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THE

Bookseller and Stationer

Vol. XIX.

MONTREAL AND TORONTO, CANADA, AUGUST, 1903.

No. 8.

CURRENT TOPICS.

A GREAT deal of complaint is at times heard from that portion of the community which prides itself on its imperialistic sentiment, regarding the immense preponderance of United States periodical literature which enters this country over British publications. This may be due in

British Periodical Literature. part to the existing postal arrangements which act as a barrier to British matter. But the propinquity of the United States must also be taken into consideration. Canadians are much more familiar with

United States publications, because they are near their place of origin. Were we to become as familiar with British periodicals, the difference in the postal rate would have much less effect. We take it, that if our booksellers would make an effort to introduce more British magazines and weekly papers, these publications would be appreciated by Canadian readers as soon as their merits became known to them. As an instance, how many Canadians are acquainted with, say, The English Bookman? It is an admirable monthly literary production, which, once read, is ever after prized and preserved. Its page are filled with valuable illustrations and no less valuable reading matter. Few people in this country are aware of its existence. The same may be said of many more British periodicals. To samely the postal grievances effectually there must be a demand for British matter and the demand can only be occasioned by an appreciation of the merits of British productions.

ROM the publisher's standpoint, the month that has passed has been a quiet one. Few new books of any importance have appeared, and activities have been directed towards supplying the retail trade and getting out paper editions of popular works. The retailer has found July a good month, and much current literature

July Book Trade. has been disposed of. As was predicted in these columns, "Gordon Keith," by Thomas Nelson Page, has advanced to first place in

the Canadian selling list, and has received a well-deserved popularity. The other popular books of the month include "Lady's Rose's Daughter," "The Banner of Blue," "The Virginian" and the older favorites, "Lovey Mary" and "Letters of a Self-made Merchant." A demand from Quebec and Eastern Canada—no doubt attributable to the influx of Summer tourists—has been noted for the works of Parker, Roberts and the other novelists who have made a study of that region. Parker's "Right of Way" and "Seats of the

Mighty" exhibit renewed popularity. It is as yet too early to make statements with regard to the Fall trade. The special number of THE BOOKSELLER AND STATIONER, to be published next month, will contain full announcements.

N the 13th inst. Professor Goldwin Smith, of Toronto, completes his eightieth year. Canadians from ocean to ocean will note this event with deep and carnest respect. Though Professor Smith's opinions on many subjects have been at variance with those of certain of his fellow-countrymen, there are few who fail to respect him or who deny him place as the most dis-Goldwin Smith.

or who deny him place as the most distinguished litterateur in Canada at the
present day. His energy, his learning and

his courtesy are three attributes which ha made him a great man and have won for him theesteem and honor of his fellow-countrymen. It was a distinct compliment to Canada that Professor Smith should have selected this country as his place of residence and Canadians should not be slow in showing their appreciation, not only of his presence but of his influence.

A SUIT of much interest to Canadian booksellers and stationers has recently been settled by a judgment of the Privy Council in England. It was the case of Henry Graves & Co. v. Gorrie. The plaintiffs are the registered owners of the copyright of the well-known picture "What we Have We'll Hold." They acquired no copyright in Canada. The defendant published The Copyright

the picture in Canada without securing any liceuse from the plaintiffs. The latter held

The Copyright Decision.

this to be an infringement of their copyright. The case was first heard in the High Court of Ontario and the plaintiffs' application for an injunction was dismissed with costs. Appeals to the Divisional Court and the Court of Appeal met with no better fate and the case was carried to the Privy Council. There the judgment of the Canadian court was upheld. This practically means that so far aspaintings, drawings and photographs are concerned, the English copyright law does not apply in Canada, but that if an English publisher wishes to protect his works here he must register under the Canadian law. From the imperial point of view this judgment is a distinct blow to those who are looking for a copyright law for the whole Empire. On the other hand, many Canadians are inclined to view it as most beneficial to Canada, giving us a freer hand in regard to copyright matters.



BOOK BREVITIES



R IOHN C. INNES, the well-known artist, whose drawings of western life have attracted wide attention, is engaged on a series of illustrations for Mrs Carr-Harris' forthcoming volume, "The White Chief of the Ottawa." These illustrations will be done in oils and reproduced in half-tone. The volume is an exceedingly interesting one, giving graphic pictures of life in the early settlement where now stands the city of Ottawa. The volume will be ready early in September.

A story entitled "The White Letter" is announced for early issue by William Briggs. The author is Mrs. Eva Rose York, the founder of the Redemption Home, Toronto, and a lady who has done noble work in behalf of the unfortunate. In her story she has embodied experiences that she has met with in her work. It is a story which has in it elements of



Rev. Arthur J. Luckhart.

tragedy and pathos, and also the best qualities of human nature—a story the circulation of which deserves every encouragement.

The Copp, Clark Co. announce for August "O'er Moor and Fen" by Joseph Hocking, the English novelist,

Mr. Morgan's biographical volume, "Types of Canadian Women Past and Present" will be issued within a very few weeks. The work is very nearly completed, and announcement of date of issue will soon be made. Mr. Morgan has added very materially to the value of the volume by including in it an exhaustive name-index and subject-index. There will be in all more than 350 portraits, printed on fine plate paper, and the binding will be quite in keeping with the high-class character of the work.

"The Unnamed," by William le Queux, will be published in August by The Copp, Clark Co.

"Gordon Keith," by Thomas Nelson Page, (Copp, Clark Co.) is the book of the month. Its sales have surpassed that of any other book on the Canadian market.

McLeod & Allen, Toronto, are publishing in Canada "The Wings of the Morning," a new book by a new author, Louis Tracy. "The Grey Cloak," published by this firm, has occupied a foremost place in the book sales record of the last month. "The Sherrods," a new story by the author of "Graustark," but wholly different in treatment and plot, will be issued early in September. McLeod & Allen made a hit this year with their illustrated view books of Toronto. These were issued to sell for 25c., 50c. and \$1.00. The \$1.00 book is a particularly meritorious piece of work.

Evangelist H. D. Kelly, who is well-known in many parts of Ontario, where he has conducted successful meetings, has gathered a number of his most pointed addresses into a little volume entitled "Misunderstood." This is in the press of William Briggs, and will be published during the present month.

The literature of Canadian poetry will have an accession shortly in a volume of the poems of Mrs. I. N. Faulkner, of Hammond Vale, N. B., whose name is familiar to readers of papers in the Maritime Provinces. The volume is entitled "Sea Murmurs and Woodland Songs," and will be published early in September.

Geo. N. Morang & Co. are bringing out Morley's "Life of Gladstone" in 3 vols. In fiction "The Call of the Wild," by Jack London, and "The Mettle of the Pasture," by James Lane Allen, are two noteworthy publications. "The Call of Wild" is a dog story, said to rival in absorbing interest "Bob, Son of Battle." A new tale for the series "Little Novels by Favorite Authors" is "The Saint of Dragon's Dale," by Wm. Stearns Davis. Morang & Co. have many new publications to offer for Fall, announcement of which will be made in good time.

Announcement was made in our last issue of the forthcoming publication of a text-book on Canadian dairying by Prof. Henry H. Dean, of the Ontario Agricultural College. Prof. Dean is a Canadian by birth, a native of the County of Brant, where his father owned and conducted a large dairy farm. He entered the Ontario Agricultural College as a student in 1886, taking a two years' course and graduating with honors, being chosen valedictorian and the first silver medallist of his class. After a brief stay at home on the farm, he returned to the college, where he made a specialty of dairying under Prof. Robertson, who then occupied the position of professor of dairy husbandry. Six months after graduating from the dairy course he was offered and accepted the position of professor of dairy husbandry. Professor Robertson having resigned. When Professor Denn assumed control of the dairy department the equipment in that branch of instruction was very meagre and inferior. Now both lectures and practical work are a part of the curriculum, in order that the art as well as the theory of dairying may be acquired. The department is fully equipped with modern machinery, and a coterie of trained and practical instructors give the necessary instruction. In addition to his duties as instructor, Mr. Dean superintends all of the experimental work done in the dairy department. The reports on file give this in full. The experiments made and the principles enunciated by him have had a marked influence on the dairy industry of Ontario. Outside of the regular college work. Professor Dean has been very active in promoting dairy interests, particularly the travelling dairy, farmers' institutes, dairy association meetings, dairy conferences, etc., in all of which he has taken a prominent part.

"WHAT WE HAVE WE HOLD."

Judicial Committee of the Privy Council decide this Famous Copyright Case.

RECENT cable advices intimate that the Judicial Committee of the Privy Council have given judgment dismissing the appeal of the London, Eng., Gravez firm against Gorrie, of Toronto, with costs.

This was a suit regarding the republication in Canada of the famous picture "What we have we hold," and is quite a notable victory for Mr. Herbert Denton, of Pearson & Denton, of Toronto, who had successfully carried the case through the Canadian courts and who had opposed to him before the Privy Council the Rt. Hon. R. V. Haldane, K.C., Messrs. Scrutton, McGillivray and Bevan, all experts on the subject.

Lord Lindley, in delivering judgment, said in effect that those who sought copyright in Canada on paintings, drawings and photographs must comply with the Canadian copyright law.

MR. GUNDY INTERVIEWED.

In an interview regarding this question, Mr. W P. Gundy, general manager of W. J. Gage & Co., Limited, said: "This judgment is chiefly of interest to Canadian booksellers and publishers because it will, in all likelihood, lead to the framing of a new copyright law which will affect not only paintings, drawings, etc., but books as well, and brings prominently to the fore the question 'Who will frame this law which is to govern us—Canada or England?' This will give an added impulse to the work of the Copyright Association whose energies have for years been bent upon securing Imperial recognition of Canada's right to legislate in these matters for herself.

A very strong effort should now be made to secure from the Imperial authorities thelong-deferred fulfilment of Lord Grey's promise, made in 1846, to surrender to Canada the right to frame her own laws in these matters.

"While, no doubt, there will be differences of opinion as to the form this legislation should take, I believe that all patriotic Canadians should unite in insisting that at Ottawa and not London this law should be framed.

"In this work the booksellers of the Dominion should join, for it is simply a question of the rights of a self-governing people to make their own laws. The Copyright Association affords excellent machinery for concerted action.

ME. G. N. MORANG.

Mr. George N Morang, on being interviewed by The Toronto News, remarked that the decision was just what he expected it would be. The court had interpreted the act according to the strict letter of the law. He did not think the decision would have any very important effect on Canadian copyrights. The copyrights for art works in Canada were comparatively few. The decision, he believed, would not affect copyrights for literary productions, which were covered by a separate act, making specific provision as regards the Imperial jurisdiction of the act. If the copyright bill at present pending in the Imperial Parliament ever becomes law, Imperial copyrights for both artistic and literary productions would be placed upon exactly the same footing.

THE MONTREAL BOOK TRADE.

A GREAT number of English and American tourists have visited Montreal during the past month or so, and the trade in souvenirs, such as photographs of Canadian scenes, books on Montreal and Quebec, Indian novelties and other fancy goods handled by booksellers and stationers is in full swing. It is a heavy one compared with past seasons. The book trade, however, is now quiet, and many of the clerks are off on their holidays

New books are not numerous this month. A few new ones have come out which are selling well, though the leader, in point of sales, is still "Lady Rose's Daughter." "The One Woman," the latest book by Thomas Dixon, jr., author of "The Leopard's Spots," is doing very well. It is a strong love story illustrative, according to the pullishers, of the power of love as affected by the modern tendency towards socialism. It is illustrated by Clinedinst, "A Fatal Legacy," by Louis Tracey, is selling well, and "Letters of a Self-Made Merchant to his Son," still is in demand at the bookstores. Mr. W. D. Howell's new book of stories, "Questionable Shapes," is one of the successful books of the month, and Frank R. Stockton's last book, "The Captain's Toll Gate," sells well, as all his books did Paper editions of "Barbara Ladd" and "The Gree Cloak" came out last month, and a further demand for these books

Neil Munro's books have been selling well lately, an interest being taken in the author, who is now in Canada with other British newspaper men. Col. D. Streamer, who wrote "Ruthless Rhymes" and "Perverted Proverbs," both of which are selling well, is, in private life, known as Capt. Harry Graham, of Lord Minto's staff. The "Ruthless Rhymes" made a reputation as a fun maker for the author which his last book well sustains.

The two new Canadian books, "The Sacrifice of the Shannon" and "A Detached Pirate," have been very well received. Three English books, "The Queen Regent," "A Difficult Problem," and "The Fairy Bedmaker," are also among the "best selling" books.

C. Hammond Henderson has written an interesting book entitled "Education and the Larger Life." It is an essay, written in a clear, forceful style, and said by the author in his introduction to be an inquiry as to how education can be applied to America to further the progress of civilization.

"The Black Lion Inn," by Alfred Henry Lewis, author of the "Wolfville Stories," another book of short stories, is now on the book stands, and is likely to sell well. Some Wolfville people and the Old Cattleman, the Jolly Doctor, Sioux Sam and others meet by chance in the Black Lion Inn, and being detained there by bad weather, pass the time telling stories.

"Cherry," a new book by Booth Tarkington, is being looked forward to by the booksellers as likely to do well. It will be out in the Autumn.

A NEW GUIDE TO MONTREAL

Messrs. F. E. Grafton & Co. have issued "Sights and Shrines of Montreal," a handsome guide book to the city which tourists will find invaluable. But, not only visitors to the city, but its residents as well, can find much to interest them in its descriptions and historical bits about the points of the city which are famed in history. A map accompanies the book. The cover design is a striking one in colors, showing the towers of Notre Dame church in silhouette. The price of the book is 30c., and since its publication it has been in good demand with visitors to Montreal.

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SHITH, CLAN CHIEF. By John MacLeay. London: R. A. Everett & Co. Price is Paper cover.

This is a farcical tale of how Smith, who made his fortune in Australia, returned to London to astonish his old associates with his wonderful colonial development. He is inveigled by a friend as a practical joke into putting himself forward as a claimant to the chieftainship of a Highland clan, which office was then vacant. The book tells of his subsequent adventures in a jovial and racy style. It all ended in the undoing of Smith and the complete quenching of his vanity. "Smith, Clan Chief," is light reading of no particular merit and no particular value. It would do to wile away a few wearisome hours, but one wouldn't care to read it twice.

THE STORY OF THE WORLD, By M. B. Synge. Edinburgh and Lon-don. William Blackwood & Song. Price 1s. 61, per volume.

Vol. I. On the Shores of the Great Sea.

Vol. II. The Discovery of New Worlds.

Vol. III. The Awakening of Europe.

These books are intended for the instruction of the young, and they can be recommended as an admirable introduction for children to the study of history. The first volume starts out on familiar ground in the stories of Abraham, Joseph and the children of Israel. It then passes on to the story of the Phænicians of Greece, Carthage and Rome and the beginnings of modern Europe. Bach book of the series is divided into short chapters, and each chapter deals with a single theme. The language is simple and can be quite readily understood by a child, while at no time does the introduction of uninteresting material make the tale drag. The illustrations are effective and in sympathy with the history, and the books themselves are strongly put together and well printed. In fact, nothing but praise can be bestowed on a work which is destined to prove highly instructive to the youth of the land.

RIDING TO WIN. By Leon Broaker. London: R. A. Everett,

A dashing story of racing life in Australia, with plenty of villainy and intrigue mixed in it. A young Englishman of good family flees from home, fearful that in a moment of anger he had killed a man. He goes to Australia and becomes a jockey. His clean sportsmanship there, however, wins for him the dislike and hatred of a gang of racing crooks, headed by an owner named Fenton, and he is persecuted by them. His friends from England discover him and with their assistance and that of Sam Jones, a detective, all trouble is remedied.

VARSITY TYPES, By Frank Rutter, London . R. A. Everett & Co., Limited. Price 19. Paper.

It has been a real pleasure to read this book. In its pages the reader is introduced to a succession of English University undergrads, each with his own peculiarities of character. Beginning with "The Agitator," Suttle, who engineered all the mischief that was afoot, and yet kept serenely out of all trouble himself, the reader passes on to

Grubbe, the pious man, who was considerable of a hypocrite; Debonare, the slacker, who conscientiously put off work; Babington, the marked man, who, notwithstanding his innocence, suffered for the guilty every time; Toogood, the "swot," who studied hard and yet got ploughed; Fenton, who collected trophies of all kinds, and so on. Each character is touched off inimitably. At the back of the book some scenes are added, which throw much interesting light in a highly diverting way on college life.

MRS. PENDLETON'S POUR-IN-MAND. By Gertrude Atherton. Toronto: George N. Morang & Co. Price, 50 cents.

One might imagine from the title that horses were to be the main theme in this story. That they are not may be a disappointment to some. Few, however, who read through the book and discover what the four-in-hand really is, will grudge Mrs. Atherton the mistake. It is a vivacious story, certain to entertain and even to charm, and the bright young widow, its heroine, will afford the reader plenty of amusement. The plot is worked out after Mrs. Atherton's finished style, with a strong denouement. The book is the latest addition to Morang's Little Novels by Favorite Authors series, and in its dainty blue cover and with its well-executed portrait of Mrs. Atherton, it is an exceedingly neat little piece of bookmaking.

A REPLY TO HARNACK ON THE ESSENCE OF CHRISTIANITY. By Hermann Cromer, D.D., LL.D., Ordinary Professor of Theology. Translated from the Third German Edition by Bernhardt Pick, Ph.D., LL.D. Cloth, 12mo, 268 pp., \$1.00, net. New York and London: Funk & Wagnalla Company.

Dr. Cremer, who is a theological professor in Greifswald University, the Germanstronghold of orthodoxy, is recognized not only in his own country but throughout the religious world as one of the ablest and most eloquent of the supporters of evangelical Christianity. His lectures in reply to the critique, "What is Christianity," by Prof. Harnack, the foremost of the so-called "higher critics," attracted instant attention throughout Germany as by far the strongest of the many answers to the attack of the brilliant Berlin professor Naturally there has been a demand from Anglo-Saxon Christendom for an English translation of Dr. Cremer's lectures and in response to this the present work has been issued. Unlike other opponents of Harnack, Dr. Cremer refuses to meet the higher criticism upon the field that it has chosen for the contest, viz., the critical examination of the New Testament text, particularly that of the Gospels. He denies that the essence of Christianity is comprehended in the teaching of Jesus in the four Gospels, and affirms that it is found rather in the teachings of the evangelists and the apostles about Jesus. He holds that the true nature of Christ and of his mission was revealed to the disciples through their realization of the meaning of his resurrection. This perception, being due to the quickening of their spiritual sense from above, belongs to a higher order of truth than merely rational observation. The soul that accepts it must be illuminated by a higher, diviner light than that of the intellect.

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The Canadian Customs Tariff.

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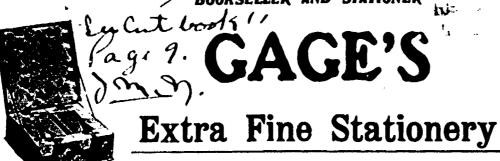
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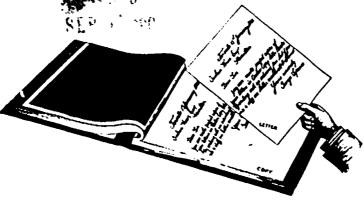
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STATIONERY

TRADE IMPROVING IN THE WEST.

MR. W. CAULDWELL, manager Montreal branch of The Canada Paper Company, was in Toronto a few days ago. He has just returned from a trip through to the Coast in the interest of his firm. To a representative of Bookseller and Stationer he said that business in the West was improving and that the decision of the Government to aid the silver lead industry in British Columbia is having a stimulating effect on business.

"I was in Nelson," said Mr. Cauldwell, "the day that the Government announced its policy and it seemed to have an immediate effect on business, imparting increased confidence."

It is three years since Mr. Cauldwell made his last trip to the Great West and he informed BOOKSELLER AND STATIONER that he saw a very great improvement during that time. In Winnipeg the improvement was particularly marked. "Do you know," he said, "that it is practically impossible for a newcomer to get a house in Winnipeg, unless he builds it himself?"

SEALING WAX.

MENZIES & CO., Toronto, are Canadian agents for Lyons'
Inks Limited, Manchester, makers of inks and sealing
wax. This scaling wax has been much liked by banks
and other large commercial institutions and by the legal
fraternity. From very small initial orders has come such
a demand that ordinary stocks carried were not sufficient.
Customers insisted on "Lyons'" wax, and were impatient if
they had to wait or use temporary substitutes. In consequence Menzies & Co. are forced to carry an unusually large
stock of this line of stationers' requisites.

MAP MOUNTING.

F the making of maps there is no end, and the boys and girls of to-morrow will find their studies of the map of Canada more burdensome than did those of us who had only Upper and Lower Canada to labor with. There is a side to the making of maps, however, that is seldom considered—the mounting of maps. After the Department of Survey, after the map printer, comes the map mounter, and it takes trained eyes and swift hands to match and mount on linen or cotton the hig sheets that the printer has prepared. Paper has a web and woof, a circumstance of frequent annoyance to the map mounter when the paste is applied.

The map mounter does more than mount maps. Tracings, engineers' drawings, municipal plans, insurance, corporation, railway and Government drawings are committed to him to be prepared in durable form.

In Toronto C. Tarling & Co. do work for the Government, the City Hall map publishers, insurance companies, etc., and for many outside municipalities. Mr. Tarling, sr., has been in the business for 40 years, serving his apprenticeship in England with a firm that has pursued this vocation for over a century.

OFFICE SUPPLIES.

NEW shipments of office supplies have just been opened up by The Copp. Clark Co., Limited, in office baskets rubber stamp pads and inks, sign-markers and letter balances, also a new envelope-opener and paper-cutter, known as The Victor. Any information regarding these lines will be willingly furnished.

The Dominion office diaries are now ready for delivery. Seventeen different styles, rulings, etc., are shown in the foolscap size, in marble and cloth bindings, while in the quarto size 24 are published. In the foolscap, long quarto size, it is made in one way only. This does not include the scribbling diaries, which are made in large post, 8vo., large quarto and foolscap in six styles, interleaved with blotting paper and without. A special edition is also made for bankers, insurance companies and lawyers, and contains information of special interest for these professions. These well-known and popular diaries are published by The Copp, Clark Co., Limited.

HIGH-CLASS RETAILING.

THE stationery trade of retailers is dignified and aided by the use of attractive packages for purses, card cases, novelties, cards, stationery, etc. The customers value such marks of a merchant's appreciation of their trade. Druggists and jewellers have been users of fancy boxes in which to send out purchases, and why not stationers? B. B. Collett, 611 King street west, Toronto, makes plain and fancy boxes, and inquiries as to cost, etc., addressed to him will be acknowledged.

STYLES IN STATIONERY.

STATIONERY for social uses assumes from season to season many sizes, colors and finishes, and one is safe in saying that it will always be so. Feminine fancy delights in newness, and the stationer who caters to womankind must reconcile himself to the inevitable.

One of the newest treatments in fine stationery is the Crash Linenette, the word "crash" indicating the character





hilathe Rge/

of the finish. It is a note paper of good quality, very attractively put up in papeteries, containing 24 sheets of paper and 24 envelopes. It comes in three colors, white, grey and azure. At 40c. per box this line pays handsomely. The "labelling" or "dressing" of Crash Linenette is out of the ordinary. This new finish is handled by The Barber & Ellis Co., Limited, Toronto.

NEW NOTE PAPERS.

A NEW mourning paper just to hand is the Cambric Linen, cloth finish; this may be had in the best selling borders and envelopes to match; Salisbury shape with wallet flap. This is the shape which is so popular in note papers at the present time. The Copp, Clark Co., Limited, are showing this line. The newest and the most dainty line of papeteries which it has been our pleasure to see are the lines known as Hemstitched and Mexican Stitch. The material is of cloth finish with edges representing the name. Both lines are shown in three tints, white, tinturn blue and grey. That these are popular is denoted by the large sales for these boxes. Scotch Raglan is another popular line with a ragged edge, of parchment stock. The price of the papeteries mentioned is \$4.50 per dozen.

The most popular price for papeteries are those retailing at 25 cents, and The Copp. Clark Co., Limited, carry a large

stock of many varieties that may be sold at this price. The new boxes just to hand are the Cambric Linen, in two sizes and tints, blue and white, in crown and boudoir sizes. The material is imitation linen and envelopes have new shaped flaps. The cover of the boxes is simple in design, but neat and effective. Royal Velvet is another popular box in three tints, white, blue and heliotrope. The paper is Albert size and of parchment finish. It is a size most handy for short notes or invitations. The linens just mentioned are all \$2.00 per dozen.

London Society is Princeps size with parchment paper in assorted tints. The Post Office Box is unique in design with superior quality cream stock of similar size. Price \$1.50 per dozen.

Camelia White contains vellum wove note paper and envelopes, the cover of the box is very neat. This papeteric is not a new one but a staple line which has a big demand. Price \$1.50 per dozen.

The Huckaback Linen papeterie in Empire size contains paper and envelopes in imitation of toweling. It should be a good seller, being the happy medium between plain and fancy paper. It may be had in white and blue. Price \$2.00 per doz.

A DESIRABLE FEATURE.

THE Canada Pad Co., 114 King street west, Toronto, are manufacturers of blank books and writing tablets. Their writing tablets they believe to be particularly good. A dexible and special gum is used, which allows the pad to be opened flat at any point without hurt to the pad, and in detaching sheets there is no tearing of the edge or adherence of the gum. These are desirable features.

SOMETHING ABOUT PENS.

THE Copp, Clark Co., Limited, have the exclusive Canadian agency for the Crucible series of steel pens. These pens are manufactured out of the finest crucible steel, which is the very best material used in the making of pens. Ten styles of pens compose the series, and include pens to suit all

classes of writers. In selecting the various points and shapes of pens for this series only those known to be the best by years of trial and experience of the most renowned pen-makers have been included, besides entirely new patterns. The pens are finished in gilt, grey steel, bronze, black and silver gilt, while the points made have fine, broad, stub, turned-up and pellet points. The trade should send for a sample card of complete samples and prices, and thoroughly test these pens for their own satisfaction.

DENNISON MANUFACTURING CO.'S LATEST PUBLICATIONS.

A LWAYS alive to the interests of the trade, The Dennison Manufacturing Co. has recently saided to its list of catalogues and booklets the following, which will be of special interest to the dealer as well as consumer:

"Table Decorations in Crepe Paper," containing full instructions in artistic table decorations with crepe paper, the making of crepe paper table covers, etc.

"Crepe Paper Hats," giving examples of artistic creations in headgear and specific instructions for making crepe paper hats.

"Crepe Paper Napkins," containing lithographic reproductions in colors of Dennison's 1903 line of crepe paper napkins.

"Framing Pictures with Dennison's Passe-partout Binding,"containing instructions for making artistic passe-partout pictures and showing samples in colors of passe-partout binding.

"Keroo, the New Art in Sealing Wax Colors," gives full instructions in this new art in perfumed scaling wax decoration, showing how the finest enamel effects in colors can be duplicated in wax.

Dealers desiring copies of these booklets or any of them should write to the nearest store of The Dennison Manufacturing Co., either Boston, New York, Philadelphia, Chicago or St. Louis.

PLAYING CARD DEPARTMENT.

In almost every community during the Fall and Winter months, the commonest form of entertainment is "cards," Round the tables where such games as eachire, pedro and whist are played are gathered nightly hundreds upon hundreds of young and old people, and the interest in cardplaying grows more intense as the season progresses.

This condition of affairs provides an unfailing market for one line of stationery—namely, playing eards. Given attractive eards, of good quality, effective display and persistent salesmanship, and the revenue from this one department can be doubled and trebled, without a doubt.

19 In ying cards make excellent prizes for eard parties and are very appropriate for gifts. Sentiment finds a satisfaction in knowing that the gift will be handled and recalled times without number. Furthermore, pretty backs provoke constant admiration.

The present season sees a wide range in playing eards of excellent beauty, retailing at from 25 to 75c.

Playing cards are staple goods, and the investment necessary to carry a fair stock is really very small. Playing cards have an advantage that is sure to be appreciated by many people. They can be sent through the mails inexpensively and with the minimum of preparation. There is another aspect that must not be forgotten: A good line of playing cards is an advertisement of rare sort.

ATTRACTIVE NEW CARDS

A O. Hurst, American representative for Chas. Goodall & Son, London, England, is just opening up this firm's new

Fall samples. He is showing in his playing card assortment 17 new and artistic lines in the better qualities, to retail at 50c. Some of the outstanding among these are "The Screnade," representing three tramp musicians; another is called "Pet," a little child sitting and holding a sea-shell to her car. Through the same series the floral backs are very beautiful and most artistically designed and are printed in from four to eight colors. Two other very pretty lines are designated "Picturesque," representing farmyard and pastoral scenes. Landseer dog studies furnish backs for others. The Mikado, Roman Chariot in cameo effect, Mother of Pearl, Heraldic constitute another series, to retail at 75c.

These two series make a magnificent assortment for highclass holiday trade. To the "Viceroy" series have been added seven new designs. The "Imperial Club" quality has become with many dealers the standard card, and is to be had in a large assortment of backs.

A playing eard that sold very largely in the United States has a distinctively American design. It is printed in seven colors and shows vignettes of the Capitol, the White House and the Smithsonian Institute. The American cagle is there, sustaining in his talons a shield showing the Stars and Stripes.

Bridge whist promises to be society's card game this season, and wide-awake dealers will prepare for this demand by ordering sets in advance.

A Stock of Dennison's Crepe Paper

with its wealth of color and beautiful designs, will do more to make your store attractive and profitable than any line you can introduce. Try it.

ADD TO THIS A DISPLAY OF OUR 1903 LINE OF CRÈPE PAPER NAPKINS.

Ask for our Latest Bookiets:

- "TABLE DECORATIONS with CREPE PAPER,"
- "CREPE PAPER NAPKINS,"
- "CREPE PAPER HATS,"
- "DENNISON'S PASSE PARTOUT BINDING."
- "KEROO-The New Art in Scaling Wax Colors."

DENNISON MANUFACTURING CO.,

Boston, New York, Philadelphia, Chicago, Cincinnati, St. Louis.



The Canadian-American Music Co., Ltd.,

No. 15 King Street East, TORONTO, ONT.

General Canadian Agenta for White-Smith Music Pub. Co., Oliver Dison Co., M. Witmark & Sons, J. W. Stear & Co., Howiey, Haviland & Co., H. S. Gordon, T. R. Harms & Co. E. T. Pauli Music Co., G. L. Spaulding, F. A. Milla,

Trade only supplied—we do not sell to Colleges, Convents, or Teachers. Send for Trade Price Lists and Catalogues.

The Crown Pen.

Would it be worth our "talking up" if it wasn't a better pen than most? Being gold coated it wears like a gold pen, that is, ink doesn't corrode it as it does the ordinary steel pen. Writes with a delightful smoothness.

6 styles. Trade Price, 65c. per gross. Send for sample.

Imperial Pen Co., Limited

WARWICK BROS. & RUTTER Canadian Agenta

Telegraph Codes ALL KINDS.

ABC Code, 4th edition, \$5. A B C Code, 5th edition, \$7. A1 Code, \$7.50.

Moreing & Neal's Code, \$5.

Pocket Blank Code, 2,000 blank words with 2,800 numerals, limp leather, \$1 50.

Numeral Code, for any number from 1 to 200,000, or any sum from one cent te \$2,000.00, limp leather, \$1.50.

DISCOUNT TO THE TRADE.

AMERICAN CODE

83 NASSAU ST. **NEW YORK CITY.**

A NEW WAY

MORE PINS MORE CLIPS MORE FASTENERS MORE TROUBLE MORE TROUBLE MORE DELAY

DO YOU KNOW you are violating a U. S. Postal

LAW

every time you send two sheets of juper through the malls, fastened together with a pin?

Look it up and sec.

ASK FOR SAMPLE AUTOMATIC Paper fastemer

Pars for itself quickly
Always roulf for size itself, because it does not detend on extra materials.

2 WITH THE AID OF OUR

New Paper Fastener

You can attach a check, receipt or memorantum to a letter or paper without the use of plus, clips or fasteners. No Exponse after the jameh is just for. You don't have to fur materials to feed this punch. It uses the shoets themselves by crimping them.

Get one of your stationer, or send to us. \$1.00 Probabils. Itsel fastener ever made, and cheapest. Special lipswant to the trade.

E. PFLAUM & CO., Mirs.

235 Fifth Ave. - - Chicago.

PAYSON'S INDELIBLE INK



Trade supplied by all Leading Wholesale Drug Houses in the Dominion. Received Highest Award Medal and Diploma at Centennial, Philadelphia, 1876; World's Fair, Chi-cago, 1893, and Province of Quebec Exposition, Mont-

Alex. Pirie & Sons.. Limited **PAPERMAKERS**

MILLS: ABERDEEN, SCOTLAND,

In existence over a century and a half. A specialty is

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of the very highest class: unexcelled for strength and durability. Stocked in all sizes, colors and weights.

ordinary pen. Use any paper, any ink, or a pencil if desired. No press, no brush, no water Just slip your paper into the clip and write your letter, bill—anything—and our PAR-GARBON LETTER BOOK retains a perfect cony.

WARNING There are imitations of the Pen-Carbon Letter Book. WARNING Do not be deceived. Be sure our name is in the book. WARNING We manufactre "Ditmare" Typewriter Ribbons and Carbon Paper. PEN-CARBON MANIFOLD COMPANY, Dept. A.B., 145-7-9 Contro St., NEW YORK.

FANCY GOODS

of all the year in the wholesale houses, and with the exception of the trade in sourcines, it is the same in the retail store. The slowness in the supply house is merely in orders, however, as it may be called the busiest time if the work done is considered. Until the last two weeks of July most of the travellers are in, and busy night and day on the preparation of samples for the Pall business. To the travellers who carry sixteen or eighteen trunks the task is enormous, and yet a great part of the labor and worry consists in the selection of the samples to be carried from a stock of thousands of new or old lines.

The preparation of the catalogue is a task of no less proportions, and takes months to complete. Here, too, a careful selection must be made, so that the new and most catchy articles are shown. By means of the catalogue many trunks are saved the traveller, as, by means of illustrations, almost as much is sold as from the sample. This year, at least, one firm is adopting a plan that does away with the necessity of carrying such a line as handsleds, by illustrating each sled in colors. The size of the toy stock this year is one of the most difficult branches to handle in both catalogue and sample trunk, and only a small idea of the immense variety can be gained from either.

Many of the travellers are now on the road and the orders coming in show that merchants expect no diminution in the demand. There is nothing particularly startling in the business being done, except that better lines are in demand, but there is no decline from last year. The evidences of that are sufficient to please any merchant and wholesaler, and as good a trade as last year will be considered a successful meason.

Celluloid has been worked up into so many different forms and articles that a list of fancy goods made from it would include almost everything in the line. The old time workboxes, glove and handkerchief boxes are still ready sellers, but combined with these, there now come the most beautiful baskets woven of celluloid strips, elaborate photo frames, pictures and colored sketches framed in celluloid, pin and trinket trays made of the thicker pieces and celluloid finished in imitation of any other material.

A new game that is shown is called "pit-pat," to imitate the sound of the balls as they strike the table. It is a combination of ping-pong and handball and consists of a table at the end of which is a board fixed up like a handball board. The game is played with ping-pong rackets and balls, and the rules of handball govern. Other games will appear as the Fall approaches, and already favor is being shown the styles that are on the lines of billiards and pool.

VEST POCKET PUNCHING BAG.

A TOY that is much more that a toy—a necessity for the home gymnasium that has limitless possibilities for fun—such is the dual charm that is the basis of the great popularity of the new punching-bag, the Agnota. It delights the children, at the same time developing their muscles. It strengthens the delicate boys and girls, while providing them with the most fascinating sport. Interest in it grows with profession, and the greater the speed attained, the greater the benefit derived. There is no small boy who will not want one, and no boy or girl of any age who will not be physically aronger for using one.

It is a very simple device—just a bag of very light but strong rubber, which may be inflated to any reasonable size—nine inches giving the best results. To this bag is attached a strong rubber cord, adjustable as to length, with finger loops of braided tape at the end. It is this adjustable cord which makes it possible to increase the speed, and it is this increasing speed which makes the sport so fascinating and so valuable physically.

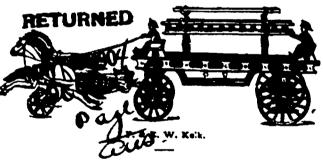
Whether intended as a toy or as an exerciser, one of the Agnota vest pocket punching bag's strongest bids for popular favor is its compactness. The entire outfit weighs less than two ounces and can be carried in the pocket.

It is a necessity to every home gymnasium, and a valuable addition to every play-room. The price is twenty five cents at retail, and the merchants are making attractive window displays of this new entertainer and active seller.

A COMPREHENSIVE CATALOGUE.

IT takes a catalogue of some 225 large pages to illustrate and describe the enormous stock of Nerlich & Co., of Toronto. So great is the variety and such the detail that nothing smaller could give an adequate idea of its extensive character. Truly, buying becomes to-day a simple thing when a retailer possesses such a catalogue. Everything is fully illustrated and prices and descriptions are set down in black and white. The retailer need only turn the pages of the book and make his choice from an assortment that includes all possible ideas.

A word or two as to the toys, which occupy a large portion of the catalogue. This is the season for Christmas selection and Nerlich's array of seasonable goods is admirable. Toy tables, rocking horses, doll houses, tool chests, doll furniture, steel toys, iron safes, air rifles, toy trains, etc., and every conceivable device to please the children are to be seen in the catalogue. No adequate description of them could be given here. We simply advise every wide-awake dealer to send for this catalogue at once.



SOME RECENT MUSIC.

ITH the early approach of the school season special interest attaches to several piano teaching pieces which we have received from the publishers—Whaley, Royce & Co., Limited, Toronto. Several, if not all, of these numbers have been placed on the list of the Conservatory of Music:

"Premiere Tarantelle," by Eugen Woycke; a brilliant tarantelle of moderate difficulty in F major.

"The Minstrel's Lament," by Eugen Woycke, an elegy in E flat; not difficult, but affording admirable opportunities for variety of treatment and development of expression.

"Fete Calabaise," by Paul Wachs, a vivacious tarantelle in F major; an excellent study for technique.

"Ida Marr." by Eugen Woycke, valse impromptu in D flat major. Suitable for advanced pupils; a splendid concert or exhibition number.

"La l'arisienne," by l'aul Wachs, a graceful and animated caprice in F major. This piece is not of great difficulty, but a studious player can produce from it some very delightful effects

POPE LEO XI

Handsome Memorial picture in full colors, 16 x 20 inches, \$6.00 per hundred.

THE TORONTO LITHOGRAPHING CO. **Toronto**

Canada's Standard Inks



Absolutely Permanent **Brilliant Colors** Free Flowing

We Manufacture the Famous



Carbon Paper and Typewriter Ribbons.

Stationers and dealers should write for prices and samples,

The Colonial Typewriter Co., Limited

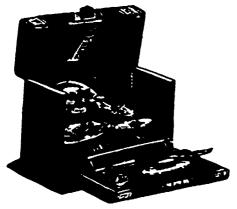
Head Office and Factory, PETERBORO, CAM.

I and 3 Adelaide Street. Toronto, Out 13 Bleury Street, Montreal, Que.

76 York St.,

TORONTO.





DOLLS

Toys, Games, Fancy China, Albums, Toilet Cases, Blocks, Dolls' Houses, Rocking Horses, Magic Lanterns, Vases, Bisque Figures, Glass Water Sets, etc., etc.

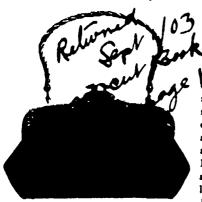
We were very fortunate in having all orders in every department placed before the surtax was put on German goods, meaning a saving of 10 to 15 per cent., and our customers certainly will get the benefit. Our complete stock is now in and ready for sale; it is very complete and some good judges of fancy goods say our assortment cannot be beaten by any house in Canada. The prices will be as good as last year, and in some cases better. It will pay to buy early. A personal call respectfully solicited.

E. W. KELK.

THE BROWN BROS., LIMITED, TORONTO.

W bicycles," but the latest is the "chainless wrist bag."

As everyone knowns, the wrist bag idea has always been a bag with a chain, and the more chain the better the bag, but now a new idea is put on the market; a wrist bag



without a chain, but instead a shaped metal handle made of the same material as the frame and of the partinish twisted to represent rope, or of some other fancy design. The general effect is very pleasing and is very commendable to The Brown Bros, Limited, who are always on the lookout for new ideas. Another line being

shown by this firm is a fitted wrist bag of the regular chain and frame pattern and being fitted with a small mirror and vinegarette and purse all to match frame and bag.

This firm has still another line of wrist bag fitted with a small coin purse with small case made of leather to match the bag.

All of these lines are of their latest output but are only a small portion of the immense variety of good things shown by The Brown Bros., Limited. This firm make a point of keeping abreast of the times, and as a consequence they may be depended upon to have anything that is in any way recent to the Canadian market.

THE GROWTH IN LEATHER GOODS.

STATIONERS throughout the country are finding their sales of fine leather goods steadily increasing, and the manufacturers on their part are doing all they can to provide new lines and more attractive features for old lines. New leathers, new treatments of leather, the use of metal finishings and an unending variety of novelties have made the leather goods department of a stationer's business a very important one. A comparatively new firm in the trade is The Toronto Leather Goods Co., 592 Yonge street, Toronto. However, in the year and a half that this firm has been before the public it has had a gratifying history, which goes to show that it has won favor through its goods. Purses, wrist bags, music rolls, writing folios and dressing cases are the main lines manufactured.

TOYS FOR CHRISTMAS.

& E. W. KELK announce that they are now ready with a complete new line of toys, dolls, fancy china, games, albums, toilet cases and everything required in the trade. To look over these samples impresses one that they



have a beautiful assortment, well chosen and suitable for the Canadian trade. The prices seem very low, especially when you take into consideration that a lot of importers have had to pay the new surtax imposed on all German goods. This firm fortunately escaped all this by having the very early im-

portations. The new count trade will have their troubles very shortly on account of this new tax above mentioned. As this firm does not send out travellers, it would pay you when in the city to call.

PERSONAL.

Miss M. Robinson, manager in Toronto for The F. H. Revell Co., is absent on a well-carned vacation.

Mr. H. D. Leslie, with Wm. Tyrrell & Co., Toronto, is taking his vacation in Muskoka.

Mr. C. A. Caldwell, representative of Dana, Estes & Co., is spending his vacation in Toronto.

Mr. George J. McLeod, of McLeod & Allen, publishers, Toronto, is enjoying ocean breezes at Cottage City, Mass.

Mr. J. F. Ellis, general manager of The Barber & Ellis Co., Toronto, is in England. He expects to return about Aug. 20.

Mr. A. E. Huestis, manager of The Bain Book and Stationery Co., spent his holiday at Jackson's Point, on Lake Simcoe.

Mr. David Clark, of Clark Bros. & Co., wholesale stationers, Winnipeg, paid a brief visit to Toronto on his way to Montreal.

Miss Gladys Bacon, who has charge of the advertising of the book department of The Copp, Clark Co., is absent on her holidays.

Messrs. S. P. Gundy, J. McClelland, E. S. Caswell, J. Slater and A. E. Huestis, of the Methodist Book Room are away on vacation.

Geo. Ridout & Co. had inquiries concerning the wall paper cleaner they are advertising from such widely separated points as Pincher Creek, Alberta; Taunton, Mass., and Middleton, N.S.

Mr. E. J. Clode, formerly of Toronto, has entered the publishing business on his own account. His first book, "Wings of the Morning," by Louis Tracy, is being put on the market in a very aggressive fashion.

Mr. John R. Gay, of The Consolidated Stationery Co., Winnipeg, is spending a few weeks in Toronto. Mr. Gay covers the ground from Winnipeg to the Coast. He was formerly with The Copp. Clark Co.

Mr. Geo. Spence, vice-president of The W. J. Gage Co., is making very satisfactory progress in Muskoka, whither he went in the pursuit of health. So many people have inquired concerning Mr. Spence's health, that this news is sure of a wide welcome.

Mr. Richard Brown, president of The Brown Bros. Co., Limited, Toronto, was stricken with an alarming illness while in Muskoka on vacation. For a period the issue was doubtful, but the latest word concerning his condition is that he is improving, though progress is slow.

Poole-Stewart, Limited, publishers, have bought out The Book Supply Co. of Toronto, and have organized The Book Supply Co., Limited, with a capital of \$50,000. John M. Poole and Sturgeon Stewart are the active principals of the new company. It is the intention of Poole-Stewart, Limited, to transact business under the name of The Book Supply Co., Limited.

The Book Supply Company, Limited, Toronto, have been incorporated with a share capital of \$50,000, to carry on the business of a printer and publisher and to manufacture and deal in paper, books, stationery and office supplies, and to acquire the husiness now being carried on under the name of The Book Supply Co., Toronto. The provisional directors are John M. Poole, Sturgeon Stewart and Edgar S. Reade, all of Toronto.

Mr. James M. Robertson, of the Upper Canada Tract Society, Toronto, is home from England and Scotland. While abroad, Mr. Robertson called on many of the large publishing houses. He reports a keen interest on the part of British publications in the Canadian market. Mr. Robertson has been a zealous advocate of more intimate relations between the Motherland and Canada, and has done some good work in connection with the sale of British periodicals in this country.

FAIR TIME DISPLAY

Our complete range of Fall and Holiday Goods will be ready during the Exhibition. SEE THEM.

Our new
Catalogue
is almost
ready.
Write
for it.

Toys, Dolls
Games
Novelties
Fancy
Goods
China
Glassware
Druggists' •••
Tobacconists'
Sundries

Travellers
now out
with
full
line of
Samples.

Nerlich & Co.

(OPPOSITE UNION STATICS)

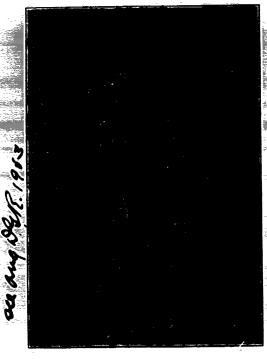
146-148 Front Street West, TORONTO.

WALL PAPER

THE NEW FALL GOODS.

This year the variety, both of pattern and color, and the taste displayed in the wall papers, surpasses the efforts of any preceding year. A run over the new offerings has fully demonstrated the fact that in Canada we are manufacturing as tasty and up-to-date wall coverings as any country in the world. We do not, it is true, produce the Japanese, or the very expensive styles of the United States, but outside of a very few lines, our patterns for next year should be a matter of pride to every Canadian.

The most notable features of the new designs are the beautiful clear colorings and the deceiving imitations of almost any woven fabric. The most delicate as well as the deepest shade appears with a distinctness and decision



A Moire Paper.

which inspire confidence in their lasting qualities, and the care exercised in the blending of colors bespeaks a like care in the quality of paper and filling of orders.

To a representative of "Bookseller and Stationer" the new samples were a revelation. Hundreds of designs that were previously firmly believed to be obtainable only by importation were shown him as products of our own mills, and it was with a thrill of pride that he recognized the progress that is being made.

The moire papers that sold so well last season are shown in great variety, both plain, flowered and striped, smooth and embossed. One large intricate design in a yellow and white would convince anyone at a distancatof a few feet that it was a silk cloth, and many others were very difficult to think of as paper. Gold as well as silver maire effects are used, and a combination of small stripes and flowers on a moire background with a dotted gold line running through it was particularly attractive. Self-tones în inoires and other styles existed in large numbers and are

really the choicest, neatest papers. In many a fine embossed pattern in moire finish ran through the regular design.

Some of the fabric effects are entirely new. The Bagdad tapestry is a perfect imitation of the cloth, and with the colors used, is still more deceiving; the tapestries this year are finer and neater than ever, with some very pretty small floral designs in addition to the regular styles. The Persian tapestry is a most beautiful paper, being a tapestry with Oriental patterns and colors. The Renaissance designs and stencil effects are also worthy of mention, the former a mass of curves and scrolls, and the latter a square-cut conventional design standing clear-cut on a plain background. The trellis-work with climbing rose that has had such a run in the United States is made here in every color, and for a third wall or panel gives a decided tone to a room.

The blues and browns are particularly remarkable for their variety of shades that are new and neat, but every color is seen in all its shades. Very many small conventional patterns strive with the larger for favor. Narrow stripes and wide appear, but the narrow rather seems to be favored, running down to the merest threads. A stripe of two inches plain, with an adjacent stripe of the same width with a small separated pattern, is an ideal bedroom paper.

In the United States there has been a steady demand this season for the moire effects, particularly for use in bedrooms and on ceilings, and also for what is called crown hangings. This term is used to denote the paper where the pattern of the wall is finished in the border, making it appear that the paper was made for the room. Such designs as a clematis or rose vine climbing, up over a trellis and bursting into bloom at the top are so beautiful that every one admires them. Some are applying to moire bedroom papers, flowers, and as a frieze for a plain paper the pattern alone of the frieze paper is cut out and pasted over the wall paper providing a less symmetrical and stiff dividing line.

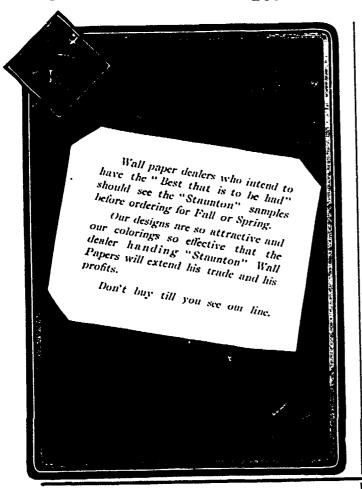
In nurseries and other children's rooms the English picture papers are in demand. Some of these are illustrated with the Mother Goose stories and rhymes, forest scenes, streams and bridges, games and animals.

Japanese-designs in dark shades are being sold for dens, and for the same room there are many Eastern designs similar to those used in carpets or shawls. Most of the latter come from France. Germany, too, is providing her share: one paper for a bathroom shows a yacht and an old sailor, and others are gay with brightly-colored birds and flowers.

A new paper on the Yankee market is called Sanitas; it is made of cotton cloth and finished in oil colors in prints, plain colors and tiles, and in dull, glazed and varnished effects. It is claimed to be water and vermin proof. A new treatment of burlap is being produced by one company. The rough jute background is shrunken, then colored and submitted to a secret process; the fabric is then stretched smooth and a preparation is applied to the back that makes it like cardboard without losing its pliability.

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CASH PAYMENTS.

By AN OLD TRAVELLER

The so easy for a merchant to convince humself that the time datings are to his advantage, that one is surprised that the advantages of cash payment are not more fully dwelt upon by the traveller and the suprily house. Primarily the wonder is that anything has to be said in favor of it, but, since it is such a general thing to necept the long datings without really tensoring out the results, much might be done by the traveller or by trade journals in drawing the attention of layers to the fact that both money and credit are gained by accepting the cash discounts.

My experience on the road has taught me that with three out of five buyers, there is a demand for the full time, and very little interest in the cash discounts. And yet it has also been a part of my experience that by reasoning and a careful explanation at least one of those three will see the fallacy of banking their money and taking the time limit. With most travellers the habit is to avoid the mention of payment, leaving all that to head quarters, and relieving themselves of all responsibility by noting that the terms are printed on the copy of the order. This is not sufficient, however, as a "2 per cent, 10 days, not 30 days," conveys no idea to the mind of the three but the "net 30 days."

A simple statement of the fact that by paying cash that merchant is receiving 24 per cent, on his money will put the case in a new light to him. The saving of \$2 on \$100 seems a mere trifle when compared with the 30 or 60 days which he may have in which to pay; but the realization that he is getting 3 per cent, on his bank account and perhaps 5 per cent, on his mortgages, while he can make 10 to 25 per cent, on his cash payments will be almost sure to change his methods of business.

In the line which I carried there was not so much profit in paying cash, but there was enough to impress every merchant with its size, when it was properly brought before him. Three quarters per cent, per month, although only 9 per cent, per annum, was an inducement which they could not pass by, and in the case of a 20 per cent, profit, I do not think any merchant would consider for a moment long datings if he realized the money he could make.

The objection might be raised that when there is a lack of funds, the discount cannot be accepted, however great it be. To this it is only necessary to say that any firm which sells to a man who is positively unable to pay cash, is taking a risk which stamps it as a loosely run business. With such interest a merchant should make desparate efforts to borrow elsewhere if he has not the money. He can borrow on reasonable security at 5 or 6 per cent, and in this way make from 1 to 16 or 18 per cent, on the money he has borrowed. In general it is not wise to borrow from Peter to pay Paul," and some have such an antipathy to it that they would rather not only be in debt, but lose money.

The bencht derived does not proceed only from the actual money made, but also from the reputation which

a buyer gets among the supply houses. The man who bays cash is never put off in a rush of orders; he sees the very best samples of the very best houses; he is quoted prices at times that are minus the 3 to 6 per cent. which many firms allow for "risk"; he is visited regularly and treated in the very best way by the supply houses, each of which is anxious about his account. It was often the case that a time buyer was passed by me when I was in a rush, or else he was shown only part of the stock, and the price was necessarily higher than to the cash buyer. In the heavy season we inturally left his order to the last, and thus he was either unable to obtain exactly what he ordered, or any part of his purchase.

I have in mind a merchant who kept a thriving general store in a small village in Eastern Ontario, who was eagerly besieged by the largest and best houses with their best samples and prices. Mr. T- was the talk of the travellers, and many were the toasts drunk to his health " and more of him." One hot Summer afternoon I was driving to his store from the neighboring town of Pwhen I met him on his way to town. Drawing up, I told him I was just going to see him and was in a hurry. Without more ado we drove under a tree, I opened up my samples, and in, less than half an hour had sold him a bill of about \$250 dollars worth of goods. When the business was over and I had done up my trunks, he coolly put his hand into his pocket, pulled out 25 ten-dollar bills and handed them over to me. And the goods were not to be delivered for over two months. This was not at all an uousual thing with him, if he had the money, and if he had not be often made out a cheque on the spot. You may be sure we used our very best manners in dealing with him. If that man through adverse circumstances should fail to-morrow, I know a score of firms that would fill his orders for any amount and wait until he was able to pay.

But such men seldom fail, for in conjunction with such principles go honesty and care in every other branch of business. It is the man who has not the common sense to realize that 20 per cent, saved is 20 per cent, gained who is weak in other ways and in the end figures in Bradstreet's list of failures in the column headed "Incompetency." It may be only an illusion of his that a month's time is better than \$2 on \$100, and it may require only a few words from the traveller to dispet the illusion.

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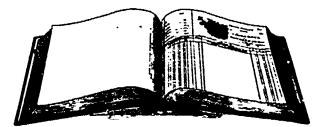
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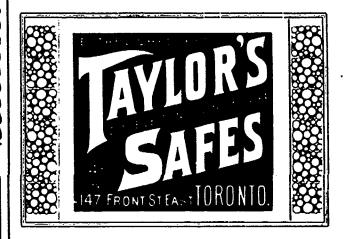
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FINANCE AND INSURANCE

ANY are hoping that the hottom has been reached in the decline of values in the stock market. But it is even more difficult to de termine where the bottom is than to fathou the deepest part of the ocean. However, values have reached a basis that strengthens the position of those who believe that bed rock has been touched. It is held by some that the recent failures in New York have tended to clear the atmosphere. Identified with one of the insolvent firms was one of the most expert market manipulators and the biggest single operator in the Street. Presumably, therefore, a great deal of the recent selling has been for the account of this operator, and of the house with which he was associated-for with them a line of 100,-000 shares would be as nothing. Whether or not all the "lame ducks" are removed remains to be seen.

PHE New York Times, in a recent article on the situa tion on Wall street, says that it is a matter of no great moment that a few plungers and stock gamblers who, in the course of the transactions by which great combinations were organized, came into the possession of large quantities of common stock in payment for proper ties already abundantly paid for by bonds or preferred stock, should be compelled to throw the common stuff upon the market for what it will fetch. But when this process goes on day after day, with no evidence that the bottom will ever be reached, and when stocks which are not mere "water," but represent solid value and demonstrated earning power, also go down with a run, and when the market is so shaken that the owner of securities who should be in need of money could not sell them save at a dreadful loss, there is manifestly some danger that disas ter and failures may result. Financial disasters and failures, even when they occur through Wall street gambl ing, are not good things for the country. It is this aspect of the matter which makes the present proceedings in Wall street disquieting.

IVE railroads in the United States have, so far as known, this year, horrowed money to the extent of \$86,500,000 in the aggregate. These railroads are: Lake Shore, Pennsylvania, Rock Island, Burlington, and Umon Pacific. At the beginning of the new year the prosident of the New York Central railway expressed the opinion that one reason why the railroads of the country, during the year then to come, should be able to continue to earn fixed charges and dividends and to lay by a penny or two for a rainy day, was that the capitalization of the roads had been brought down to rock bottom by the re organizations which followed the period of depression through which the country had then only just passed. Commenting upon the action of the railways in horrowing the money, The New York Times says: "To-day, after bond issues have followed bend issues, stock increases have come upon stock increases, capitalizations have for the moment, apparently reached, if not passed, the maximum,

which, in the opinion of many people, is conformable with a fairly healthy condition of the financial markets, and the railroads which a few years ago, on a rock-hottom basis, saw no difficulties ahead, find it necessary to resort to the issue of notes in enormous quantities to finance either purchases of new lines, perhaps at still exaggerated valuations, or to make improvements which, in some cases, are probably imperative. In the private affairs of men it is not generally considered conduct worthy of approval if a man, already heavily in debt, assumes still greater liabilities for the sake of purchasing articles which he has been able to get along without, and there is no reason why different judgment should be rendered on corporations."

OLD age is not always accompanied by decreptitude, particularly in commercial and financial institutions. One proof of this is The Royal Exchange Assurance, a fire insurance company. It is in its 183rd year, but is still expanding its business and earning good profits. The increase in business last year was £61,293. Its last dividend, which was recently paid, was 14 per cent., while the total funds of the company increased from £4,853,173 to £4,924,182.

PROMINENT stock and grain firm in New York a few days ago issued a bulletin in regard to the stock market. It so well coincides with our own views that we reprint an extract from it. "While we see nothing in the general situation at the moment to warrant turning over to the bull side with the expectation of any general improvement or the development of an outburst of any real bull speculation, we realize that prices have had a big decline, and liquidation has been very extensive, (particularly among the big interests and pools, who have been the worst sufferers by the break,) and that the technical speculative position of the market is so much better as a consequence of this extensive liquidation and the creation of a fresh large short interest, that a good rally may now occur at any time. In other words, the technical speculative position is such at the moment that the chances are we will now have more of a two-sided market and that it will prove a good trading one to those who are satisfied with scalping operations for moderate profits,"

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on a basis of 1 to 5 per cent. While the best securities thus return about I per cent, more on the investment price than they did, the lower priced stocks are bringing from 2 to 4 per cent, more in net returns. In this respect, however, there is a difference between the lower priced industrials and the lower priced railroads. Shares of the latter kind have not appreciated in investment return more than their high-priced and higher class brethren. The lower priced industrials, however, show marked changes, indicat ing very clearly the doubt of the public regarding their stability and their ability to keep up the dividend rate which they have been paying during the recent prosperous

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Atherton.

14099 Mrs. Pendleton's Four in hand." By Gertrude hetton. George N. Morang & Co., Ltd., Toronto. 14100 The Wreck of the Artiflery Fram at Enterprise, dance. June 9, 1903 (18 Views). Harriett Amelia Ontario.

May, Enterprise. 11101 "The Canadian Magazine" July, 1903. Ontatio Publishing Co., Ltd., Toronto.

14102 "Methode complete de Stenographie en une eule les on." William Elie, Montreal

i" William Elic, Montreal "Consolation" (Sucred Sc 14103 (Snered Song) By Esther J Gleason.

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11105 "Map of the City of Haundton, Ontario." Com-piled by J. W. Tyriell, C.E., D.L.S.—The Scarborough Co The Scarborough Co. Hannilton.

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'Out of my I de Forever' (Song) Words and Music by Harry Verona - Whaley Royce & Co. Ltd., To.

14113. "Tennyson: Select Poems" [204] Edited with Introduction and Notes by M. J. Alexander, Ph.D. Copp. Clark Co., Ltd., Toronto.

11114. "Special Accident and Disease Policy, \$1,000" re Plan 6 Special of L & P. Company, The Accident & Guarantee Company of Canada. George L Goddard, Montreal.

14115. "The Voyage of Life." Sermon by Rev. Frank DeWitt Talaunge, Chicago, July 19, 1903. William Baily, Toronta

14116. "The Mettle of the Pasture," By James Lane Allen. George N. Morang & Co., Ltd., Toronto.

14147. "Public School Phonic Primer, 3rd Edition" Part I. The Canada Publishing Co., Ltd., Toronto, 14148. "The Annual Financial Review" (Canadian) July, 1903. Volume 111. Compiled by W. R. Houston,

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Honore Julien Jean-Baptiste Chouinard, Quebec, 11120. "My Secret." (Song.) Words and Music by Frank J. Daniel. Whaley, Royce & Co., Ltd., Toronto, 11121. "They All Spoke Well of You." An Echo of the Old Songs. Words and Music by A. Trahern. Whaley, Royce & Co., Ltd., Toronto.

11122. "Musson's Offertory Book." The Musson Book Co., Toronto. 14123.

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11124. "The Nor' West Farmer" June 5, 1903. Stovel Co., Winnipeg. 14125 "Coeurs et Homme de Coeur."

Pelletier, Montreal.

14126. "Grammaire Franchise suivie d Application." Cours Elementaire. Reverendes Soeurs de la Congregation de Notre Dame de Montreal. 11127 "The Circuit Guide." Autumn Assizes, No.

VII., 1963. Archibald Young Blain, Toronto. 11125 "Your Lover's Heart" (Song) Adelbert Clark Music by Frances Firth. (Song) Words W Francis Music by Frances Firth. Firth, Toronto.

14129, "Le Printemps," (Spring.) Valse pour Piano By J. A. Fowler, Op. 26, Whaley, Royce & Co., Ltd., Toronto.

Toronto.
1430. "The Presbyterian Hand-Book. (Canada.) For 1903-1904." Compiled by Rev. R. Campbell Tibb. B.A. Arbuthnot & McWillan, Toronto.
1431. "O Sancta Anna Gloriosae Virginis Mariae."
Par Frere Sixus Joseph, F.E.C. Louis Laberge, Toronto.
14432, "Notaires du District de Montreal, 1903."
(Photo.) Lapres et Lavergne, Montreal.
14433, "Lovell's Montreal Directory, 1903-1904." John Lovell & Son, Ltd., Montreal.

Lovell & Son, Ltd., Montreal. 14134, "The Master of All." Sermon by Rev. Frank DeWitt Talmage, Chicago, July 26, 1903. William Buily. Toronto.

11135. "The People's Friend" or "Our Method of Doing Business" "By laws of The Co-Operative Benth Beneat Society." Ede & Bennett, Winnipeg.

Society, Fair & Demiert, Dannyeg, 14136, "Generalized Geological Section Across Cheti-camp Mining District," (Map.) The Inverness Mining Co., Ltd., Halifax.

Co., Ltd., Halilux.

11137. "At a Ningara Camp Meeting." (Cake Walk and Two Step) By James B. Glionna. The Canadian American Music Co., Ltd., Toronto.

11138. "Ranching with Lords and Commons." (Book) By John R. Craig, Meadow Creek, Alberta.

11139. "The National Monthly of Canada." August 1903. Joseph Phillips, Toronto.

11110. "The Canadian Magazine." August, 1903. The Outprin Publishing Co., Ltd., Toronto.

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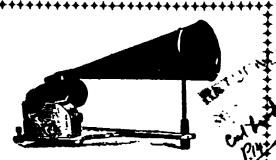
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