which it is made to travel sings about 125 yards of cloth in one minute.

After passing over several drums and rails upwards and downwards for cooling purposes it is carried to a chamber above.

After singeing and cooling, the next process is bleaching, the object being to completely clear it of all impurities it may contain. These may be in the form of sizing or starch, oil, grease or dirt of any kind acquired either in its manufacture or from contact with the machinery. All foreign elements of this nature must be removed if perfect printing is to be accomplished or the cloth rendered responsive to the necessary chemical action.

The cloth next goes through the process technically known as "souring," a series of alternate and repeated acid treatments and washings. A solution of sulphuric or muriatic acid and one of chloride of lime are in turn used. None of these "souring" processes can be dispensed with, though their tendency is to weaken or rot the cloth.

The chief cause of tender printed calico is carelessness at this point, too strong a solution of acid being used or the after boiling and washing not being sufficiently thorough. Our cloth is now as free from foreign matter as it is possible to get it, and contains only the identification marks before referred to, and after being wound upon rollers is ready for printing.

Space will not permit us taking up the tracing and engraving of the design to be printed, though this is a delightfully interesting portion of our study and should form matter for a future article.

Our cloth is now ready for printing, our design selected and our rollers engraved. Colors are of two kinds, substantive and adjective. The substantive or topical colors are such as will unite immediately with the material to be dyed, and the printing of such colors direct on the cloth is called the steaming process.

Our consideration will, however, be confined in this article to the printing of adjective colors or those that will not unite with the material to be dyed without the use of a mordant. Alumina and oxide of iron are the mordants most commonly used for fixing of the color in calico printing but they are numerous and vary according to the color to be produced; suffice it to say the mordants when ready for use are liquid in form and almost colorless. As the mordant must be applied to the cloth through the medium of the engraved pattern on the roller, a quantity of fugitive color is added that the outline of the pattern may be discernible, and this is called sighting color because it enables the operator to see that his pattern is being properly produced.

It is not necessary to more than mention block printing, a process which though not yet obsolete was nearly 100 years ago almost superseded by machine roller printing.

What strikes the observer regarding a modern printing machine is that the centre of it consists of a huge drum cushioned with some soft material. Round this drum revolves an endless blanket made of some strong thick woollen fabric. Against this blanket and round the drum are arranged rollers, which are fixed in their places by mandrils running through them, the ends of which project at the side of the machine so that by counting these you can see how many colors the machine is using.

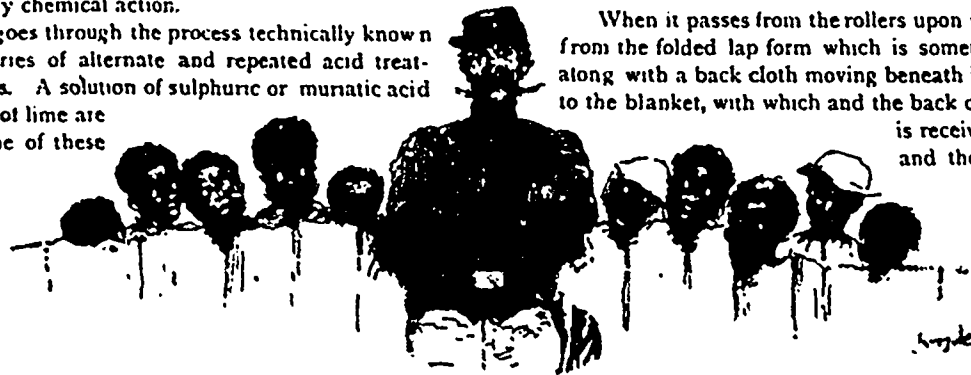
Pressing against each engraved roller is another roller of wood covered with cloth called the "turnishing" roller which transmits the color having received it from a color box placed beneath and in which it revolves.

Upon the engraved roller and acting upon its surface are two sharp blades called "doctors," which move with a shaving motion, one called the color doctor removing all superfluous color from the surface and leaving only that which is to remain in the engraved parts and be transmitted to the cloth; and the other called the lint doctor, cleaning the roller before it receives the color again.

These printing machines are of various sizes according to the number of colors to be printed, some being capable of holding 16 rollers.

Our mordants having been put in the color boxes, a nice arrangement has to be made so that in fixing the engraved rollers the pattern may be exactly adjusted for the transmission of the colors to the cloth. This is done with mathematical precision and without a hairsbreadth of variation, the work being assisted by register marks on the rollers. The cloth now begins its journey entering at the rear of the machine, where it is dealt with by the back tenter, whose duty it is to see that it is carefully and evenly delivered.

When it passes from the rollers upon which it is placed, (or from the folded lap form which is sometimes used), it travels along with a back cloth moving beneath it and so finds its way to the blanket, with which and the back cloth it moves until it is received between the drum and the engraved roller, in this part of its progress receiving the mordant, the process of absorption being assisted by



pressure against the cushion of the drum, the blanket and the intervening cloth. When it has passed over the required rollers the cloth moves out in front of the machine in view of the printer, who watches to see that the pattern has been accurately rendered, careful arrangement being made that the color shall be so transmitted as not to run but leave the pattern clearly defined. Our cloth has now to be dried. The methods of doing this are various; the most modern is by means of a series of steam-heated cylinders. Our cloth, now in a dry condition, is subjected to a process known as "ageing" which extracts from it to a great extent the acetic acid leaving the pattern firmly fixed in the fibre of the cloth in what is called a free base or sub-salt which is the true mordant stain or substructure on which the color is to be built.

The process following this is known as "dunqing," its object is to completely wash off the remainder of the acid, the sighting colors, and any other loose matter, at the same time leaving the mordant in its ultimate pure form in the fibre. The material that has been found most conducive to these ends is cow dung; its action is a subject of conjecture, and has never been defined in precise chemical terms.

The final process prior to the reception of the coloring matter is a thorough washing in soft water. This leaves but a faint, scarcely distinguishable outline of the pattern, but upon this the dyer, into whose hands it will next pass, will build up the desired color or colors.

We are now to visit the dye-beck and be introduced to a substance called alizarine which produces in its action an almost magical effect. The writer has seen a number of small pieces of cloth that have gone through the process already described, some with scarcely an outline of pattern visible, whilst on others it was more distinctly traceable. These were one and all plunged into a vessel containing alizarine, which may be described as a yellowish brown fluid, and after immersion were brought out displaying very different effects of colored patterns, reds, pinks, heliotropes, purples etc., according to the various printings of the mordants. The alizarine, the effect of which is here described, is a coal tar product and to the uninformed ob-

server the revelation of the results of the production of coloring matters from coal tar is remarkable. We now return to the dye-beck. A bath of alizarine is formed by the dye, heated to boiling point; through this the cloth is passed, coming out of it the required color or colors.

The next operation is called "clearing," and consists in a boiling of the cloth in soap and water, this judiciously done has the effect of brightening the colors.

When cleared the cloth is taken to undergo certain finishing operations. It is first run over a machine to open it to its full width, it is then passed between cylinders for the purpose of calendaring it; thence to the folding machine to be made up in piece form when it is ready for a final inspection. In these necessarily superficial notes the pattern we are supposed to have followed is printed on a white ground; to effect the production of a white pattern on a dark ground the mordant is made to cover the whole surface of the cloth. The pattern to be produced is printed with acid which discharges the mordant, and leaves the pattern white, such styles are known as acid discharges. Into these white spaces other colors may be introduced. This process is called "padding."

One requisite in fast color printing is a plentiful supply of water as soft as possible, and free from iron and magnesia in undue proportions, which would prevent the proper action of the chemicals. In this respect the United States have, in the districts selected for calico printing, been peculiarly favored by nature. Their great, wealthy and enterprising corporations engaged in this trade, having the finest raw cotton in the world, the growth of their own soil, possessing the newest and most perfect machinery invented, and an enormous and ever increasing home market, are enabled to command the services of the most skillful operators, the most enthusiastic and devoted students of art and the most profoundly scientific investigators in the sphere of analytical and synthetical chemistry. Formerly they followed French designs very closely, but of late their styles have been distinctly their own, original, unique, strong and bold, yet tasteful and artistic.

Lancashire, with Manchester as its centre, was long regarded as the native home of the calico printer, but as is often the case the child, which has wandered to a far off land, has eclipsed the achievements of the parent. In point of color "American" has become a synonym of perfection, and to-day America stands unrivalled in this, the art department of commerce.

# The Mutual Reserve Fund Life Association

OF NEW YORK.

E. B. HARPER, President.

Business last year exceeded Fifty Million Dollars.

Grand Record for January, 1892—\$5,593,950 New Business Received, an Excess of \$488,300 over January, 1891.

Why pay \$100 per year for your Life Insurance

When the Same Amount of Insurance can be had in one of the strongest Life Insurance Companies in the world for

**\$50**

Why leave your family—your Wife and Children—a \$10,000 Estate, in the shape of Life Insurance, when the same yearly payment you are now paying for the \$10,000 Insurance to the Old System Companies will secure for your Estate to your Wife and Children double the amount, or \$20,000, in the Strongest and Most Successful Life Association in the World.

It has already paid to the Widows and Orphans Death Claims amounting to more than \$12,000,000.

It has more than \$3,155,000 Cash Surplus.

It has saved its members by reduction of Premiums more than \$30,000,000.

## MORTALITY, EXPENSES, AND ASSETS.

As a further evidence of the care displayed in the admission of members, the economy exercised in the administration of its business, and the security offered for the protection of its contracts, the following ratios, compiled from the sworn reports to the Insurance Departments will prove most convincing arguments upon these important points in the administration of the affairs of this Association, and especially so when the attention is called to the fact that these comparisons are made with the three strongest and largest old system companies in the world.

### RATIOS COMPILED FROM OFFICIAL REPORTS.

Organizations.	Mortality to Each \$1,000 in Force.	Expenses to Each \$1,000 in Force.	Net Assets to Each \$100 Liability.
Mutual Reserve 1890	\$10.85	\$ 4.19	\$234.43
Equitable.....1890	11.41	10.18	122.72
Mutual .....1890	13.45	11.30	107.25
New York Life ..1890	11.10	11.74	125.23
Mutual Reserve..1891	11.14	4.46	237.71

CIRCULARS SENT IF REQUESTED.

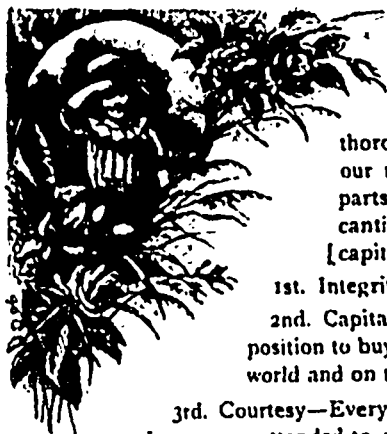
Agents wanted in all Unrepresented Districts.

W. J. McMURTRY, Manager for Ontario.

MAIL BUILDING, TORONTO.

## Leading Wholesalers.

JOHN MACDONALD &amp; CO.



**S**UCCESS necessarily follows the operations of a firm with a combination of thoroughly business parts. To our mind four of the principal parts supporting this great mercantile establishment are integrity, capital, courtesy and push.

1st. Integrity—Undoubted.

2nd. Capital—Very large; always in a position to buy in the best markets of the world and on the most favorable terms.

3rd. Courtesy—Every person entering their warehouses are attended to at once in the most efficient manner and all communications receive careful consideration.

4th. Push—Having receiving and shipping facilities of the most modern method, orders are attended to with promptness and dispatch.

We have just had the pleasure of being shown through their warehouses. On entering we were asked to take the elevator to the Carpet department, where the clerks were busy filling orders and serving customers. We were particularly struck with one person, whom we supposed to be a customer driving a hard bargain with one of the clerks, and could not resist remarking to our escort: "You seem to have some keen buyers with you to-day?" "Yes," was the reply, "these customers are with us every day, and you will see them in every department in the house; they are some of the letter order department staff looking after the interests of customers, who send the firm letter orders." In this department the attention of the visitor is at once attracted by the magnificent display of Brussels, tapestry, wool and hemp carpets; lace and chenille curtains; rugs, mats, bed quilts, piano and table covers, floor oil cloths and linoleums.

Descending to the next flat or fifth floor, we were ushered into the gents' furnishings and haberdashery department. Owing to the miscellaneous character of this stock and the limited space at our disposal, we can only mention the different sections, which are as follows:—Dress buttons and trimmings; wools, in Berlin, Scotch and Canadian, fingering, etc.; spool threads, in silk, linen and cotton, smallwares, fancy goods; tailors' trimmings; neckwear; underwear; top shirts; braces; collars; cuffs; handkerchiefs; umbrellas; rubber garments; rugs and valises.

Continuing our tour and descending to the fourth floor, we find ourselves in the silk and dress department. Here the employes seemed to be in a state of excitement and we asked, "Why all this hurry?" "The millinery opening takes place in a few days," was the reply; "and having such a large stock of novelties to show, we are straining every nerve to have them opened and ready for the inspection of buyers who

visit the city during the opening days." These novelties consist of the latest productions of the French and Swiss markets in plain and fancy silks, pongees, pongors, faille Francaise, bengalines, surahs, gros-grains, peau de soies, pongee faconne, ribbons in faille, fancy edge and plain, satin and reversible; Swiss embroideries and laces; chiffon laces, orientals, Eidleweiss and Chantilly. Frilling and all classes of neckwear. Veilings in the newest

Paris designs. Hosiery, in cotton, cashmere, merino and wool; fast black German hose. Gloves, in kid, silk, taffeta and lisle. Dress goods, in new designs of Scotch, German, French and English manufactures. Also, all-wool henriettas, in black and leading colors.

Proceeding on our way we find ourselves on the third floor, and on entering the woollen department were struck with the largeness of their stock. Almost the entire floor space is required for the piles of suitings, trouserings and serges of both foreign and Canadian manufacture. Here also are shown worsted coatings, for which the house is famed from end to end of the C. P. R.; all the novelties in spring mantlings and costume tweeds, and tailors' linings, paddings, etc., in endless variety. The extent of business transacted in this department necessitates the carrying of a very heavy stock.

We again descend and find ourselves on the second floor, in the linen and staples department. There are few business men in Canada who have not heard of the success of this department. This year they have made a specialty of the linen section of this department. Having bought in large quantities on the most favorable terms, they are enabled to place before their customers value unsurpassed. They carry in linens—tblings, towellings, towels, hollands, novelties in linen sets and d'oylies, glass and tea cloths, Hessi ins, and burlaps. Although they have shipped thousands and tens of thousands of pieces of print from this department, the stock is still well assorted. Here also are shown their Canadian cotton goods in shirtings, denims, ducks, cottonpades, awning, ticking, etc.

We next find ourselves on the first or ground floor, devoted to the entering, packing and shipping departments, which are unique in their operations. Here also is the headquarters of the letter order department, and the amount of business transacted therein is something enormous and daily increasing. The present members of the firm are John K. Macdonald, Paul Campbell and James Fraser Macdonald, thorough business men, able and determined to maintain the high character of the house and to increase the volume of its business.

GORDON MACKAY &amp; CO.

During the past two months large consignments of spring goods from the principal centres of supply—British, Continental, American and Canadian—have been daily arriving at the doors of this enterprising house.

Their stock for the approaching season is complete and is undoubtedly the largest, best selected, most varied and attractive even this great house has ever shown. More particularly does this apply to staples, the first of the numerous departments the writer was shown through. In the print section of this department the imports must have reached gigantic figures. This year the firm forsook the beaten track, and while they scoured the British and French markets selecting the cream of the productions, the great weight of their purchase went to American printers, and judging by the values offered their American contracts must have been placed under most exceptional advantages. While the prices are not only right, and we venture to say scarcely likely to be equalled, the endless variety of patterns enables them to suit any customer. American prints for beauty of design, softness of finish, and delicacy and durability of color have, it is claimed, no rival. Judging from the rapidity of their sale and the fact that print orders are enormously in excess of any preceding season, Messrs. Gordon Mackay & Co., have cause to congratulate themselves on their venture and to feel that they more than maintain the position they claim, of the "print house of the Dominion."

And what pertains to the print department applies to the whole house. No detail of this rapidly increasing business appears to be neglected. A practical enumeration of the departments will be found in their advertisement on the inside of front cover. In the interest of our readers we cannot do better than advise them when in Toronto, not to leave it without paying the warehouse of Gordon Mackay & Co. a visit.



**Leading Wholesalers.**

ROBINSON, LITTLE & CO.

This old established firm, the oldest west of Toronto, are showing splendid lines of goods in all departments. They are offering special values in all lines of domestic cottons and woollens, and have an unusual variety of plain and fancy dress goods. In English, French and German cashmeres, the value is unsurpassed. Full ranges of tweeds, worsteds, and men's furnishings, carpets, oil cloths

and notions are in stock and buyers visiting London cannot do better than give this firm a call. Mr. Robinson the senior partner has been in the dry goods business for over thirty years and the present firm was established seventeen years ago. The firm does a very extensive business in the West and has a representative with headquarters in Winnipeg, who has always a full set of samples. They adopt the conservative policy of having one price, and one price only, for their goods, and make it a point of not forcing sales on the trade. They do, and have always done, a safe and increasing business.

**MERCHANTS!**

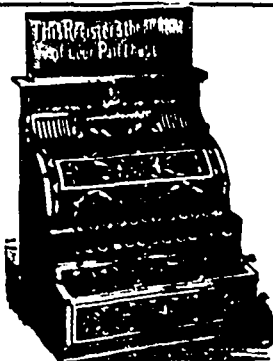
You want something that will prevent the small losses at your Cash Drawer, seemingly unavoidable in every retail business.

The National Cash Register will do this.

It keeps a correct account of all cash and credit Transactions,

All money paid out or received on account, And systematizes the different branches of retail business.

In fact it is the "Corner Stone," to a business man's success. The proof of the merits of our Cash Register is in its success. The proof of its success is in the number in use, 35,000, and the number sold monthly 1,200.



Are you getting your share of the National prosperity? If not,

**A National Cash Register WILL HELP YOU.**

It is the connecting link between the retailer and his profits.

You will want some extra protection during the approaching season. Get a

**National Cash Register**

as soon as possible, and when you have used it, you will wonder how you managed to do business without one.

We manufacture 24 different kinds of registers, including Total and Detail Adders, and Check-Device Machines, issuing consecutively-numbered checks, (for working with Cashier) giving amount of each and every purchase, date and name of store where goods were purchased, and leaving duplicate inside, all in one operation. Autographic Registers from \$20 upwards. Examine our Registers before buying any others. It will pay you. Drop a postal and one of our travellers will call on you.

Branch Offices:—Montreal, P. Q. Halifax, N. S. }  
Winnipeg, Man.

Head Office for Canada, 63 King St. West.

J. A. BANFIELD, Gen'l Manager.

**CASCADE ROLL BRAID**



Saves Boarding, Saves Remnants, Saves Tangled Bunches, Saves Measuring, Saves Time and Saves Money.

Put up in boxes of One Dozen Rolls, each Roll containing just what is required for the bottom of a dress. If your jobber does not keep CASCADE ROLL BRAID send us a postal and we will send you a list of leading wholesale houses that do.

A beautiful cabinet presented free to the retail trade.

CASCADE NARROW FABRIC CO.,

COATICOOK, P.Q.



Price, \$30.

**This is Just What You Want**  
**THE STANDARD CASH REGISTER.**

The Cheapest and Best Cash Register on the Market. Send for Circular.

**TAYLOR, SCOTT & CO.,** TORONTO. Sole Agents for Canada.



### Leading Wholesalers.

W. R. BROCK & CO.

Every available space in the warehouse of W R Brock & Co., is taken up with their varied and attractive stock for the spring season. In every department the bustle and activity displayed in filling orders are evidences of the fact that trade with them is exceedingly brisk. They make imported woollens one of the leading features of their business and have successfully catered for this important department for a long period. They also carry a large stock of trimmings and everything necessary for the clothier and merchant tailor. In staples they have also the reputation of being one of the leading houses as they believe in the maxim of small profits and quick returns. In going through this department how they manage to keep such an extensive and varied assortment in hand considering the comparatively limited accommodation at its disposal is a puzzle. It should have over its entrance "Mulum in parvo." In the dress goods department there are full lines in all the leading and fashionable fabrics, comprising amongst others silks, henriettas, cravenettes, estamines, tweed effects, etc. They claim to have as large a turnover in this important department as any other house in the trade. In prints, satteens, cretonnes, art muslins, flannellettes, towellings and linen goods generally, also tailors' trimmings, they have for the spring season made a big jump ahead. They show one of the largest and choicest ranges of fancy prints and satteens in the trade, the buyer in this department having been convinced of the idea that for this season especially it would be doubly expedient to create a good impression in this line. From the quantity, style and prices shown in flannellettes, this house is commonly known in the trade as the flannellette house of Canada.

WYLD GRASSETT & DARLING.

The stock of dry goods, imported and Canadian woollens and tailors' trimmings in the large, airy, and well lighted warehouse of Messrs. Wyld, Grasset & Darling deserves special mention in these columns. The first floor as you enter, is devoted to staple goods, and one is struck with the immense assortment of prints, satteens, art muslins, cretonnes, etc., in newest designs, and colorings, which is the leading feature of this department. Linens of all kinds suitable for the trade as well as selections from the best Canadian mills of all classes of domestic cottons and woollens go to make up the bulk of the goods carried in this room.

The second floor contains a really magnificent variety of merchant tailors' goods, imported tweeds, worsteds, trouserings, overcoatings, etc., besides an immense variety of tailors' trimmings of all kinds, and Canadian tweeds. This department is under the personal supervision of the senior member of this enterprising firm, Mr Wyld, whose name has been so long and favorably connected with the woollen trade of this country, which fact accounts for the indications one sees in looking at the immense stock carried in these goods, of the large connection the firm enjoys with the merchant tailors of Canada.

The small-wares, and men's furnishing departments present a fine appearance as one looks over floor No 3. We are assured that in no previous season has the stock of smallwares been so well assorted or so attractive as it is at the present time. Hosiery and gloves are perhaps the greatest specialties in this room but no lines of staple or fancy haberdashery appear to have been overlooked, including fine ranges of laces, embroideries, handkerchiefs etc. In men's furnishings orders have already been very large. Specialties are made of

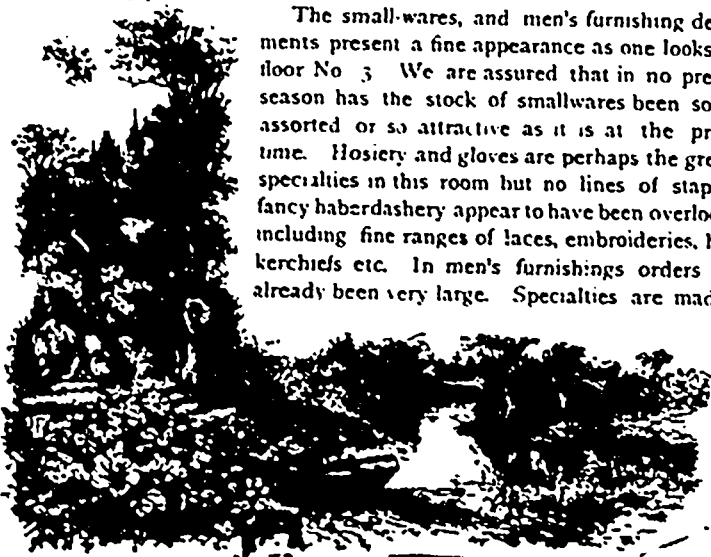
men's neckwear, waterproofs, half-hose, umbrellas and underwear, collars etc.

The fourth floor is occupied by dress goods, in which the firm profess to take a leading place. The stock is large and contains prime values in the principal plain goods in demand such as henriettas, serges, beiges etc., as well as newest designs in tweed effects and other fashionable dress materials.

The basement is principally occupied by entering and packing rooms, where a large staff is employed whereby excellent despatch is given to orders. Merchants visiting the market this spring will be well repaid by inspecting the stock of this enterprising firm which stands in the very forefront in the dry goods and woollen business of this country.

KNOX, MORGAN & CO., HAMILTON.

A visit to the warehouse of Knox, Morgan & Co., Hamilton, showed that they were fully prepared for another successful season's trade. In the basement reserved for the staple department, in which this firm has always been famed, the ranges of cottonades, shirtings, tickings, etc., are undeniable proof that the extent of business done must indeed be great, whilst the assortments seen of quilts, linen and cotton towels, towellings, Scotch and English tablings, fancy damasks and rough brown hollands, show that their popularity for imported goods is almost, if not quite, equal to that for domestic. Woollens in great variety, suitable for all classes of business, are shown on the first floor. The stock is very choice and complete, including black worsted coatings and pantings in exceptional value and of best style and finish. Carpets in tapestry, Dutch, hemp and woollen, are also shown, all of new designs, being fresh stock just opened; also, floor cloth in all widths. On the second floor an extensive range of Prints is shown, and it is evident that great taste and judgment have been exercised in its selection, comprising as it does, all the latest novelties of design and coloring. Amongst them are noticeable the new chevron effect, black ground fancies, Bedford cords, printed Delaines and mohairs, now so much in favor. But whilst providing the "correct thing," staple lines have not been overlooked and the assortment of plates, shirtings, purple pads, madders, and indigos are complete. The stock of dress goods is very varied; most prominent are the tweed costume cloths, in new spring shades and effects, being the latest productions of the English, Scotch and German markets, whilst the large stock of estamine serges, in plain and figured, show that these goods are still very popular. Henriettas, cashmeres, nun's veiling and wool beiges are fully assorted in qualities and colorings. Black goods being quite a department of itself, calls for special attention and comprises, cashmeres, henriettas, lustres, figured mohairs, crape cloths, figured soliels etc. In muslins there is also a complete range of Victoria Lawns, Swiss checks, fancy and lace stripes in white and creams. The Gents Furnishing department is also on this floor. The assortment is very complete in shirts, underwear, top shirts etc. Leading styles in linen, celluloid, and ivonne collars and cuffs and the latest novelties and immense variety in ties, scarfs, bows etc. are shown; also an attractive assortment of braces, umbrellas, handkerchiefs etc. On the third flat in a separate room specially devoted to curtains there is a range that should satisfy the most fastidious, commencing at the commonest and extending to very expensive goods. The display is worthy particular attention; the designs are of the latest and show how rapid is the advance in this special make of goods. All prices are shown in white and cream, the latter being more in demand. Art muslins in varied widths and styles also form a very important addition to this department. In hosiery black hose for ladies and children are still the correct wears and having purchased extensively of these goods in "Hermsdorf dye," which is absolutely fast and stainless the volume of business done here is surprising. A large assortment of umbrellas and parasols in the leading styles is also shown, besides new and complete ranges in gloves, ribbons, buttons, corsets, embroidery, veilings, etc. There is also a large assortment and complete ranges of laces. Special attention has been given to the demi-floancing now so popular, and increased trade must be the result.



# THIBAudeau BROTHERS & CO.

Wholesale Importers of



332 St. Paul St., Montreal

Dalhousie St., Quebec

Basinghall St., London, Eng.

HOUSE FOUNDED IN 1811

## E. VanALLEN & CO.

Manufacturers to the Trade only of the

### Celebrated Star Brand Shirts



*We desire to call the attention of the Trade to our excellent range of Goods for spring and summer wear, viz :*

White and Colored Shirts

Full Dress Shirts

Night Robes (both Plain and Fancy)

Neglige Shirts (including Silks, Oxfords, Flannels, Madras, Botany, etc.)

Men's Collars and Cuffs (the best made)

*And we guarantee to buyers the fullest and most perfect satisfaction.*



OFFICE AND FACTORY:

14 TO 16 GEORGE ST., - HAMILTON, ONT.

### Leading Wholesalers, etc.

#### HYSLOP, CAULFIELD & CO.

The enterprising firm of Hyslop, Caulfield & Co., who make men's furnishings their sole and only business, have succeeded in building up the largest business of the kind ever carried on in the Dominion. The growth of the business has been phenomenal, and the enterprise and care taken to place the most advanced styles in the trade before their customers is worthy of it. Their expensive warehouse on Front street west, as well as their shirt and overall factory are well worth a visit. In the warehouse will be found the latest styles in all classes of neckwear, an enormous stock of shirts, comprising all styles of dress and negligé in all materials, overalls, English linen collars and cuffs by the best makers; underwear of every description; gloves; silk and linen handkerchiefs; rubber coats; braces and an endless variety of everything pertaining to the men's furnishing trade. The shirt factory has over sixty machines running at a rate of from 1,000 to 2,000 stitches per minute; buttonhole machines each making and cutting a buttonhole every five seconds, together with the laundry machinery, including wash wheels, centrifugal whizzer, starching and ironing machines and wringers, all driven by either steam or electricity. The firm employs something like a hundred hands and the bee hive of industry will well repay a visit. The firm's name has become a household word with all merchants doing anything in men's furnishings.

#### MCMASTER & CO.

This old established and enterprising firm state that their stock for the coming spring season is rapidly approaching completion, and they are now in a position to invite buyers to make an early selection. They have given special attention to the following departments, viz.—Kid gloves, in all the leading lines, including their own brand, silk and taffeta gloves and mitts, black and colored lace mitts. Cashmere and Cotton Hosiery—A full range at popular prices; their own brand, absolutely stainless. Laces—Chiffon and other new laces in great variety; also demi-flouncings, etc., etc. Gents' Furnishings—A large and choice selection of the newest styles in gents' Ties, Scarfs, Handkerchiefs, Umbrellas and Braces. Dress Goods—A large and attractive stock in the latest styles of fancy dress goods, a full line of black and colored Henriettas; also Cravenettes in plain and mixed colors, black and colored silks, Bengalines, Surahs, etc., etc. Muslins and Lawns—In endless variety. They are agents for the celebrated Gilbert linings, and the trade can rely on getting the standard numbers and shades from them

all through the season. All departments are fully supplied with all the leading lines, and the numerous customers of the firm can depend upon being properly suited at right values. Visitors to the city should not miss calling at 4 to 12 Front street west.

#### THIBAudeau BROTHERS & CO.

"House founded in 1811." This simple statement speaks volumes. A house that has weathered the financial storms through which this country has passed for over three-quarters of a century must unquestionably be founded on the rocks of integrity, enterprise, and stability. It stands to reason that their business must be extensive not only in the province of Quebec but in other parts of the Dominion. In their commodious warehouses in Montreal, and Quebec they have select and leading lines from the English, French, American and German markets for the spring trade, which buyers, visiting these cities, should not miss the opportunity of seeing.

#### BRITISH AMERICAN WATERPROOF CLOTHING CO.

This Company lately started a factory in Montreal for the manufacture of waterproof clothing, having at the head of its management a man who was almost all his business life a cutter in Manchester, England. They claim for their garments a specialty in the fact that the cloth is made thoroughly waterproofed in England. The garments are all seamed as well as cemented, besides being trapped in order to give full protection to the waterproof. They also manufacture a few lines of patent ventilation garments for ladies and gentlemen. At the head of the concern is Mr. Hermann S. Scheyer, whose name has been known, not only in this country but in Europe, as a guarantee for the proper execution of all orders in goods he imports, such as furs and dry goods specialties, during the past twelve years of the existence of the firm in Montreal.

#### E VAN ALIEN & CO., HAMILTON.

This firm are the manufacturers of the celebrated "Star Brand" shirts, which are having such an extensive sale amongst the trade. They also manufacture white and colored shirts, full dress shirts, night robes, negligé shirts, men's collars and cuffs. Their business has increased wonderfully from the fact that they guarantee to buyers the fullest and most perfect satisfaction. The head of the firm is an alderman of the city, where he is very popular amongst all classes.

#### THE NATIONAL CASH REGISTER.

Attention is called to the advertisement of the National Cash Register Co. They have over 24 different kinds of machines, ranging in prices from \$25 upwards, and their monthly output exceeds 1,000.

WAREHOUSES:  
SOUTHAMPTON ST.

# FAIRE BROS. & CO.

WORKS:  
ST. GEORGE'S MILLS

LONDON BRANCH:  
88 ALDERMANBURY

## Leicester, Eng.

MANUFACTURERS

BOOT & SHOE LACES, TAPES, WHITE, BLACK AND PINK

SKIRT WEBS, PRUSSIAN BINDINGS

Including the new Split or Double Belting for Ladies' Dresses

## Galloons, Boot Webs, Cork Socks

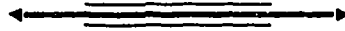
— SHOE MERCERY —

### LARGEST STOCKS IN THE WORLD

Manufacturers of the Celebrated Sir Garnet, Stanley, Jumbo, Gordon and other Specialties in Boot Laces.

# HYSLOP, CAULFEILD & CO.

The Wholesale Men's Furnishers of Canada



MANUFACTURERS OF THE

## Celebrated "Model" Shirts and Overalls



We show by all odds the largest and best assortment of MEN'S FURNISHINGS in the Dominion. Being fully alive to the requirements of the Trade we strain every effort to secure the very latest novelties in the American, English and European Markets. -- -- -- -- --

Realizing the fact that small profits mean quick returns, we are determined to have the returns, no matter how small the profits.

Merchants will study their own interests in giving us a call or in seeing our samples in the hands of our Travellers before buying. -- --



# HYSLOP, CAULFEILD & CO.

17 Front Street West, Toronto



### A Mistaken Policy.

A KINGSTON merchant points out what he claims is a wrong policy for any wholesale house to adopt. He writes: Some months ago I purchased a line of goods from a traveler according to sample, to be delivered at once, as I urgently required them. Two or three days afterwards I received a letter from the firm expressing their regret that they were unable to fill the entire order, but they had sent on all they had, which to my annoyance consisted of only two colors out of a range of trimmings and one color out of a range of buttons. I shipped them back the next day, as they were of no use to me. Now what I want to impress upon travelers and the houses they represent is that the former are not working in the true interests of the house when they sell goods that are not in stock, on the assumption that a portion will do, and that the buyer will either do without the remainder or wait till they can be procured by his principals through repeat orders or otherwise; and the house is not acting in their own interests by allowing their travelers to solicit orders for any lines that they have not a sufficient supply of in stock to satisfactorily fill these orders. In the case I refer to the small portions received and returned were according to sample, but they were practically useless without the others. I had as a consequence to get my supplies from another house, which has led to other orders from the same house. It is not business for a traveler to take orders for more goods than the firm he represents have on hand, and should be frowned down. I have known of instances where this was done, and before the orders were filled prices were cut by the same traveler to other retail firms, as meantime it had been ascertained that large repeat orders were on the way and there was a probability of some lines being held over till the following season.

### Trade Marks.

"A Manufacturer" writes: I quite agree with your article on the advantages that would be derived by manufacturers of knit goods in having a distinctive trade mark on their products. At present most of us sell all our output to a few wholesale houses, who will not allow us to put a trade-mark on the goods, even if we felt so inclined. Some manufacturers sell to the retail trade and they would, without doubt, benefit very materially by adopting the course you suggest. English manufacturers look upon a trade-mark for their goods as indispensable and watch with the utmost care for any attempt at an infringement upon the same. It may be argued that there it is more necessary, owing to the large quantities exported to various countries, but the principle is the same, and that is to make their goods known to the trade and to the consumer by some distinctive mark. Here in Canada there is a large demand for imported underwear of certain brands simply because these brands have been largely advertised, and when once worn and found satisfactory are purchased again and again by the same wearers. But I might go on for years manufacturing certain lines of knit goods, which I claim are superior in quality and workmanship to any other home manufactures, without being in the least benefited, simply because they are bought by the consumer just as the fancy of the salesman strikes him at the time of the sale. Now if I had a certain trade-mark on each article I know quite well that the demand for my goods would be largely increased among the consumers. The knit goods men should take this question up and not rest satisfied till they find themselves at liberty to adopt a trade-mark for their manufactures if such would be to their advantage.

### Judgment in Business.

COMMON sense and good judgment are too seldom possessed by men even in the present progressive and radical age. The mechanic or artisan who has learned his trade under the usual condition, obtained his knowledge of practical workings and methods from a single source, is very apt to absorb the ideas and manners of his instructors, and unless possessed of more than ordinary originality, will never succeed in getting out of the old ruts into which he has been led through following too implicitly the example of his superiors. No man has ever been found who could not, if he would, be taught something in his own special line of thought or study, but there are too many who are not willing to admit this undeniable fact, even to the extent of bigotry and insolence. No one but is willing to admit that there is a right and wrong way of controlling the accomplishments of man's productive skill and genius. But there is invariably an argument as to which is the better way when two men start out to do a certain thing, unless one or the other is willing to follow unquestioning the lead and example of the other, to admit by thus doing his lack of originality and want of ideas and thought.

As a rule, men who learn to do a thing one way rest content in the belief that this is the best and only way. This is most aptly illustrated in the history of invention. The man who has dared to think and act for himself, had ideas of his own, and shown some originality of thought and action, has been met with opposition and oppression, looked upon as an evil genius and persecuted by those whom he was seeking to aid and enlighten. What would have been the condition of the cotton and woollen industry to-day, with the increased demand and population of the world, had Arkwright, Crompton and their like been content to do as their fathers or instructors had done? What would be the condition of other industries had the same ideas prevailed? And still we find those to-day who are content to do as others are doing and have done. Having learned to do anything in a certain way, they never take the interest or trouble to find out whether it is the best, most simple and easy way or not. They work hard to accomplish but little, when, if they would call their brains into action in consultation with their hands, the same results could be accomplished much easier and better.

It is a great thing, and one which should be more generally cultivated and exercised in this progressive and enlightened age, to exercise the judgment in an effort to accomplish certain results. Main strength and ignorance are poor apologies for young men at the present time. It is a great thing to be able to see how others do, and then exercise the judgment to improve upon this, but it is nevertheless the only way in which a young man can hope to build himself up to obtain a position at the top, where there is always plenty of room, and where a crown of wealth, position and honor awaits the wearer.

The annual meeting of the Mutual Reserve Fund Life Association held in New York on January 27th, was characterized by congratulations on the part of those assembled over the results of the business of the company during the past year, and renewed congratulations over the successful showing made by President E. B. Harper in his annual report, in particular. This organization has been marked in its growth by a rare exhibition of executive energy. It has withstood all assaults, and the figures which appear in the official reports tell their own story. They are worthy of careful study by all those who are in need of, or interested in the great problem of life insurance. The attention of our readers is called to their advertise: on page 19.

### CORRESPONDENCE.

We solicit letters from our readers on business topics. A practical merchant's views are always of great value to others in the same business, and we should be pleased to have our paper made the medium of exchanging such opinions and experiences.

# MACFARLANE & PATTERSON

Manufacturers of Suspenders

Importers and  
Manufacturers of

## GENTS' FURNISHINGS

14 ST. HELEN STREET



MAIL ORDERS RECEIVE

PROMPT ATTENTION

### MONTREAL

## R. H. GRAY & CO.

24 & 26 WELLINGTON ST. WEST, - - - - TORONTO



MANUFACTURERS OF

OVERALLS, SHIRTS, PANTS, SUMMER CLOTHING, Etc.

TRADE

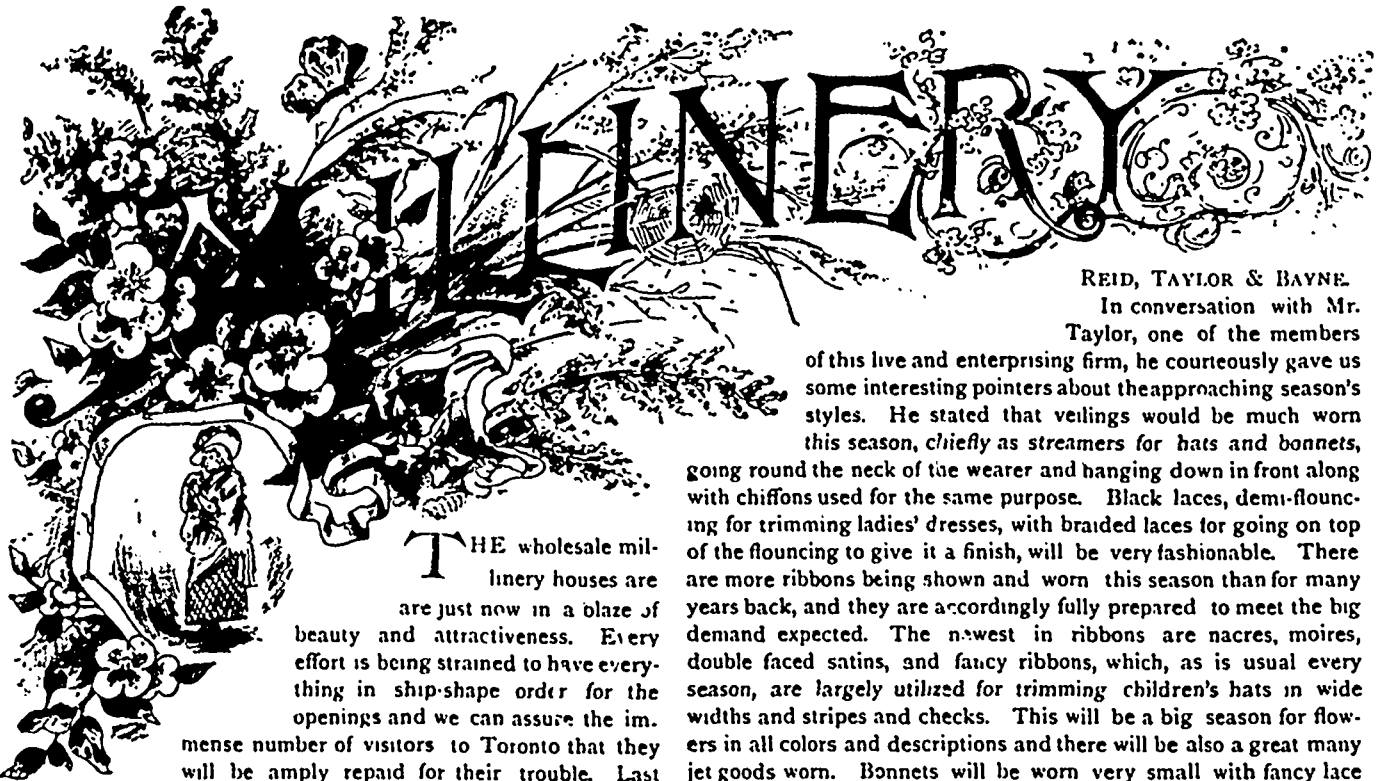
# R.H.G. & Co.

MARK

Ladies' and Children's Whitewear, Blouses, etc. \* \*

\* \* Infants' Outfits, Cashmere Cloaks, Bonnets, etc.

ABOVE TRADE MARK ON ALL GOODS



REID, TAYLOR & BAYNE.

In conversation with Mr. Taylor, one of the members

of this live and enterprising firm, he courteously gave us some interesting pointers about the approaching season's styles. He stated that veilings would be much worn this season, chiefly as streamers for hats and bonnets,

going round the neck of the wearer and hanging down in front along with chiffons used for the same purpose. Black laces, demi-flouncing for trimming ladies' dresses, with braided laces for going on top of the flouncing to give it a finish, will be very fashionable. There are more ribbons being shown and worn this season than for many years back, and they are accordingly fully prepared to meet the big demand expected. The newest in ribbons are naces, moires, double faced satins, and fancy ribbons, which, as is usual every season, are largely utilized for trimming children's hats in wide widths and stripes and checks. This will be a big season for flowers in all colors and descriptions and there will be also a great many jet goods worn. Bonnets will be worn very small with fancy lace effects, the principal colors being fawns, drabs, and ecrus. Hats will be worn in medium and large sizes. They are looking forward to this season as being one of the most successful in the trade. Up to the present the orders are far ahead of any previous season and people are buying very largely in all classes of goods referred to above.

In looking over their airy and commodious warehouse we were struck with the great care and attention paid to the proper and attractive display of the great variety of lines in hats and bonnets and trimmings of every description. They were never in better shape and are fully prepared to charm all comers. They have made special efforts in their ribbon department and the best that can be said is that they have succeeded well. Another feature with them for this season is the Dominion veiling, the very latest from the French markets, an illustration of which is seen in the next page. It will be very much worn as it is very chic and becoming. They are also showing a very large and select line of ladies' and misses' mantles in long lengths, which will be very fashionable this season. The latest style is the "whole-back coat," without the seam, a very nobby garment, which this firm are showing. Visitors to Toronto on the opening days will find plenty to interest them in this establishment.

### Millinery in Montreal.

(By our own correspondent.)

The millinery openings will not take place till the first week in March; the exact day is not yet fixed. But a private view of the spring stock was obtained by the courtesy of several importers, notably of John MacLean & Co. The coming season will be notably one of lace, feathers, flowers and jets. Amongst the laces Chantilly will be the favorite. There is a marked revival of narrow flouncings for dress trimmings. Jets are shown extensively on hats and on what is called in England the beaded kilts, worn like the cuirass. In hats the low crown will prevail, and it will be even smaller than last season. Bonnets also are smaller, but the taste runs more to hats. The material is plain and fancy straws and the shapes of endless variety, but all of last season's general type of low small crown. The buyers, who have been abroad, brought home the color sheet for 1892, approved by the syndicate in Paris, which meets twice a year to frame instructions for the dyers. The sheet

THE wholesale millinery houses are just now in a blaze of beauty and attractiveness. Every effort is being strained to have everything in ship-shape order for the openings and we can assure the im-

mense number of visitors to Toronto that they will be amply repaid for their trouble. Last season was essentially a flower season and so will the coming one. Flowers of every variety are to be seen so perfect in their shape and color that it would be impossible to tell them from the natural flower if it were not that the perfume is wanting. The hats and bonnets are to be seen in every conceivable shape and form. There are some new styles but it would be impossible to give anything like an accurate description of them in the space at our disposal. Suffice it to say that they are in all styles to suite every taste. We may say, however, that the tendency is for small bonnets in fawns, drabs and ecrus with fancy lace effects, and some of them are most charming. Fancy ribbons will be in great favor and ostrich goods, chiefly nacre and shot effects in mounts and tips. Our illustrations will be found on page thirty.

D. McCALL & Co.

Year after year the business of this energetic and progressive firm has been increasing until it has attained the reputation of being second to none in the Dominion. Their travelers scour the country from end to end for orders with marvelous success, being evidently infused with the well-known vim and push of their principals. Their splendid warehouse, which was last year improved to a considerable extent, is full of all the choicest and leading lines in millinery goods of every description. Hats and bonnets, flowers, ribbons, laces, silks, jet goods, veilings, trimmings of all kinds, are to be seen in endless variety and they are displayed in the most attractive manner possible. There are some most exquisite bonnets and hats from Paris, London and other millinery centres on view in their show rooms. We would like to give a description of them but words would fail to convey anything like an adequate idea of their beauty and attractiveness. They must be seen to be appreciated. The orders already received by the firm for spring goods are far beyond any previous season up to the same date and they feel certain that the coming spring season will be the best they have ever had. We almost forgot to mention the magnificent range of mantles which this firm carry, and we are safe in saying that they have surpassed all their previous efforts in this department. A rare treat is in store for the visitors to this commodious warehouse at the opening on February 29th and following days. The firm have also a branch warehouse at 1531 Notre Dame street, Montreal, where extensive preparations have also been made for the reception of buyers to that city.

# MILLINERY OPENING

Monday, Tuesday, Wednesday and following Days

29TH FEBRUARY, 1ST AND 2ND MARCH

\* \* The Trade invited to call and inspect  
the largest and best assorted Stock in the  
Dominion. \* \* \* \* \*

## D. McCALL & CO.

### Wholesale Millinery Importers

1831 NOTRE DAME ST.,  
MONTREAL

12 AND 14 WELLINGTON ST. EAST,  
TORONTO

always opens with a new color. This year it is known as "Pompadour," and is a bluish green; the second shade being known as "Watteau." Following it come the mauves, the most delicate of which is known as "Eglantine." A large number are ambers in three shades headed by "Elorado." Next in importance are the greys in two classes, the latter known as "beiges," of a smoky hue. The impression created by the array of sixty fine colors is that of a prevalent quietness and delicacy in pale blue, soft yellow, and clear grey.



A QUESTION OF PRIVILEGE.

Mrs. O'Hara—That's a foin way fur a man t' go dhownshtairs!  
Mr. O'Hara—Can't a man go dhownshtairs any dom way he plazes?



The new Dominion Veiling, the latest novelty.

We have much pleasure in calling the attention of the trade to the advertisement of Perrin Freres & Cie on page 32, who are celebrated the world over for their gloves.



Millinery Illustrations.

No. 1 is of the poke style, which promises to become very familiar to us before the summer is over. The hat is of black Milan, faced and trimmed with black velvet. Several ostrich tips decorate the front and a French gilt buckle.

Nos. 2 to 5 illustrate some of the select designs for the spring season. The tendency toward poke fronts and flat crowns will be noticed.

No. 6 illustrates a flat shape bordered with an ostrich band, and trimmed with satin ribbon, jet and pompon. It will be noticed that this design partakes more of the capote shape than has been seen of late.

Nos. 7 to 11 show some advanced shapes for spring, of plain, fancy and combination straw braids. The tendency toward large front brims will be noticed.

No. 12 is a charming, round shape of jet over velvet, with satin ribbon strings and a trimming of velvet drapery and aigrette massed toward the front.—Dry Goods Economist.



No. 6.



NO. 1.



No. 7 to 11.



No. 2 to 5.



No. 12.



**High Novelties**

— IN —

**RIBBONS**

MILLINERY LACES

**VEILINGS**

AND MOURNING GOODS

STOCK NOW COMPLETE

*First in the Field!*

*Leading in Style!*

---

**REID, TAYLOR & BAYNE**

TORONTO

# PERRIN FRERES ET CIE.

**PERRIN'S GLOVES** EVERY **PERRIN'S GLOVES** GLOVE **PERRIN'S GLOVES** DEALER **PERRIN'S GLOVES** SHOULD **PERRIN'S GLOVES** STOCK **PERRIN'S GLOVES**

MANUFACTURERS and IMPORTERS OF  
**KID GLOVES**



OUR LACING GLOVES ARE THE BEST IN THE MARKET

Factory: GRENOBLE, FRANCE

Branches: PARIS, LONDON, NEW YORK

Canadian Office:

7 VICTORIA SQUARE, MONTREAL

Agents for the Dominion of Canada for the P. N. Corsets



## P. CALIBERT & CO.

— IMPORTERS OF KID GLOVES —

DOESKIN, CASTOR and BUCK GLOVES

BALSAN'S best French Make Gloves

Millau (France)

SOLE MANUFACTURERS OF THE CELEBRATED BIARRITZ for Ladies and Misses in Suedes and Glaces

30 Lemoine Street,

Montreal, Canada

# Montreal Fringe and Tassel Works.

MANUFACTURERS OF

Cords, Tassels, Fringes, Dress and Mantle Ornaments, Girdles, Barrel Buttons, Curtain Loups and Tassels, etc.

SPECIALTIES:

The M. F. T. W. (brand) of fine cords and barrel buttons, in Silk and Mohair.—All sizes.

## MOULTON & CO.,

10 St. Peter Street, MONTREAL, P. Q.

IN THE DAYS OF OUR YOUTH.





It is quite evident from all accounts that the spring hat trade is booming. Wholesale houses have been receiving their importations for the past few weeks and have been kept exceedingly busy shipping orders to their customers. Owing to the comparatively mild winter, retailers have been able to pretty well clear their stock of stiff hats, and are open for full supplies for the spring. There is a brisk demand for colors, cubas, browns and neutrals being in the lead. The shapes are not quite so extreme as last year and the brims are a shade wider. In caps, the "Tam o' Shanter" seems to be the leading feature in cloth and tans for the younger portion of the rising generation and for young girls and ladies, the naval cap holds its own. They are to be seen in plain blues with gilt and silver linings, and in fancy tweeds.

### The London Fur Sales.

We have received from Messrs. T. Dunnet & Co., the report of their London correspondent on the fur sales last month. The report states that principally on account of the mild and unfavorable weather for the fur trade during the last three months of 1891, and the stagnant state of business, which this has brought about in Europe and America, together with the gloomy view taken of trade with Russia, a general depression is prevailing at the sales, and they had to record very considerable reductions in the value of most of the goods which had been so far offered for sale. The result of the Hudson Bay Company's sales were as follows: Beaver, 56,036, (last year 63,419). There was an entire absence of speculative spirit, and the goods passed into a number of hands in small quantities. The decline on the whole collection will average about 25 per cent. Small good colored skins, however, seemed in better request, and have in some instances nearly reached last year's prices.

Musquash, 781,093 (last year 554,014). These goods have been very slow of sale during the past year, and the poor prospects in the Russian market caused additional discouragement with the result of a decline about 20 per cent. as against the prices obtained by C. M. Lampson & Co., in May, 1891, but compared with last year's Hudson Bay Company's prices the decline is 40 per cent.

Seals, 410 (last year —). Compared with the larger catalogue of this article last week, the present parcel has realized 10 per cent. higher prices.

Mexican Rabbits, 21,623 (last year 36,286), are 30 per cent. lower.

In the smaller sales preceding that of the Hudson Bay Company, there were offered:

Australian Opossums, 603,401 (last year 780,764), have sold fairly well during the past season, and there is every prospect of a steady sale at present prices during the current year, and quotations are about the same as last October.

Wombats, 22,974 (last year 17,259), are very scarce and in good demand, and have advanced 30 per cent. on the high prices of last October, the best skins realizing up to 1s. 6d.

Wallaby, Kangaroo, etc., 18,818 (last year 33,327), not in much demand, and the prices are unaltered since last sale.

Monkeys, 71,752 (last year 67,967). Through the absence of American orders, this article has now gone back to its former value, at which it can be taken in large quantities by the Continent. The

decline as compared with the last sale is 30 per cent. In the hope of an early improvement in the price, part of the present collection was withdrawn.

Thibet Coats, Crosses and Skins. Through the great demand which prevailed for this article at the latter end of last season, large quantities were brought forward for sale on this occasion, the principal portion of which were of inferior quality and for which the demand is not particularly brisk; the result of this was that most of these second-rate goods had to be withdrawn for want of competition, while the higher class goods found ready buyers at about the prices ruling last autumn.

Chinchilla are quite neglected and remain unsold.

The demand for seals since our last report, shows no improvement, for while the article in England and France sold steadily all through the past year, the same good result cannot be said in respect to America, where the unfavorable weather, together with the high price of the skins, greatly interfered with the sale, leaving dealers as well as manufacturers rather heavily stocked. These circumstances gave no encouragement for supporting the market to any extent, and the consequence was a fall of about 20 per cent. all round on the entire collection brought forward.

An announcement of some importance was made by C. M. Lampson & Co., to the effect that the Russian government had fixed the quantity of Copper Island skins to be taken during the present year at 30,000 thus reducing the quantity of what we had been receiving in former years by about one-third, and there is no doubt that with the least revival of the demand, these diminished quantities, and the regulation of the North West seal fishing—which, if it does nothing else, will do away with the present uncertainty must tend to harden prices sooner than perhaps the existing state of the market would lead the trade to anticipate.

Copper Island, 30,680 skins (October, 1890, 42,712). A fair average parcel, and in sound condition sold very evenly at about the proportionate values for the various sizes; and about equally shared between French, English, and American buyers. The decline averaging about 20 per cent.

North West Coast. About 30,000 skins in the catalogues of C. M. Lampson & Co., and Culverwell, Brooks & Co. combined, the bulk of these skins sold 20 per cent. under last October prices, although one or two fine strings in Messrs. Lampson's catalogue do not show any material diminution in value.

Lobos, 4,807 skins (last year 7,807.) Have declined 30 per cent. Cape Horn and Cape Hope, 1,401 skins (last year 1,556). 20 per cent. lower.

### B. Levin & Co., Montreal.

Mr. C. H. Levin, the European buyer for this firm has just returned from Europe and has procured a supply of really choice skins specially selected for next season's Canadian trade. Their travelers, in the course of a few weeks, will have them on the road. Their hat business for the past year was very satisfactory and for the spring trade the output has been far in excess of their most sanguine expectations. They are agents for the Dominion for Lincoln, Bennett & Co., the world-celebrated hat manufacturers, of London, England, and do an immense trade in their goods. Owing to their largely increased business they established last year branch salerooms at 70, Bay street, Toronto, under a capable manager, and they have felt the benefit of their enterprise in this respect.

# B. LEVIN & CO.

\* Wholesale Manufacturers of Fine Furs \*

← AND →

## Importers of Hats



491 AND 493 ST. PAUL STREET

BRANCH SALEROOMS:

70 BAY STREET, TORONTO

MONTREAL



*Our Staff of Travellers will shortly be on the Road with our Fur Samples for the Fall and Winter Trade of 1892. These will be found a very large and well-assorted line, and include a full assortment of Coats, Jackets and Robes.*

*Orders from the Trade will receive careful attention.*

Wholesale Agents for the Dominion of Canada for

Lincoln, Bennett & Co., Sackville St., London, Eng.

### American Styles and Colors.

THE Hatter and Furrier says. Hat manufacturers looked forward to the fifteenth of this month (January) with some degree of interest, as upon that date the Youmans Spring styles were promised. The derby was issued upon that date. It is entirely different from the Fall style, and bears out very pleasantly our prophecy in regard to wider brims. The spring style has quite a taper crown with medium set brim and round open curl. It is a spring-like hat, and a very handsome one.

The soft-crown, stiff-brim hat is meeting with a very large sale, particularly in the West. The curled brim has the preference, but a great many flat brims are selling, and will no doubt be popular in light colors; for, with all its faults this is a very attractive style of hat to many young men, and has a rakish air that is irresistible.

It is evident that the taper round-crowned derby, similar to the Youmans and even more pronounced, is to be a popular shape. The Rossmore of some years ago, that had an acorn shaped crown with wide brim and heavy roll, had a phenomenal run, and the present tendency of style is in that direction.

The fate of cassimeres may be easily determined in advance, when one remembers that this is a campaign year, and sees the preparations that are being made to produce campaign plugs by the million.

In soft hats, the new shapes in tourists have taken well, and in some special designs have had a boom, which still continues.

In colors, browns hold the lead, with a good prospect that mixtures, both in stiff and soft hats, will be popular. Several reddish brown mixtures have been introduced that have sold well on early orders, and their success seems assured. In this connection a word may be apropos regarding the increase in the manufacture of stiff hats by hydraulic pressure. Many manufacturers are putting in

machinery, who ridiculed the idea a year ago, and from present indications many more are preparing to follow suit. It was argued in these columns some months ago that the most effective method of meeting English competition in stiff hatting would be by adopting English methods of manufacture. Events are bearing out the truth of the argument.

### A. A. Allan & Co., Toronto.

The business of this firm has been increasing so largely that, notwithstanding the recent extension of their warehouse, they are taxed to their utmost capacity. At present they are very busy in their hat department shipping hats and caps for the spring trade, and the business in this department is booming with them. Owing to the open fall and winter they ordered their spring hats to be on hand earlier than usual in anticipation of a quick demand, and in this they have not been disappointed. Mr. J. D. Allan is at present in the European markets, looking after the interests of the fur department for the year, and has reported some very favorable purchases. Last year the turn over in this department was the largest they have had for years.

### Behring Sea Arbitration.

The British and United States Governments have finally agreed to submit the questions in dispute regarding Behring Sea to arbitration. They have decided upon asking three of the foreign powers to appoint an arbitrator and each Government will be represented by two members on the board of arbitration. Meantime arrangements are being made to enforce a continuance of the close season in Behring Sea.

## NEW SPRING HATS.

# A. A. ALLAN & CO.,

Respectfully announce that their preparations for the Spring and Summer trade are commensurate with their large and increasing business. We are now in receipt of large arrivals of English Hats of the best value and newest styles.

Our Straw Goods Department is replete with choice and nobby lines.

Our Cap Department embraces in addition to our Popular makes, special novelties for Boys' and Children.

Give us a call or write.

## A. A. ALLAN & CO.,

51 Bay Street, Toronto.

SHIPWRECKED





# CLOTHING.

The wholesale clothing trade for spring is practically over and the houses report that on the whole their output has been most satisfactory, more particularly in Ontario, Manitoba and the North West Territories, but that payments are at present, rather slow. They claim that the demand for ready-made clothing is increasing largely every year and this statement is borne out by enquiries amongst retailers. Another feature is the fact that a very much better class of goods is being asked for. We visited several of the large retail stores in Toronto and were surprised to see such a superior class of goods at such low prices. Apparently if a man is physically built anything like in proportion, he can be easily and perfectly fitted. Retailers expect with confidence, a very brisk trade for the spring and everything points to a justification of their expectations. Money should be in much freer circulation as the farmers have had every chance to dispose of their produce within the past few weeks. It is a pleasing fact to chronicle that the custom tailoring trade has also been well up to the mark during the winter and that prospects for the spring are bright.

## Clothing in Montreal.

(By our own correspondent.)

The clothing trade differs from its kindred industries in the division of the seasons. These are marked off by the first of April, and the first of October, and the bills in most cases are issued at six months. The travelers are well finished with their spring trips, and in the outlying provinces completely so. They are now overtaking the remnant of the business in Quebec and Ontario. Those who have returned from the Maritime provinces and British Columbia report that the orders for spring goods are quite gratifying, and in Quebec and Ontario the position is nearly as good. Actual sales, up to 1st February, are between eight and ten per cent. better than last year, and in the goods to be shipped this month there is a visible increase. Though the fourth, just passed, is not a notable settling day, the paper maturing was well cared for. In one half the cases the notes were retired; in one-half the remainder, at least, sixty per cent. was satisfactorily accounted for, and the renewals granted for the remainder, which is twenty per cent. of the whole, the demand was based in most cases on good business reasons. The class of goods demanded is better than last year and a better quality of workmanship. Within the past ten years the price of goods, and consequently the quality, has been steadily deteriorating as people were less able to buy, and at that time the prosperity in the Northwest permitted residents to buy more freely and to wear more expensive goods. But latterly the mills have been turning out cheaper grades and at the same time imitating better patterns, so that prices have gone down. The range in values then extended from \$10 to \$15, and the majority of sales were made close to the upper price. Now the reverse is the case. The range is from \$3.50 to \$10, and the bulk of the sales are in the lower half of the scale. This necessitates a larger turnover and smaller profits. In six weeks more the travelers will be out with the fall goods, and, as country stocks were well depleted last winter, the indications for

free selling are good, though this will be in some degree offset by the lack of demand caused by the present mild season. The samples for the spring custom tailoring have arrived. The patterns are quiet and attractive, and are mostly in small checks of a low tone of color and diagonal browns of heavy weight. The qualities are excellent, and well-dressed men will wear nothing but the quietest suits. A novel feature in the clothing trade is the waterproofing of cloth. The process was discovered by an English chemist, Mr. Rigby, and it is now applied in Canada. It makes the cloth absolutely waterproof without interfering with its appearance or pliability, and may be applied to any goods. Mr. Shorey controls the process and is sending out samples.

## Men's Furnishings.

A visit to the Men's Furnishings' departments of the wholesale houses at present is something to be remarkably well pleased with. The displays of scarfs and ties for spring and summer are exceedingly handsome and varied. Mr. Fisher, of Wyld, Grasett & Darling, gave us some interesting pointers on styles, etc. Stripes and checks are out of date and shawl or scroll patterns have taken their place. The self-colored or polka dot Windsors are very fashionable and stylish, as also black brocades. Scarfs with large spots, in all colors, are the latest out and they are most attractive goods. Grey effects in spring patterns in a great variety of designs will also be popular in the spring. Derby's,  $3\frac{1}{2}$  inches wide, in delicate shades, are also seen for summer wear.

In collars the tendency is still high with large points, and the style for cuffs is a matter of taste. Natural cotton undershirts will likely have a run for summer wear. A fashionable style of umbrella has a unique and novel handle.

## Foibles of Fashion.

The Arbitrator in The Clothier and Furnisher says: It is a curious fact that while some of the fair sex this summer will wear the masculine negligé shirt without an abbreviation of the tails, so as to get the fullness about the waist over the edge of the belt or sash, the men are trying to do away with the warm weather irksomeness of suspenders by utilizing the negligé shirt-waste with the trousers of the outing regime. These, of course, will constitute but a fragment of the great mass of masculine creation, to whom suspenders are the veriest badge of comfort.

There is the usual annual flurry about fancy waistcoats, which the men of dressified inclinations welcome as a sop of amelioration for the present conventional regime. It will be found, however, that there will be but the steady usual demand forthcoming.

The generally conservative tone of the offerings in men's clothing for spring will afford but slight opportunity to err. There will be a considerable percentage that will be disappointed in the lack of marked newness in the lines, and these will go off to the cheap custom tailors, who will receive them with open arms and stripe them and plaid them all over to the fullest bent of their desperation.

**How to Handle Customers.**

The following is from an old and experienced salesman, says the Chicago Apparel Gazette :

First - Be ready to receive customers with a gracious, cordial and friendly address, not too forward, but in a quiet, easy manner cause your customer to feel that he has come to the right place and in the right time. Do not be backward in introducing business, but in careful, delicately chosen words find as soon as possible, the wants wishes or requirements of your customer.

Second - Never, under any circumstances, assume to know the business of your customers better than they do; seek in every way to build up pride in your customer as well as maintaining a dignified amount of genuine pride yourself as a salesman. It matters not how well you can judge you will many times be mistaken as to the

final result if you place much reliance on the appearance of your customer.

Third - Treat your customer with respect, in fact, honor him in every way possible, since he has honored you by calling.

Fourth - Use diligence and perseverance in showing goods and their merits in a scientific manner, also at the same time humoring your customer until you have gained so much of his confidence that he will tell you just what he wishes, or he may allow, at this juncture, a selection to be made for him as to style, color, etc.

Fifth - Then the crowning point is to fill the bill with a true artist's eye and sober, candid judgment. Fill the bill to the very letter, or to the very best of your ability, as to quality and price, for future sales are at stake.

In conclusion Thus with frankness, honesty and uprightness in every particular, with native ready wit to adapt itself to the wants of each individual customer, the ambitious salesman will have gained lasting customers, well satisfied, as well as the reward of having sold far more than at the commencement he had anticipated.

ESTABLISHED 1868.

**W. R. JOHNSTON & CO.,**

Wholesale Manufacturers,

**READY-MADE CLOTHING.**

Letter Orders carefully and promptly filled.

Cor. Bay and Front Sts.,  
**TORONTO.**

**CHARLES COCKSHUTT & CO.,**

British and Canadian Woollens

— ~~RECORDED~~ AND ~~RECORDED~~ —

**Clothiers' Trimmings.**

59 FRONT ST. WEST, - - TORONTO.

JOHN FISHER, SON & CO.,  
MONTREAL.

JOHN FISHER,  
HUDDERSFIELD, ENG.

**John Fisher, Son & Co.,**

Fine Woollens, Worsted Coatings,

**AND TAILORS' TRIMMINGS.**

BALMORAL BUILDINGS,.....◁ **MONTREAL.** ▷



### Leading Manufacturers.

#### MONTREAL SILK MILLS COMPANY.

WE have added to our advertising patrons, this month, a most important industry, namely:—The Montreal Silk Mills Company, who will for the year 1892 occupy half of the front page of our outside cover for their announcements to the trade. This Company are the manufacturers of the so well known Health Brand Ladies' Underwear. We had the pleasure of inspecting their Mill when last in Montreal, and nothing seems to be lacking in the way of machinery or skilled labor to enable them to produce goods equal in finish to those of any country in the world. They showed us some machinery, just arrived for making Ladies' drawers in the Health Brand, for which they tell us there has been a very good demand during the past season, and we were also shown several other entirely new and ingenious machines, with which they propose to finish their goods for next fall's trade, making, as they tell us, some very radical and beneficial changes. A handsomely framed Diploma, given by the Montreal Exposition Company, for the Health Brand Underwear, testifies to the well-recognized merits of the goods manufactured. Apropos of advertising, we learned that at the Toronto and Montreal Exhibitions, in both of which places they occupied very important positions, the attendant in charge gave away to ladies over 100,000 sample pieces of the web from which the goods are made, so that they could satisfy themselves of the quality and fineness of the wool used.

#### DOMINION SUSPENDER CO.

The Dominion Suspender Co., of Niagara Falls have begun building a large addition 50 x 50 to their present factory of 50 x 100. This is caused by the great demand for a new line of braces called "Hercules." Although their capacity last year was 30,000 pair per week, they were far behind in filling orders. But they now hope with the additional room to supply their many customers from the Atlantic to the Pacific more promptly.

#### THE NEW SCHOTT BUTTON MACHINE.

We would call the attention of our readers to the advertisement at page 43 of the new Schott Button Machine, which is specially adapted to the dry good, dress and mantle making trade. There are now over 2,000 of the Schott machines in use by the tailors of Canada, and we do not understand how anyone using buttons in their business can get along without one. The machines are so simple that a child can handle them, and using the material of which the garment is made for covering, the old difficulty of hunting for buttons to match the garment is done away with. This little article has revolutionized the button business in Canada and the States, and has made it unnecessary for the retail trade to carry a big line of buttons as formerly.

#### THE C. TURNBULL CO. OF GALT.

We would call the attention of the trade to the advertisement in another column of The C. Turnbull Co. of Galt (Limited). This business was established in 1859, and was established as a Joint Stock Co. in 1890. They manufacture full fashioned underclothing for ladies, men, and children, in all wool, wool merino, fine natural gauze, and medium. They also make a specialty of ladies' and children's combination suits, and are in a position to furnish athletic clubs with jerseys, stockings, etc., on short notice. This firm possess special facilities for turning out underclothing equal to any imported goods, having a mill fitted with the most modern machinery for making yarns and knit goods, which is under the personal super-

vision of the Messrs. Turnbull, who have grown up with the business. They will be pleased to submit prices and samples. They are represented in Ontario, Quebec, and the Provinces by Messrs. Goulding & Co., 27 Wellington street east, Toronto, and in British Columbia and the North-West by Joseph Wey, 59 Government street, Victoria, B. C.

#### VROOM'S SUSPENDERS.

The attention of our readers is called to the advertisement of Mr. C. N. Vroom which appears in this issue. Mr. Vroom is well known to the boot and shoe trade of Canada as a manufacturer of specialties in foot wear, his trade extending from the Atlantic to the Pacific, and something over a year ago he added the manufacture of braces and suspenders, and has already built up a good trade in the Maritime Provinces. The steady increase in his business he attributes to the fact that he endeavors to put on the market goods of the best make and material only. Mr. Vroom is Mayor of the enterprising town of St. Stephen, his native place, and has contributed toward making its name well known in Canada.

#### R. H. GRAY & CO.

We call attention to the advertisement on page 27, of R. H. Gray & Co., manufacturers of men's and women's wearing apparel, such as overalls, cotton and flannel shirts, etc., and ladies' and children's underwear, also infants goods in all necessary particulars. The name of this firm, so well and favorably known in Toronto for over thirty years past, is a sufficient guarantee that any business transacted with them will be satisfactory, and now that the enquiry for ladies ready made garments, as recommended by Mrs. Jenness Miller in her recent lecture, has become so general, we consider it a real boon to the public that this firm should let the dry goods trade know through our columns where such goods can be procured. This firm has done no advertising for several years, but they look upon our venture so favorably, that they concluded to fill a space they do not feel the need of, for their business has grown wonderfully of late years, and they are even now adding to their machinery to endeavor to meet the constantly growing demand from the Atlantic to the Pacific. It requires only a glance through the busy hive at 24, 26 Wellington street west to prove what we have said is no exaggeration, and we may add that all who call are given a hearty welcome.

#### CHADWICK'S SPOOL COTTON.

We draw our readers' attention to the advertisement of Chadwick's Spool Cotton. Messrs. Chadwick are one of the oldest makers of spool cotton. They have extensive mills in Bolton, England, giving employment to some 2,000 hands. They also have a mill in Russia, one in the United States, and to meet their increasing trade in Canada established one in Montreal a few years ago. Chadwick's spool cotton is used and recommended by some of the leading sewing machine companies, among the number we noticed the Williams Company.

#### MACFARLANE & PATTERSON, MONTREAL.

This young and enterprising firm has made rapid strides within the past year, their business having extended far beyond their most sanguine expectations. Both partners are comparatively young men and are full of energy and push, working without stint, to increase their business. They are fully deserving of every encouragement from the trade. They manufacture the patent Heart Brace the sale of which has been well maintained during the past year. It adjusts itself easily and perfectly to every position of the body. They have also in stock a nice and fashionable range of gents' furnishings of every description.

### Business Chance.

WANTED PARTNER IN GENERAL STORE, 1st March. Best town in Southern Manitoba. First-class stone building and good trade. Young man preferred, with good references and practical knowledge. Capital from \$4,000 to \$6,000. Address P. O. Box 83, Boissevain, Manitoba, or A. A. Allan & Co., Toronto, Ont.

**CHADWICK'S**  
 SUPER 6 GORD  
**-Spool Cotton-**  
 —FOR—  
**HAND OR MACHINE USE.**  
 HAS NO SUPERIOR.

ASK FOR "CHADWICK'S" Black, White, and Colored.

**CHADWICK'S BLACK**  
 Is considered the best of any.

**CHADWICK'S=**  
 Does not curl up during use, and  
 It is warranted to measure  
**FULL LENGTH.**

ASK FOR-  
**=CHADWICK'S**

**The best Trade in America**

handle U. S. Co's. Goods.



He wears Hercules Braces and can't burst 'em.

More profit for the seller.

Give customers satisfaction.

**FOR SALE EVERYWHERE.**

**THE D. S. Co. MAKERS**  
**NIAGARA FALLS.**

**GENERAL STOREKEEPERS**  
 WHO DEAL IN GROCERIES  
 SHOULD SUBSCRIBE FOR

**THE CANADIAN GROCER**

which will  
 keep you informed  
 on all important  
 questions affecting the  
 grocery & allied trades.  
 Its market quotations  
 are full & reliable  
 which alone  
 are worth the  
 Subscription price.

SEND FOR SAMPLE COPIES  
**Subscription \$2** THE CANADIAN GROCER, TORONTO.

THE J. B. McLEAN CO. (INC) PUBLISHERS.

**THE GALT KNITTING COMPANY LIMITED,**  
**GALT, ONTARIO.**

Knitted Underclothing and Top  
 Shirts in Summer and  
 Winter weights.

SELLING AGENTS,  
 The Maritime Provinces, Mr. Wm. D. Cameron.  
 Montreal, Quebec, } Mr. Jno. F. Haskell.  
 Ottawa, }  
 Ontario, - - - Mr. J. E. Warnock.  
 Manitoba - - - Mr. M. H. Miller.

**WHOLESALE ONLY.**

**THE C. TURNBULL CO., Ltd.**  
**OF GALT,**

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.

GALT, FEBRUARY, 1st, 1892. SEND FOR PRICE LIST.

## Mrs. Christie's Christmas Turkey.



RS. CHRISTIE, or as she is called by the neighbors, "Little Kitty Christie," runs The Christie House at Shingleville. It is about five years ago since Joe Christie died. Joe was a terrible hard drinker, and Mrs. Kitty had a hard life of it. She tried to reform him, but it was no use. So she just "let him have his fling," and within six months he quit drinking—in fact he quit both eating and drinking and Shingleville knew him no more.

Mrs. Kitty is a close, penurious little woman. She gets the biggest dollar's worth of sugar, and the biggest cord of wood that is "in the market." She drives a hard bargain, and since "the partnership" between her and Joe was dissolved, she has made money.

A day or so before Christmas, Mr. John Tipling, a neighboring farmer, brought half a dozen turkeys into the village. He sold five of them before Mrs. Christie caught sight of him, and as she had invited her daughter Mary Ann and her son-in-law to dinner on Christmas day she must, of course, have a turkey. Mr. Tipling asked \$1 25 for the remaining turkey. Kitty offered 75 cents. After dickering and playing at "diamond cut diamond" for half an hour the "lone widow" got the bird for 90 cents. The farmer being a good customer at the Christie House didn't at all like Kitty's sharp practice. He was conscious that she had got the best of the bargain, and as he drove home he thought of a plan to get even with her.

On Christmas morning he said to his hired man, who is a notorious big eater, and his big son Jim: "Now, boys, go light on your breakfast, for I'm going to give you a big 'blow out' for dinner. Don't spoil your appetites this morning." Mr. Tipling's wife and children went to a neighbor's for dinner. At eleven o'clock he hitched up the team and taking the hired man and Jim, who were almost famishing, they drove to the Christie House, Mr. Tipling remarking that his wife and family had gone out visiting so he and the boys had come to dinner, all the boarders being away. They were the only guests and, as Mrs. Christie wanted to have a quiet family dinner with Mary Ann and her husband, the turkey was brought in at once and the farmers lost no time in getting to work. When the widow came in fifteen minutes later to see if they were ready for plum pudding, a sight met her eyes, that "froze her blood" and she almost fainted. The turkey was gone! even the dressing had disappeared, and nothing but a pile of bones remained. She gasped out, "For mercy's sake where is the turkey? What shall I do?" Then she sobbed: "Mary Ann and her husband are waiting in the kitchen for their Christmas dinner. Oh what shall I do? You miserable wretches!" The old farmer paid her 75 cents, remarking "It was a nice tender turkey, and let me tell you Kitty you know how to cook a turkey nearly as well as you know how to buy one. We won't bother about any pudding to-day," and wiping their mouths on their coat sleeves they wished Mrs. Christie "a Merry Christmas and a Happy New Year." Mr. Tipling gave her this parting shot. "Kitty, let this be a lesson to you and learn, 'to live and let live.'"

TOM SWALWELL.

## How to spell Inducements.

Sampson was a clerk for one day only at the mammoth clothing establishment of William Bobson, in Dallas, Tex. Bobson, although very wealthy was very illiterate. He was writing a letter, when he looked up and asked Sampson Jennings, who was at the next desk:

"How do you spell inducement—w... a 'c' or an 's'?"

"I dunno," responded the new clerk.

"All the clerks I ever had knew how to spell"

"So did all the bosses I ever had," replied Jennings.

The entente cordiale was spilled over the floor, and a new man stands at the desk formerly occupied by Sampson Jennings.—Ex.

## Advice to very Young Men.

When selling a customer some mourning handkerchiefs say something funny. If he has met with a recent loss by death, your levity will cheer him up.

If your customer is a staid, venerable-looking man, show him the most rakish-looking tie in the stock, and tell him that that is the style all the other young fellows are wearing. It will flatter him to believe that you take him for a juvenile.

Supposing you are dealing with a man who has on a new suit of some dark-green shade, and he insists on picking out a sky-blue scarf to wear with the same, let him have his own way. It is not your business to give customers tips on taste.

When a customer asks for something that you have not in stock, do not say that you can get it for him in a few days. It might make him feel badly to think that you would have to go out of your way to accommodate him.

In selling a man a single collar, be sure that your fingers are soiled with dust from handling those shirt boxes, which the boy, who cleans up in the morning, forgot to go over. If you mark the collar with your dusty fingers, and the customer objects to it, the fault will not be yours, but the boy's, and the incident will give you a chance to lecture him on his carelessness.

In showing scarf-pins, sleeve-buttons, etc., throw a lot of them out at once. Don't exercise any judgment as to what design you think will be most pleasing to your customer; don't recommend this or that, or observe in a quiet but enthusiastic fashion that this or that is new and handsome. Leave all such diplomatic trickery to salesmen in big jewellery houses. Throw out the cards and let him take his pick. If he can't find anything he wants in the first batch you spread out before him, suggest as sarcastically as you know how that if he will give you an idea of what he thinks he wants you'll try to pick it out for him. Always bear in mind that your time is very valuable, and don't fritter it away trying to please a new patron, and win a permanent customer for the store.

In selling hats it is foolish to tell a man that the shape and size he has selected are not what suits him. Send him away with the first thing he tries on. Your business is to sell goods swiftly, not to teach a man how to dress himself.

After showing a lot of goods, leave them right on the counter. Don't put them back in their proper places. An appearance of neglect will give the store a sans souci sort of an air, and looks like "big business."—Ex.

Among the latest instances of fin de siecle fastidiousness is an accepted Code of Fashion in relation to the garments worn by ladies' pet dogs, according to the Paris correspondent of the Daily Telegraph. Time is no longer when a plain coat of blue cloth with a yellow border was considered the acme of luxury for the domestic toy terrier, pug or Italian greyhound. Doggy must now have a complete wardrobe, containing a costume for each event of the day. The following is given by a society paper as the very latest thing in "canine outfits." At breakfast only a simple garment of blue or white flannel should be worn, and at this period a collar of any kind is considered vulgar. For the morning "constitutional" a close-fitting coat of striped or spotted English chevrot, with mantle covering the chest, and the leading chain and collar of antiquesilver. For the afternoon drive a costume of fine cloth or plush, the collar either blue, mouse or fawn.

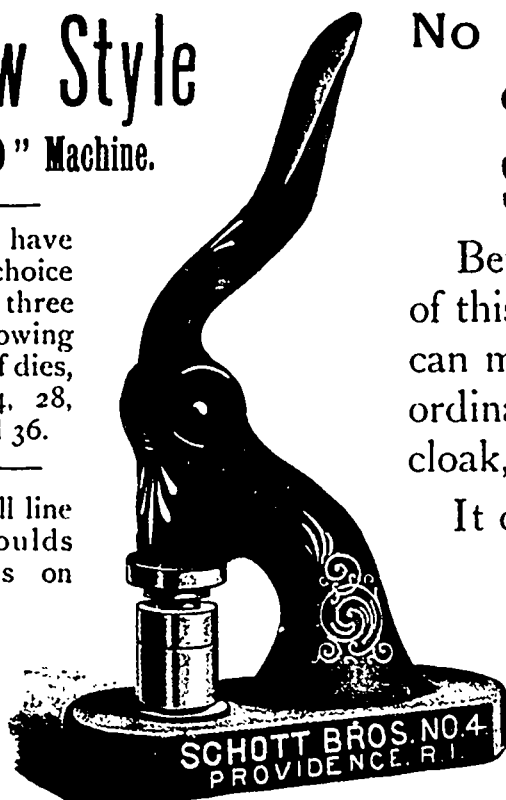


# New Style

"D" Machine.

You have your choice of any three of following sizes of dies, 22, 24, 28, 30 and 36.

A full line of Moulds always on hand.



No Dry Goods Store or Tailor can do without it.

Schott Bros. "D" Button Making Machine.

Before buying covered buttons see the products of this machine, a machine by which a merchant can make a first-class button, to order, of any ordinary size, out of same material as costume, cloak, coat or jacket is made.

It cuts the cloth blanks and makes the button perfectly.

There are over 2,000 of the No. 4 Schott Machine in use in Canada.

Price of Machine complete for making three sizes of buttons, \$10.00 net Cash.

The St. Lawrence Steel and Wire Co., Ltd., Gananoque, Ont.

GENERAL AGENTS FOR THE DOMINION.

# SUSPENDERS.

I am now manufacturing a full line of these goods, from

**Lumbermen's Heavy Braces**

TO THE FINEST QUALITY OF

**Gentlemen's Braces.**

BOYS' AND YOUTHS' SUSPENDERS, SHOULDER

BRACES, LADIES' BELTS, AND MISSES

HOSE SUPPORTERS

Are all in our line, and we are up to the times in the latest styles and attachments.

Wait for our Salesman or write us direct.

**C. N. VROOM,**

ST. STEPHEN, N. B.



### How to Write an "Ad."



N article full of pithy, practical points on "How to write an ad." from one of the brightest advertising managers in the United States appeared in a recent number of the Dry Goods Economist as follows:

Every dry goods house in the world, no doubt, recognizes the importance of advertising, in some form or other, as necessary to its successful growth, if not to its very existence.

The merchants of the United States may be classed as the most wideawake of all dry goods advertisers—as far as newspapers go. Yet, with a few notable exceptions, the writer has concluded, after several years of study and practice in the writing of dry goods advertising, that the majority of dry goods merchants, in this country at least, do not recognize newspaper advertising as of such great and growing moment as it is, or can be made to them. Many seem to fail to make the most of it; do not get the utmost possible good results out of it.

The reason is, they do not give time enough to the advertising. They fail to probe the problem deep enough to develop and utilize all the means there existing that can be employed for the advancement of their interests.

Advertising is but one of many serious matters that demand the merchant's best thought from day to day. It is a feature that calls for the entire attention of any one man, however able, however large or small his business.

The seeming unlikeliness of this statement is dispelled by experience and by the very evident opportunity that exists for improvement, as is shown by a perusal of dry goods notices in the newspapers of the land.

In half of the dry goods houses where the Economist is read, or should be read, the writing of to-morrow's or next week's advertisement is very much a secondary matter. Other affairs, more weighty perhaps, fill out the busy merchant's day and week. He has not time to do his advertising as he would like to do it if the day was thirty hours long instead of twenty four; even if he possessed the skill and inclination for the work—something few dry goods men have. No dealer has any business to take upon himself the task of advertising his business unless he has a relish for the work, or else is approaching a financial Niagara.

Outside the few biggest cities, a large percentage of the trade prepares its advertisements in a hurried manner, thought being given only to the instantly visible external aspect of things. As a result nothing original, striking or effective is produced; nothing above the commonest commonplace. The "ruts" are followed, and newspapers are allowed to set up the "ad." as best pleases their own convenience, entire satisfaction to the advertiser not always resulting.

No prominent wealthy merchant does his own buying, he trusts a dozen or two careful, painstaking men of less caliber to fulfil that detail. "Advertising is an art and a science" that calls for more brains, art, ability, taste, refinement, judgment and acumen in its successful students, more faithful study and earnest application from man, or men, in one large dry goods house alone than are needed to fill the position of "buyer" for any single department of a great store.

The writer asserts, fearing no contradiction from anyone who knows anything at all about dry goods advertising, that the labor of conducting the advertising department—"its heart and soul of the business" of a concern that does a million a year business is sufficient to absorb the entire time and energy of any one man, however

adept. To hit upon the thing to advertise that will pull the most people is not often done without considerable hunting, let alone the telling about it after you've hit it. Turn a Thackeray, a Burns or a Mark Twain loose in one of to-day's mammoth stores; imagine how their pens would amuse, arouse, instruct, invite, persuade and convince the public, and advertise the house. What humor, wit, pathos, satire, romance and humanity lie hidden in the realm of a great dry goods establishment!

Take a "lesser light" of literary inclination, coupled with practical dry goods business training and sagacity, given a season or two in the store, and he (or she) will produce more readable, brighter, more sensible and effective advertising than the store-owner ever dreamed of doing himself.

Thousands would lose cases in court that they deserved to win but for the spokesmanship of an able attorney. A man might as well be his own lawyer as advertisement writer, for "he who pleads his own case has a fool for a client."

Every bright, pointed, candid, confidence-inspiring, attention-commanding announcement of dry goods or clothing that pleases either the literary, artistic or business instinct of an Economist reader has been undoubtedly the note of some acute-minded writer who has given time to its creation.

The telling advertisements, however seemingly brief, simple or off-hand, are usually the product of patient effort; of a trained mind, that unerringly realizing the situation—the thing wanted—has desired to originate that something good, and has stuck to it until sooner or later the one idea of all for that particular need and particular moment was conceived.

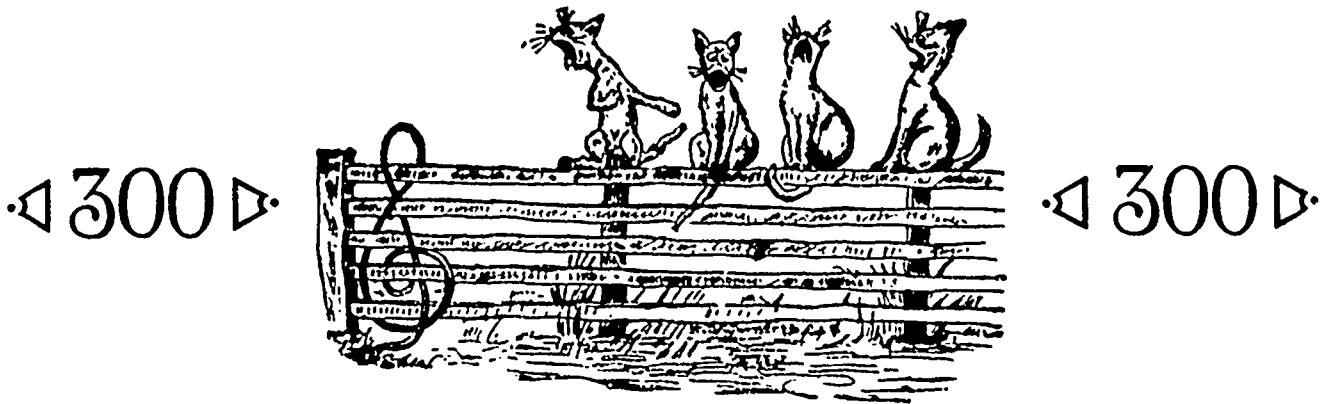
The best writers of dry goods advertising work rapidly; absorbing quickly the sense of a store transaction or store occasion, being managed by other minds; applying all their faculties in the absorption of what is transpiring or about to transpire—laying the ear of their minds close to the ground of action to catch the full and true spirit of what is going on or is being planned in the store—then it is a simple matter (to them), and the simpler told the better—to tell the "store news" to the reading public in cold type so clearly and truthfully that nothing can be mistaken, and their words convey a pleasing and convincing power that only the unvarnished truth can carry. Their eyes serve the reader at a distance nearly as well as the reader's own eyes would serve him, were he or she, in the store at the time.

The advertising of quite a number of the great retail houses of the country, whose announcements are read as eagerly by the public as the public reads the epitome of daily news, and whose styles, forms and phrases are copied the country over, is done by skillful men who have all the time that there is to do it in; who possess the happy faculty—"the knack"—to mirror in print what their eyes behold and their spirits conjure in terse and telling phrase.

The professional writer on dry goods—we might call him the store scribe—can avoid writing from the merchant's own stand point; he can see the store and its contents more as the store's patrons see them—from the outside as well as inside. He can catch the spirit of the retail buyer; then learn how to approach the public. He can come into touch and establish a line of communication with the people that will be as eagerly read as he is eager to have it read. Coming into such a close relation and harmony with the people, the advertiser sees the monumental folly of exaggeration and misrepresentation. Candor and accuracy, which he almost alone has the free and unbiassed mind to express, is the result. Following along these lines a power is developed and confidence begot with the public that cannot be attained by any other means.

Leading merchants are aware now more than ever that there exists a field between the counter and the newspaper office, that neither they nor their department chiefs can master.

Faithful advertising managers have stepped into many large houses and saved their salaries to their employers every year, by careful administration, without lessening the results by the lessened expenditures.



THESE CATS ARE SINGING OF THE  
 "300 WAYS TO DRESS WINDOWS"  
 WHY?

**W**ell, it serves a guide to dress your windows.

**I**ndispensable to the Draper, Merchant, or Salesman.

**N**eatly arranged in book form of 250 pages.

**D**evoted to every line of business.

**O**ffering as well, 150 illustrations.

**W**ith miscellaneous ideas and suggestions.

**S**ent, post paid, for **\$1.50.**

**GIVEN AWAY FREE**  
**FOR 30 DAYS ONLY.**

To every Purchaser will be given a Window Dresser's Companion. This is a 5-inch, heavily nickel-plated hammer, that may be carried in the vest pocket, for pulling and driving pins and tacks, and one of the most useful articles necessary in dressing windows. Also a twenty-five page illustrated novel window display and store decoration pamphlet, containing the latest hints on windows and for the Holidays.

**A GUIDE TO WINDOW DRESSING.**--For Dry Goods Only. Contents, colour, also Print, Silk, Fancy Dress, Drapery, Mourning, Costume, Mantle, Fancy, Mixed, and Trimming Windows. Price, 75c. The Dresser's Companion and Guide for \$1.00.

Originator  
 of  
 Novel Window  
 Displays.

**HARRY HARMAN,**  
 P. O. BOX 113,  
 Louisville, Ky.

Artistic  
 Decorator  
 and  
 Window Dresser.



### Window Dressing in Paris.

THE art of window dressing has been carried to great perfection in Paris, says the London Warehouseman and Drapers' Journal, and of late years especially the marchands de nouveautes have made a great point of it, neglecting nothing to render the window-shows as attractive as possible, willingly sacrificing valuable goods to enhance their splendor. I consider the following a model of good dressing for a deep window. The flooring is raised by three steps, the first one being broad and low, and set back nearly a yard from the glass. In front there are five pieces of soft woolen shaken out into honeycomb folds; taking the colors from right to left, they are heliotrope, beige, pale lavender gray, biscuit and eau de Nil. Behind these, on the first step, are three dress lengths—twilled woolen with a broad floral border embroidered in the same tones, namely blue, gray and beige. The blue gray piece has the centre place; the beige pieces on either side are very nearly of the same shade. The three are arranged identically in a very effective manner on cylinders—or perhaps wooden stools about twenty inches high; the material is plaited flat on the top of the stools so as to fall in plaits about the sides like a skirt with the embroidery at the bottom; more of the plain tissue is puffed about the foot of the stool, flat on the step, which is thus divided into three yard-square divisions, each with its pedestal in the centre. On either side of the gray blue division is a tall stand supporting a Leghorn hat trimmed with straw color. Two dress pieces, one navy blue and the other deep heliotrope with a waved white ending, are arranged in similar fashion on the second step, so as to show between those in the foreground, and flanked by trios of sunshades set up fanwise in arched rests. Finally the back is shut in by more of the white-edged woolens—gray blue between light chocolate and cafe-au-lait—draped over high square frames, and with borders running vertically on flat folds. Two crimson sunshades in the corners, give a touch of rich coloring to the whole.

The fellow window to this also deserves minute description. Three shelving boards are placed with one end close to the glass and the other resting on the first step. On those to the right and left embroidered ecru silk is fluted in fan pleats and surmounted by folded drapery of plain silk of palest pink, embroidered China crape being treated in the same way on the central board. In each case a few folds of the material reach beyond the boards so as to rest on the flat flooring of the window. On these folds, so as to divide the pink silk dress from the ecru, stand two elegant dolls in full juvenile toilettes (one rose pink, the other red), and in front of the dolls two leather pointed bells, one beige, the other brown; and in front of them, again two boxes containing ivory pen, pencil, and pen-knife, one covered with moss green plush, the other covered with electric blue. These details may perhaps appear trivial, but they have their importance nevertheless. A black satin sunshade leans in each corner of the window, while close to the glass is a row of boxes with a small doll couchant in each, and between each box is a doll standing erect. As the windows are low, this does not interfere with the view of the materials. The two shelves or steps have four pieces of flowered foulard upon each, laid lengthwise and opened so that half falls over the front of the shelf and the other half is supported from the back. These pieces are set symmetrically one row behind the other. Beginning on the right, the first row contains silks with black, mauve, navy blue, and black grounds, the patterns being mauve, or lighter tints of blue, in the second the foundations are similar, save that of a cream-white piece of silk is substituted for the mauve, and the figurings of a more florid description, as suiting the greater distance. Four pieces of rich brocade fill up the back shelf, old rose and aubergine alternating with white, brocaded with Pompadour coloring.

While I was studying the arrangement of this window an assistant entered and carried away the rose-petal crape—which had doubtless caught the fancy of a purchaser—while in its place he began arranging another dress-piece in black China crape, em-

broidered along one selvedge with white, violet and green leaves. I noticed that he commenced operations by folding the lengthwise pleats, leaving as much material on either side for the upper draperies.

Excellent effects are also to be obtained by breaking the monotony of a mass of light colored mixed woolen goods by placing a row of self-colored serges in the center. I was struck by the immense improvement a line of navy-blue serges was to a window full of fancy cloths that showed only neutrals, or neutrals interwoven with a little color. The dark materials were placed in the second row. This was at Jodan's but McDougal suggested the arrangement by placing three pieces of dark-blue cloth in the center of a large selection of light-hued stuffs applicable to summer suits, etc.

I have often suggested that a few well-chosen flowers will enliven a draper's window. The other day I noted a new application of flowers; the window contained three handsome pieces of brocade, and further back three dresses on stands; between the two stood three tall stands supporting hats; and about these stands were twined long, garlands of flowers—yellow and damask roses for the one in the center, field-flowers and honeysuckles for the other, separate sprays of the same blossoms being heaped about the foot of each stand.

### Salesman's Sigh Explained.

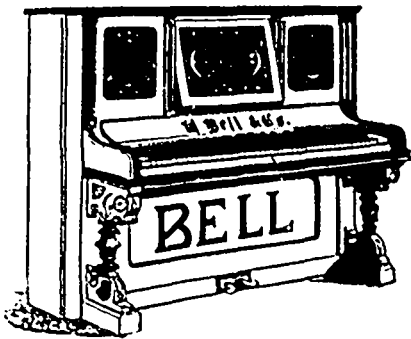
A patient young salesman in the men's underwear department in Wanamaker's Grand Depot heaved such a sigh yesterday that a reporter who stood by inquired what the trouble was. "Do you see that young lady going away there with her mother?" replied the young salesman, passing a long, thin white hand through a poetic head of hair, and then pointing to a chattering, laughing, daintily dressed young woman who was preceding an enlarged edition of herself through the crowded store. "Lately married," he added, sententiously. "How do you know that?" "See, here are forty-eight night shirts that I have had to pull down from the above, open, and stretch out and show her, and that I now have to fold up and put away. And never a sale, nor even a thank you. She came to me, with her mother, and modestly blushing, asked to see some night shirts. "Boys?" I asked. "No, men's," she replied. "I brought down some fine linen ones, but she said they were too small. Then I climbed up that stepladder, and got her numbers 30 to 42. She said the latter were the size. "Have you any frilled bosoms?" she asked. I pulled down the latest styles in frills. "Haven't you any of those colored frill shirts, with little pockets," she continued. I went to the end of the counter. I climbed up the stepladder and got down three boxes of colored number forty-twos frilled. She examined each box, pronounced them sweet, priced them, and tossed them all about; then she turned to her mother and said: "Ma, which do you think he'd like best, one of these shirts or a silk handkerchief?" "You know best," answered her mother. She thought for a moment, and then as she trotted off I heard her say, "I guess, ma, I will buy a silk handkerchief. He can wear that to church." "That's so, dear," ma replied, "and he can't wear a colored frill nightshirt to church." "There they go to the silk counter," added the young salesman, as he heaved another sigh from his breast, and a shirt box to the shelf overhead.

### A Smart Business Man.

A South Illinois street druggist man worked a novel cigar-selling scheme a few weeks ago in the following fashion.—He found a stray nickel on the floor of his store one morning and resolved to post this notice on the window of his store:

"A sum of money found on Tuesday last in this establishment. The owner will receive same within, upon describing the money"

The scheme worked like a charm. Hundreds of citizens came in daily for over a week, while the notice was left on the window, describing their losses and bewailing their misfortune. Invariably every applicant for the lost money bought a cigar. Some were satisfied with five-cent straight whiffs, but the great majority, anxious to impress the drug man favorably with their claims, invested in two for a quarter. So great was the rush that the fortunate druggist had to order a fresh consignment of choice brands. None of the applicants ever applied for the nickel. All the claims ran up into the hundreds of dollars, one man stating that he missed his bank book with \$1,500.—Indianapolis Sentinel.



# BELL PIANOS

**⊕ THE BEST THAT CAN BE PRODUCED ⊕**  
 Are the choice of the musical profession everywhere for Full Rich Tone,  
 Substantial Construction and Elegant Appearance.

Send for Catalogue to

**THE BELL ORGAN & PIANO CO., Ltd.,**  
**GUELPH, ONT.**

**BRANCH WAREROOMS:**

TORONTO, ONT.,  
 70 King St. West.

LONDON, ONT.,  
 211 Dundas St.

HAMILTON, ONT.,  
 44 James St. North.

**P. CORRIDI,**

Accountant, Auditor, Etc.,

EXPERT AUDITING, BUSINESS INVESTIGATIONS and GENERAL ACCOUNTANCY A SPECIALTY.

Accounts Adjusted, Books Opened or Audited. Books written up Trial Balances and Balance Sheets Prepared.

Office, 139 Yonge St., TORONTO.

**NO LAUNDRY BILLS NECESSARY.**

**A. B. MITCHELL'S**  
**Rubberine - Waterproof - Collars - and - Cuffs**

Are the most reliable goods of the kind in the market. Specially adapted for Travellers, Sportsmen and Mechanics. For sale by all wholesale houses.

Factory and Office, 89 Richmond St. West, TORONTO.

**NEW GOODS.**

R. C. Eldridge, representing The Supply Co., of Niagara Falls, Ont., is showing a few specialties entirely new. We note a key chain of aluminium, and also in links of various metals intermixed, oricelid, brass, nickel silver, etc. and having an ingenious puzzle snap. Also, a dog collar having the same curious intermixture of bright metals, which gives a very pleasing effect.

Mr. Eldridge is Canadian agent for the Kelley and Woolworth harness hardware, of which a very handsome, newly-patented safety chock hook is about perfect. The chock rest can be instantly detached by the hand but cannot possibly be released by the horse. It is a fit ornament for the finest harness.

Then he has a class of harness hardware entirely new to the trade, both in material and manner of making. It is made of the best rolled sheet metals, steel, brass, and nickel silver. The parts are first cut out in powerful presses, then shaped in dies under drop presses of enormous weight. It is much stronger than the ordinary ware and takes a fine polish. It is put up in all finishes.

**GENERAL STOREKEEPERS.**

A special inducement we offer the DRY GOODS REVIEW and THE CANADIAN GROCER, published weekly, for one year, for \$2. The regular subscription price of THE REVIEW is \$1 per year, and THE GROCER \$2.00 per year.

Send for Sample Copies to

6 WELLINGTON ST., WEST, TORONTO.

**THE LEE SPOOL**

—TOOK THE—

- Gold Medal at the Jamaica Exhibition -

—AS THE—

Best Sewing Cotton for Hand or Machine Work.

**CALDECOTT, BURTON & SPENCE,**

Wholesale Selling Agents,

46 and 48 Bay St., - Toronto.

**Toronto Fringe and Tassel Company**

Manufacturers of

FRINGES, CORDS, MILLINERY,  
 POMPONS, TASSELS, UPHOLSTERY,  
 and UNDERTAKERS' TRIMMINGS.

19 Front St. West, TORONTO.

**JAMES HOLDSWORTH, Card Clothing Manufacturer,**  
 Upperhead Mills, Huddersfield, England.

Cards made of English Oak-bark tanned leather, Filleting of best Linen Warp Vulcanized Cloth, Fox's Hardened and Tempered Steel and Swedish Iron Wire.

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# The British American Waterproof Co.

Manufacturers and Patentees of Ladies' and Gentlemen's Odorless  
Steam Vulcanized

## WATERPROOF GARMENTS

Special attention paid to mail orders. Perfect Fit Guaranteed.  
Hermann S. Scheyer, sole owner,

1827 Notre Dame Street, Montreal.

Import and Commission in all kinds of Furs, Silks and Dry Goods.

**HERMANN S. SCHEYER,**  
1827 Notre Dame Street, MONTREAL.

### The Scheme Worked the Wrong Way.

An attempt, by a men's furnishing goods storekeeper to institute a new method of advertising his wares, is thus detailed by the *New York World*:

A few weeks ago, a friend of the storekeeper, who may be designated as Brown, showed him a new advertising scheme by a Boston man, who makes a business of getting up catchy advertisements. It was a letter written in a feminine handwriting, inclosing a faded rosebud. On the first page of the note-paper, such as ladies use, the letter read:—

"I can no longer stand your neglect. You have treated me in a way that I will not submit to, and I have transferred my affections to —"

This was the end of the first page. The second contained an elaborate advertisement of the goods of Merchant So-and-So, and was signed "Emily." Brown was very much taken with the idea, and without saying anything to his friend he made up his mind he would imitate it. He employs about eleven clerks, and he got one of them to recommend a young lady of his acquaintance, who wrote a pretty hand, to come and write about three hundred letters of a similar nature. He was vain enough, however, to believe he could improve on the Boston man's letter, and instead of having on the second page a good, plain, unmistakable advertisement of his shop, he said simply that the writer had transferred her affections to Brown, the gentleman's furnishing goods man whose store was on such and such a street. In each letter he enclosed a faded flower, and the letter was signed "Maud," "Mamie," "Jessie," "Lillie," "Annie," and every other female name he could think of. One of the letters was sent to nearly every man in Roseville by mail. Then Brown rubbed his hands over the rush to buy things which he thought would ensue and waited for the result. The next day one of his best customers, a young man who had been married only a short time, came in the store in a hurry.

"Look here, Brown," he said, "I don't think that was very smart of you to send that letter to me. My wife got hold of it, and it put me in a devil of a hole. I don't mind a joke, but this is carrying it too far. My wife is packing up her things, and says she is going home to her mother, and is going to get a separation. You got me into this scrape, and now you've got to get me out of it."

Brown explained as well as he could that the letter was intended as an advertisement, and to convince the young husband, took him into his office and showed him a dozen letters like it, which he was about to have mailed. This partially satisfied the customer, and after exacting a promise that Brown would make a written explanation to his wife, he left the store. Scarcely five minutes had elapsed when the door was flung open, and in came a pretty young woman, the wife of the man who had just left.

"I want to know who that woman is who wrote that letter to my husband," she demanded in tearful anger, waving one of Brown's advertising letters in his face. "I have been to see my lawyer, and

I am going to get a separation. I won't stand it to be deceived in that dreadful way. I demand to know who that woman is. The creature says she has transferred her affections to you, sir."

By this time Brown began to feel that something had gone wrong, and that his advertisement was not having exactly the results that he had expected. He endeavored to make the same explanation to the young woman that he had to her husband, and showed her the other letters which he had been preparing to send out. He only succeeded in half convincing her, and she left the store declaring her belief that it was only a trick to deceive her still further, and that Brown and her husband had arranged it as a scheme to get out of it. She had not been gone an hour before another man, a prominent resident of the town, came in.

"That was a great joke of yours, wasn't it?" he said, sarcastically, to Brown, "sending me this letter signed 'Maud?' I like a joke as well as any other man, but I don't see what on earth induced you to send this letter to me of all men. Of course, my wife opened it and the house is upside down over it. I swore I knew nothing about it, but she would not believe me. Now, you've got to go up and explain it to her, or you and I will have trouble."

Brown ruffled his hair in despair and promised to do so, and the irate husband left, denouncing Brown.

There was a lull after that until late in the afternoon. Brown began to see that he had made a bad mistake, and began to think of leaving town until the thing blew over. Towards dark they began to drop in one by one as they returned from business, and Brown went over the same explanation until his tongue was tired. He concluded he wouldn't keep his store open that evening, but just as he was about to close it up in came another young married man.

"See here, Mr. Brown," he said, "you have played me what I call a mean trick in sending me that letter signed 'Lillie.' My wife opened the letter, of course, and when I got home to-night there was no supper for me. 'Where is my supper?' I said to my wife 'There's your supper,' she said to me, pointing to the sideboard. This fool of a letter of yours was lying there. I tried to tell her I didn't know anything about it, but she wouldn't listen to me. 'Don't talk to me, you wretch,' she said. 'Go and ask your 'Lillie' to give you some supper. I am going home to my mother.'"

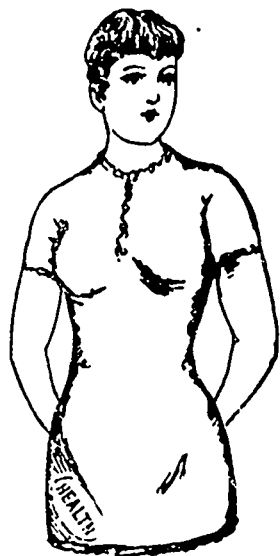
Brown began to make the same explanation which he had made to the others, in a feeble, tired way.

"Now, don't you think that was a very silly scheme?" asked the other in a pitying voice. "I thought it was something like that when I stopped in Jones' saloon down the street, and found seven of the boys in there, and each one of them had got one of your 'chump' letters. I should think a man of your age would have more sense than to send a letter like that to a man's house, so that his wife would get it. If I have any more trouble from this I swear I'll come back and punch your head for you."

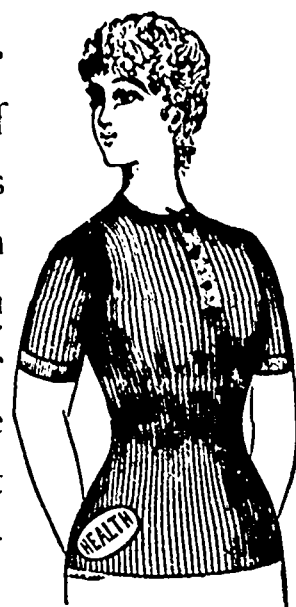
By this time Brown was mad himself, and there came within an ace of being a fight right there, but they both finally cooled down, and Brown agreed to fix it up with the wife the next day.

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**YOU** will be interested in this.



The past season has been productive of some important results. In some sections of the country heavier weights have been asked for in Health Vests, as also Health Brand Drawers to match. The latter have been in keen demand. Seeing this we have equipped our Mill with the latest and best machinery to supply the same, and the consequence is to-day that



**WE ARE READY**

and it is no idle boast, as will be proved when you see the goods yourself, that on both Drawers and Vests for the Fall season, in every detail of the finish, as in quality, our goods will compare favorably, not merely with the multitude, but with the very pick of the European manufacturers.

The representatives of the houses you deal with will be calling upon you soon now to show "Fall Goods." Give the Health Brand Drawers and Vests your careful attention, and judge for yourselves if our statement above be not absolutely true.

Though we intend to advertise our "Health Brand" Underwear still more extensively this coming season, we believe the goods themselves, now being thoroughly known, are our best medium, as the trade has been very large, and the wearers, from all we could learn, satisfied.

It would be well for you to remember this: that it matters not who you buy the Health Brand from, but if a customer of yours returns any article of our make as being imperfect in any detail, send it to us direct at our expense, and we will replace it free to you at once. This is as much in our own interests as yours, as we are bound, at any cost, to maintain the high reputation we have gained for goods manufactured by us, and you knowing that at a moment's notice we stand here, ready to back up our own goods in this particular way, it will give you additional confidence in buying them.

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