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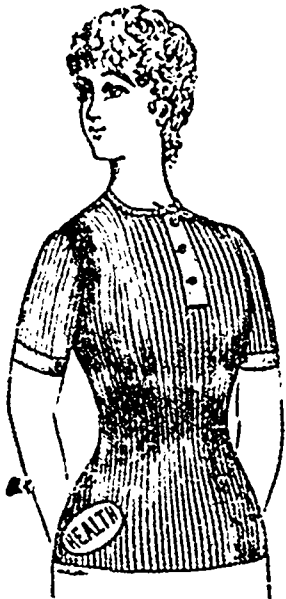
DECEMBER, 1892.

THE CANADIAN

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HATS, CAPS & FURS.
Millinery & Clothing.

REVIEW.



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The Montreal Silk Mills Co.,

MONTREAL.

Gordon, Mackay & Co., Wholesale Dry Goods.

On Monday the 2nd day of January, we will place in the hands of our travellers, a collection of samples for the Spring trade, fully up to our standard,

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ALL WOOL AND UNION DRESS GOODS Dyed and Finished, guaranteeing no shrinkage in the width.
RIBBONS, SILK AND UNION, Dyed, Finished and reblocked.
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Huddersfield,
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THE CANADIAN DRY GOODS REVIEW

Vol. II.

TORONTO, DECEMBER, 1892.

No. 12.

THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

Dry Goods, Hats, Caps, and Furs, Millinery and Clothing Trades.

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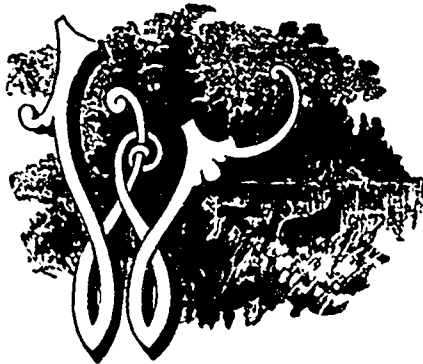
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PAST AND FUTURE.



WITH this issue THE REVIEW completes the second year of its existence. Its growth in size has not been very noticeable but the growth of its subscription and advertising lists has been phenomenal. To-day THE REVIEW stands on a firm footing; because the trade have learned

to look for it, and would not be without it. We feel that the journal is appreciated, and this is exactly what we aimed it. With our next issue, we shall increase the size and introduce several improvements in our journal. This step has not been decided upon hurriedly, but after careful investigation, and after due consultation with the leading gentlemen of the trade. The conclusion reached is that a larger and better journal will be more acceptable to the trade, even if the price must necessarily be increased. The improvements which will be introduced will render THE REVIEW a more artistic and well-dressed journal, and for this purpose our tailor is preparing a new suit for us. We will then be dressed in the latest style, and hope to be acceptable to our most aesthetic readers. The increase in size will also enable us to give more news and treat of more subjects which are of worthy of the consideration of the trade. The increased space taken up by our advertisers would of itself render a larger paper necessary, and of this we are proud. We are proud because the dry goods trade is seriously awake to its interests, and knows that a journal to support these interests is very necessary. We are proud moreover because we have been able to produce a journal

which can fill the important position of organ of the great dry goods trade. We appreciate our important sphere.

The present year has seen no very great change in the dry goods trade of Canada. The most important feature has been the growth of our domestic textile industries. This year has witnessed a marked improvement in the position of nearly all the mills including cotton, woollen, knitting, and carpet mills. In each of these branches of manufacture, there has been a decided advance in the quality and quantity of the goods turned out. But what is more gratifying is the fact that the people are looking for these domestic goods, and the enquiry is so strong and favorable that the next few years will, no doubt, see a rapid extension of our textile industries. The present working capacity of the mills is heavily taxed to keep up with the orders.

Among the wholesalers there have been few changes; but all the houses have had a prosperous year. Only one wholesale house caused any financial trouble in Toronto; while in Montreal there has been also a very prosperous year. The wholesale houses all over the country report an increased consumption of goods. One feature of the wholesale market is the establishment of a large number of agencies for foreign firms. Nearly all the leading firms now have permanent agents in Canada to look after their business in this country.

In the cities the dry goods stores have not increased in number, but they have in size. The "big" store is leading the way and promises to have a serious effect on the present status and methods of the trade. These changes will cause severe distress among small dealers, which distress of course will vary inversely as the distance. But the growth of such stores as Eaton's, Murray's and Simpson's of Toronto, and such stores as Hamilton's, Morgan's and Carsley's in Montreal are phenomenal. These large stores also set an example to the retail dry goods dealer, as showing that the size of a retailer's business depends almost entirely on the size of his capital and his brains.

Every indication is that prosperity is before the dry goods trade of this country, and all that is necessary is a practical faith in the future, and the power of making that future great. The future seems bright in anticipation, but the brightness of the realization depends on the illuminating power of its creators.

The financial condition of the trade could not be better. The credit of the dry goods trade stands high in the markets of the United States and Great Britain, as well as in our own market, and this must be a source of great satisfaction to all concerned. Since the growth of tariff legislation in other countries, the British manufacturers have come to look upon Canada as one of its best and most profitable customers, and one which will improve with time.

In closing this brief review of the situation we wish to thank our readers for a year's courtesies and to wish them a genuinely profitable holiday trade. We hope that the bright festivities of the Christmas season, will discover them in a mood to enjoy all that is best, truest and noblest in the friendly and Christian celebration which is at hand. We would recommend also that the troubles of 1892 be forgotten as the New Year dawns; let no cares be carried forward with the debit and credit balances of the old year's accounts. "Ring out the Old; ring in the New." We wish you all a Merry Christmas and a Happy New Year.

BROKEN LOTS.

THIS is one of the months when the dry goods merchant expects an increase in sales. Many merchants have done extensive advertising, and they especially will reward. No person can expect to do a roaring Christmas trade without some energetic action in persuading the people that his store is filled with goods at low prices, or else it contains that which they want and cannot procure elsewhere. Each merchant must blow his own horn, no person else will do it for him, and it takes a long and loud blast to work up extra trade in these days of close competition. It is the energetic merchant who succeeds.

Just now comes up the question of collections. Many merchants have waited until the end of the year to collect their accounts. And what a gay time they will have! They will wish several times, and mighty hard wishing it will be, that the whole credit system was in Hades. But they will go on giving credit in 1893 just the same as ever. They will perhaps never even stop to consider that cash or short credits would be a huge improvement. Let it be graven on the hearts and minds of merchants, in deep burning letters, that 90 per cent of the failures in mercantile life are due to bad debts. Consider the labor you are going to have collecting old debts, and then decide your course for next year. But, remember, it takes a heap of courage and pains also to adopt a new system.

Instead of trying to bolster up the price of silver in order to benefit the miners of that metal by extraordinary purchases by all the nations, it would seem better if each nation was to regulate its own silver supply and make gold the international currency. One ton of gold will do the work of fifteen and a half tons of silver. It is extremely doubtful if silver could be advanced in price by assuring for it a certain periodical demand. It would simply cause existing mines to be worked harder, and new ones to be opened up. Nevertheless, there is something wrong now, as the purchasers from foreign countries know to their sorrow. A short explanation of the principles underlying this subject will be found in another column.

The taxation question is troubling the merchants of this country very much. In Quebec the merchants have taken a decided stand against the new provincial taxes. This province is paying for the first time a direct provincial tax. Two lawyers in Quebec city have given a legal opinion that the merchant cannot be compelled to pay two sets of taxes on their business, one to the municipalities and the other to the local government. Two Montreal lawyers have given a joint opinion that the imposition of the tax is ultra vires. The Montreal merchants complain that they would have to pay two-thirds of the whole amount of the provincial taxes, and that this is not fair. The merchants and manufacturers of that city have accordingly decided to raise a fund by subscription and contest the constitutionality of the Act. But there will, undoubtedly,

be a move on the part of the government to equalize and distribute more properly the burden of the tax. The merchants seem to be very decided on this matter. The great trouble has been that the merchants of this country have been too easily led by both provincial and municipal authorities. The provincial and municipal taxes should blend together so that the two burdens will be properly distributed. No municipality should tax capital directly. All the cities are trying to do away with the personality tax. The merchants of Vancouver, Winnipeg, Halifax and Toronto are waging war against the defects in the municipal methods of taxation. Charlottetown, P.E.I., and St. John, N.B., are also being stirred by their leading merchants concerning this question. Certainly from out of this general discussion much good should come. The great cry is that a personality tax falls heaviest on the honest merchant. After all is said, the great trouble is to make the necessary change. The people must be roused from apathy and educated on the subject. This is part of the price paid for our democratic government. But assuredly the death knell of the personality tax is rung, and now the funeral will be in order. It may take a year or two to complete arrangements, but when the burial takes place it will be in so deep a graveyard that the obnoxious hydra-headed monster will never again show its head. Let the merchants of all these cities take courage and continue the good work in favor of justice and morality.

We are in receipt of an encouraging letter from Mr. Arthur P. Silver, of W. & C. Silver, Halifax, N.S., on this subject of the Personality Tax. Mr. Silver has done a great work towards the enlightenment of the public on the question of taxation. The business men of this country are surpassing the scholars in the dissemination of sound theories of taxation.

By the influence of the dry goods section of the Toronto Board of Trade, the Council of the Board has decided to ask Sir Oliver Mowat to appoint a commission to investigate the whole question of taxation. This request, coming from the Council will have a great deal of weight for it is composed of Toronto's leading merchants. The interests of the country, in their relation to municipal taxation must be thoroughly investigated. The ultimate aim is to secure such remedial legislation as seems to be demanded by the evidence adduced. Two years ago the matter was brought before the Provincial Legislature, but it was withdrawn on account of the dense ignorance concerning the subject of municipal taxation which was found to exist among the members of that body. But with the discussions which have taken place since, there should be an improvement. One thing is certain, if the promoters of this movement wish to succeed in getting a Tax Commission appointed, they must be able to lay a well prepared brief before the members of the Legislature when the session opens, or else apathy will prevent the accomplishment of this very desirable object. It will be no easy task to secure this commission, and this must be carefully borne in mind.

THE TWO LAWS.

THERE are two great economic laws which are always spoken of either in conjunction or in contrast. One is the law of increasing returns and the other the law of diminishing returns. Business men should know them thoroughly.

Suppose a farmer to have a hundred acres of land, which he is cultivating with a small capital in the form of a few implements and one horse. He hires no laborers, but he and the horse work steadily on through spring ploughing, seeding, haying and harvesting. He cannot cultivate the land thoroughly, has to neglect his fallows, and do his work superficially. The earth yields gratefully and his grains of all kind amount to 300 bushels. He has lived and made a few dollars more to go into the old sock. Now, suppose that bright-eyed son of his comes home from business college, and he says, "Father, let us get some more horses, another wagon and hire a laborer, and let us cultivate this land properly." It is done. More labor is put on the land and the next harvest time sees a heavily cropped farm and a huge return of 1,500 bushels of all kinds of grain. The net proceeds in money are \$500 more than before, the wages, interest, etc., are \$200, and three hundred dollars extra gain is made. This is an illustration of the law of increasing returns. Apply more capital and receive a greater rate of profit. This applies to business also. For example, by investing \$150 in advertising, \$300 may be gained. Here the extra investment brings in a gain equal to double itself. This is increasing returns. With \$5,000 stock a man may do a business of \$15,000 a year and a net gain of \$1,000, after deducting expenses amounting to \$500. With \$10,000 stock a man may do \$30,000 worth of business and have a profit of \$3,000, from which must be deducted expenses which have arisen to \$750 or a net gain of \$2,250. This is the law of increasing returns.

But there is a point where the law ceases to operate. As soon as a farmer has his farm well cultivated, under drained, etc., a further investment may lower the rate on the whole investment. When a business man has reached the limit or possible consumption he must invest no more. Some people claim a business man never reaches this limit; that the law of diminishing returns never begins to operate on his business, but that further investments, if judicious, will always slightly increase the rate of return on the whole investment. But this is a case of circumstances. The law may never apply to city dealers, but it applies very strongly to dealers in the smaller towns where the scope is limited. But as soon as a certain point is reached the law of increasing returns ceases to operate and the law of diminishing returns begins to take its place. This point then should be the goal of all business men. Invest carefully, but invest until you think you have reached the point where the two laws make an equilibrium and then rest on your oars. Every business man must ascertain the point of equilibrium for himself.

KNOX, MORGAN & CO.,

Wholesale Dry Goods Importers,

HAMILTON, = = ONTARIO.

We wish all Merchants a prosperous year in 1893, and trust business will be as healthy as this year's has been. See Domestic and Imported Samples for Spring in Travellers' hands.

WHAT IS BI-METALISM ?

JUST now the whole financial world is looking to Berlin with considerable interest. There sit the great financial giants from several different countries, and on their discussions and decisions must depend the future currency of the civilized commercial world. Not that they will bind any government but the governments will be guided by the results of the conference—if there are any. Simply, then, What is meant by bi-metallism ?

In England to-day gold is the basis of the currency. This means monometallism, or one metal as a base. The value of the silver and bronze coins, such as shillings and pennies, are fixed by law in terms of gold. Twenty silver shillings are not really worth a gold sovereign, but the law of the land gives these small subsidiary coins this fictitious value. It takes gold as its standard, but of course it cannot regulate the price of gold. The sovereign simply exchanges for what it will fetch. Gold is, moreover, legal tender up to any amount. But silver coins are legal tender only up to £2—i.e., in paying any debt no more than £2 can be paid in silver, if the creditor objects. So pennies are legal tender up to one shilling. In Canada our legal tender is one and two dollar Dominion bills, but there is no gold currency distinctly Canadian. Silver is legal tender up to ten dollars.

A bi-metallic system of currency, to be completely effective, must, in the view of those who advocate it, include two essential features (a) an open mint ready to coin any amount of gold or silver which may be brought to it; (b) the right on the part of the debtor

to discharge his liabilities, at his option, in either of the two metals, at a ratio fixed by law. In the countries of Europe called the Latin Union, the ratio fixed by law is 1 gold to 15 1-2 silver by weight. This was established by a treaty in 1865 which included France, Belgium, Switzerland, Italy, Greece and Roumania. But since 1874 the coinage of silver was restricted and practically suspended in these countries except France. The object of the United States, which possesses enormous amounts of silver, and valuable silver mines lying idle, is to restore silver, which has fallen in value, to this normal value as established by the Latin Union, namely, 1 gold to 15 1-2 silver. From 1794 to 1834 no gold was coined in the United States, for the coinage was based on the assumption that gold was only fifteen times as valuable as silver. Thus the people who had gold did not send it to be coined because it was not so valuable in coin as it was in bullion. The law wouldn't allow enough silver for it. In 1834 the Congress resolved to alter the coinage on the assumption that the true proportion was sixteen to one. Then silver ceased to be coined because the law wouldn't give enough gold for it. These instances are sufficient to show the kind of difficulty which besets any attempt to keep two metals circulating at their intrinsic value. The value of each depends on the demand and the supply. When gold was plentiful on the discovery of the Australian and Californian gold mines it depreciated in value and silver appreciated, and thus gold drove the silver out of circulation to a great extent. Now silver is plentiful, and, as it sinks in value for this reason,

just as any other commodity would in like circumstances, gold is being driven out of circulation. When gold is at a high price it takes more goods to buy it, and hence it becomes expensive. Now, the idea of the bi-metallists is to establish some plan whereby both metals can be made to circulate concurrently. This would keep the circulating medium stable and keep prices stable. The use of both gold and silver as standards of value is obviously most important, and it equally cannot be doubted that the misuse of either must lead, as the disuse of silver has recently done, especially in India, to considerable fluctuations in the prices of commodities.

Further particulars of the death on the prairie of C. F. Church, of Winnipeg, traveller for the Sanford Manufacturing Company of Marmillor, are to hand. The Macleod (Alberta) Gazette says that Mr. Church arrived there on November 10, and on the 22nd hired a four-horse team and started off for Pincher Creek, intending to then go to Lee's Creek, and thereafter return to Macleod. On Wednesday he left the dry forks of the Kootenay river for Lee's Creek, but got mixed in his bearings towards nightfall. The kingbolt of the waggon came out, and the vehicle was rendered useless. His teamster proposed to him that they take a horse each and strike out for shelter. Church, being played out, refused, and told the teamster to go for assistance. At 3 o'clock next morning the frozen body of the young man was found by a rescuing party. All night a snow-storm had raged, and the rescuers had to brave an atmosphere 20 degrees below zero.

COTTON GOODS.

DURING the past month raw cotton has advanced in price nearly 10 per cent. This has had a stiffening effect on all the cotton stocks throughout the country, but prices as yet have been unaffected. The rise in the raw cotton is due to light crops, so that it is not a temporary advance.

With regard to the domestic manufacturers, they have not yet altered prices. This may be due to what was shown in the last issue of the REVIEW that prices had already been advanced as far as consistent with a policy which aims at keeping out other countries' goods. Another reason undoubtedly is that the stocks of raw were fairly heavy in anticipation of a probable advance. But the prevalent opinion among the buyers in this city is that after January first an advance will be announced. This will probably be confined to greys, shirtings, cottonades and other colored lines. Prints may be expected to advance also.

These advances are based on the conduct of United States and European manufacturers. In the United States printing cloths have advanced very much; and though Canada makes its own printing cloths, the price of these must necessarily rise to make up for the increase in the cost of raw material. English, German, and other continental firms are refusing orders for all kinds of prints at the old prices. The advance seems to vary from an eighth to a farthing per yard. Orders already placed by wholesalers in England and on the continent will, of course, be filled at old prices, but repeats and new orders cannot be placed at the old figures, hence this will have a strong effect on Canadian prices for those imported goods. Moreover the cotton operatives strike in and around Lancashire is having a weighty effect on prices, and, in conjunction with the rise in raw material, it will be productive of heavy advances before spring.

The wholesale houses are now receiving their first shipments from the new Canadian Cotton Co., which now controls the colored cotton mills. The shirtings, as regards appearance and quality, are fully up to samples, and buyers seem to be well satisfied with the goods. True, the prices have advanced during the past year, but the advances are not yet at an end. Taking everything into consideration, there are no complaints of any kind worthy of mention. With regard to the domestic prints which are now being delivered to the jobbers, much the same may be said with regard to the quality of the cloth. This shows a marked improvement in point of fineness. The great trouble is that the patterns are staple and lack in variety. But no doubt improvements will follow, and buyers are much pleased with the improvements already made.

Cotton challies promise to take the place of prints to a great extent in next summer's trade. This will result from the placing on the market of lower grades which can be sold as low as 12-1/2 cents. These are extensively made in Canada, and dealers are encouraging the domestic manufacturers. The goods are wider, and, being much softer, drape beautifully, thus surpassing prints, dresses of which are necessarily of conventional styles. Moreover they have a richer appearance.

DRESS TRIMMINGS.

The trade this year has certainly shown a tendency to return to trimmings. For nearly three years and a half trimmings have been left out of it, and the consumption limited. This year just past has seen a revival of fashion, and gimps and jets had a fair demand. Moss effects and other ruchings had also a fair share of trade, but the indications are that next year we'll see a better demands for all lines. The United States factories are turning out some beautiful goods, so are the European manufacturers. Stocks here will not be complete until February, but we have been privileged to look over a line of samples bought by Caldecott, Burton & Spence. This will give an indication of what retailers may expect to buy for the spring trade.

Perhaps the most striking thing in the new trimmings is the Persian effect in the cords of the gimps. This is a two tone mixture, having a sort of mixed shot effect, and is very pretty indeed. This is shown in its isolated form in narrow gimps, and then in combination with moss effects in the wider gimps. It is shown, moreover, in the leading patterns, and also in insertion patterns, being generally in combinations in the latter style of gimps. Some call the Persian a cashmere effect; but by whatever name it may be called, it is a beautiful thing.

Moss effects are very prominent, running from the narrow or block moss effect in combination with a gimp cord, to the wide three inch moss band. One very pretty variety is shown where two colors are introduced, the wide centre part being bounded by narrow borders of a different color. Then there is a curious Persian moss effect. The band moss effects are used much like fur trimmings, on the bottom of the skirt.

Another new variety of trimming is the Russian band, which has also this characteristic Persian effect. It was used in Millinery the past season, being run around the lower part of the narrow hat crowns. Now it will be introduced into the dress trimming department. It is exceeding pretty in either the tinsel or two tone Persian mixtures, and runs in widths from one to two and a half inches.

In braid trimmings many new varieties will be shown. The wide Hercules predominates, especially that variety of it known as the basket weave Hercules. It will be shown in great variety in black and colors.

Silk trimmings are staple stock. A Spanish mesh effect introduced into the centre of some patterns adds very materially to the appearance of the goods. Silk heading patterns are more doubtful than the gimp headings.

Fringes, especially in the six and seven inch varieties, promise well. They are shown in silk and in silk and jet combinations.

An experienced dealer says that the retailer should buy wide ranges and small quantities, and then when he finds out what is selling best increase his range of colors and patterns, and also arrange that repeats may be frequent. This will avoid serious losses by a careful method of buying. Dealers should bear this advice in their minds, as it is invaluable.

WOOLLEN GOODS.

The past year has seen a straightening up of the domestic woollen market. The woollen manufacturers are on their feet once more, and profits are coming out of the obscurity of the distant past. Every mill is busy. Orders are now placed for spring goods which will keep all the mills running overtime to fill by the proper dates.

The past three months has seen a stiffening in prices of all classes of woollen goods; in some lines strong advances being made. Wool itself has risen two cents, and this has had a tendency to make prices firm. Knit underwear has had a good season, and mills are still busy filling orders. Prices next season will be stiffer than during the past two seasons. This is due to the rise in wool and better demand for domestic goods on account of improved finish. Many dealers say that low grades of woollen goods such as blankets, yarns, etc., will be quoted at higher prices for autumn, 1893 delivery. This again is disputed. But the rise in price of wool, and the prospect of a reduction in the American tariff on the importation of this raw material will have a strong effect on the domestic market, which must not be overlooked. There is a prospect of continued stiff prices for domestic tweeds of all kinds. Dress tweeds are in greater demand than supply, but no advance is anticipated.

There is no doubt that our dress tweeds are displacing foreign competing lines. In the light colored tweeds some beautiful goods are shown for spring in diagonals and hop sack tweed effect. These goods surpass in quality imported goods at the same price. Domestic indigo dyed dress goods have been leading in this market for some time, and promise to continue in this favorable position.

English and other European prices for woollen goods are also stiffening, and an advance is reported in tweeds, henriettas, and other dress goods. This may not be sufficient to affect jobbers' prices on the market. French dress goods have risen about 10 per cent. This will affect the quality of the dress goods brought to this market from that country. There seems to be some sort of sympathy between the prices of silk, cotton and woollen goods, as all prices are advancing together.

Samuel Leonard, one of the oldest and highly respected residents of Dundas, Ont., was stricken down to death with terrible suddenness recently. He was about 60 years of age. During the evening on which he died Mr. Leonard had been down town and had conversed with several friends, and seemed to be in the enjoyment of his usual good health. He returned to his home in a cheerful frame of mind, and afterward, when he retired to rest, he made no complaint of feeling unwell. He was not long in bed, however, when he was seized with a fit of coughing, which broke a blood vessel, and inside of an hour he had passed to the rest eternal. The deceased was for many years engaged in the knitting business in Dundas. He left a widow, three sons and two daughters. The children are all full grown, and the sons were partners with their father in the knitting factory, which is known by the firm name of S. Leonard & Sons.

WYLD, GRASETT & DARLING.

Christmas Novelties— Just Opened

A fine range of the latest styles and shapes in Men's Neckwear—Four-in-hand, Derbys and Knots, Fine Umbrellas, Waterproofs, Underwear, Hosiery, Collars, Gloves, Braces, etc., Silk Handkerchiefs—Initialed, etc.

ORDERS SOLICITED. INSPECTION OF STOCK INVITED.

WYLD, GRASETT & DARLING.

V THE COLUMBUS BRACE

Is made by C. N. Vroom, St. Stephen, N. B. It is detached in the back and gives ease of motion and is easy on buttons. We have other specialties and a fine assortment of all grades of Suspenders. Don't buy until you see our samples. Orders by mail will have prompt attention.

C. N. VROOM,

St. Stephen, N.B.

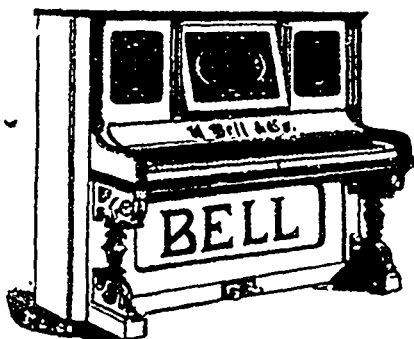
FOR THE ASSORTING TRADE.

We are constantly in receipt of repeat orders and merchants visiting the city will find our stock specially attractive for the assorting season. Just opened the undernoted desirable lines, viz—Colored Henriettas in Creams, Cardinals, Navys, Myrtles, etc. BLACK HENRIETTAS, all prices, special value. BLACK VELVETEENS, all prices, special value. COLORED VELVETEENS, Navys, Browns, Garnets, and scarce shades. NAVY AND BLACK ESTAMENS, all prices, A 1 value! NAVY AND BLACK HEAVY DRESS DIAGONALS, all prices, A 1 value! BRONZE, FAWN AND BROWN Cheviot Serges, new and fashionable goods. BLACK MANTLE BEAVERS, CHEVIOTS, SERGES, DIAGONALS, etc. Splendid Range of New and Fashionable TWEED ULSTERINGS. BLACK AND GREY ASTRACHANS AND SEALETTES—Extra value. BLACK VELVET RIBBONS, Satin and Linen Backs, all Numbers.

NOTE—We are now offering some very cheap clearing lines, in DRESS MATERIALS, DRESS ROBES, DRESS TWEEDS CHEVIOTS, HOMESPUNS, etc., also prior to stocktaking we will offer clearing lines of odds and ends in every department at sweeping reductions.

INSPECTION RESPECTFULLY SOLICITED.

ALEXANDER & ANDERSON, 43 Front, Street West.



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 AND PIANO CO., Ltd., Guelph, Ont.

BRANCH WAREROOMS:

TORONTO, ONT.,
70 King St. West.

LONDON, ONT.,
211 Dundas St.

HAMILTON, ONT
44 James St. North.

ADVERTISING ADVICE.

READABLE ADVERTISEMENTS

WHEN the dealer gets tired of huge display advertisements, and has no particular lines to advertise, he turns to quiet but well written advertisements, leading off with reasonable topics.

For example, he begins by such a phrase as "The proof of the pudding is in the eating of it," and talks about Christmas puddings, and winds up by telling that proper ingredients make a good pudding just as genuine woolen cloths make good suits procurable at the store of —. The Christmas turkey is another such subject. Here are other subjects which may be written upon in a nice chatty way: Swearing Off, New Year Promises, To be Well Dressed Supercedes the Rest (Shakespeare), The World is Full, A Wet Season, The Snow Drifts, Muddy Roads, Market Your Wheat, a Bad Spell of Rheumatism, 32 Degrees is Freezing Point, A Winter Blast, The Ponds are Frozen, The Roses are Gone, A Bad Fall, The Untrodden Snow, The Bleak Winds, The Hoary Frost, Nips by Jack Frost. All these headings can be taken and written about in a readable way. People like to read neat, chatty witty articles, even if they are advertisements. Each heading should be carried in the mind of the writer two or three hours and thought about, and ideas will be suggested that will be surprising. But they cannot be properly treated off-hand. Advertisements written in a hurry are generally failures. There must be real downright earnestness on the part of the writer, especially when he is not a professional advertiser. First attempts may be poor, but luxuriant thoughts, ideas and sayings will come with practice. Every man can be original if he tries sufficiently hard, for originality is not a natural gift except in very rare instances. What is called originality is often, nay always, the result of hard and honest labor.

FOR THE CLOTHIERS.

All the retail clothiers view the question of advertising in the peculiar light that it affects each individual firm.

Most retail clothing men believe in advertising in one form or another. This is shown by the almost constant use of printers' ink. I am safe in saying that clothing is as well advertised through the public prints as any other branch of merchandise. The great point is to present the necessity of wearing apparel—put a man in mind of something he needs and he will buy it if he has money enough. In order to create a demand for an article, the advertisement must appear in a readable and attractive manner. It is not always the "ad" which contains the most highly-colored and smoothly polished sentences that sells the most goods, the blunt, plain, honest style is far better, but this can be carried too far. There is a happy medium and it must be reached in order to make an "ad" the most of effective.

In writing an advertisement be honest, not only with the reader, but with yourself. Conviction carries weight. In order to make others believe your story you must be thoroughly imbued with the idea that your bargains are worth advertising—and worth the consumer's attention.

Never promise anything in an "ad"

which you do not, or cannot, carry out to the letter.

Honesty is the very best policy in advertising.

Use good judgment in the selection of a medium.

There are so many different ways of advertising that it is not easy to discriminate, however, I have no hesitancy in saying that there is no better or surer way of reaching the public eye, ear and purse than through the newspapers.

It is hard to make a comparison of the relative returns of different forms of advertising, for the simple reason that you can never tell what induced the purchaser to come to your store.

I believe in advertising, in every way, shape and form, but place this restriction to my "ads"—They must not be fakes.

To my notion it shows enterprise and good business judgment to see a firm get out large roadside advertising and posters; put up large signs on the store, use liberal space in the newspapers, make attractive window displays of advertised lines. To keep stock in good order, decorate both inside and outside of the store with the goods for sale, and make the store both inviting and interesting to the trade. It is a good idea to study to make the store as popular as possible. Once you get people coming to your store you have no trouble in gaining their trade.

There are certain elements that combine to give an advertisement the greatest strength, among these are courteous treatment, a desire to please, politeness and obliging manners, a proper display of salesmanship, not alone in showing up to the goods, but after effecting a sale, to leave the customer in that happy frame of mind when he will make additional purchases and have no hesitation in recommending your goods and your methods to his friends.—Charles M. Wiener in *Clothier and Furnisher*.

ADVERTISING A NECESSITY.

"The only business man who can afford to dispense with advertising is the man who has no business to engage in business," says a well-known advertiser. "I have made advertising a study for years, and the more I look into the question the more I am convinced that it is an absolute necessity. If I had enough money to retire from business, I might oppose the expenditure of large sums in advertising mediums, but so long as I have to depend upon a commercial pursuit for my income, I must depend upon advertising to influence, if not bring me business directly. It is only a question of the best medium. A great many men start out to advertise with a flurry and blare of trumpets, and then, because they do not get immediate results in the way of cash, they say that advertising does not pay. Now, any experienced advertiser knows full well that many of the benefits of advertising are not visible. They may come in a thousand ways that we never count upon. I use trade papers extensively, and I do not expect that every man who reads our advertisement will write to tell me of the fact, nor do I expect that when he even writes, after reading the advertisement, that he will always mention that he saw it. If the dealers, however, would more frequently mention where

they see the advertisement that influenced them in writing to a business firm it would prove of great value to the advertiser as well as to the legitimate trade paper.

MANNER AND METHODS.

At the outset it must be distinctly understood that simply putting one's business card in the paper is, in itself, a very feeble attraction, and to catch the reader's eye, a striking headline or design must be used. The columns of many newspapers containing a meaningless lot of two-inch "ads," one after another, with little break in the type or variation in style, remind one more of a business directory than the mute representation of a live business concern, and is the reason why so many dealers grumble at their advertising bills and complain that they do not pay.

If a gardener planted a garden with good seed and then left it to the mercy of the weeds, nobody would sooner see the mistake and neglect than that same advertiser (the name is misplaced) who pays his coin for an advertising space and then neglects to keep it clean and attractive. It is better, in my estimation, to put ten poorly-written advertisements in a paper during a month than but one fairly good one, because the change excites curiosity, and curiosity is the bump of human nature on which you must operate to be successful. The way to have fresh advertisements, if your time is limited, is to have a blank book at home, and when you find an idea in what you read or hear, jot it down in the form of an advertisement, and so always have a stock on hand to draw from. Read other people's advertisements, especially in the large cities, and notice points which you can utilize, and watch local events and work them into your advertisement. They make your local notices and space work hand in hand.

Many people will tell you that it is a hard matter to keep advertisements fresh and attractive, and so in truth it is, but is it not also difficult, and often tedious, to wait on customers and suit their varying fancies? If you had a clerk who was impatient or unwilling to bestow enough labor and tact to sell to these customers, would you keep him? Is it, therefore, a valid excuse to allow the question of "hard work," which is indispensable in any line of success to deter you from reaching the trade for which you pay the newspapers?—D. T. Mallett.

The Canadian Government has consulted the Marquis of Ripon on a projected commercial treaty between Canada and Mexico, the former allowing the free importation of Mexican raw sugar, cotton and tobacco in exchange for the free importation into Mexico of Canadian wheat and flour, manufactured cottons and woollens and machinery.

Since the Canada Cotton Company purchased the Ontario cotton mills at Hamilton extensive improvements have been commenced, and the company proposes to increase the capacity of the mill from 400 to 800 bales. A new dye house is in course of erection that will be one of the finest in America, and improved machinery is being put in. The output of the mill will consist principally in future of colored shirtings.

WINDOW DRESSING.

CHRISTMAS DISPLAYS.

THE Toronto dry goods retailers are now in a battle of holiday window designing. Nearly every window on King, Yonge and Queen streets has been the object of extra attention during the past two weeks.

One very noticeable feature is that windows without plate glass are passed unnoticed. Another is that plate glass must be shiningly clean to do justice to even the most brilliant display. The store with its shining, glittering panes is much more attractive with a poorer display than its neighbor with a better display, but with dingy windows. Another noticeable point is that plush floor cloths are used to a great extent. These are made up and kept for use in the windows, and, although the investment is a neat item, yet the length of time it lasts makes it a small yearly expenditure. It is wonderful what an effect a rich background like this has on a window. It adds at least 25 per cent. to the richness of its appearance.

Sprigs of holly and of evergreen, natural and artificial leaves, and flowers have been very much used, but in very small bunches. They are used only to touch up sombre displays, not with brilliantly colored goods. Moreover they are used so as to draw attention to the goods rather than to themselves. This is a point which is too often overlooked by window dressers.

Many of the designs are crude but original, and for that reason striking. One of the best to be seen was that of a double bridge, built high up so that the top was considerable above the spectator's eye. All the frame work that was needed was of single board thickness, the thickness of the bridge not showing. One archway was at an angle of about 30 degrees with the front of the window, and the second span at right angles to that, and almost parallel with the side of the window which bordered the entrance to the doorway of the store. A white boa fastened on the dome of the archway made a neat fringe, and gave a thick appearance to the structure. The solid part of the structure was covered with silk handkerchiefs, tacked by their centres, and hanging in close and graceful folds. On the top of each bridge was a large toy train, thus adding a sort of reality to the representation. On the floor and half way through the main archway was a ribbon bedecked bicycle, astride of which were two beautiful dolls. On the floor of the window were piled heaps of different articles, such as gloves, toys, handkerchiefs, etc., each surmounted by a motto card. The effect was striking. Not that it showed fast selling goods, but it drew attention to the store. This is not the aim of window dressing at all seasons of the year, but it is at this particular season. Then to a certain extent it showed goods especially advertising the lines heaped on the floor of the window.

Another design was the large sails of a schooner, covered with fantastically arranged gauzy and other fancy handkerchiefs. The boat was represented by a board running diagonally across the window floor, and covered with

plush, the mast rising from the centre.

Another design was a marriage ceremony, with pretty pages of all sizes and descriptions. It was used to draw attention to various lines of presents which were exhibited in the window.

Many of the windows were beautiful with an abundant display of holiday novelties of all kinds; staple goods being relegated to the shelves for the time being. The more gorgeous the displays the greater crowds they seemed to attract.

A GOOD PICTORIAL WINDOW.

"It Sells Goods," is the test which The Dry Goods Economist uses in deciding upon the merits of any window decoration idea. It is not always necessary that prices should be given on the goods which you have in the window, but it is necessary that everything which goes into the window as a part of the make-up should be first class. A lace window, with a sign that shows age and ragged edges, is not allowable. If the goods in the window are the most fascinating creations of the age, you will "botch" the whole thing by having dusty or rusty rods, dirty window casings, either inside or out. Don't wait until all the putty has cracked away from the glass before you repair it, but examine everything every time you enter the window to trim it, and make good any unsightly appearance at once.

Realistic windows may be employed in selling goods. The fancy goods and art department should have a display once in a while.

Do not attempt to make it too much of an affair. Use one-half the depth of the window. You can use some rich shade of China silk or Canton flannel to make your window smaller in appearance, and bring such a display nearer the glass. Artistic placing and proper companionship are sure to produce an effective window of fancy articles.

If anything is to be criticised in this window it would be that there is too much in it. Don't try to show too much, but preserve a daintiness which permits each gem to produce its own result in attracting. If this is done, the window which has but ten pieces in it has an aggregate of ten attractions.

SOME ABUSES.

A writer in the Dry Goods Economist criticises complicated designs, and from his remarks the following is taken:

When we pass from the large cities to the smaller towns, there we occasionally meet strange freaks. Mr. K. is possibly listening to a very dry sermon, and his mind goes wandering about seeking for some good idea to stir up business. It occurs to him that a model in his window of the new city hall or post office or soldiers' monument would be a drawing card, so he hears no more of the sermon. By Monday morning the idea has full possession of his mind, and for the next two or three days he is at the back of the store busy planning the great design. Thursday, Friday and Saturday are devoted to the building of the model and its accessories. A whole week has been devoted to this great work, during which every interrupting customer felt he was an annoyance to Mr. K. She could see it in his eyes and in his teeth, although he smiled in his most lavish manner; they knew that

he was mad, and they felt aggrieved, at least they were angry enough to make up their minds "not to trouble Mr. K. any more; there were lots of other stores in town, just as good as Mr. K.'s." Business generally neglected and customers snubbed in the history of the first week of the great work.

Second week, Monday A. M. The curtain is drawn and the great display is now in progress of being finished. Everything is now subordinated to that great work. Spools of cotton, linen, silk, etc., etc. are gathered, grouped and regrouped, built up and knocked down, built up and knocked down again, but on goes the work. Every clerk is now excited, and their faces plainly say to customers, "Oh! why do you bother me; don't you see I am busy." The work progresses and possibly Thursday morning the curtain rises, and "The New Post Office," "City Hall" or "Soldiers' Monument" appears in all its button and spool glory. Mr. K. and his clerks are now all smiles. "We did that" is plainly written on their faces, and the crowd stands on the sidewalk and admires it. Not one of them offers to buy it and carry it home and put it up in the parlor. Mr. K. would be surprised if anybody offered to, for it was not made to sell; it was made to be looked at—"only that, nothing more."

Mr. K.'s neighbors avail themselves of this opportunity made for them by Mr. K., so they display in the most fascinating manner possible, millinery, clocks, dress goods, hosiery, gloves, etc., even spools and buttons, but all to entice people to buy. So Mr. K. has the crowd of admirers on the sidewalk; his neighbors have the people inside, tempted there by the practical enticements of their window displays.

What are the net results to Mr. K.? Loss of a week and a half of attention to business, and loss of many customers by want of proper courtesy and attention. Has the great work paid Mr. K.? Certainly not.

If it seems that I am writing against professional window dressers, it is only a seeming, for they are now necessities in all large houses. My object is to call attention to practical and unpractical window dressing.

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.

"FITS LIKE A GLOVE."

THOMSON'S 
ENGLISH MADE.

Glove Fitting. Long Waisted. TRADE MARK

**CORSETS**

At Popular Prices.
The Perfection of Shape,
Finish and Durability
APPROVED by the
whole polite world

SALE OVER
ONE MILLION PAIRS
ANNUALLY.

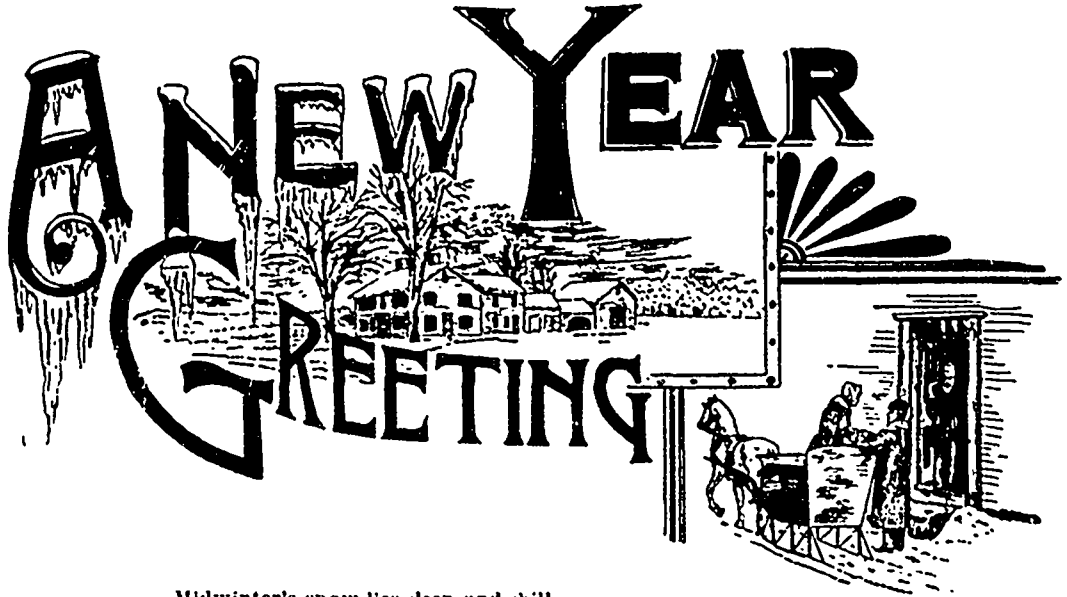
A large stock of these
GOOD VALUE Corsets
always on hand at

JOHN MACDONALD & CO., TORONTO.

MANUFACTURERS:

W. S. THOMSON & CO., LIMITED, LONDON.

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



Midwinter's snow lies deep and chill
 On field and forest, vale and hill,
 And wintry winds are blowing:
 The short-hour'd day is almost past,
 The sun has reached the west at last,
 Just o'er the hilltops showing.

The sleigh-bells jingle at the door,
 And happy young folks full a score,
 In friendship warm are meeting:
 The Old Year dies this winter night,
 And these whose hearts are free and light
 Await the New Year's greeting

Without, King Winter holds his reign,
 And gathers 'round a snowy train
 Of Jack Frost and his fellows:
 They search for cracks wherein to creep
 While 'round the house with whisk
 and leap
 The noisy west wind bellows.

But in the house, defying cold,
 The fires blaze up with red and gold,
 From solid pitch-knots burning,
 While logs of oak and solid beech,
 That come within the wild flame's
 reach,
 To glowing coals are turning.

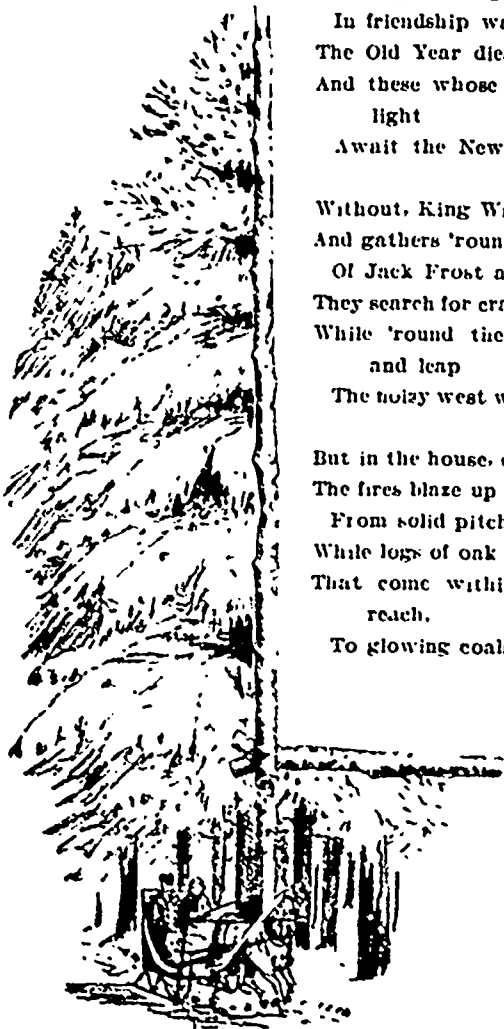
With sumptuous feast the board is
 crowned,
 Where father smiles on all around,
 And joins in laughter hearty;
 While mother, seated at his side,
 Regards her flock with looks of pride,
 The happiest of the party.

When supper's done, the merry throng
 Meet round the fire with laugh and
 song,
 And each some tale is telling
 Of Indians, ghosts, or goblin things,
 Which fly at night with black bat's
 wings,
 Or haunt some lonely dwelling.

The hands across the clock dial creep;
 The little folks are going to sleep,
 As midnight hour draws nearer,
 But when the clock at twelve rings out,
 Then "Happy New Year" is the shout
 Of every watchful hearer.

The crescent moon rides in the west,
 Before the household seeks their rest,
 And in their dream-thoughts mingle
 The many memories of the night,
 The happy faces, young and bright,
 And distant sleigh-bells jingle.

—Good Housekeeping.



THE INSOLVENCY BILL.

A JOINT deputation from the Boards of Trade of Toronto, Montreal and London waited on the Government on the 15th inst., to ask for the enactment of an insolvency law as a Government measure in the coming session of Parliament. The members of the deputation were as follows: Hugh Blain, first vice-president of Toronto Board of Trade; F. Wyld, Paul Campbell, S. Caldecott, E. R. C. Clarkson, D. E. Thompson, Q. C., and Edgar A. Wills, all of Toronto, and the following gentlemen from Montreal: E. B. Greenshields, James A. Cantlie, James Slossor, A. L. Kent, C. P. Hebert, J. B. McLean, J. B. Learmont. The London Board of Trade sent the following delegates: M. Masuret, president, and Mr. Thomas. They were received by the following members of the Government: Sir John Thompson, Hon. G. E. Foster and Hon. A. R. Angera.

Mr. Greenshields made a long and able speech. The deputation represented, he said, all the business interests of Ontario and Quebec, where there was an almost unanimous sentiment in favor of a Dominion insolvency law. At present a distribution of assets act existed in only two provinces. They were simply insolvent acts under another name, and without any provision for discharge. There were no preferences under the laws of Quebec, but there were in Ontario, such as chattel mortgages and preferential judgments, which were first claims on the estate. A transfer of book debts, even when dated back several years, became a first lien on all the book debts, including those contracted since the execution of the transfer. Under the existing law in Ontario "A", debtor, may sell out to "B," and the sum realized may be handed over to "C," a creditor in the same town, to the detriment of other creditors. The maritime provinces were a hotbed of preferences. He gave several illustrations of the state of the law down there, which, he declared, was so unjust that it should not remain on the statute books. It might be said, he knew, that wholesale merchants should shorten their credits or sell for cash, and not make bad debts. That was almost impossible so long as they had to compete with the merchants of the world. The agents of British merchants came over and offered long credits and goods equally cheap and Canadian merchants had to offer equal terms. They looked to the wisdom of the Government to provide a way out of their difficulties.

Mr. Blain advanced the argument that it was not in keeping with the character of the confederation that there should be different laws in the different provinces discriminating in favor of local creditors. They would be loth to return to the insolvency law of 1875. There were serious defects in that law, and there was no doubt a feeling of relief when it was abandoned. He thought they could frame a law without these defects. With that object they had brought down a draft of a bill for the consideration of the Government. In framing it they had had the benefit of the great experience of Mr. Clarkson, as an assignee, of Mr. Thomson, who was generally acknowledged to be the most competent commercial lawyer in Toronto, of the opinions of Mr. Walker,

general manager of the Bank of Commerce, and the views of a number of merchants in the chief commercial centres.

Mr. Thomson explained the salient features of the bill. It proposed to apply the law to traders only. The Government have to consider the question as to whether the law would have to be made applicable to all classes, as it was in England, but upon that point they had nothing to say. Under the act of 1875 the assignee got things ready for liquidation before calling a meeting of the creditors. Instead of that the bill proposed the appointment of a guardian, who would usually be the sheriff in Ontario and the prothonotary of a court in Quebec, but in the case of large interests a special officer appointed by the Board of Trade, to whom every estate in the first instance must go. Such guardian would hold the assets until the creditors could be got together, and he was declared ineligible for the appointment as liquidator, leaving the creditors free to deal with that appointment, and thus removing one of the most serious objections of the act of 1875. In regard to the granting of a discharge, it was proposed to do away with compositions altogether. The liquidator was in every case to sell the assets, leaving the creditors, if they chose, to give him his discharge, but independently. As to the granting of a discharge by a court, it was not supposed that the Government would set up a bankruptcy court owing to the additional expense which for small estates in a young country would be unjustifiable, but it was felt that under the jurisdiction of the local courts there was no uniformity of practice, and a creditor was driven to go all over the country in the settlement of difficulties. It was thought that a particular court, say in Ontario, a division of the high court of justice, might be indicated for administering the law. It ought not to be regarded as a hardship on the debtor if he was to be relieved of the payment of his debts in full if he should be compelled to go to a forum convenient to his creditors instead of vice versa. Under the proposed bill there would be no official assignee. There would be a temporary guardian, and then a liquidator would be appointed by the creditors, but without the intervention of a court. They had a law in Ontario providing against preferences, but the legislature in dealing with this subject was hampered by the question of jurisdiction. For instance, they had never provided for discharge. Nor was there jurisdiction to seize on a man's assets and distribute them. It was true, as stated by Mr. Greenshields, that if a man could sell his assets for cash he could pay over that cash to one creditor alone to the exclusion of all others. In the proposed bill the discharge clause was practically as in the act of 1875, except that the grounds have been made a little more clearer, and it was proposed that if the debtor applied to the court direct without the consent of the creditors to put the onus upon him, whether it was opposed or not, showing a title, and that he had dealt fairly by his creditors.

Mr. Foster, in reply to the deputation, said: "We are very glad to hear your views, and I have no hesitation in promising, for Sir John Thompson and the rest of my colleagues, an examination of your bill, and a thorough consideration of the whole subject, and

if you will indicate to me within a few days the names of a small sub-committee of this deputation, if we should wish to consult you, then when the time comes we will call upon you for further explanations, either as to the principles or details of the bill."

Copies of the bill were left with the ministers.

The following members of the deputation were subsequently named as a committee to be at the call of the Finance Minister in promoting the measure: Messrs. Thompson, Greenshields, Blain and Kent.

BUSINESS CHANGES.

ONTARIO.

R. W. House, merchant tailor, Woodville, is advertising his business for sale.

Robert Barlett, tailor, Newcastle, has sold out to Thomas Miller, and removed to Oshawa.

McNaughton & Co., clothing, Kingston, are offering to compromise.

Tolton Bros., men's furnishings and hats, are advertising their business for sale.

W. H. Schneider, dry goods, Mildmay, has sold out to J. D. Miller.

Oscar Hendry, dry goods, Simcoe, had his stock damaged by water during a recent fire in that town.

William Hill & Co., merchant tailors, Ottawa, have had their stock damaged by fire and water recently.

Rotz & Co., dry goods, are leaving Rodney.

QUEBEC.

L. L. & C. P. Cayley, tailors, Montreal, have dissolved.

H. Prevost & Co., dry goods merchants, Montreal, have dissolved. Corinne Prevost, spinster, registered proprietress.

Joseph Steinburg, dry goods, Montreal, is in difficulties.

Dominion Blanket and Fibre Co. is the name of a new incorporated company in Montreal, with a capital stock of \$250,000.

Albert Prevost, dry goods, has sold his stock at auction.

Mr. F. W. Walker has retired from the firm of Walker Bros., linen goods, Montreal.

The St. Timothe Woolen Co. had made an abandonment of their property for the benefit of their creditors.

Peltier & Co., tailors, Montreal, have advertised their business for sale.

The Sherbrooke Corset Co., of Sherbrooke, is offering to compromise at 25 cents on the dollar.

Shaffer & Sisenwain, pillow shams, Montreal, have dissolved.

MARITIME PROVINCES.

John A. Wilson, tailor, St. John, N.B., is in a bad financial state.

Mrs. James Connolly, milliner, St. John, N.B., is dead.

MANITOBA AND THE WEST.

H. A. Potts & Co., tailors, Victoria, B.C., have been sold out.

M. Marks, clothing, Victoria, B.C., has his stock advertised for sale.

T. G. Sheret, tailor, Victoria, B.C., has assigned.

Mr. T. F. Kingsmill, the well-known dry goods merchant of London, left for the British and foreign markets on the 14th.

Tenders for the summer clothing of the Montreal fire brigade will be received up till noon on December 22nd by the city clerk.

THE MILLINERY TRADE.

MILLINERY is very quiet at present, but the open weather of the past two months has been very favorable for retail millinery business, while it was unfavorable for the retail dry goods trade. Stocks of millinery, both with wholesaler and retailer, are very light indeed. Travellers are now in from their routes, and most of the houses are stock taking.

Mantles have had an enormous run this year, and this has seriously crippled the mantle cloth trade. People like to buy the mantles direct from

pointed in regard to their repeat orders.

Mr. Blakely, of D. McColl & Co. has been in Montreal on business for about a week. Mr. Guthrie, of S. F. McKinnon & Co., was also in that city recently.

Miss Panning, the head milliner for S. F. McKinnon & Co., has gone to London and Paris to get thoroughly posted on next season's head ornamentation. She will help their foreign buyer, who resides in London, to pick up novelties for next season's trade. Mr. McKinnon himself sailed on the 6th for London to buy next season's mantles. This firm does nothing second-hand.

won, 2 points lost; W. R. Brock & Co., 7 points won, 3 points lost; Wyld, Grasett & Darling, 7 points won, 3 points lost; John Macdonald & Co., 3 points; Samson, Kennedy & Co., 3 points, and Gordon, Mackay & Co., 2 points. The team averages in weight 143 pounds, and in age 22 1-2 years.

The following contains a few personal points about the team:

Alex. F. Rodger is captain, and plays the position of full back. He has been playing football since 1882; a cool, firm and gentlemanly player, he has won respect from friend and foe alike. He has the distinction of being the best player in the Commercial League.

George T. Irving is goal keeper. To



JNO. MIMMS. JAS. MICKLEBOROUGH. WM. TRIMBLE. GEO. IRVING. GEO. F. WATSON.
 FRED. WASTELL. D. W. CLASS. C. H. PASSMORE. A. F. RODGER. C. L. PENISTON. WM. MASSON.
 A. F. RANDALL. ED. FAULDS.

THE CHAMPIONS.

The REVIEW has much pleasure in presenting to its readers a portrait of the team which for the second time carried off the beautiful shield which the proprietors of this journal offered for competition to the Toronto Wholesale Dry Goods Football League. It was won by the team of Caldecott, Burton & Spence last year and again this year. The standing is as follows: Caldecott, Burton & Spence, 8 points

his good judgment a good deal of the success of the champions is credited. He is the right man in an important position. He looks after the team in the absence of Capt. Rodger.

William Masson, full back, is a steady and reliable player. He was strongly averse to playing this season, on account of throat trouble, but was prevailed upon to again don the blue and yellow by his fellow players. It is doubtful if his team would have again won without his assistance.

James Mickleborough, centre half back, is a new man, though a prom-

the continent and get their fashions first handed. The nutria or beaver trimmed garments were in strong demand, as were lamb and Astrakhan trimmed garments. The volume of the sales will much surpass previous years.

NOTES.

S. F. McKinnon & Co. has several cases of mantles on the spree which recently broke her shaft when about 1,000 miles out from Europe. These goods will, consequently, not arrive for another week. Some of their customers have been grievously disap-

using one. He has good weight and is a splendid kick.

Charles H. Passmore, right half back, a young but clever player; has played a strong game throughout the season, and has materially assisted in placing his team at the head.

John H. Mims, left half back, though light in weight he manages to get there in a way that surprises some of his heavier opponents. He uses his brains in playing as well as his feet.

Ed. Faulds, inside left forward. To this player's lot comes the bulk of the hard work of the forward line. A good dodger and an indefatigable worker, he cannot be too highly praised for his good work, and he will stand any amount of hard usage.

William J. Trimble, outside left forward; good on combination, and a

THE FUR SITUATION.

THE great talk among the merchants interested in furs is concerning the rise in seal skins alluded to in our last issue. Prices are advancing rapidly, and seal skins will be a luxury here next season. Reports from the recent fur sale in London indicate that Alaska seal, of which there was an offering of 7,000 skins, showed a decline of 5 per cent., compared with the October sales of 1891 (but prices were very high last year), whilst Copper island seals, of which there was the usual quantity, realized an advance of 23 per cent., on the October sales of last year. Of North-west coast skins there was a full offering, and they brought the enormous advance of 40 per cent. over the prices of twelve

beaver are said to be great favorites, and for them the demand is consequently great. The demand, however, can be fully met. Although the supply of beaver is decreasing each year, the price does not show any material alteration. Mink appears to be coming somewhat more into use, and those engaged in the trade anticipate that it will become still more fashionable. Silver fox is too scarce to admit of its coming into use to any great extent, the whole catch of Canada being estimated at not more than 250 skins in a season, and these represent all grades. The proportion of prime skins is very small, and the prices range all the way from £10 to £100 per skin, whilst the poorer qualities run from £1 and £1 5s. to £50 or £60. Astrakhans and Australian furs are in fairly good demand, the former especially when made up into garments such as ladies' sweaters and jackets. Bear skins are very high in price, fashion calling for a number of them being made into coats, which creates a brisk demand. The call for raccoon appears to be about the same as in previous years, and prices are likewise about the same.

Advices have been received of the sales of the Hudson's Bay and Lamson's collections, which will take place from January 23 to the end of the month, and from March 13 to the beginning of April, showing that of beaver there will be offered in January 52,654 skins, or about 4,000 less than in January last, and there will be 928,686 muskrats, or about 150,000 in excess of last year.

CHAS. C. ROBB.

Mr. Charles C. Robb, of the firm of Gordon, Mackay & Co., died suddenly on Thursday evening, the 15th inst. Deceased was in the best of health a week before his death, but met with a slight accident which left him with a bruise on his face. This turned to erysipelas, and it spread from his cheek to his brain, resulting in death. Mr. Robb was 57 years of age, and had been connected with the firm for 31 years, and for several years a member of the firm. Whether among the employes or the customers of the house, or among business men in the city, no one was more generally liked and respected than the deceased. He was always in the business department of the house, and while partner of the firm had entire control of the counting house and banking. But it was the sunny temper and jovial bonhomie of the man which endeared him to all his acquaintances, and made him always welcome in the best social circles. He was an energetic business man, who had made his way in the world on his own merits.

Deceased was the eldest of a number of brothers who have done well in life. One brother is manager of the Boiler Inspection Co., of this city; another is judge of the county of Norfolk, and other is manager of an insurance company in New York. He leaves a wife and five children, one only boy being about sixteen years of age, not having yet left school. He was a member of the Carlton Club and a Freemason. He took a keen interest in politics, but never ventured into public life himself, being content to remain quietly in his own business sphere. His birthplace was Halifax, and he was the son of a Scotch Presbyterian minister.



sure shot on the goal, and with his partner Faulds will make things lively around any goal they may be attacking.

Fred. Wastell, inside right forward; a young player of good promise. This is his first season on the team. Another winter over his head and he will make a good man.

Dave W. Glass, outside right forward; a hard worker on the field. He "heads" the ball very cleverly, having scored several goals in this manner. He is good at combination play.

C. L. Peniston, centre forward; the "artful dodger" of the team. He passes the ball to the wings fast and accurately, and is a good shot.

George F. Watson, the club's president, is liked and esteemed by all who know him, and is an especial favorite with the boys.

months ago. The latter skins (North-west coast) were the collections made by the British Columbian and American sealing schooners. This will give an idea of the advance there will be in the retail season of 1893-4. Even now prices are stiffening on the market, but sealskins sold at the recent London sale, will not be manufactured for the present season.

The catch of what is known in the trade as "South sea seal" has been restricted, owing to the Behring sea arbitration, and for some time to come these skins will remain an expensive article. The demand, however, can be fully met. The high price may, as usual, lead to imitations being put on the market, but anyone who knows genuine seal can never mistake these imitations for it.

In the finer furs, Persian lamb and

CARPETS AND CURTAINS.

THE trade in carpets has been very fair during the past month with retailers. Jobbers have taken some orders which were fairly bulky, but, while orders were numerous the majority of them were for small quantities. A large number of back orders were executed. The manufacturers report a very good demand, and most of the factories have orders booked which will take some months to execute.

The curtain trade has been excellent with all dealers. On account of the advance in cotton, lace curtains have stiffened considerably in price, but no actual advances are to be noted among jobbers.

CHENILLE CURTAINS.

Most of the chenille curtains sold on this market are made in Philadelphia. Their sale on this market has been, and is, increasing in a wonderful degree. This may be explained by their lowness in price as compared with the prices of three years ago. Since then prices have dropped nearly 50 per cent., and there is a consequent greater enquiry. Almost every dealer now handles chenille curtains in small or large quantities, according to the size of his business. At the same time these goods have improved in appearance very materially, and are consequently more taking. The machinery used in their manufacture has experienced a semi-revolution, and faster and better work is being done. Instead of weaving one curtain at a time, they now do cloth enough for four, with almost the same amount of trouble. Tapestry curtains during the same period have advanced in price if anything, while lace curtains have cheapened but slightly.

WILL THERE BE A CHANGE?

The United States carpet people are wondering what changes in the tariff will be made to affect them. The American Carpet and Upholstery Trade says. The general query is. Will the coming season's business be much affected by the election of Cleveland? We cannot see why it should be. The great World's Fair year is upon us, when millions of people will be moving and travelling, and the need for furnishing and re-furnishing will be something extraordinary. The price of carpet and upholstery materials cannot possibly be affected by the change in politics within a few months to come unless Mr. Cleveland should call a special session of Congress soon after his inauguration. Other than this the new regime will take shape in December, 1893, and the overthrow of the present tariff cannot follow under some months thereafter. Things are apt to travel about as now during this period. It is safe to prophecy that under the Democracy free wool, free jute, and other essentials classed as raw materials, will enter this country substantially free of tax; that Mr. Cleveland will tolerate free textiles we do not anticipate. Even Mr. Mills, the Texas apostle of free trade, did not dare confront the north with anything like free trade in woven stuffs. His "free wool and 40 per cent." on carpets was entirely satisfactory to Mr. Lyman, of the Lowell Co., and to other thinking men. Even with free wool

and 25 per cent. we need not fear a devastation of our giant industries.

DISJOINTED FACTS.

A well-known Philadelphia retailer inserted recently the following "want" in a daily paper:

Carpet Salesman--Wanted, young man, willing to push himself to the top; plenty of work; good pay.

He received 164 answers. Either there are a good many dissatisfied carpet salesmen in the city, or else the opinion has become prevalent that such a position is a very easy and lucrative one.

• • •

Scotland is gaining high repute for its curtain products; there are some eighty machines in Scotland, and the climate, the water, and the skilled help up there are conducive to superior lace curtains. Glasgow, Darvel, and points in Ayrshire, are the habitats of the lace mills, and altogether the industry there is flourishing in a quiet way.

• • •

England exported to the United States during October 49,100 yards of carpet, as compared with 81,700 yards for the same month in 1891. For the ten months ending October 31, 1892, the exports amounted to 696,000 yards, while for the corresponding period of 1891 they footed up 639,500 yards.

• • •

Germany tried a few years ago to build her machines, but even when Bismarck put up the duty on everything she could not succeed, and found the experiment very unprofitable. This tariff stimulated lace weaving very greatly, however, and Plauen, Falkenstein, Dresden, and one or two other towns ordered something like 150 machines from Nottingham. The American Carpet and Upholstery Trade.

• • •

During the past week Vancouver has entertained two gentlemen from England, who are interested in one of the largest industries in that country. They are Messrs. G. B. Bird and Marchette, the former being a director, and the latter the son of a director in the well known carpet manufacturing firm of Messrs. John Crossley & Sons, Ltd., of Halifax, England. This firm is the largest carpet manufacturing institution in the world, and employs a very large number of hands. These gentlemen are out for pleasure more than anything else, and before returning to England intend to visit the principal cities in eastern Canada and the United States. Mr. F. W. Hart is the agent for the mainland for this firm, and he has shown the visitors all the sights here. This firm do a large business in Canada, and Mr. Hart has just placed an order for \$10,000 worth of goods with Mr. H. A. Driscoll, the firm's agent at Winnipeg. This is without doubt the largest importation ever brought to Vancouver, and some novelties in carpets may be expected next spring.—News-Advertiser.

• • •

Michael Gates, carpet manufacturer, Woodstock, Ont., is contemplating removing to Paris, Ont., where a firm has recently vacated a factory.

John Macdonald & Co. are showing an elegant range of Wilton and Axminster rugs at present. They carry

these goods in a wide range of makes and qualities, and their stock is large enough to supply all customers. Their buyer in this department, Mr. Dewar, is one of the most experienced buyers who has ever gone to for countries to purchase carpets, curtains, or rugs for the Canadian market. They have just passed into stock a huge shipment of the latest style curtains; their stock having been almost depleted by the huge enquiry during the first week in December. They have also secured a line of mottled carpet, which will be sold at a price never before equalled on the Canadian market. It can be made a leader and retailed at 25 cents. Enterprising carpet men will remember this.

• • •

Foster & Pendar, wholesale upholsterers' goods, are about to move into an elegant store at 14 and 16 King East, in the very heart of this Keity. About a year ago they were burnt out of their premises on Colborne street, and moved their salvage stock of upholstery goods, carpets, rugs, etc., up to a store on Yonge street, where they ran off the stock at retail, although previously they had done only a wholesale trade. But being pleased with the retail trade they have secured they have decided to continue in their new premises on King street.

A NEW CONCERN.

At 103 Adelaide street west is a new firm doing business as The Globe Hat and Cap Mfg. Co., Ltd. They have been running only a few months, but have done an enormous trade and are now about to enlarge their factory. This will enable them to do a much larger trade next year than has been done this. Their superintendent, W. Williams, has left for England and the continent to secure a supply of raw materials for next year's manufacture, and to see the leading styles in his lines. The company is under able management, Mr. W. P. Page, a gentleman well known in financial circles being the president, and Mr. E. H. Hilborn, the secretary-treasurer. There is a big field for such manufactures as this company turn out, and they will no doubt be successful. Their goods so far have given excellent satisfaction.

Mr. E. A. Benjamin, manufacturers' agent, of 1724 Notre Dame St., Montreal, who represented the colonial house, The Mosses, London, England, dealers in high-class dry goods and novelties, has left his creditors without warning. It is reported on good authority that a wholesale furrier of Montreal is in his books for \$5,000, while among other creditors in the city are said to be M. Michaels, A. Morris, and a large number of prominent men in the city. Mr. Benjamin has been in the habit of visiting Toronto frequently and always put up at the Rossin house, where, with the hotel proprietors, he was very popular. The result is that they are now looking vainly for \$1,000, the amount of his hotel bills and borrowed money. As to the total liabilities there seems to be some difference of opinion. One creditor, who evidently wanted to draw the matter lightly, said the total would be about \$8,000, while another gentleman said confidently that they would aggregate \$15,000.

MILLINERY

WHOLESALE
SORTING UP TRADE.

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NOVELTIES

ARRIVING.

Everything New and Fashionable found in our
Departments.

ORDERS SOLICITED.

D. McCALL & CO.,

12 and 14 Wellington St., East, Toronto.
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— THE —
AMAZON
VELVET SKIRT FACING
A NEW FABRIC FOR FACING AND BINDING SKIRTS.

ADVANTAGES:

DURABILITY—Will outwear a dozen old-fashioned braids.
NEATNESS—The Pile of the Velvet gives a smart finish to the bottom of the skirt. Being cut on the bias it does not ravel and does not injure the shoe.
ECONOMY—Being done up in continuous lengths (3 yards) sufficient for each skirt.

ALL FASHIONABLE DRESS SHADES.

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Representative: FRED KING, 61 Piccadilly, Manchester.

WHOLESALE ONLY.

HOW I MADE MY FIRST GOLDEN SOVERIGN.

TWENTY years ago I was a lad going to school in a little Yorkshire village. The incident that I am about to write happened on Christmas eve. Our family consisted of grandfather, grandmother, aunt, a little cousin and myself. We two lads slept together. That night our aunt paid a visit to an old neighbor who was supposed to be dying. He lived on a farm about two miles away from our own farm, and it was about 10 o'clock when she returned home. For those days almost every woman wore a Paisley shawl. My aunt's shawl was fastened with a large oval brooch; I think it was an opal stone covered with forget-me-nots; the brooch being an old family heirloom. The names of the eldest daughters in the family were engraved on the back. It had passed through four generations, and, consequently, was very highly prized. After aunt came into the house I jumped on her knee, and listened to the conversation about her visit. She afterwards went upstairs to take off her shawl and bonnet, and soon returned with the startling information that the brooch was lost. Candles were lighted, and a general search was made—without success. She remembered distinctly putting it in her shawl when leaving, consequently it must have been lost between the two farms. We boys were sent up to where the farm hands slept and told them about the loss of the brooch, and also to tell them that whoever found it would receive a golden sovereign. There was an old man

living in a thatched cottage near us who had a pretty young donkey for which he wanted a sovereign. My heart was set on buying that donkey but I had never been able to "raise the wind." You may imagine how excited and anxious I was to find the brooch, earn the sovereign, and become the proud possessor of the donkey. I said to my cousin: "Now, Jimmy, if you wake before I do be sure and call me." But this he refused to do, saying in his Yorkshire dialect: "Thou mun waken theesel fur ah weecant; ah'm gannin after't brooch afore dayleet." We laid awake talking over the lost brooch a long time; we discussed the different places that she would be likely to have dropped it. She came across the fields part of the way home; there was a footpath and at the end of each field there was a stile to climb over. We were quite sure the brooch would be found at one of these stiles. There was also several small water dykes or ditches to cross. We two boys knew every foot of ground as we were over it almost daily looking after sheep or other things connected with the farm. This matter of buying the donkey seems trivial now; but to a little nine-year-old boy, with twopence a week for pocket money, it was a gigantic affair. Well, at last we fell asleep. The next thing I remember was seeing my aunt climbing over a stile, or rail, by the side of a pond at the corner of different pasture fields. It was so arranged that the cattle could get to the pond, but could not pass from one field to another. I saw her drop the brooch, proceed on her way, leaving the brooch on the sand. I do not know how long I slept, but when I awoke Jimmy was fast asleep. The moon was shining brightly—was I

really awake, or was it a dream? I sat up and nipped my arm. I was certainly awake. Then I thought of the sovereign, and the donkey, and that decided me. I crept out at the foot of the bed, carried my clothes down to the kitchen, where the fire on the big open hearth was yet smouldering. The terrier and the sheep dog were laid by the fireplace. They began to growl, but I spoke to them and they kept quiet. When dressed I took the two dogs, also a foxhound that was chained up outside, and off I went along the road and down the fields. The dogs enjoyed the run, but I was afraid of my own shadow. I did not stop until I reached the scene of my dream, and there lay the brooch sparkling on the sand. I ran back home; my heart went pit-a-pat; I could almost hear it beat. I chained up the hound, took the dogs into the kitchen, undressed, and crept back to bed, putting the brooch under my pillow. When I awoke it was broad daylight, and I was alone. When I went down stairs, I heard the village boys singing at the door: "We wish you a merry Christmas, a happy New Year, a pocket full o' money, a cellar full o' beer, good fat pigs to serve you all next year; please to give us a Christmas box." The man and Jimmy were away searching for the brooch. Old grandfather said: "Thoo's nae good; it's the early bird that catches the worm and finds the brooch." Then I told my dream, at which they were greatly amused; but when I told about my midnight run across the fields and produced the brooch, to say they were puzzled and amazed is to express it mildly. However, I got the sovereign, bought the donkey, and that indeed was a merry Christmas day.

TOM SWALWELL.

TAILORING AND FURNISHING GLEANINGS.

THE Thornton Inverness continues a fashionable overcoat in England, according to *Minister's Gazette of Fashion*. The shoulder seam is carried across square with the natural level of the shoulders, giving a squarer appearance. The cape reaches to about the knees, and is furnished with a fly front. The materials used are mostly fine Cheviots, Shetlands and Vicunas.

This journal also describes a dress coat with turns arranged to roll very nearly to the bottom, and with the ordinary "step" form of fronts, which are covered right out to the edge with silk. It has also plain round cuffs four inches deep. The *Sartorial Art Journal* points out that dress coats are several inches longer than in previous seasons. In materials it prefers Oxford Vienna.

Geo. Anderson & Co., 8 Wellington east, are desirous of purchasing \$30,000 worth of raw furs for the English market.

The United States tailors are going to have an elegant building of their own at the World's Fair at Chicago. This will give suitable accommodation for the visiting brethren; although of course no one but subscribers to the building fund will be entitled to its privileges.

The question at present agitating the minds of manufacturers and the trade generally is whether or not regatta shirts will become the rage. Buyers are timid, and are acting with a good deal of reserve and caution. There is one thing certain, that the open back dress shirts in medium quantities are not going to be knocked out to any degree, and the goods shown for spring are superior to any former season in quality and general get-up. Although regatta shirts can be worn with any suit for business, or for walking, etc., yet not on dress occasions, when men must don the conventional full dress court shirt. These are mostly of German make. In fact the Germans make the best lines on account of the amount of hand labor which is bestowed on them, such as hand-made button holes, etc. It seems strange that the Germans can import Irish linens, pay 15 per cent. duty on it, manufacture it into shirts, export it to Canada, pay 30 per cent. and a dollar a dozen, and still compete with Canadian manufacturers. Surely there must be a lack of snap somewhere. But the fact remains, and there seems only a slowness on the part of our shirt manufacturers to explain the startling state of circumstances. The duty amounts to a heavy bounty, but still the domestic goods cannot compare for nicety of detail, with foreign made goods.

The regatta shirt which promises to lead during the coming season is the open front shirt worn with a white collar. Many dealers predict an enormous sale. Neglige shirts with a stiff collar and a short stiff bosom will be much in favor. Bedford cords in the regular neglige shirts will lead, especially when varied by the introduction of a silk stripe. The furnish-

ers will have to watch carefully for the next season or two, because fashion promises to exceed her usual fickleness in the matter of shirts.

The newest thing in knot ties are the smaller knots and the loose, flowing, unlined ends. This is a variety which promises well. Shot effects in ties are taking well, especially in fantastic line patterns. These are even ahead of the florals. Spots hold well. Derbys of all kinds are in as much demand as ever.

Men's gloves and mitts have had a somewhat slow season as yet; due no doubt to the mild weather of the past two months. Stocks in the wholesale houses are fairly heavy, while the same seems to be the case with the retailers.

The fur garment season has opened up poorly for the retailer. Ladies' capes, caps, gloves and jackets have sold fairly well, but men won't buy their goods till they need them, and consequently stocks are almost unbroken. Seal goods have been in fair demand in ladies' jackets; boas in restricted quantities have sold, but capes are the proper caper. Ladies' fur goods would have sold in even larger quantities if fur trimmed cloaks had not been imported in such large quantities. The fur trade, considered en toto, has not been so brisk as dealers would have liked. But the weather is an uncontrollable element in varying trade. If January turns out cold, it will lighten stocks; if not, there will be little profit in this fur season.

In the men's furnishing department of Wyld, Grasett & Darling's warehouse may be seen a crowded display of holiday neckwear, and also of lines suitable for the spring trade. They have just opened up a shipment of 27 cases of these goods, which includes many novelties, and embraces all qualities. These were picked up in England quite recently by their buyer, Mr. Fisher, and he claims that he has secured the finest line of neckwear ever shown in Canada. This statement was made with the calm confidence which always betokens honest knowledge. The newest thing in these English goods is what is called the American "turning" in Derbys. This feature is that the lining of the tie comes only within a quarter of an inch of the edge. Thus it is impossible for the lining to be visible when the Derby is properly tied. This idea is shown in all qualities, and they have made it a leading feature of their goods. They claim to be the only jobbers in Canada who have secured this improvement in their lowest priced Derbys. They have also received a shipment of their English "Grandee" two-inch collars, and have now all sizes in stock, and back orders are now being executed. They are doing a good trade in Japanese silk handkerchiefs, both in initial and plain hem-stitched, and are showing special value in a job line of colored brocaded silk handkerchiefs. Another shipment of their light colored check waterproof coats has been passed into stock. The trade have handled this line in large quantities for three successive seasons.

John Macdonald & Co. are in receipt of a large shipment of their celebrated full dress German court shirt. This shirt has been on the market for years

and has in every respect proved satisfactory and superior to any other competing shirt. This year they have introduced a lower grade, which can be retailed at \$1.25, still retaining their standard quality. These shirts possess many peculiar features which other shirts do not, and buyers if not already familiar with these leaders should become so.

W. R. Brock & Co., in their furnishing department, have just passed into stock, for the holiday trade, large shipments of the latest novelties from the London market, purchased quite recently by their European buyer, Mr. A. Crawford. They consist of men's neckwear in knots of all styles, Derbys, and Windsors. One of the newest knots is called the *Manvers*, being a combination of a knot and Windsor tie, having long flowing unlined ends. Spots, figures and brocades lead. Their stock is very extensive, and exceedingly well chosen. Silk handkerchiefs in white, cream and colored brocade, and shot effects are very attractive. They have a large shipment of Japanese handkerchiefs direct from Yokohama. This gives them a range of handkerchiefs of all kinds for the holiday trade which has pleased large numbers of buyers. A new Christmas novelty is a new silk umbrella done up one in a box. These are shown in both ladies' and men's styles in natural, celluloid, gold and silver mounted, and other fancy handles. These are extremely rich and fantastic in effect.

John Macdonald & Co. are making a special display of neckwear in all varieties. The usual space allotted in the warehouse for these goods was too small, and increased space has been given to them, and there are better facilities for inspecting them. They display thousands of patterns, and the turnover of these goods will be phenomenal this month. It is astonishing the volume of trade done in this class of furnishings. The handkerchief trade has reached a volume already unprecedented in the history of the house. During the past week one buyer alone purchased over a thousand dozen of assorted lines of handkerchiefs, and yet the assortment on hand has never been better nor larger. Merchants from all parts of Ontario have visited their haberdashery department during the past week, and a huge business has been done in holiday goods, which will be advantageous to these buyers as well as to the house. Five cases of finest American braces have been opened up. Nineteen cases of white dress shirts, collars and cuffs, three cases of men's novelty umbrellas, and sundry cases of underwear and half-hose have also been passed into stock. Thus the arrivals of half-hose and underwear are about at an end for the season.

At a recent meeting of the Winnipeg Board of Trade the matter of petitioning the Government to insure money packets sent by registered post was remitted to the council to take direct action with the Government in conjunction with the Boards of Trade of Montreal and Toronto. The council were also requested to take up with the Government the matter of the reduction of postage on city drop letters from two cents to one cent. It is understood that other boards are moving in this direction.

OUR MONTREAL LETTER.

THE month's business in dry goods has been satisfactory and wholesalers have no reason for any serious complaints. The mild wet weather during the latter part of November interfered with the actual consumptive movement in some lines, but it was not without its benefits, for it led to demand for reasonable goods, and developed matters as it were for the advent of the cold weather, which closed November and opened up the present month. This led to a demand for winter goods of all kinds, and stocks in consequence began to show material signs of shrinkage. Now, however, all of the houses are stock-taking, and while this is in operation nothing extensive in the way of business is to be anticipated. Values generally are firm; the striking feature in this connection being the tendency of values on colored cottons, the sharp advance of which has been firmly maintained; while the position of the raw material has led to still further advances, the additional rise on the leading lines being about equal to 7 1-2 per cent. The prospects seem to be for higher values. Although there is no actual advance to note in the case of imported goods, the tendency in their case also is firm, while silk has firmly maintained the advance referred to in reports of last month. In the matter of payments, remittances were moderately good during the closing weeks of November, but since then some complaints have been heard, and at the date of writing there is room for improvement in this connection. The change, no doubt, was due to the fact that dealers in the country have been liquidating the more urgent of their interest-bearing debts, preparatory to the close of the year.

The demand for tweeds, overcoatings and other heavy lines of goods in the matter of gentlemen's furnishings has benefited by the colder weather. In overcoatings the favor is equally divided between Meltons and froizes, with the fashion leaning a little more in the direction of the former than the latter, but both have furnished a satisfactory volume of trade. Tweeds have been fairly active; in fact, the warm, mild weather of the early fall may possibly have been a benefit. At any rate heavy overcoats were not necessary until late, and the presumption is that more suits were ordered in consequence.

Knit goods and the heavier lines of woollen underwear were influenced by the weather, but, although the movement was restricted at one time it picked up again, and the movement on the whole was about up to the average. In fact the sorting up trade in these lines during the past few weeks was considerable, and one of the more active spots of the dry goods market.

Dress goods, both tweeds and serges, furnished business of a fair volume, although the weather operated against them to a certain extent.

Cloukings have shown considerable activity, and the big retail houses report a very active business both on city and country account, which has increased recently.

Fancy goods and millinery have not furnished a very active business, the wet weather being a drawback. The cold, clear days of December, however,

operated to produce some improvement.

Cotton goods have furnished perhaps the most notable features of the month owing to the marked appreciation in price which colored goods have exhibited. Throughout the month the goods showed an upward tendency, and the sharp advance in raw cotton made itself felt before the opening of the present month, as the combine took full advantage of the fact. Buyers attempted to repeat orders of several lines given in the early fall for spring delivery, but they were refused except at a considerable advance, and finally the flat-footed information was given during the first week of this month, that colored lines, such as cantons and linings had been advanced an additional 7 1-2 per cent on the rise noted in October. Grey and white cottons are very firm also at the date of writing, and the prospects point to higher values.

The demand for furs has been quite up to the average, in fact, some of the manufacturing firms report that they have been taxed to fill the orders of which they have been the recipients. Prices generally do not vary much from those of last year, except in some lines which went with a greater demand owing to the vagaries of fashion. The catch of south sea seal has been restricted owing to the Behring sea difficulties and this has stiffened prices on the already very expensive article. In fact, the high price has led to imitations being put on the market, other being the best adapted to the imitators' requirements in that direction. But seal is seal, and there is nothing else like it. At the sales held during the early part of November in London the advance in the price of seal was equal to 25 per cent. over last year and this in the face of the fact that last year's figures were exceptionally high. Dealers anticipate that such an appreciation as this will tend to check the call for the fur, and the feeling is that way already. Persian lamb and beaver have met a good demand, and values on them are about the same. Mink appears to be more of a favorite this year, while silver fox is too scarce to permit of any large volume of trade. In the cheaper furs there is a very good demand for Astrakhans and Australian furs. In fact, the former is quite the fashion in the undyed state for such articles as ladies' sacques and jackets, and also the trimmings thereof.

NOTES.

B. A. Boas, A. Boas, S. Davis and A. Hartz have applied to the Legislature for letters patent incorporating them under the name of the B. A. Boas Co., with a capital stock of \$100,000 to carry on the wholesale dry goods business in Montreal.

Mr. James H. M. Welsh, confidential counting house clerk for D. Morrice & Sons, for nearly 20 years, and widely known in banking and insurance circles, died recently at his residence, Mackay street. The late gentleman, who had suffered from heart disease and dropsy, had only been confined to his house for two weeks. He leaves a widow and two children.

Mr. E. A. Robert, manager of the Dominion Blanket Company, was married recently to Miss Shirley Foley, daughter of Mr. James Foley, of the Petroleum Oil Trust, Gaspe.

There have been rumors here during

the month that the colored cotton combine, which controls all the mills in Canada, excepting the Parks mill of St. John, N.B., had also secured control of the latter, thus making the combine complete. One of the leading directors of the Colored Cotton Co. said that matters were not actually settled but admitted that arrangements are in progress. They have probably been consummated, although nothing definite can be learned, but the visit of several leading members of the combine to St. John very recently is considered as signifying that the matter has been closed.

The annual meeting of the dry goods branch of the Board of Trade was held on the 15th. As usual the gathering was strictly private, and beyond giving the list of new officers to the press, Secretary Irwin had nothing to say. The officers are as follows:

President—R. L. Gault.

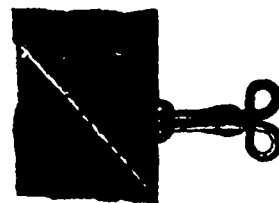
Vice-president—E. B. Greenshields.

Treasurer—Wm. Reid.

Directors—Messrs. Frank May, Geo. Sumner, Jas. Slossor, A. D. Thibaudau.

METAL LOOP HOOKS AND EYES.

Francis' Patent Metal Loop Hooks and Eyes were devised to fill the long felt want by those who make up ladies' and children's garments for a proper eye to work with the ordinary dress hook; When hooks first came into use many years ago loops of thread were



made to work with them; later on, eyes of bent wire, such as are now generally sold, were made, and, as no better article was to be found they were accepted, and the dressmakers have been struggling along as best they might with the thread loops and the unsightly eyes. The Francis device is an important departure from old methods, and, although a simple contrivance, is perfect in result, and



has the great advantage of saving time. When fitting a garment these loops can be adjusted in a moment with no bad effects to the fabric, and this is a great advantage. They are invisible when the garment is hooked and are more secure and sightly than thread loops or eyes. These goods are being well received by the American and Canadian trade.

The Government has been asked to place ramie fibre and the yarn or thread spun from it on the free list. The article is used as a substitute for silk in the manufacture of silk and woollen fabrics.

THE MONTH'S TRADE.

HERE is quite a struggle for holiday novelties, and enquiries for the latest importations are numerous. Orders are not bulky for this class of goods, but varied and numerous.

The rise of Kerr's 200 yard six-cord spool cotton from \$3.20 to \$3.50 has created a feeling that other brands will follow, and consequently prices are very firm.

Sealtees are not selling so well as last season, while the demand is for cheaper goods. Prices run now from \$2.50 up to \$10 per yard, but the great quantity average about \$4. When these goods were first put on the market six or seven years ago, the prices were from \$7 to \$20 per yard. But now the better classes have discarded them, and the people demand cheap goods.

The past month has been rather quiet among wholesalers generally. Stock taking is over, although results are not yet announced. While trade is slack all hands are busy getting out samples of spring stock. Domestic colored goods are being poured into the houses now and the dress goods and staple departments are putting on a summer appearance. Staples are not moving out very fast, but orders for future delivery are being secured in fair bulk by the travellers. Sorters and letters from travellers and by means of letters are very fair. These are of too diversified a nature to be described in detail.

The month of November has been a favorable one for most of the wholesale houses. The volume of business done was greater than the corresponding month of 1891. The increase was much greater than was the case in October. October was a somewhat discouraging month. December has opened up well. Heavy dry goods are moving both with retailers and wholesalers. Holiday novelties and holiday staples are in good demand. In fact the amount of holiday goods moved out indicates a very strong confidence among the retailers in the volume of the Christmas trade. In Western Ontario sleighing has made business quite lively. In the more southern districts the rural trade has not been so active.

Most of the houses have completed their stock inventories, and stocks cannot be said to be too heavy. The results of the year's business will not be known for nearly ten days.

Letter orders continue numerous. Strong enquiry has been made for handkerchiefs of all kinds, neckwear and some lines of staples such as flannelettes. Here it may be remarked that the huge trade done during the past three months in flannelettes has seriously limited the volume of the trade in grey flannels. Most dealers are complaining, but stocks will lighten very slowly.

NOTES.

Caldecott, Burton & Spence are offering certain lines of silk dress trimmings at extremely low prices to clear. These are new goods, but are broken lots, and must be cleaned out. At present they are doing a nice trade in silks generally, especially in lighter shades for evening wear, and for fancy goods

manufacture. They report very hopefully concerning spring orders. They are numerous and bulky. Stock-taking is keeping all hands busy at present.

John Macdonald & Co. have just passed into stock a shipment of new daisy ball cotton fringe. This is something extremely nice for trimming the new art muslins and silks. There is also to hand a repeat delivery of four-hole and shank large smoked and white pearl buttons. The demand for these goods is still very active. In silk and satin pompoms, tassels and chenille cords they have very full lines at present. In fact they are always able to fill orders for any color or quantity.

In cotton challies and dress tweeds for spring Caldecott, Burton & Spence show nice ranges. These are excellent goods and dealers will have to pay extra attention to them. They report a steady sale for buttons. Large 70 and 80 line pearl and bone are selling very well.

John Macdonald are showing some very new things in their samples of spring prints and shirtings.

W. R. Brock & Co. are showing an extensive range of flannelettes. They are busy getting in all kinds of domestic spring goods.

Alexander & Anderson report a steady demand for staples. Heavy underwear has been a strong feature of their fall trade.

John Macdonald & Co., in their rubber goods department, are showing an entirely new range of patterns in their Rigby waterproof goods. These goods can not be distinguished from an ordinary spring or fall overcoat. It is perfectly waterproof and sanitary in the highest degree. This is one of the most improved fabrics ever produced in Canada. This house has the only line of samples of these goods shown in Toronto. They have introduced a new improved wire hair brush, which is possessed of a row of bristles around the outside, thus being really a combination brush. The only invention in a century of hair pin manufacture is one just put on the market in the shape of a round blunt point which will not hurt the head. Sara Bernhardt says it is the only hairpin that she cares to sleep in. A new thing akin to this is a hair waving press, a small wire arrangement for producing a wavy appearance to the hair in five minutes without heat. It is highly recommended by Mary Anderson.

Alexander & Anderson have finished stock-taking, and are now opening up their first shipments of domestic spring goods. They have been very fortunate in placing large orders before the recent advances in cottons, woollens and silks. They are receiving samples of British and continental dress goods. The prominent features for the coming season will be whiteoids, diagonals and shot effects. The range will be as large and varied as usual.

Gordon, Mackay & Co. are pushing some very new Christmas goods in the shape of damask sets of table cloths, with napkins to match. These are novel and choice goods, and have been well approved of by the trade. The patterns are very choice, and the designs new and original. This house has secured a large repeat in frizzes, which are so much in demand at present. The run on these goods has been strong and continuous, and stocks are almost depleted with the jobbers, while manu-

facturers are running hand to mouth orders. Still the enquiry from retailers is brisk, and a house is fortunate in having a stock of these goods.

W. R. Brock & Co. are succeeding very well by use of post and cable in keeping their stock fully equipped for the demand in all kinds of overcoatings such as frizzes and ulsterings. They have a reputation of keeping their stock well assorted, and they always try to maintain this, no matter how difficult or expensive it is.

John Macdonald & Co. are showing some nice holiday novelties in their linen department, such as sideboard covers, doilies, table sets, five o'clock tea cloths, etc. They are opening up spring lines of flannelettes, prints, etc. Their flannelettes are taking extremely well.

Messrs Alexander and Anderson are showing a full range of navy estimaines and heavy navy diagonals, also diagonals in the new fashionable green. This new shade is very fashionable at present in England, and, being a shade of bronse green, is very pleasing. It looks extremely well in diagonal dress serges. Stock taking is in full blast in this house, and special offers in job lots and remnants are being cleared out at reduced prices.

Messrs. Gordon Mackay & Co. are offering a special low line of domestic wool hose in ladies sizes. This is a special line they are running out in order to clear. Other job lines are numerous in hosiery, underwear and gloves. In their dress goods department they report tartans selling extremely well, and also all shades of greens. Greens sell well in the city, and in all other places which lie anywhere near the border of the United States, as there the color is in strong demand in all kinds of dress goods.

John Macdonald & Co. have just received a shipment of new veillings in blacks, browns, navys and creams, chenille spots, chenille borders, masque nets, and complexion nets. These are scarce goods, and are also choice goods, fresh from France and England.

Messrs. George Anderson & Co., manufacturers' agents and jobbers in hats, caps, furs, etc., have now got settled at 8 Wellington East, with a number of good agencies, prominent among which is the huge concern of Macqueen & Co., of London, Eng. This firm ranks among the largest and best hat manufacturers in Great Britain, keeping three large factories, two in London and one at Bredburg, Stockport, to meet the demand for their goods. It is their intention to make a big attempt to get a share of the Canadian trade, and, judging from their large range of fine samples, they bid fair to carry out their intention. Messrs. G. Anderson & Co. also represent Triest & Co., of New York, in the "Lion Brand" and "Monarch" hats.

Toronto Fringe and Tassel Company

Manufacturers of

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

19 Front St. West, TORONTO.

A VERY LIVELY MEETING.

THE Dominion Commercial Travellers have had their meeting in Montreal, and, as every one expected, it was of the lively order. The commotion all arose out of the contest for the presidency and the manner in which it had been carried on. In fact it looked at one time as if active hostilities would ensue over some remarks made by Mr. D. Watson, one of the newly elected directors. The discussion waxed very hot at one time, indeed, but the counsel of the wiser heads eventually prevailed, and the resolution which threatened to make matters unpleasant was tabled; the fervent wish of all being, as the new President remarked, that the hatchet would be buried so deep that no one could find the time to dig it up again. The interest taken in the meeting was plainly demonstrated by the crowded attendance at the rooms of the Natural History Museum, where it was held. According to Secretary Wadsworth, and he ought to know, it was the largest gathering of the boys he ever had to record. It was about 8 o'clock when the meeting got down to business, for considerable hand-shaking had to be indulged in as a preliminary. The retiring President, Mr. F. Hughes, accompanied by an enormous yellow chrysanthemum, which reflected a genial yellow glow over his smiling face and handsome mutton chops, took the chair about a quarter past eight. He carried two more of the fashionable blossoms in his hands, and the boys indulged in some small wagers on the quiet as to what they were intended for. The mystery was solved, when he called up Messrs. Cairns and Wilson, the two gentlemen who were aspiring for his seat, and, amid thunderous applause, decorated each of them. Then the refulgence was dazzling to behold and it took some time for the meeting to get down to regular prosaic work after this little bit of sentiment.

But everything has to have an end, and, after Secretary Wadsworth had read the minutes of the last annual and quarterly meetings, the annual report was read as follows:

Gentlemen,—Herewith your directors beg to present the annual statement for the fiscal year just closed, and again congratulate the Association upon the rapid and substantial progress made during the year. Three hundred and forty-five new members have been admitted, while 247 old members have dropped out, leaving a net gain of 98, and making our present membership 2,849. Your attention is called to the accompanying duly audited financial statement. The total income for the year, it will be observed, amounts to \$29,557.19, and the expenditure \$19,680.80, which with \$248.05 written off, leaves a net gain of \$9,628.34 carried to capital account, which now reaches the sum of \$117,641.16. Sixteen members have been removed by death during the year. While this is about the average number, it will be noticed that the amount paid in death benefits is much above the average. This is accounted for by the fact that many of the deceased were members of long standing and three of the deaths being the result of accident. In the last annual report, mention was made of an important meeting with the railways early in December last, when deputa-

tions from the various Associations with many of our leading merchants, waited upon the railway representatives and pressed for further concessions. Their reply was received early in the year, granting only a very small concession, viz., the extension of the week end ticket. While the more important matter of a two-cent rate and further excess baggage privileges were not granted. An important joint letter from the railways has just been received with reference to the admission of applicants to membership, whereby the "four months" clause is to be more rigidly enforced, and which will necessitate many of our present members in renewing their subscription, to become associate members, who will be entitled to all the privileges of the Association except railway concessions. During the summer an excursion to Portland, under the auspices of the Association, took place, and proved a very enjoyable affair. The commercial travellers of Portland and the citizens generally gave us a public welcome and treated us in the most cordial and hospitable manner possible. A benevolent fund, to provide assistance for members in destitute circumstances has recently been established. This has been a long felt want and has often been discussed, and various ways suggested for raising a fund of this kind, but, owing to opposition to the several schemes presented, the matter was not taken up until recently, when it was resolved to appeal to the members for voluntary subscriptions, and we trust that the circular recently issued respecting this fund will be liberally responded to. The monthly social entertainments held during the past winter were a source of pleasure to those who attended. The Association is indebted to the gentlemen of the committee who arranged these entertainments at their own expense. While the year has not been marked by anything of an unusual character, the Association is to be congratulated upon its gratifying progress, the good feeling which exists among its members, and the important position which the Association has attained in public estimation.

Respectfully submitted,
 FRED. HUGHES,
 H. W. WADSWORTH, President.
 Secretary.

The financial statement showed that the receipts for the year, including a cash balance of \$6,124.87 from 1891, had been \$53,985.31, of which membership certificates represented \$23,784; interest on investments and bank deposits \$5,774.27, and investments realized, \$18,000. The disbursements had been \$38,228.85, leaving a favorable cash balance of \$15,456.46. Of the expenditure, working expenses had swallowed up \$4,216.08; assurance indemnity, \$19,680.80, and investments \$18,500. The assets were put down at \$11,628.69, viz., cash \$15,456.46; investments, \$100,770; accrued interest, \$802.23, and furniture \$600.

The following "In Memoriam," of members who had passed away during the year, closed the report: D. Dobbie, A. G. Hill, Thomas Kearney, Charles Lowe, Daniel Robertson, J. G. McArthur, J. F. Gregoire, Sam. Austin, Wm. Clarke, G. T. Beard, Alf. Labbe, J. E. Doyle, Alfred Lang, J. W. Taylor, E. W. Heffer, G. A. Pontbriand.

In speaking to the report the retiring President called attention to the fact

that the general expenses of the Association were smaller now than in 1890, which was owing to the fact that there was no dinner deficit, the total expenditure being \$600 less. On the other hand they would see by the annual report that they had lost no less than sixteen members, and that the Association had paid out for assurance indemnity \$15,464, which was the largest amount in the history of the Association. The number of deaths, was exceeded by one in 1890, but the amount then paid out for indemnities was \$1,000 less, which went to show how closely the old members were sticking to the Association, and that it would have to closely husband its forces in the future. The number who had dropped out was about the same as usual. In 1890 it was 235; in 1891, 257, and in 1892, 247. The increase in membership was in about the same proportion as in the past. In 1891, 71; and in 1892 a net gain of 98. In the report mention was made of the "four months clause" in connection with applications for membership. This had always been on the application paper, with the exception of one year. The railway companies requested it to be restored, and this was done. Many members travelled less than four months in the year, and the railway companies now wanted it stated about the number of days they travelled, and about the number of pounds of baggage they carried. They also wanted it more clearly defined whether the member was a commission merchant or not. Concluding, Mr. Hughes remarked that he was sure that the members were satisfied that the board of 1892 had done its duty, and it was evident that the members thought so from the applause with which the remark was greeted.

After Mr. White had asked some questions about the educational fund, Mr. S. Woods had something to say. He commenced with the rather ambiguous remark that the annual reports always looked on the bright side of things, but as he proceeded it was found that he was perfectly satisfied with it. The only thing he wanted was separate accommodation at the rooms of the Association for smokers and non-smokers. He noticed they had a constantly increasing reserve fund, and thought some of it could be acceptably disposed of in the matter of securing better accommodation at the home of the Association.

The chairman replied that the retiring board had thought of the matter, but as they would be moving out of their present rooms this spring they had concluded that it would be more appropriate to leave the incoming board to settle the matter.

Mr. George Forbes, while admitting that the report was a good one, thought that the ratio of expenditure to income was not as small as it should be. After some discussion as to the object of the recently established benevolent fund, Mr. W. Percival moved the adoption of the report, which was seconded by Mr. Price, and carried unanimously.

This matter disposed of, everyone settled down with a look of expectancy for the report of the scrutineers as to the incoming board. Mr. T. Paton, the chairman, came forward with his usual impassive smile so well known on the increase field, and announced

the following, being interrupted frequently by cheering and applause:

For president:

G. L. Cairns, 1,121.

L. Wilson, 602.

Majority for Cairns, 450.

For Vice President:

J. H. Morin, 1,077.

George Forbes, 640.

Majority for Morin, 437.

Treasurer—F. Birks, acclamation.

Directors elected—D. Watson, 844 votes; James Armstrong, 819; Max Murdock, 674; F. X. De Grandpre, 614; M. E. Davies, 562.

The chairman in retiring referred in grateful terms to the honor done him in the various positions he had held in the Association, and, in concluding, thanked his friends for the fact that mark was the occasion of quite a little mark was the occasion of quite a lively little battle after the incoming President, Mr. G. L. Cairns, had taken the chair and fingered the official gavel.

Mr. Cairns in doing so thanked the Association for the honor done him in a few appropriate words, and expressed the hope that now the battle was over everyone would bury the hatchet. Unfortunately, as subsequent developments proved, this advice was not accepted.

When the new President concluded Mr. Galbraith jumped to his feet and took exception to the remark of the retiring President that he had never suffered defeat. With fire in his eye and every hair of his patriarchal whiskers bristling with aggressiveness, he demanded if Mr. Hughes intended to cast any reflection on those members who had suffered defeat. If so he would have Mr. Hughes to know that just as good men as he had stood and suffered defeat. This defiance was greeted with disapprobation by the meeting, especially as Mr. Hughes in strong terms disclaimed any such intention. He regretted that his remarks had been construed that way, for he meant only to express his gratitude to his friends for what they had done for him.

Mr. Galbraith had a little more to say, and, to cries of "sit down," he persisted, amid a regular pandemonium in saying it. He repeated that if he was a defeated candidate he would consider Mr. Hughes' words a reflection on himself, and it was just as well that it was explained.

The excitement subsided for a spell after this exhibition, and Mr. T. H. Morin, the Vice-President thanked the Association for the honor conferred upon him.

Then Mr. David Watson proceeded to light the torch of wrath in earnest, and the proceedings became decidedly interesting. After some general remarks expressing his thanks, and conveying the assurance that he would ever have the interests of the Association at heart, Mr. Watson went on to refer to some circulars that had been sent out during the recent contest. There was no outburst until he had characterized this action as disgraceful and then it was easy to see that there was music in the air. Mr. Watson regretted that the contest for president had this year taken that form; but he hoped and trusted that every member of the Association would put his foot down upon the system of canvassing for votes, and sending out private dodgers. He thought that, above all things, they ought to be honorable.

He had looked upon it as an honor to belong to that Association, and he looked upon it still as an honor. The members ought to be very guarded that they did nothing which would stain in any way the character which that Association had borne for years. The merchants of the city would not come forward for positions, as in the past, if the tactics of late years continued to be followed out. He hoped from that time forward every member of the Association would act straightforwardly and honorably in connection with the election.

He had no sooner concluded than Mr. Callahan rose to his feet and denounced Mr. Watson's remarks as uncalled for, amid marks of disapproval and dissent from the different parties. Unless Mr. Watson would take them back and show that there had been a slur cast upon the Association in the late contest, he had better apologize for what he had said. Mr. Watson said that he had never asked for a vote, but was cognizant of the fact that there were an army of men working for him.

Mr. Watson—I was not cognizant of any such thing. I say again, I authorized no one, I asked no one, and I neither authorized nor gave any right to anyone to do anything of the kind on my behalf. I hope that is satisfactory.

Here the new President, who was evidently nervous at the difficult initial task that had been imposed upon him, got in a plea for the funeral of that hatchet. The obsequies, however, were deferred until Mr. Wood, Mr. Harris, Mr. Gormley, and others had given their opinions.

Mr. Allan arose again and remarked that he had one of the circulars in his pocket, and was proceeding to speak at length when the President ruled all discussion out of order until there was something before the chair. Mr. Allan replied to this by a motion, seconded by Mr. Freeman, that the circular be produced and read. This made everyone look anxious, and there was a painful lull until Mr. W. Percival, seconded by Mr. Hughes, proposed a motion which carried out the funeral recommended by the President in approved style. It was a motion in amendment that the circulars be tabled, and they were by an overwhelming majority. It is needless to remark that there were few mourners, and that the combined sigh of relief was audible.

The report of the trustees of the educational fund was read. It showed that there were now three children at school, one at the high school, Montreal; one in Newfoundland, and one in Liverpool, Eng. This left five vacancies at the disposal of the board. The treasurer's statement showed that the receipts had been \$201.44, and the expenditure \$78.14, leaving a balance in hand of \$213.30.

With the exception of Mr. Fred. Hughes, who took the place of Mr. David Watson, who retired, the old board of trustees was renominated.

In accordance with notice, Mr. S. Woods moved "That no investment of the Association's funds be made except in first mortgages on real estate or its equivalent."

This was seconded by Mr. George Forbes, and agreed to.

In accordance with notice, Mr. W. Percival moved "To annul section of clause 3, article IV., reading as fol-

lows: 'The nomination of candidates shall be made in writing, with the signatures of at least six qualified members of the Association, and the names of six proposers shall appear as such on the voting paper.'

After a brief discussion the motion was voted upon and lost.

A vote of thanks was then accorded the ex-president for his services whilst in office, and the business portion of the meeting was at an end.

The papers for the coming year were then disposed of to the highest bidder, Mr. J. H. Morin acting as auctioneer.

STUDY CUSTOMERS' WANTS.

Some of our subscribers say that the best trade of their town or section is diverted from them by large city retailers, who send catalogues to customers, and thus secure a patronage which should come to them." Others, who live near large cities, say that "their finest trade goes to the city retailer."

While it is impossible to stop city merchants from catering to the country trade as they may see fit, yet, if they can send out their catalogues to reach the trade you speak of, you have a like opportunity of mailing to your trade samples of such goods as they send for to the city. In the first place, familiarize yourself with the wants of your best trade, their peculiarities, tastes, and their purchasing capacity.

Every lady expends a certain amount on dress every season, and the class you speak of want the best. By catering to this class, and there are many in every community, you will secure some of it. Endeavor to get in touch with them, learn their wants, and then aim to supply them. When you buy your stock always keep in mind what styles and grades of goods are used by the best, medium, and general trade of your town and section. When you come to the city to select your spring or fall stock, before doing so, drop into the leading city retail stores, just the class who send out catalogues, and see what they are selling. Many of our near-by and state trade do this.

It is necessary to make your store as attractive as possible, and so do everything you can to contribute to the comfort and pleasure of your lady customers. This goes a great way. Every courtesy and attention tell. Women rule the world of trade, especially in dry goods.

The out-of-town merchant has the same stock to select from that the city retailer has. The only difference is, when he can use one hundred pieces of certain lines of dress goods you may only be able to sell one or two. You can buy a pattern of different lines. You must be able to gauge the quantity by your knowledge of your trade. The means of ordering goods are such that you can quickly replenish your stock, in any and all lines. You have to keep a well-assorted stock in order to hold trade. When you come to the city go to the jobber or importer who has the largest and best-assorted lines to select from. If you don't keep the class of goods your trade demands, your customers will go elsewhere and purchase their supplies.—Chronicle.

TRADE CHAT.

MR. Cook, merchant tailor, Sarnia, was much injured by a recent experience with a runaway horse.

The store of Mr. Thomas Craig, merchant tailor, Ridgeway, was entered by burglars recently, and \$500 worth of goods stolen.

The Empress of China brought 200 tons of silk to Vancouver, B.C., on her last trip from Yokohama. Most of this silk was destined for Montreal.

Mr. O. C. Rowse, a prominent dry goods merchant of Peterboro', died there recently. He was an energetic business man and a prominent church worker.

Mr. J. S. Collins, men's furnisher, Simcoe, Ont., was burned out on the 8th inst. Loss amounted to \$5,000, and the insurance to \$2,000. Part of his stock was saved.

Messrs. Newland & Co., Galt, Ont., are having plans prepared for an enlargement of their works, owing to the heavy demand for their imitation buffalo robes.

The Worsted and Braid Company, of Toronto, have amalgamated with the Austin Manufacturing Company, of Toronto Junction. Operations on a large scale have commenced.

On Saturday last the employes of A. A. Allan & Co., cap and fur manufacturers, Bay street, presented Mrs. Walker, the esteemed forewoman, with a handsome gold watch.

The British Columbia Jute Company is to erect a factory in Vancouver for the manufacture of jute and cotton bags of all descriptions, and is to be exempt from taxation thereon.

Mr. James H. Currie, son of Mr. James Currie, St. Thomas, has purchased a partnership in the dry goods business of T. W. Gray & Co., Woodstock, and will remove there soon after the new year.

Always anxious to be abreast with the times, the Canada Glove Works at Acon is about to put in steam power to run their sewing machines. This should render the work much lighter for the operatives.

A young Englishman in Stratford, by name Albert E. Elcombe, recently married an elderly lady, and ten days afterwards deserted, taking with him \$200 belonging to Tolton Bros., men's furnishers, in that city.

The dry goods store of D. Hendley, at Tilbury Centre, Ont., was broken into on Saturday night, the 10th inst., and about \$1,000 worth of goods carried away, consisting of ready-made clothing, silks, plush and ribbons.

The matter of addressing the Government on the question of introducing at next session the Insolvency Bill, agreed upon by the joint boards, was left in the hands of the president and Mr. J. W. Little, with discretionary powers at the last meeting of the London, Ont., Board of Trade.

Robert Barbour, president of the Barbour Flax Spinning Company, died recently of apoplexy at Paterson, N.J. He was born in Ireland, and came to the country in 1804, and established an extensive American industry. He left a fortune estimated at from \$5,000,000 to \$10,000,000. Canadian merchants are well acquainted with this brand of thread.

It is stated, and on very good authority, that if the Park's mill, at St.

John N.B. has not already been secured by the colored cotton syndicate, negotiations to that end will very shortly be consummated. This is the last mill outside of the syndicate, and the fact that it will soon be gathered into the fold, materially strengthens the stock of the latter in the market.

The mayor of Toronto has received a requisition signed by many prominent citizens asking that a public meeting be called to discuss the question of establishing a manufacturers' and commercial exchange, which shall, by disseminating information regarding established industries and others that may be projected, and be advertising the advantages of Toronto as an industrial centre, promote the prosperity of the city.

Mr. Chapleau in the customs department recently listened to the particulars of a case wherein goods had been seized for undervaluation. Stewart & Son, Lisburn, Ireland, manufacturers and importers of Linen thread, have been invoicing goods to Canada for 50 years, and their representative, Mr. Fawcett, of New York, states that the same basis of valuation had been used all these years that was used in invoicing this lot seized.

Messrs. Dundas and Flavelle Bros., Lindsay, Ont., are said to have one of the best equipped dry goods stores in that district. Their dress goods are kept in the front of the store, while the rear is filled up with tweeds and ready-made clothing. On upper flats are the carpet room and the millinery and mantle rooms. They carry a huge stock and do a rushing trade. They are also interested in other industries in the town.

Mr. Robert Simpson, who runs an immense dry goods business on the south-west corner of Yonge and Queen streets in this city, has been making some extensive purchases of real estate. For the lot on which he does business, which is 100 feet deep and has 28 feet frontage on Yonge street, he paid \$70,000. For the lot immediately south of this, with 42 feet frontage on Yonge, he paid \$84,000. The lot on Queen street just west of the two mentioned cost him \$46,000. The three deals are said to have been all cash transactions.

At a meeting of the Executive Committee of the Toronto City Council, it was decided that in January the people shall be asked to answer the following question: Are you in favor of the City Council asking the Legislature for power to reduce or abolish taxation on personality, income, merchandise, as well as machinery, and, if necessary, on buildings? The voters who will have permission to answer this question are only those entitled to vote for the election of aldermen. It was decided to ask for power to abolish exemptions on land within the city.

On December 12 fire broke out in Mrs. Wyckoff's fancy store, London, Ont., and before the flames were extinguished, the stock was completely ruined by fire, smoke and water, entailing a loss of about \$5,000, on which there was no insurance. Very little damage was done to the building, although the store fittings were badly damaged. A little granddaughter of Mrs. Wyckoff's after lighting a lamp threw the burning match on the floor which ignited some paper and started to blaze, seeing which the

child ran down cellar, from which she was rescued by firemen through a window.

Speaking of failures, it is said that the circumstances connected with the closing down of the firm of McKinnell Bros., Vancouver, under a bill of sale, are such as to demand investigation and legislative enactment to prevent the possibility of its recurrence. In this case a bill of sale in a large amount was given, which shuts out all creditors, and it seems that in this province such an enactment will hold water even when given when a man is in a position of insolvency, and this has been the means of defrauding more than one creditor in British Columbia.

After an existence of half a century, the well-known wholesale dry goods firm of Mackay Bros., Montreal, is about to retire from business. The firm was established in 1840 by the late Joseph Mackay, founder of the Mackay Institute, and a few years afterwards his brother Edward was taken into the firm, and later on the Hon. Hugh Mackay and Mr. James Mackay, nephew of the founder. All are now dead, and the only member of the family at present connected with the firm is Mr. Robert Mackay, who holds the principal interest, and is now retiring. The business will be disposed of as soon as possible, the sale of the stock and goods taking place some time during the present month.

A change has taken place in the firm of Wall & Butler, the well known and popular dry goods merchants, of Chatham, Ont., by which Mr. Butler retires from the business. His interest has been assumed by Mr. John Wall, Jr., and the future designation of the proprietary will be John Wall & Co. In withdrawing from this old and well established house Mr. Butler carries with him the fullest respect and confidence of his former partner and business associate, together with the well-wishes of the house for his future prosperity. His retirement, it was learned, was voluntary, and the terms upon which it was arranged were mutually satisfactory, and reached in the best possible spirit and with perfect understanding. Mr. Butler, it appears, has simply given opportunity to the son of the senior partner to gratify a natural and cherished ambition for membership in the firm. Mr. Butler has always been regarded as one of the leading business men of Chatham, and was held in high respect by the citizens of that town.

Mr. Robert C. Milne, with R. C. Macfie & Co., hats and caps, has returned to London after a successful ten weeks' business trip to Manitoba, the Northwest Territories and British Columbia. His trip evidently agreed with both him and the firm.

W. R. Brock & Co. have an enormous stock of new prints. They have several ranges in domestic goods which are entirely confined to themselves. Already they are shipping out these domestic goods and the comment on them is very favorable. Their samples of English prints are on the road, and orders are coming in very well. In German blues their samples show a well assorted stock. They also carry a nice range of the better class of American prints. They expect fine gingham to be in good demand, and are preparing to meet this with a good supply.



MANUFACTURES of art silks, pongees, and such like fabrics, are the leading things in fancy goods this year. Head rests have been and continue to be a leading novelty. They are ornamental and useful, and thus their double purpose makes them doubly desirable. Art cushions have also had a great demand in plain silk or in combinations of all kinds. Wide frills are a striking feature of most of the lines that have sold best. Then comes fancy curtains and screens, which use up a great deal of fancy silks of all kinds. As to fringed scarfs and other like ornaments, these have consigned the old-fashioned tidles of ten years ago to the realms of the lumber room and oblivion. They are more artistic, and give scope for the exercise of that taste for fancy work which is one of the strong features of the weaker sex. To plan out some new fancy article is a sweet morsel to nearly every housekeeper; and the demand for these goods is limited only by the merchant's power to convince his customers that they are the proper thing for fancy work.

Many dry goods merchants are having a heavy sale of printed cloths of such a nature that when the figures printed thereon are cut out, they can be sewn up and stuffed into a most taking imitation of some domestic or other animal. Thus formed, it supplies a very pleasing and desirable toy.

In pongee silks John Macdonald & Co. show a range of fifty shades in each of two widths, 18 and 22 inch. The newest shades are art shades, and are used especially for scarfs, curtains and cushions. In satins they also show a full range of colors in 19 and 21 inch goods. These comprise four different qualities. Their range of silk faille, satin and faille, double-faced satin, and other lines in new shades to match their stock of pongees and satins. In hair ornaments they are now passing into stock a large shipment of the latest continental novelties. This includes a large range of new jet, steel points, imitation pearls, rubies, diamonds and amethysts, imitation floral, crescent, spray and insect designs. They also show the new hair or hat one-pronged dart in neat gilt designs.

A large collection of small stick pins for millinery in numerous varieties are exhibited. In brooches, they show the latest thing in jets, gilts, and fancy jewelled brooches. One line of these is an effective combination of a floral design and a floral bow, finished in exquisite colorings.

The Mackie-Lovejoy Manufacturing Co., of Chicago, have put a new hair curler on the market which is said to be ahead of anything yet sold. The distinctive feature is the hidden and durable spring. Their three leading lines are the "Dwarf," "4'00," and "Tuxedo." No doubt these lines will have a great sale.

The trade during the past month in novelties and fancy goods of all descriptions has been somewhat quiet considering the season. Nearly all orders have been filled, and nothing remained but sorting orders, and orders from late buyers. This would be an

accurate description of the trade; if dry goods dealers were left out of view. But while the regular fancy goods retailers were opening up and pushing their lines, the dry goods dealer was fitting among the wholesale houses buying up fancy lines. Still the mild weather has had an effect on trade which cannot be overlooked. Cold, stern weather is needed to brace up the trade. A dull sermon makes men listless, and so does dull weather. Retailers have commenced to move out their stock, but the pace is not rapid as yet. Nevertheless both wholesaler and retailer are confident.

No trade journal, no wholesale salesman or buyer, no retail dealer, and no consumer can ever say a word derogatory to notions. In trade, in all stocks, and in all personal requirements they are goods which have the stamp of popularity, reasonableness in prices and as articles of usefulness and comfort. The present season has shown them in larger demand than ever before, and the next season will be a still more important and successful one. The notion department is worthy of the greatest attention in whatever branch of trade it is conducted. It is already large, it can be made larger, and if it is small it should be made large. The goods sell readily, the lines are particularly noted for novelties, and there is no difficulty in giving prominence to the stock at all times, from the fact that it is always made up of interesting lines.—Fabrics and Fancy Notions.

A NEW INDUSTRY.

The growth of our home productions has been very marked during the past twelve years, and we are informed by one of the oldest buyers in this city in the dry goods trade that blankets, flannels, tweeds and other woollens are now made so well and cheaply in Canada, and sold at such close prices, that, considering the fact that there is less shoddy in them than in imported goods, they are sold to the consumer at prices little if any above those paid in the retail shops in Britain. This remark applies of course mainly to the low and medium goods, the finest classes being still imported; but those who buy them are well able to pay the duty. In keeping with this progress a new concern has recently started in Toronto, just south of the King street subway, called "The Merchants' Dyeing and Finishing Co." for the purpose of making a specialty of dyeing and finishing textiles of wool and half wool. In Europe this has long been a separate business from manufacturing, but this is the first concern in Canada to make a specialty of this class of work alone. They expect to get work from the large importers, who will find it to their advantage to bring out their dress goods in the grey state, and then get them dyed here weekly, whatever shade may be most required by the current fashion. They expect also to get work from the smaller manufacturers who cannot afford to put in the expensive machinery required for the purpose, and no doubt it will help forward the production of goods in our own country, which, up to this time, have not been successfully dyed and finished here. The building is entirely new and specially constructed for the purpose, and the machinery is of the most approved kind in use in Europe. The works are under the management of Mr. Alfred Burton, a young

Canadian, who has had the advantages of a technical education in Europe in both weaving and dyeing, holding diplomas from the City of London Guilds and Institute, added to which is practical work and experience as a dyer and finisher in one of the largest and best concerns in Britain. They are also fully equipped for re-dyeing bad shades, and have already turned out some good work. We wish the new concern every success, and are glad to find that we have amongst us men who have confidence in the progress of our own country, and are willing to give their youthful energies to aid in the development of the country in which they were born.

A general meeting of the Commercial Travellers' Association of Canada was held at 51 Yonge street in this city on the 2nd inst. Mr. John Burns, who has been chief officer of the association for 20 years, resigned, and Mr. C. C. VanNorman, of Harvey & VanNorman, was chosen to fill his place. The nomination of officers for the ensuing year was made as follows: First vice-president, R. H. Gray, R. J. Orr; second vice-president, H. Bedlington, James Haywood; treasurer, James C. Black; directors for Toronto board, nine to be elected, F. T. Butler, C. J. Bothwell, W. Bingham, P. R. Carson, W. J. Caldwell, W. B. Dack, J. H. Devaney, W. C. Ellis, John Everett, T. P. Hayes, George E. Hannah, W. S. Hunter, C. E. Kyle, Joseph Kilgour, H. Morrison, John A. Ross, John Orr, W. H. Williamson, E. E. Star, H. Stanbury and Geo. West.

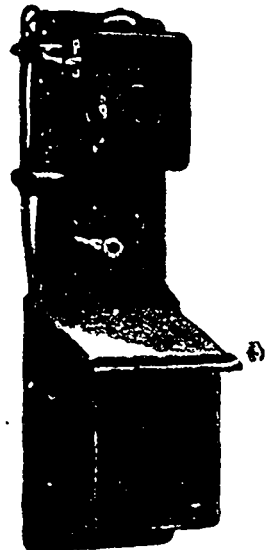
Hamilton board: First vice-president, H. G. Wright; second vice-president, John Hooper; directors, W. E. Lechance, W. G. Reid, E. A. Dalley, J. H. Herring, Fred. Johnston and R. B. Wilson.

Winnipeg board: First vice-president, G. F. Gault; directors, two to be elected, H. Miller, W. L. Brock, H. A. Galbraith, J. B. Ferguson. The annual meeting of the association will be held on December 29, when the ballots will be counted. On the same evening the "Circle" will hold its concert.

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Sales of Canadian and Imported Prints having been on a much larger scale than heretofore, we are giving special attention to this department.

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