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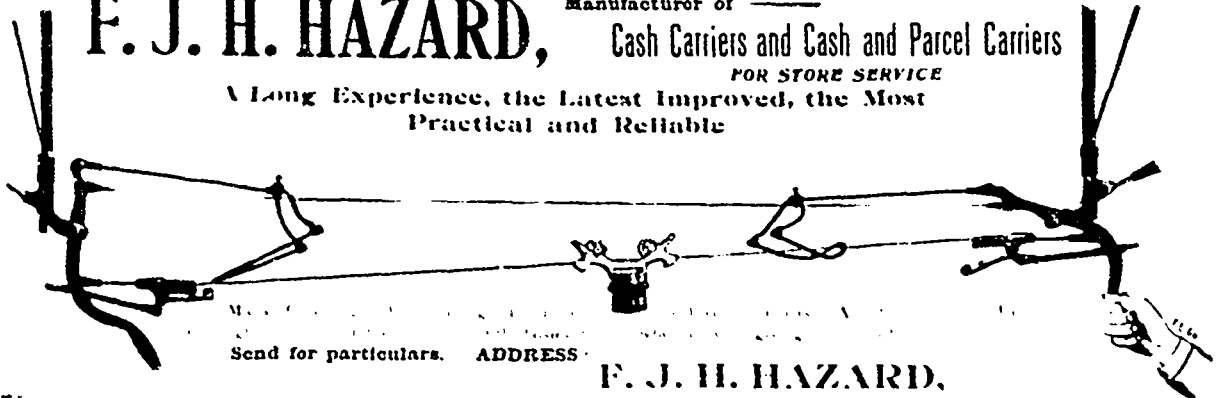
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THE DRY GOODS REVIEW

Vol. III.

TORONTO, NOVEMBER, 1893.

No. 11.

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THE HOLIDAY TRADE.

E

VERY merchant is undoubtedly looking forward to the next six week's trade with a certain amount of anxious expectancy. The holiday trade, of late years, has become of more and more importance as large quantities of fancy dry goods are annually sold for presentation purposes, as well as numerous staple lines. Fur goods, handkerchiefs, umbrellas, gloves, etc., are usually in great demand for the few weeks before the Christian world's greatest Saint-day (Christmas). The general feeling of "Peace

on earth, good will towards men" inspires all classes of the community to expend various sums in procuring evidences of kindly feeling for presentation to relations and friends.

While the dry goods trade has not been too slow nor too fast in seeking to control a great deal of this trade, there is a danger of counting too much on it for the coming season. If we do not miss our guess this trade will not show any development over the proportions attained last year. Some months ago THE DRY GOODS REVIEW counselled moderation in buying for the fall and winter trade, and subsequent developments have

shown that the dangerous work of prophecying was done in this case with a startling accuracy. For other yet similar reasons, we again counsel moderation for buying for the holiday trade. Moderation must be distinguished from abstinence. A certain amount of goods must always be prepared for this trade or competitors will make a greater showing. But moderation means that variety must be bought and large quantities tabooed. An assortment can be secured without locking up any great quantity of capital, and this is what the dealer should aim at.

Forecasts must always be based on arguments, and these will now be stated.

The World's Fair has drawn large sums of money from the people's fund which is spent usually on luxuries of greater or less degree. From every town in Canada between 100 to 200 persons left to visit the fair, each one spending on an average \$50 in expenses. Two hundred persons would thus spend \$10,000, and perhaps \$5,000 of that would otherwise have been spent in that town. Then with eight dry goods stores in the place, each would sell probably \$400 each less than usual. This calculation is a moderate one and not over-drawn, although there is no pretence of being accurate. Let each Canadian dealer think this point over carefully and apply it according to the force it would seem to have when all the circumstances of the particular neighborhood are considered.

Another reason for an unincreasing trade is to be found in the low price of cereals. Farmers are not marketing their grain as freely as usual, but are holding back believing that prices are not likely to go lower and may possibly go higher. The barley trade has vanished to a great extent, the hen fruit trade has lessened, and the poultry trade does not promise to be anything like the proportions attained in previous seasons before the McKinley Bill. The farming community must therefore do with less new clothing, furnishings and millinery.

The trade of the United States with Canada has fallen off very materially owing to the financial stringency and industrial stagnation which have obtained in that country during the past few months. Since the repeal of the Silver Bill there has been no great rush for goods, and the mercantile community are not finding the rapid change for the better that was anticipated. Business has been struck a sad blow in that country by over-speculation, growth of trusts, lack of scientific currency and banking laws and the outflow of gold, and it will be sometime before it will recover from the stun of that blow.

None of these causes is enormous in itself, it is only when they are combined that they acquire a force which must be noticed.

QUEBEC PROVINCIAL TAXATION.



THE Quebec Legislature opened last Thursday and this session, like the previous one, will be important on account of the deep financial slough in which the Government finds itself. The present system of taxation has been discountenanced by the business men who find that direct taxation falls heavily on them owing to the poverty of the rural community.

Hon. L. O. Taillon, Premier of the Province, and Hon. J. S. Hall, provincial treasurer, were waited upon recently at the Government offices by the joint committee of the Montreal Board of Trade, the Chambre de Commerce and the Citizens' Tax Committee and presented with a series of resolutions agreed upon by them and which recommended that in place of the present obnoxious provincial taxes a tax, of one mill on the dollar be levied on all taxable real estate; that such retrenchment in expenditure be made as to render the revenue so produced sufficient to meet the present requirements of the Government, and that all exemptions from taxation be abolished. The deputation comprised Messrs. J. D. Rolland, A. A. Ayer, J. B. Learmont, J. Cradock Simpson, Edgar Judge, George Hadrill, A. M. Featherstone, G. Boivin, L. E. Morin, sr., J. M. Fortier, D. Parizeau, M.P.P., J. B. A. Lanctot, A. Michaels, C. P. Chagnon, Huot, and Stanislas Cote, while there were also present Ald. P. Kennedy, M.P.P., M. F. Hackett, M.P.P., J. P. Cooke, M.P.P., F. Martineau, M.P.P., Ald. Villeneuve, M.P.P., R. S. White, M. P., O. M. Auge, M.P.P., etc.

Mr. J. D. Rolland first read the joint resolutions adopted by the Board of Trade, Chambre de Commerce and Citizens' Tax Committee, which were as follows:

"Resolved, that this committee regards the provincial taxes of 1892 at present collected from the mercantile community in this province as onerous and excessive, and hereby recommend that these taxes be cancelled, and that in their place a tax of one mill be levied on all taxable real estate in this province, the basis of valuation to be the assessment rolls of cities and municipalities, and that said tax be collected by the proper officials thereof.

"That this committee further recommends that such retrenchment in expenditure be enforced as will render the revenue so produced by said tax of one mill sufficient to meet the present extraordinary requirements of the Government.

"That it is also the earnest opinion of this committee that in view of the financial condition of the province all exemptions from taxation should be abolished at the earliest possible date, and this committee respectfully recommends that this suggestion be considered by the Government."

This is simply a new phase of the great fight which is going on in every city in North America to a greater or less extent. It is the bone of contention between those who favor a tax on real and personal property and those who believe that all personal property taxes should be abolished. The views of this journal have so often been stated that all its readers know that it believes that personal property taxes are inequitable and economically unsound. In Quebec the situation must be carefully considered. As Hon. Mr. Taillon pointed out the Catholic land owners already pay heavy tithes to the church on their land,

and this proposed tax of one mill on the dollar would involve an additional burden on them.

The total value of real estate in the province is \$387,000,000, and the revenue at one per cent would only be \$387,000, whereas the requisite revenue is \$600,000. Yet the real estate tax is the one that Quebec must adopt as the leading feature of any scheme it may propose to raise its revenue.

One pernicious principle has been mooted in Quebec in defence of the present system. This is one of Adam Smith's principles and has been answered thousands of times, yet the answer doesn't seem to have got into the Quebec Government. These men claim that each person should pay according to the measure of protection afforded them. Hence commercial interests should pay more than landed interests. On the same principles lunatics and idiots, who depend altogether on the province, should pay the highest taxes. This application shows the absurdity and unsoundness of the principle.

Quebec's curse is its exemptions. This is a matter that is so closely connected with the Catholic majority's religion that all action must be left to these persons themselves. If they desire to retain the exemptions, they must suffer the consequences. Churches and church property in Ontario are exempt—and this we boldly denounce as unchristian and unjust. Ontario's systems of taxation need revising and its people have much to learn from the present discussion in Quebec, as in a few years the exhaustion of crown lands will necessitate direct taxation in this province also. The other provinces should also learn lessons from Quebec's experience.

CREDIT OR CASH RETAILING.

SOME interesting letters on this subject will be found in this issue. We are glad to have all these views to present to our readers, for out of discussion comes truth plain and simple.

The Winnipeg Free Press speaking on this subject says:—"In Montreal there has been a great deal of complaint made against the bakers, who are said to charge exorbitant prices for bread. A loaf that sells in Toronto for twelve cents is sold in Montreal at eighteen. Bread in Montreal is dearer than in London or Edinburgh. These are the complaints; and the columns of the newspapers have been loaded down with them. So mercifully were the bakers abused that a correspondent of a local paper, moved by compassion, has come to their rescue. He has been getting the "eighteen-cent" loaf for fourteen cents, which disproves the theory of a combine. "My baker gives credit," he says, "but not to the extent most bakers do, and he has a large sale amongst customers living near together, thus saving high cartage charges. If you go to the bottom of this question you will find that bread is dear owing to the credit system, and expense of delivering small quantities of bread at widely different parts of the city. If you ask any grocer, butcher or baker, confidentially, you will be surprised at the large number of people owing them money, in sums ranging from ten to one hundred dollars—many of whom will never pay at all—and consequently people paying cash have to make up for the dead beats, who probably live in greater style than the cash payers."

"Here the correspondent puts his finger on the sore spot of the credit system. We wonder how many of the honest householders of Winnipeg ever reflect that in paying such heavy prices as are charged here they are being taxed to make up the losses

incurred through the "dead beats." Yet that is precisely what is being done. They not only pay for the bread and meat consumed by themselves, but are also made to pay for the same articles purchased by others under a system of credit that is supposed to extend from everlasting to everlasting. A short time ago we noticed that a Toronto paper was advocating the entire abolition of recourse for ordinary trade debts. This would be an extreme and perhaps an impracticable step to take. Trust and trade have gone hand in hand ever since barter began, and it might work injury to divorce them. But the honest customer needs some protection. It is enough to pay his own bills without one being obliged to pay the bills of others, as he is often compelled to do. It is popularly supposed that the tailor charges profit enough on five suits of clothes to enable him to afford the loss of the sixth; that is, his five honest customers are regularly taxed for the clothes of the sixth man, who may pay or not as he pleases. The system that permits this extortion is wrong. We are not sure that the best remedy would be to abolish recourse for debt, and thus force the cash system. That would be hard on many honest and deserving poor who have to buy on credit, but who nevertheless pay. Nor is all the fault and injury of the credit system on the side of those who buy and don't pay. The seller is often more to blame than the buyer. He forces his wares, trusting to chance to get paid, but knowing that he is already secured against loss through the extra charges to his good customers. If it were practicable the law should be changed to give the court power to refuse recourse if shown that the seller did not exercise reasonable discretion in giving the credit."

TORONTO MERCHANTS AND THE INSOLVENCY BILL.

IN another article in this issue will be found a discussion of the Dominion Parliament's powers concerning Insolvency, and a history of the legislation in Canada on this subject.

On Nov. 6th The Council of the Toronto Board of Trade met to discuss the situation. A deputation from the dry goods and other sections were present to lay all the facts before the council. The President D. R. Wilkie presided and the following gentlemen formed the deputation: Donald MacKay, W. B. Hamilton, J. S. McMaster, T. Darnet, W. W. Copp, Mr. Maryatt of Golding & Sons, T. O. Anderson, Paul Campbell, Chas. Cookshutt, H. Lowndes, John Flett, A. B. Lee, and Stapleton Caldecott, the chairman of the deputation. The three city members of the Dominion Parliament Messrs. Cockburn, Cratsworth and Denison were also present to hear the discussion.

A memorial was presented urging the Council to take active measures to have the bill brought before Parliament during the 1894 session. It was urged that there was a great need for prompt and decisive action.

Mr. Caldecott made a strong speech and cited many cases which had come under his notice showing how great injustice was done to creditors. He told of a firm in the Maritime Provinces who bought goods in Toronto some 2½ years ago and when the bill was due, asked for a year's extension without interest, and stated that if this was not given a preferential assignment would be made and they would get nothing. At the end of the year another extension was asked for, and when this was refused, offered a compromise at 60 cents, stating that if this were not accepted, the creditors would know what to expect. He cited another St. John case where a firm bought a large bill of goods in Toronto, and three or four

weeks afterwards sent a lawyer to offer a compromise at 33½ cents, which the creditors were forced to accept. He showed that in Quebec an assignment could be obtained and was useful, but it was too expensive. He pointed out that recent legal decisions left the Ontario law in a chaotic state. He showed how a Kingston merchant, though rated well, became dissipated and alarmed his creditors. They sought an assignment, but it was refused, and it was only secured through the influence of a personal friend. Through the law not being compulsory, the creditors lost \$2,000 in expenses before the assignment was procured. Another case occurred where a debtor refused to assign only on certain conditions, which the creditors could not allow. The estate was then all eaten up in law suits. In another case where a man refused to assign, judgment was so long delayed that he sold all his stock and the creditors got nothing. He showed how fraudulent bankruptcy was increasing owing to the temptations. According to Bradstreets it was one per cent. in 1890, 4 per cent. in 1891, and over 5 per cent. in 1892. This condition of affairs also led wholesale merchants to be suspicious of one another, and disastrous practices obtained.

Mr. Anderson pointed out that the mercantile community had come to a state of barbarism. It was every man for himself and the devil take the hindmost.

Mr. Brock and Mr. Mackay made strong speeches in favor of a National Act along the lines of the draft bill proposed for last session.

Mr. Blain explained what the legislative sub-committee had done last session, and how and why the matter had been put off until a future session.

President Wilkie took a strong stand on the question. He was surprised at the merchants' patience, and was surprised that the Government, knowing the matter to be so urgent, should neglect the bill. He declared that if the Government had not backbone enough to do what was just and equitable through fear of giving offence to a small portion of the community, it was time they had new rulers.

Mr. Cockburn, M.P., speaking for the city members, declared himself clearly of the opinion that all the Boards of Trade of the country desired a National Act, and declared his willingness to press the matter most strenuously in Parliament.

A fearless independent criticism of the Government's sluggishness on the matter prevailed the whole discussion, and the earnestness was such as will brook no further delay. It will now be in order for the various Boards of Trade throughout the Dominion to pass strong resolutions in favor of immediate legislative action. If the merchants everywhere were as earnest as those of Montreal and Toronto, the Bill would become an Act at the first session of the Dominion Parliament.

THE WOOL TRADE.

Pulled wool from sheepskins' imported from the United States is still being much used by Canadian manufacturers. Sellers are said to have extended their terms on pulled wool from four months to 30 days. A sale of damaged greasy Cape wool took place last week in Montreal at prices ranging from 11 to 13c. Regular greasy Cape is selling from 13 to 15½c. Canadian fleece wool is abundant, and buyers are having the best of it, and the consequent easy prices may shut out foreign importations. Pulled wools, Canadian, are still selling fairly - supers at 21 and 22c., and extras at 2 to 4c. more



THE DOMINION'S POWERS RE INSOLVENCY.

It is an open question as yet whether the Dominion Parliament has power to pass an Insolvency Act which would be supreme in every Canadian court, or whether such Act should be passed by the Legislature of each province for that province.

Every student of the Canadian Constitution is familiar with the distribution of powers between the Dominion Parliament and the Provincial Parliaments. The Dominion Parliament was given certain subjects on which it could legislate, and even if it did not legislate on these subjects no Provincial Parliament could do so. In the United States it is different, for there each state is allowed to legislate until Congress sees fit to do so. But as was recently argued it is not possible to hold that, if the Dominion Parliament does not exercise the exclusive jurisdiction assigned to it, the Provincial Parliaments may infringe on that jurisdiction however inconvenient the absence of valid legislation may be.

By the B. N. A. Act, section 91, to the Dominion Parliament is reserved all legislation on "bankruptcy and insolvency," but then a difficulty arises in determining the real meaning of these terms. By the next section the subject, "property and civil rights," is reserved for the exclusive jurisdiction of the provinces. If a province begins to legislate on certain matters which seemingly come within the phrase "property and civil rights" it may trench on some allied subject which is reserved for the especial and exclusive care of the Federal Government.

MEANING OF "BANKRUPTCY AND INSOLVENCY."

In trying to determine the meaning of the terms Bankruptcy and Insolvency, the following quotation from Ontario Repeal Reports, Vol. xx, in the cases re Assignments and References Act is from the opinion of Justice McLennan:

"The question depends upon the sense in which the words 'bankruptcy and insolvency' are used in the B. N. A. Act, section 91. In *Regina v. County of Wellington*, 17 A. R. 421, I said that I thought that the power of legislation over bankruptcy and insolvency intended to be conferred on the Dominion Parliament was the same as had been exercised by the Imperial Parliament and the Provincial Legislatures before Confederation, namely, the passing of laws more or less general in their application with proper courts and procedure and machinery for carrying them into effect, and not acts declaring a particular person or firm or corporation bankrupt or insolvent, or putting their affairs into a course of liquidation. Upon appeal from our judgment in that case, however, it was held unanimously that this was an erroneous view of the statute, and that an act for the settlement of the affairs of a particular insolvent bank, the late Bank of Upper Canada, was within the powers of parliament as bankruptcy and insolvency legislation, *Quirt v. the Queen*, 19 S. C. R. 510. It is therefore now

decided that Parliament may not only pass a general law of bankruptcy and insolvency, but may deal with particular cases; and it seems to follow that it might pass an act for settling the affairs of a single firm or individual, being indebted."

It was, seemingly, in failing to grasp the full significance of this phrase that the Ontario Legislature had passed an act which is now thought to be ultra vires, the act referred to being "An Act respecting Assignments and Preferences by Insolvent Persons," now forming c. 124 R.S.O. This act has not yet been declared wholly ultra vires, but section 9 has been declared so by a recent judgment of the Ontario Court of Appeal, and much doubt has been thrown on the whole act. This section provides that an assignment under the act shall take precedence of all judgments and executions not completely executed by judgment. The judgment was not unanimous, Judge MacLennan dissenting, Judge Osler expressing no opinion, and Chief Justice Hagarty and Judge Burton being in favor of declaring the section ultra vires.

LEGAL OPINIONS ON ONTARIO ACT.

The counsel for the Dominion Minister of Justice were Robinson, Q.C., and W. Nesbitt, and the following quotation from the report of their argument will be found instructive:

"It is admitted that the Dominion Parliament has exclusive jurisdiction over bankruptcy and insolvency," but the difficulty is as to the real meaning of those terms. It is important to keep in view the fact that both terms are used in the act. The first term is used to define a legal system of procedure for bringing persons within the specific legal status of bankrupt, while insolvency is a term applied to the mere inability to pay debts, and does not denote any specific legal status. Bankruptcy was originally confined to traders, while any person might be insolvent. The leading distinction between the two views on the subject is, that there is no bankruptcy or insolvency legislation unless there is a power of compulsorily placing a person in that position with provision for restoration to the original status by discharge. But this, it is submitted, is altogether too narrow a view to take. The act in question is based upon and takes effect only when the condition of insolvency arises. The preamble of the original act, 48 Vic., ch. 26 (O.), and the very title of the act show this. The view of those who uphold the jurisdiction of the Ontario Legislature, as ably given expression to by the late Master in Chambers, in *Union Bank v. Neville*, 21 O. R. 152, at pp. 155, 156, rests on the fallacious assumption that the province has exclusive jurisdiction over property and civil rights. The fallacy consists in forgetting that this provincial jurisdiction over property and civil rights is subject to the higher powers given to the Dominion Parliament under section 91. Were it not so, the powers given to the Dominion Parlia-

ment would be nugatory, for it would be almost impossible to legislate on any of the subjects therein mentioned without affecting property and civil rights within the provinces. This act presupposes and is based on a condition of insolvency and changes the original rights when the condition of insolvency supervenes, and any legislation that affects ordinary legal rights simply because a condition of insolvency has arisen, is necessarily legislation in relation to the subject of insolvency. Section 9 is peculiarly a section that affects the ordinary legal rights of creditors of a person who has become insolvent."

On the other hand it was argued that the Ontario statute did not arrange for the discharge of insolvents; it simply provided for the distribution of assets by an assignee in the same way as they would be distributed by a sheriff if no assignment were made. And, in fact, that a person who was not insolvent might have his goods distributed under the act by making an assignment. It was argued that there were many points distinguishing legislation of this kind from bankruptcy and insolvency legislation such as the power to compel an assignment, omission of any provision for a discharge, etc.

The majority of the court, as has been said, held section 9 of The Ontario Act to be ultra vires and this court is the highest court in the province. The section was also held to be ultra vires in *Union Bank v Neville* 21 D. R. 152, Chief Justice Galt having given the decision. The general opinion among judges and lawyers in Ontario is that the Ontario Government has no power whatever over assignments, or at least not sufficient to be able to pass a workable assignments act. The act may again come under the notice of the court when the famous Cooper & Smith case comes before it in November, and if such an event happens, the whole act will stand or fall.

THEY FALL BACK ON 13 ELIZ.

At present the general opinion seems to be that Ontario has no assignment law but what is known as 'common law assignments' and lawyers are already considering these. In the June Law Times, a well-known Toronto lawyer deals with this subject and we quote as follows:

"Now that it is unsafe to rely upon the provisions of the Assignments and Preferences Act, R. S. O. cap. 124, it may be useful to shortly state some of the more salient points in connection with what are usually called 'common law' assignments for the benefit of creditors, that is assignments in trust not depending for their validity or interpretation upon any statutory enactment; for upon assignments of that kind, and not upon those in the statutory short form, it is now advisable to rely.

"Assignments of this kind were much considered in our courts before the passing of the act, 48 Vict. cap. 26 (O.), and from the cases then decided may be deduced the leading principles to be observed in preparing such an assignment for the general benefit of creditors as will successfully withstand an attack by adverse execution creditors; for while as against execution creditors having executions in the sheriff's hands at the time it is made no voluntary assignment of the kind now under consideration can prevail, such an assignment may, if made irrevocable by the assent thereto of some creditor, be perfectly good against execution creditors whose executions have come into the sheriff's hands after that assent has been given."

It will be noticed that "common law" assignments are far from being satisfactory, for under them an execution if in the hands of the sheriff before the assignment, can be realized on

even after the assignment. There is, moreover, no provision for compelling assignment nor for giving the insolvent a discharge.

WHAT IS NEEDED.

It has been shown then that the Ontario Act is, in part at least, and probably in whole, ultra vires, that "common law" assignments are almost useless, and that the Dominion Government has sole power to legislate in bankruptcy and insolvency. What is required then is a national insolvency law, and the need is one of the most important mercantile needs of the day. In justice runs rife because it is not mastered; and because one national law failed to be universally beneficial is no reason why another attempt should be delayed.

A national law means that debtors' rights and creditors' rights shall be the same all over the Dominion of Canada. And there is no valid reason why they should differ in each of the provinces. Wholesale merchants of Montreal and Toronto as well as in smaller cities sell their manufactures or their merchandise in towns and villages in seven different provinces and in the territories. This national system of commerce demands national regulation. Provincial legislation, if such were constitutionally allowable, must necessarily be selfish and local. It is only to a cosmopolitan parliament that a merchant, who sells in all quarters of the Dominion, can look for that legislation which is just and fair to all concerned.

While such legislation is needed in the interests of wholesale merchants and manufacturers, it is also needed in behalf of the great retail mercantile community of Canada. Many a merchant voluntarily assigns when beset by difficulties, and his estate goes he knows not where. The last two or three months has brought to light several instances where assignees' and inspectors' fees amounted to small fortunes in themselves. The assignor who should have had a surplus finds that the gulls have swallowed it by means of which they are the infamous masters. The unfortunate honest merchant becomes by such treatment the dishonest merchant, and surely honesty is too scarce and too precious a commodity that even small lots of it should be destroyed unnecessarily. Those who have to do with these cases every day know how easy it is to manipulate a voluntary assignment for the benefit of the man to whom the assignment is made, when that assignee is a creditor. The merchant does not know the law, and he fails to bring a suit, either from lack of knowledge or lack of funds, and the case never comes to light.

As illustrative of what has been said, reference may be made to a well-known jewelry case which was litigated in the Ontario courts this year. This case is fully reported in the annals of the court, and the following is the official digest of it:

"An insolvent trader having made an assignment for all his estate for the benefit of his creditors, under R. S. O., chap. 124, his stock-in-trade was purchased by his wife from the assignee; the defendants, who were creditors of his, and one of them the sole inspector of the estate, becoming responsible to the assignee for payment of the purchase money and, by a secret arrangement made beforehand, receiving security from the wife upon the goods purchased by her, not only for the amount for which they had become responsible, but also for the full amount of their claims as creditors of the husband.

"In an action by another creditor for an account:

"Held, that the estate was entitled to the benefit of whatever advantage the defendants derived from the transaction, and

that they should account to the assignee for the difference between the amount of their claims and the amount they would have received by way of dividend from the estate.

It is true the creditor got relief in the courts, but what is needed is prevention, not cure. A national law would prevent the disease and render an expensive legal treatment unnecessary.

RESUME OF LEGISLATION ON THIS SUBJECT.

A brief resume of British and Canadian legislation on this subject may be useful. The first Bankrupt Act in England was the Act 34 and 35 H. VIII., ch. 4, in the year 1542, and between that time and the passing of the Act 24 and 25 Vic., ch. 134, which was in force when the B. N. A. Act passed, a very large number of such acts were passed, changing the character of the legislation from time to time. The acts which were passed prior to 1823 will be found printed in extenso in the first volume of the 8th edition of Cook's Bankrupt Laws (1823), and an examination of them will show how the definition of the subject changed from time to time with the legislation. That change is shown strikingly by a comparison of the Acts of H. VIII. and the Acts of 24 and 25 Vic. in 1861, both British acts. The Act of Henry VIII. makes no reference to inability to pay or insufficiency of assets. It is directed against fraudulent debtors only. Bankrupts are described as "persons who, craftily obtaining into their hands great substance of other men's goods, do suddenly flee to parts unknown, or keep their houses, not minding to pay or restore to any of their creditors, their debts and duties, but at their own wills and pleasures consume the substance obtain by credit of other men, for their own pleasure and delicate living, against all reason, equity and good conscience. The Lord Chancellor and other high officers are authorized to seize and distribute the estate of such debtors among their creditors, and it is provided that if the creditors be not satisfied by these means, they may still recover the residue by ordinary process as before the act. That continued to be the law of bankruptcy for a long time, and the changes which were made afterwards, were made gradually, until by the law of 1861 all persons, whether traders or non-traders, whether honest or dishonest, whether they were or were not possessed of sufficient property to pay their debts in full were made subject to the law, in case they had committed certain defined acts or defaults. These acts and defaults are enumerated at p. 127, of I. Dora & Macrae's Law of Bankruptcy (1863), and some of them are the following. Nonpayment after judgment debtors summonses by either trader or non-trader; suffering execution to be levied on any of his goods and chattels for any debt exceeding £50 by a trader, and nonpayment within seven days by a trader, and within two months by a nontrader, after decree or order peremptory in equity, bankruptcy or lunacy. Prior to the Act 1861, and as far back as the 13th Elizabeth, the law was confined to traders, as to all other persons there was no such law. The history of the subject in Canada shows the same variety in bankruptcy legislation. In the Provinces of Ontario and Quebec there had been a Bankruptcy Act in force more or less from 1843 to 1856, when it expired; after which there was none until 1864. The act of that year was called "The Insolvent Act of 1864," and although called the Insolvent Act it was in reality a Bankruptcy Act, and it was applicable in Lower Canada to traders only, but in Upper Canada to all persons whether traders or not. This is the act which was in force in Ontario and Quebec when the B. N. A. Act was passed, and

while it was undoubtedly in its nature a Bankruptcy Act, it differed in many respects from the British Act.

The Act of 1864 was repealed in 1865, and a new act was passed extending to the whole Dominion called "The Insolvent Act of 1869." It was confined to traders, and any trader unable to meet his engagements might either take the benefit of it voluntarily, or might under defined circumstances be compelled to do so. The Act of 1869 was re-enacted with considerable alterations in 1875, and was still confined to traders. This law continued in force until 1880, when it was repealed, and since that time there has been no Dominion law of bankruptcy or insolvency, except, as already stated, the Winding Up Act, which is confined to corporations, and perhaps some special acts relating to particular cases, such as the Bank of Upper Canada Act. Each of the provinces has been left to look after its own bankrupts and insolvents, and in some of the provinces preferences are allowed yet, as these were not forbidden by 13 Eliz. The Upper Canada courts decided (*Dalglisch v. McCarthy*, 19 Gr. 578) that where an insolvent debtor conveyed his property to a purchaser for valuable and adequate consideration. The statute would not apply, even though both grantor and grantee entered into the transaction for the express purpose of defeating the creditors of the grantor, provided that there was a bona fide intention that the title to the property should pass to the grantee.

WHAT HAS BEEN DONE SINCE 1880.

The old Bankruptcy law was repealed in 1880 on account of certain unsatisfactory features it possessed. Sir John Abbott was much interested in the matter and favored a new Dominion Act. He actually framed one but never had it introduced. Not long since the Boards of Trade were forced to take the matter up as merchants of all classes were disgusted with the present position. The inconveniences and inequalities had become unbearable. Last year at a meeting of the Toronto Board of Trade a resolution was passed endorsing the passing of a National Act, and a committee was appointed to draw up a satisfactory bill. This committee worked hard in connection with a similar committee from the Montreal Board of Trade and the result of their united labors was a bill which was expected to meet all the requirements of the case. It contained the crystallized business wisdom of the two Boards. Then armed with this bill, a deputation proceeded to Ottawa. It included business men from Montreal, Toronto, Hamilton, London, etc., in fact the kings of Canada's wholesale trade. An interview was held with Sir John Thompson, Hon. G. E. Foster and Hon. A. R. Angers. These ministers requested that a sub-committee of five be appointed to confer with the ministers during the progress of the bill, and the deputation left for home believing that the Draft Bill would be introduced as a Government measure. From that time until the end of the session nothing further was done and the bill was never introduced.

The Committee who had charge of the bill kept the matter before the Government during the session, but other legislation was so pressing that nothing could be obtained. It was intimated moreover that owing to opposition from Quebec, the Government would be apt to lose in prestige by introducing the Bill as a government measure. Moreover they would be certain to have strong opposition and possibly defeat. It is not known among the committee whether the government will take up the matter this session as a cabinet measure. This is merely a hope at present, although capable of realization. Thus the matter

stands except that the business men of Canada have decided that more important legislation is needed and that another session must not be allowed to go by before the legislation is procured. The bill will be introduced this session and measures will be taken to procure its certain passage. This will be rendered less difficult, owing to the fact that few reasons can be urged against it, and latest constitutional decisions, show that the Dominion Parliament alone has power to pass such legislation.

THE PROPOSED BILL.

The proposed bill is long enough to extend to 50 pages of printed matter. It is intended to apply to traders and trading co-partnerships, and to trading companies whether incorporated or not except incorporated banks, insurance, railway and telegraph companies. The sheriff of each county or district, and in Quebec the prothonotary is to be the guardian, except in counties and districts containing cities with a population of more than 20,000, where the Board of Trade is to appoint a guardian. A debtor shall be insolvent when he has called a meeting of his creditors to compound with them, or if he acknowledges insolvency, if he has absconded or is about to abscond, etc. A creditor or creditors with claims aggregating at least \$500 may demand an assignment if a debtor ceases to meet his liabilities generally. Writs of attachment may be secured by any unsecured creditor for \$200 if he can show the debtor to be insolvent, these will hold the goods until a liquidator is appointed. Within ten days after assignment or issue of writ of attachment, the guardian must call a meeting of the creditors and they shall appoint a liquidator, an uninterested party. The creditors may at any meeting appoint one or three inspectors who shall superintend and direct the proceedings of the liquidators. The guardian's remuneration is fixed by an appended schedule and an inspector's at a general meeting of the creditors. The law of set off as administered by the courts of law or equity, shall apply to all claims under the act. All gratuitous contracts and conveyances shall be void if made within the three months next preceding the date of insolvency. Any fraudulent contract, mortgage, hypothec or conveyance shall be void if both parties intended to defraud or delay the creditors. Preferences are void, if made within 50 days next before insolvency, they shall be presumed prima facie to be fraudulent. The insolvent is to be discharged with consent of creditors and the depositing of a sworn statement of his affairs, and he shall then be absolutely free and discharged from all existing liabilities. Every discharge procured by fraud, fraudulent preferences or promise of payment, shall be null and void. The act concludes with twenty forms for use in the various proceedings.

ARGUMENTS FOR THE BILL.

The article can be fittingly closed by rehearsing some of the arguments presented at the interview between the Ministers and the wholesale merchants on Oct. 15th, 1892.

Mr. Greenshields, of Montreal, introduced the subject and showed that the deputation represented all the merchants of Ontario and Quebec, and that the mercantile community were

almost unanimous in its desire to have a fair and equitable law passed. He pointed out that although there is a law in Quebec, there is no provision for creditors getting possession of insolvent estates, and that there is difficulty in collecting accounts by suing in the ordinary courts, on account of each creditor having the right to share in the proceeds. He declared that the chattel mortgages and preferential judgments allowed in Ontario were really preferences. He pointed out that preferences were allowed in the Maritime provinces, and their system of bond and warrant of attorney with a chattel mortgage makes the latter worse than in Ontario, as registration is not at once required. Their preferential assignments, he thought, were extraordinary.

Mr. Blain, of Toronto, pointed out that the present diversity of law in the provinces tended to create discord and animosity among the people of the different provinces. Local creditors have undue privileges and the distant creditor gets nothing.

Mr. Thompson, of Toronto, pointed out that under the Act of 1875 the creditor who first got the assignment generally had a large pull on the appointment of the assignee, but that this was obviated in the new bill by the appointment of a guardian, who will hold everything until the creditors meet. He pointed out that under the proposed bill the debtor could not get his discharge and compromise for his estate at the same time, as under the Act of 1875. He would now have to buy his estate back in open market, instead of by arrangement with the assignee. Mr. Thompson also pointed out that better facilities were given in the matter of obtaining a discharge from the courts, and that the grounds on which such discharge could be obtained were made clearer.

Mr. Campbell pointed out that in the Maritime provinces a man having the residue of his estate can say that this will go to the benefit of those creditors who signed his discharge and those who did not sign his discharge would get nothing.

The Ministers then asked that a subcommittee of five be appointed to discuss the principles in detail with the Cabinet. This committee has still charge of the bill and is made up as follows. — E. B. Greenshields, President of Montreal Board of Trade, Hugh Blain, Vice President of Toronto Board of Trade, A. L. Kent, Montreal, D. E. Thomson, Toronto and E. R. C. Clarkson, Toronto.

RECENT AGITATION.

On October 30th The Dry Goods Section of the Toronto Board of Trade met and struck a committee to lay the matter before the Council of the Board, and have matters energetically pushed. The committee consists of Messrs. Wyld, Anderson, McMaster, Caldecott, Blackley and Dunnett.

On the 6th inst. the Council of the Toronto Board of Trade met and entered into a warm discussion concerning the Government's laxity in providing a National Act. A most determined spirit was manifested by all classes of merchants present, showing that the injustice from the absence of legislation had rankled deep. A full account of the meeting will be found on another page.





DISTRIBUTION OF WORLD'S FAIR PRIZES.

THE benefit that may be derived by individual persons or firms who have won prizes, medals or awards at the World's Columbian Exhibition, suggests the idea that all this might be made a means of bringing a very great deal of special renown to Canada.

The custom in this fair, as in others, will likely be that these awards will be sent to the Dominion Government at Ottawa, who in its turn will send them to the various Provincial Legislatures to distribute, one at a time, as they are received. A prize winner in this way will not get as much credit for his efforts or expense as he really deserves, nor will his efforts bring him further reputation than he can gain by self-advertising. The benefit therefrom will be small either to him or the country. Again, it will take years before he can recoup himself for his unusual trouble and outlay.

It would be a pity, therefore, if the great efforts that have been put forward by so many of our people to bring credit to our country, should be allowed to pass away without some action having been taken to derive the greatest benefit possible out of what has been tried and accomplished.

It is proposed, therefore, by many Canadians that the Dominion Government retain the awards till all are received. Then in due time have a large gathering in Montreal for the Province of Quebec and the East, and in Toronto for Ontario and the West. To these gatherings invite all the prize winners, who may be represented by proxy if they personally could not be present, when they will receive, with special honor and renown, the reward they have so well earned.

On these occasions could be made a great advertisement for Canada, showing the world in a special and marked manner months after the Chicago Fair has passed away and when its excitement cannot mar the interest of our resources and advantages in a renewed and more effective way.

With patriotic speeches by eloquent men and extensive preparations made to have them thoroughly reported in foreign newspapers, each individual would be well recompensed for what he had done for himself and his country, and by the publicity given him induce him and others to put forward greater efforts at the next World's Fair, to show all nations that not only are we a people financially strong, but that in all that pertains to make a great nation, either in art, science, manufactures, agriculture, horticulture, mining or forestry; educationally, piscatorially or any other way, we are able to compete and hold our own.

This idea, therefore, is commended to the care of the Manufacturers' Association and the Boards of Trade of Montreal and Toronto, to open up correspondence with the Government to the above end. There are other associations that would also be glad to join the above mentioned if they were notified and asked to assist, notably the one interested in dairy products.

This journal will be pleased to receive any suggestions from any of our readers that will help.

MEN'S FURNISHINGS.

DESPITE the fact that trade is dull, furnishings continue to be in fairly active demand. Most of the houses have been showing some specialties for the holiday trade in neckwear, mufflers, gloves, fine suspenders, men's silk handkerchiefs, etc. Underwear and heavy hosiery have sold well.

The graduated derby has not as yet been taken up by the rural trade to any great extent, but it is expected to "catch" before spring.

The flowing-end knot and the flowing-end derbys, similar to the kind illustrated in last issue, are taking fairly well with the good trade.

HOLIDAY NECKWEAR.

A decided novelty for the holiday trade is a white pure silk tie, with a beautifully embroidered initial on the leaf of the tie. The dry goods trade expect to sell them in large quantities to wives, sweethearts and sisters for presentation purposes. They form a useful present for a man—for whom very few presents are suitable and useful. These goods are put up one dozen and a half in a box by E. & S. Currie, of Bay street, Toronto. This firm is also doing a good trade in all kinds of light grounds with fancy colors, and in brocaded whites especially. Bows, derbys and flowing-end derbys are all shown in these light goods for the Christmas trade. Knots are also in long range in these light colorings and delicate patterns.

THE TOWERS BRACE.

Mr. Towers, of Matthews, Towers & Co., Montreal, has distinguished himself by patenting a brace. The buckle is small but strong, the clasp on it very substantial, and where the leathers are fastened to the foot of the hook-piece, there are two small brass rollers which prevent the leathers being cut. Then at the back of the brace the bearing ring is encased in leather, which makes it more slightly and also lessens very considerably the wear on the double leather strap which connects the webbing and the button straps.

This young wholesale men's furnishing house, composed of H. Matthews and Wm. C. Towers, is again in the field with samples for coming spring and summer trade. Mr. Towers has recently returned from his semi-annual trip to Europe, and shows a very large range in all departments of their line. These people have by their strict attention to the requirements of the trade, each having had about 20 years' experience, been able in three years to work into a large trade, and owing to the increasing demand for their goods, been compelled to put two additional representatives on the road. It is particularly encouraging in view of the keen competition that it is possible to work up a sound business on the basis of one price and strict observance of terms, thereby having the confidence of dealers and respect of their competitors.

WOVEN LABELS.

The beautiful specimens of artistic weaving in cotton, linen and silk labels, shown by the German Artistic Weaving Co., New York, have charmed everyone who has seen them. The business of this company is mainly with large manufacturers of clothing, skirts, shoes, furs, etc., who want high class labels at close prices.

A BUYER'S VIEW.

Mr. Fisher of Wyld, Grasett & Darling stated that in his opinion the change in the style of men's neckwear for the coming season promises to be more marked than for several

years. The ordinary derby scarf which has been so universally in demand for the last four or five seasons seems likely to give place to the graduated derby, which, when tied, forms a small knot with wide ends. In the made-up scarves, also, the knots are to be worn much smaller with the aprons or ends very wide, the object being to imitate the graduated derby when tied. He remarked that Wyld, Grasset & Darling have a large shipment of these goods in transit which they will be able to deliver in good time for the Christmas trade; and samples of these are now in the hands of their special men's furnishing travelers, who report an active demand for these novelties.

BUSINESS CHANGES.

ONTARIO.

RAYMOND WALKER, 75 to 77 Queen street west, Toronto, has assigned after five years' experience with a weekly payment store. In 1890 he compromised at 40c. The liabilities run nearly \$30,000 and assets nominally the same. Keen competition is given as the present cause of failure.

L. G. Callaghan & Co., Toronto, have secured an extension.

D. J. Hogan of D. J. Hogan & Son, tailors, Napanee, is dead.

G. & R. Burns, clothing, London, are giving up their retail business.

A. C. Newsome, dry goods, Oshawa, has sold to A. R. Farewell.

Judge, Chapman & Co., dry goods, Orangeville, are succeeded by Chapman & Lee.

Assignments in Ontario. John Ogilvy, men's furnishings, Ottawa; C. A. Calkins, furnishings, Hamilton; Dalglish & Bradley, woolen mills, Ottawa, Mrs. Steward, millinery, Hamilton; R. J. Healy, general store, Amherstburg, and J. G. Stewart, tailor, Windsor.

About five years ago Jas. Bell, a well-known Toronto tailor, died leaving a good business and a neat fortune to his family. His son Charles took a big store and began to send out travelers to solicit orders, got beyond his depth and failed. The stock was sold at Suckling's to N. B. Gould of Port Hope at 47½c on the dollar. The hypothecated goods sold from 65 to 73c on the dollar. Some are yet to be sold.

QUEBEC.

Jean Jeremie Bedard, a well known Quebec dry goods merchant, is dead.

Castle & Richardson, manufacturers fur trimmings, Montreal, have dissolved.

W. J. Millward's fancy goods stock at Sherbrooke has been sold at 66 cents on the dollar.

The dry goods stock of H. & O. Gagnon, Quebec, has been sold at 60 cents to Gaspard Rochette.

W. R. Parker, dry goods, Valleyfield, has compromised at 50 cents cash, and Dupuis & Co. of Desaulnais at 75 cents.

The general stock of Jas. Martin & Co., Thurso, has been sold at 30 cents cash; and C. Lankier's Montreal stock at 69¾ cents.

J. H. Dore, dry goods, Ste. Cunegonde, has compromised at 70 cents, secured: D. Drolet & Co.'s Quebec stock has been sold at 20 cents.

Assignments: Jas. Fournier, dry goods, Lachine; L. L. Dussault, dry goods, Quebec; T. H. Allard, Quebec; Etienne & Dalliere, Montreal; John Deegen & Co., furnishings, Quebec.

Mr. L. L. Dussault, dry goods merchant, Quebec, assigned on the demand of W. McLimont & Son. Assets, \$4,720; liabilities, \$5,800. Mr. Nap Matte is appointed provisional guardian.

The firm of H. Shorey & Co., clothing manufacturers of Montreal, having been dissolved by the death of Hollis Shorey, a new partnership has been formed between S. O. Shorey and C. L. Shorey, who continue the business under the same name.

MARITIME PROVINCES.

Mrs. M. A. Powell, millinery, Yarmouth, N. S., has been burned out.

A. T. Dalrymple, clothing, Truro, N. S., has been succeeded by Phillips & Co.

Daniel Coughlan, clothing, St. John, N. B., has been trying to compromise at 20 cents.

John Staples and Rainsford Staples, dry goods, St. Mary's, were both burned out recently.

Harold Gilbert, carpets and furnishings, St. John, N. B., is selling off his stock in order to close up his business.

Max W. Cohn, a Halifax clothing dealer, rated by mercantile agencies "\$2,000 with limited credit," has assigned with liabilities of about \$30,000. He prefers certain creditors for \$22,000, but as the assets are an unknown and uncertain quantity, it is feared that the preferred creditors will fare but little better than the unpreferred.—The Gazette, St. Johns.

MANITOBA AND BRITISH COLUMBIA.

Ida Sand, clothing, Victoria, B. C., has assigned to J. J. Austin.

John O'Brien & Co., wholesale clothing, Winnipeg, Man., have been succeeded by Donald Fraser & Co.

H. J. Blaise & Co., who purchased the bankrupt stock of Calderwood & Co., men's furnishings, Vancouver, have assigned to the Sheriff.

END OF THE COAL WAR.

THE great coal war in England has ended in a victory for the miners. The struggle has been waging since July, when the mine owners, chiefly in the counties between the Tees and the Trent, attempted to force their men to accept a reduction of 25 per cent. in their wages. The amount of the reduction came as a surprise to the men. It was without precedent, and the men promptly refused to accept the owners' terms. The owners then hinted that they were disposed to arbitrate. Arbitration was refused by the miners, and accordingly, at the end of July, some 360,000 men were locked out of the mines. For some weeks the mine owners benefitted by the increased prices for coal and carried things with a high hand. Then they realized that the men intended to fight the matter out to the bitter end, and that they were in for a long and stubborn contest. The victory has been bought at a terrible price—at the cost of more suffering than is entailed by a small war; but the men felt that they were in the right, and in the Federation area from first to last, even when the outlook was darkest, there was no hesitancy or wavering as to the policy to be pursued. Ballot after ballot was taken. Each repeated the story of its predecessor—that the fight must go on: for the men realized that not only was it a desperate struggle for a living wage, but that if they were beaten they might say good-bye to unionism and federation for years to come. From "The Progress of the World," November Review of Reviews.

= CARPETS =

We wish to advise the RETAIL TRADE that we are open to fill orders for Carpets in the following makes :

UNIONS, at 23 1-2, 25, 27, 28, 30, 35, 41 1-2c.

WOOLS, at 41 1-2, 52 1-2c.

SUPER WOOLS, at 72 1-2c.

BRUSSELS, TAPESTRIES, and VELVET PILES.

We will forward samples of any line you require.

We are the Agents for Ten Canadian and American Carpet Mills and therefore show the largest range of Samples in Canada.

In some of our Union lines we show 400 different patterns.

We solicit correspondence.

W. CALVERT & CO.

MANUFACTURERS' . . AGENTS . . 14 Front Street West, TORONTO

MONTREAL OFFICE,
43 St. Sacrament St.
Samples can be seen here also.

Branches in
WINNIPEG, VICTORIA,
ST. JOHNS, Nfld.

Knox, Morgan & Co.

WHOLESALE DRY
GOODS IMPORTERS HAMILTON, ONT.

Special Importation now in Stock of

—||| HOLIDAY GOODS.

Gents' Silk Ties and Scarfs.

Ladies' and Gents' China and French Silk Handkerchiefs.

Fancy Boxed, Linen Finish Handkerchiefs, Half doz. to box, with appropriate Mottoes, etc.

FOR VALUE AND NOVELTY IN EFFECT THEY ARE HARD TO BEAT.

LETTER ORDERS FOR THESE GOODS SHOULD BE SENT IN AT ONCE.

EARLY PURCHASES ARE MOST PROFITABLE.

Correspondence

"ACTUAL CASH RETAILING."

Editor DRY GOODS REVIEW.

Sir,—Your article under the above heading appearing in October issue has no doubt been read with a good deal of interest by your host of subscribers, and has, we presume, been received by many with comments of approval and praise.

As with most questions, there are two sides to this one. The gentlemen who, at the present time, are doing the country on the tariff and liquor questions meet with all sorts of opinions for and against. One man condemns in a most emphatic manner the N. P., another pronounces it a universal panacea for all the financial ills of our great Dominion.

Some of our citizens are of the opinion that intemperance is the cause of all the physical and social ills of life and have no hesitation in consigning every user of liquor to hell and damnation. Others just as worthy are convinced that it is no sin to use liquors in moderation, but that a little is good for the stomach's sake.

No doubt these people all speak from personal experiences and are quite sincere in their various opinions. So it is with the credit system. You evidently can see no good in it for the retailer, and consequently bitterly condemn it as altogether bad. We form our standpoint after a fair trial of twenty-five years' practical experience, are not quite so ready to denounce it, but rather feel like (even at the risk of being considered "fossilized" or "pig-headed") standing up in its defence.

Merchants, wholesale and retail, are supposed to be doing business for the purpose of making money, and if by lending their capital out for three or six months to responsible people they can secure better returns than they could on a spot cash deal, we can see no objections to their doing so. The wholesale people are very free with their advice to the retailer to sell for "cash only," but they do not practice what they preach, for any noodle wanting to go into business and has \$500 in cash can get credit for six or nine months for any amount up to five thousand dollars, and no doubt but the wholesaler makes the sale and risks a paying transaction, and so can the judicious retail dealer in his limited sphere make his credit department a paying one. For the past twenty-five years we have been conducting a dry goods business in the old town of Port Hope. Our annual turnover was about \$30,000, of which about one-half went into the books, accounts running 3, 6 and 12 months. At least three hundred thousand dollars went out on credit during that time, out of which our losses for the whole term did not exceed five hundred dollars. We never refused good people credit, and were not afraid to say "No" to doubtful payers. Our accounts were regularly rendered and promptly collected—settlement, when due, insisted upon even at the risk of giving offence. Our customers soon understood that we meant what we said and paid us promptly, and to-day we have not one hundred dollars outstanding. Our family credit business gave us the most desirable trade connection in the county. We handled the best of goods only, marked on good paying profits, and got them too, and allowed a discount of 5 per cent. to those paying cash, buying fair sized parcels. We

found our credit trade the best paying part of our business—and if we were going again into mercantile life in a country town would do business on the old lines, and make more money than our more modern competitor doing business for cash only and selling goods on starvation profits. The retail trade of Toronto to-day, that is not being "swooped" in by such "swoopers" as mentioned in your article, is in the hands of old reliable houses on King street who are doing business upon our plan. The illustrations given by you to prove your case are very remarkable and exceedingly thin. Merchants who would allow their customers to get behind to the tune of \$10,000 out of \$15,000 with their payments, and make bad debts of \$400 in one year, have in our humble opinion mistaken their calling, and should be in the newspaper business. The cost of stationery, postage, etc., is also about six hundred per cent. too high. The general firm in Ontario worth \$40,000 that could not pay for a bill of goods in sixty days and save six per cent. must have been mighty poor financiers or they would have gone to their bankers and borrowed the needful at 6 per cent. per annum.

The trouble with the dry goods trade is, there are too many people in it struggling to do business without capital, who with questionable ambition to sell, push goods off on credit to every Tom, Dick and Harry, consequently fail to make their collections, and are thereby squeezed into bankruptcy and then the credit system is, unfairly we think, made responsible for the failure.

N. HOCKIN (late of Port Hope.)

110 Bedford Road, Toronto.

Editor DRY GOODS REVIEW.

SIR,—When I sold for cash only I used many arguments, as I read in your last number.

But I never forgot there was something to be said on the other side.

If a merchant is content to have his trade limited always to cash paying customers, it is possible he may make as much, in many cases more, money than his credit-giving competitor. But in cities he will not, he cannot, catch what is called "the best trade." Up to this spring I enforced the cash only rule, when I abandoned it to follow Hy. Morgan & Co. in allowing 5 per cent. discount for cash. Of course my business is still practically cash, less than 5 per cent. credit, and I consider it an improvement.

Canadian storekeepers are fortunate in possessing examples of cash, and cash and credit stores allowing discount for cash. The T. Eaton Co. represents the first, Hy. Morgan & Co. the latter.

Merchants who know them both can see what they may themselves become in their respective cities. If they look upon Eaton's as ideal, by all means let them sell for cash only. It can be done, I believe, everywhere. I have exploded for myself the idea that a merchant must give credit. He can do business which must of necessity be limited to cash-paying customers.

If Hy. Morgan & Co. better represents what a merchant would like to have his store be, he may attain the level on a smaller scale (if credit is given).

He who gives credit "gives hostages to fortune." There is no doubt in my mind of that. Looking at the record of failures it would seem the chances of success are against every merchant, even under the most favorable conditions. It would

DOWN QUILTS AND CUSHIONS.

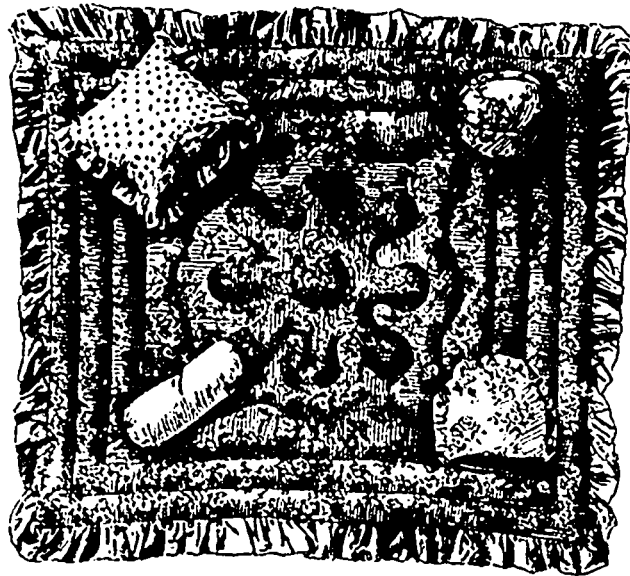
FOR THE CHRISTMAS SORTING TRADE.

Note the following prices for Down Quilts filled with best quality White Down :—

5x6	Bordered English Sateen	at	-	-	\$4 45
6x6	“	“	“	“	5 30
5x6	Bordered French Sateen	“	-	-	6 35
6x6	“	“	“	“	7 45
5x6	Frilled American Sateen	“	-	-	5 40
6x6	“	“	“	“	6 40
5x6	Plain Silk Top & American	“	-	-	7 10
6x6	“ Sateen Back	“	-	-	8 25
5x6	Plain Art Silk	“	-	-	10 50
6x6	“	“	“	“	12 50

Cambric - covered
Cushions, all sizes,
from \$2.75 to
\$25 per dozen

Covered with Sa-
teen and Silk,
from \$4.80 to
\$42 per dozen.



Cambric - covered
Tea Cosies and
Chair Rests,
from \$2.80 to \$8
per dozen.

Sateen and Silk-
covered, from \$7
to \$18 per dozen

Our Sateen Cushion, with ruffled edge, at \$4.80 per dozen, is a ready seller. They are covered with tasty designs in best quality English Sateen.

Mail orders will receive our prompt and careful attention. We invite the trade to call and examine special lines which we cannot here mention.

McINTOSH, WILLIAMS & CO.,

10 ST. SACRAMENT STREET, MONTREAL, P.Q.

seem foolish then for anybody to reduce his chances of success as is done when credit is given. The explanation for it is a desire for more business.

If one were only content with small things what a change would come over the "causes of failures" as printed in THE REVIEW some time ago. The greatest reason of all "doing more or attempting to do more than warranted by capital" would then disappear. The other side of the question is big store versus small store. I am afraid the days of the latter are numbered. It really reverts to the question of capital and labor. The small retailer labors, but the big department store has the capital. It's an unequal struggle.

Yours truly,

GEO. MCKAY.

St. John, New Brunswick.

Editor DRY GOODS REVIEW.

SIR,—Copy of DRY GOODS REVIEW to hand this morning. In your article on "actual cash retailing," you have certainly presented the benefits of the cash system in a strong light, which cannot fail to make an impression in the trade among which THE REVIEW circulates. You cannot talk too strongly about the benefits of the cash system. It is the only safe way to do business, to make an ultimate success of life; the other way is wrong and unbusinesslike, and too often the secret of disaster and financial ruin.

Yours truly,

ISRAEL TAYLOR,
Of WM. TAYLOR & SONS.

CLINTON, Oct. 20, 1893.

A FAST ATLANTIC SERVICE.

To the Editor of THE DRY GOODS REVIEW

DEAR SIR, When Napoleon called Britain a nation of shopkeepers in derision, he only emphasised the fact that she was the great trading and colonising Empire of the world, and while he and other European rulers were fighting for glory, Britain's was fighting for colonies and commerce. During the long and peaceful reign of our present Queen—"God bless her"—Britain leading position in trade, and consequently capital, became more strongly marked and at the first World's Fair in London in 1851 astonished other nations by her productions, and stimulated them to similar efforts. Taking the totals of trade and manufactures, Britain's percentage is much smaller than it was then, Germany since the consolidation of the Empire showing the most rapid progress.

It has been the experience in ocean service, railways, electric roads, trains, telegraph, telephone, and postal services in all countries, that better facilities produce larger business and bring about gradually lowering rates, which still further increase the trade and so we go on till we now have in most of the above services not only rates from 25 to 75 per cent. less, but also more speed and comfort.

If Canada is to take her proper place our Government must continue the policy of improving all her means of transport and correspondence, and especially so, to growing places; and it is gratifying to find that our Minister of Trade and Commerce is now seeking to increase our facilities for trade with Australasia. The trade formerly done by Britain's sons, in her own little islands, is being gradually spread by her sons and grandsons over the entire Empire and what are now called the colonies, which are really "Greater Britain," are destined to increase their percentage of this business as the years go by. It is evidently our true trade policy—even if it should involve a loss to begin

with—to improve and accelerate our Atlantic service to bring us in still closer and quicker communication with Britain, not only for ourselves but to direct the European travel with its attendant wealth looking for investments, and to put us on the front street; also to develop trade with Australasia by direct steamers and direct cable and postal services; also a direct cable to Europe that we may be independent of the Yankee bias and supervisions to which we are now subject; in fact to push on any improvement that brings us into closer touch with any part of the Empire. The good name Canada has gained for her steady finances through the great prairie to the south of us, and during which our banks stood nobly by Canadian interests, makes the present a fitting time for laying out trade schemes which shall have fruit in the near future, and anything our Government shall do in that way ought to receive the hearty support of all true Canadians. Yours truly,

P. H. BURTON,

Toronto, Nov. 3, 1893.

TRADE NOTICES.

W. CALVERT & Co., 10 Front street west, Toronto, represent more carpet mills than any other commission firm in Canada. They show a number of ranges of all grades of unions and wools which cannot be excelled for variety. What they are showing now are samples of goods to be delivered in the spring, and they report an increased enquiry for these lines. This firm is rapidly forging its way to the front rank of commission merchants, and any line they carry is sure at least of being thoroughly brought to the notice of probable buyers.

Mr. Simpson, from the head office of Arthur & Co., Glasgow, is representing them here now in place of Gavin Dykes. A new Canadian agent will be appointed shortly.

Alexander & Anderson have received a shipment of scarce goods, viz.: Black and navy hop sack dress goods, velveteens, etc. They have in stock a fine assortment of mantle cloths in beavers and chevots. Their stock of underclothing is large, and they claim to be showing extra values.

Boyd, Bower & Brummell, Toronto, are keeping up their reputation for having the newest novelties in fancy goods. A new thing is the "Foxskin." This is a floor mat or baby-carriage cover made from canton flannel and shaped, scorched and printed until it represents a fox-skin. Printed cottons for making stuffed figures are shown in great variety. Indian baskets are a new line, including collar and cuff, work and waste-paper baskets. The colorings and workmanship are above the average. Crystal glass bells for hand-painting and ribbon decoration. A three-inch fish globe is for the same purposes. Japanese fancy novelties includes pincushions made from silk handkerchiefs and small dolls, toothpick holders, etc. A ribbon photo-frame is one of the newest and most striking novelties, the design being French.

Fancy goods are shown in various styles for the holiday trade by John Macdonald & Co. They show leatherette handkerchief and glove sets; fancy candles with or without brass stands and fancy shades; fancy clocks, vases and ornaments; brass goods in statuary, figures, trays, candelabra, inkstands, etc.; china figures of all sorts and china and brass combinations. A neat novelty is a papetrie with writing pad combination. Various other lines are shown, but a full enumeration is out of the question.

Wyld, Grasett & Darling

FALL ASSORTING SEASON . .

EVERY DEPARTMENT IN

Staple and Fancy Dry Goods
Imported and Canadian Woolens,
Men's Furnishings, and
Merchant Tailors' Trimmings,

is kept well assorted with us and buyers
can rely on having their orders satisfac-
torily filled.

Wyld, Grasett & Darling

TORONTO

W. R. BROCK. ANDREW CRAWFORD. T. J. JERMYN.

W. R. Brock & Co.

Our Travellers now on their routes have full ranges of
samples of STOCK ON HAND.

ALSO FOR SPRING TRADE 1894.

Samples representing what we shall do in *Canadian
Staples* and *Canadian* and *British Prints* in
the matter of *Varlety*, *Price* and *Terms*.

The trade generally, and our customers particularly,
are assured that, as usual, we are abreast of the times,
and meeting, to say the least, every legitimate com-
petition.

W. R. BROCK & CO.

- - - COR. BAY and
WELLINGTON STS., TORONTO.

Alexander & Anderson

— OUR STOCK OF —

IMPORTED AND CANADIAN DRY GOODS

Is Well Assorted in all Departments.

We are now offering clearing lines in

DRESS GOODS, Etc.

previous to stock taking, at prices that will command
the attention of the closest buyers.

We manufacture Ladies' Cloth and Sealette Man-
tles, and are now in a position to fill orders promptly.

INSPECTION INVITED

Alexander & Anderson,

TORONTO

Don't Starve Your Stock

Many people are complaining of this glorious weather
during which time the City is exceptionally healthy
and the poor people are requiring very little fuel.

THE WISE RETAILER KEEPS BUYING.

There is always something in demand. We have been
carefully studying the changes in Fashion and are
receiving goods every week.

LOOK OVER YOUR SOLD OUTS

and come to the market, or write us if our travellers
don't happen to be at hand. We are well assorted
in every department and mention specially the
following:—

Black Hercules Braids from No. 20 to 1,200.
**Serges, Estamines, Diagonals, all qualities in Black,
Navy and Browns.**
Kid Gloves at old prices as long as our stock lasts.
**Plain Beavers and Mantle Cloths, Black, Navy,
Browns and Fawns.**
Velveteens in Blacks and full range of Colors.

CALDECOTT, BURTON AND SPENCE,

Specialists in Dress Goods
and Furnishings, Hosiery,
Gloves and Underwear,
Laces, Embroideries and
Parasols,

46 & 48 Bay St., TORONTO.



MESSRS. Newton & Sons, Limehouse, Ont., have not yet definitely decided as to the rebuilding of their woolen factory. Georgetown capitalists are very anxious to secure the enterprise for that town and have made very favorable proposals.

G. A. Richardson & Co. intended opening in dry goods in Victoria on Nov. 1.

Belding, Paul & Co., Montreal, have been awarded first prize at the World's Fair for spool silks.

The striking tailors of Vancouver have started a co-operative store. Suits will be turned out at cost.

A Merchant's Exchange Club is to be established in connection with the Victoria, B. C., Board of Trade.

The Eagle Knitting Co., Hamilton, are enlarging their works by a four-story addition to their present building.

Mr. J. Thomas of Birmingham, England, an extensive dry goods merchant, is on his annual tour to Canada.

The business of Jas. O'Brien & Co., wholesale clothiers at Winnipeg, is being taken over by Donald Fraser & Co.

The R. Forbes Co., Ltd., manufacturer of fine woolens, Hespler, Ont., are making considerable additions to their plant.

The Canadian Colored Cotton Mills Co. (Ltd.) have declared a quarterly dividend of $1\frac{1}{2}$ per cent. on the paid-up capital stock of the company.

The Hamilton Commercial Travelers' Association on Saturday evening decided to hold their annual ball at the drill hall on Thursday, Dec. 28.

The McKay Woolen Co., Charlottetown, P. E. I., operating two set of cards on tweeds, are removing their plant to more commodious quarters.

The clothing and general store of Collingwood Pugsley at River Hebert, N.S., was destroyed by fire on 22nd ult. Loss, \$1,200. Insurance small.

Miss Annie Anstey, daughter of Mr. William Anstey, and A. E. Spera of the firm of Spera, Cornell & Co. of Winnipeg, were married on Oct. 18th.

A Reuter telegram from Sydney, N. S. W., states that the deadlock in the wool market still continues, and the sales have been postponed indefinitely.

Messrs. Brown & Wigle, manufacturers of blankets, flannels, etc., Kingsville, Ont., have recently doubled their capacity by the addition of new machinery.

The Schoefield woolen Company, Oshawa, are having a larger and new boiler put in their mills. An electric plant has also been put in to light the works.

To detect cotton in fabrics, it is simply necessary to immerse the fabric in a mixture of solutions of chloride of iron and potassium ferricyanide. If cotton is present it will be dyed blue.

George H. McKay, St. John, N.B., has a model haberdashery cabinet for sale which he imported from England. It is stained and well finished, 24 drawers, length 54 inches, height

34 inches, depth $13\frac{1}{2}$ inches. It answered its purpose admirably for a year, but recently he moved into a new store with a full set of haberdasher's drawers. He will sell for half the original price.

Alexander & Anderson, wholesale dry goods men, Toronto, have issued a writ for \$3,688 against M. K. Collier, assignee of the estate of Esther E. Detinbeck of Welland, and for a declaration of their rights in the estate.

Any dealer wishing to settle in Calgary, N. W. T., will find a good stand in Thomson Bros. new block, which will be ready in a month. It is a three story stone building with plate glass front, and heated with hot water.

A number of Montrealers are seeking incorporation as the Riverside Manufacturing Company, with headquarters at Montmorency, Quebec, and a capital of \$50,000. The company is to manufacture cottons and woolens.

Miss Norris, a well-known milliner doing business at 179 St. Antoine street, Montreal, left home a week ago and has not since been seen or heard of by her sisters, who were also engaged in the same business as the missing woman.

Mr. E. F. Archibald is doing the western shore of Nova Scotia and the Annapolis valley in the interests of J. P. Archibald & Co., Truro. He carries a full line of sample hats, caps, furs, etc. Mr. Archibald formerly traveled for W. & C. Silver of Halifax.

Marshal Field, the dry goods prince of Chicago, is said to have given \$1,000,000 to the Columbian Memorial Museum on condition that half a million cash be subscribed to the endowment fund and that \$2,000,000 of the Exposition stock be transferred to the trustees of the proposed museum.

A serious fire broke out in the dry goods store of Messrs. Deliere, near the St. Lawrence market, Montreal, on Oct. 16th. The goods being of an inflammable nature the flames soon spread, and ere they were conquered damage to the extent of about \$3,000 was done. It is covered by insurance.

The Canada Atlantic fast freight line having arranged with the Grand Trunk Railway to operate over the lines in Ontario west of Coteau Jct., in connection with New York, Boston and New England traffic, Mr. Miles A. Overend has been appointed Ontario agent, with offices at the Board of Trade building, Toronto.

For some time past Mr. Philip Jamieson, Toronto, has missed various articles of underwear and clothing from his store. Recently detectives visited the rooms of two of the clerks at 57 Elm street, and found a great many of the missing articles, consisting of shirts, collars and ties. Three clerks were arrested and tried, and will be honest for the next few months.

Mr. Leo Whitten of Brighton, Ont., the largest man in the world, weight 716 pounds, when in Toronto recently, ordered a "Maltese Cross" Mackintosh from the Toronto Rubber Co. This mackintosh measures over seven feet around the waist, is made of the finest materials and is finished in the highest tailor's art and is without doubt the largest mackintosh ever made.

A well-informed New York contemporary says of the kid glove market at the middle of last month: "Fine and medium grades of suedes are meeting with their usual demand among retailers. Fancies in long lengths are selling, though not so well as plain goods in short lengths. Tan shades promise well, with black, self and white trimmings and four large buttons.

W. R. BROCK & CO.



Patented July 6 & Oct. 4, 1892.
Reg'd, England, Aug. 29, '93.
"TATTERS."

SPECIAL
FOR THE



Pat. July 6 & Oct. 4, 1892.
"OWL."

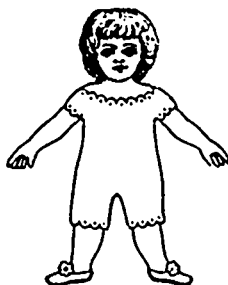
HOLIDAY
TRADE.



Patented July 6 and Oct. 4, 1892.
"JOCKO."

LATEST NOVELTIES IN TOY FIGURES.

We are now showing, printed on cotton cloth, life size, two figures to each yard, except the smaller figures (little Bow-wow and Kitten) which come eight to the yard, which when cut, sewed together and stuffed, according to directions printed on each half yard, look as if they were alive. They are done up in short ends of about 25 yards.



"DOLL."

FROM TOKIO, JAPAN.

Plain and Twill Hemstitched Silk Handkerchiefs.
Fancy Embroidered Silk Handkerchiefs.

FROM ST. GALL, SWITZERLAND.

A large range of Swiss Embroidered Handkerchiefs.

FROM LONDON, ENGLAND.

On December 1st we shall have in stock a large range of Novelties in Men's Furnishings, specially selected by our Mr. Crawford for the Holiday Trade-- Neckwear, Mufflers, Umbrellas, Braces, etc.

Letter Orders will receive Special Attention.

W. R. BROCK & CO.

COR. BAY and WELLINGTON STS., TORONTO.



Pat. July 6 & Oct. 4, '92.
Reg'd, Eng., Aug. 29, '93.
"PICKANINNY."



Pat. July 6 & Oct. 4, 1892.
"LITTLE RED RIDING-HOOD."



Patented July 6 and Oct. 4, 1892.
"BOW-WOW."



Pat. July 6 and Oct. 4, '92.
"LITTLE BOW-WOW."



Pat. July 6 & Oct. 4, 1892.
"BUNNY."



Pat. July 6 & Oct. 4, '92



Patented July 6 and Oct. 4, 1892.
"TABBY AND HER KITTEN."

Mousquetaire, or four button white gloves, in glace or suede, with black trimmings, and black with white finishings and four-strand embroidery, are at present well favored. Shades of English red are holding, while in long goods the usual evening shades are shown."

Mr. Sanderson, staple buyer for John Macdonald & Co., has returned from buying spring cottons, prints, etc., in the various European markets. He reports having had a most successful and pleasant trip.

Mr. Thomas Brownlow, a well-known dry goods merchant of Winnipeg, Manitoba, was admitted to the General Hospital, Toronto, on Monday last suffering from a severe attack of typhoid fever. Notwithstanding that he had the best of attendance he grew worse instead of better, and died shortly after 11 o'clock on Sunday (12th).

J. W. Woods, a member of the firm of Gordon, Mackay & Co., has just returned from his semi-annual buying trip. Mr. Alexander of Alexander & Anderson has also returned. Among the Toronto buyers who are back are Mr. Blackey of John Macdonald & Co., Mr. Fisher and Mr. Lillie of Wyld, Grasset & Darling. Mr. Grasset of the latter firm has also returned, after making heavy purchases in prints for the spring trade.

The Toronto Dry goods League started rather slow, but the finish was warm. Last year's champions, Caldecott, Burton & Spence's team, were badly handicapped this year by sickness and departure. Gordon MacKay & Co.'s team proved the strongest, although they were closely pressed by the aggregation from Wyld, Grasset & Darling's. McMaster's team did very well. THE DRY GOODS REVIEW Shield will be seen in Gordon, MacKay & Co.'s warehouse during the next twelve months.

Gananoque had a big fire in the 16th. It originated in T. Heaslip & Co.'s dry goods store. The cause of the fire is unknown, but a more complete wreck could not be. The loss of stocks will be as follows: W. T. Heaslip & Co., about \$9,000; W. B. Fullerton, \$1,000. From smoke and water, L. A. Osterhout, merchant tailor, will lose very largely. The loss on building will reach \$5,000. All are only partially insured.

Twenty-three years ago, while Mr. Will Jackson, hatter and furrier of Clinton, Ont., was cleaning a pane of glass, he shoved his hand through it, cutting his wrist by the broken glass. After the wound healed up it would trouble him more or less, though little attention was paid to it. The other day a small sore broke out on his hand, and after festering for a couple of days he pulled out of it a small piece of glass, which he has evidently been carrying about all these years.

The Canadian-Australian Steamship company have chartered the steamer Arawa to replace the stranded Miowera. She is larger and superior to the Miowera in every respect, the company feeling justified in chartering a large vessel on account of the rapid increase of business of the new line. The Arawa is 5,026 tons gross, 3,268 tons net, 430 feet long, 46 feet beam and fitted with engines 800 nominal horse-power. She is a steel vessel, and was built at Dumbarton, Scotland, 1884. She will leave Sydney on the Miowera's schedule date.

The Clinton (Ont.) New Era says: Catalogues of dry goods, etc., have been sent out from a Toronto firm. The great majority of our town and country readers have received a copy. A thoroughly reliable lady in town thought she would like to secure a particular pair of lace curtains that were advertised, and requested that they be forwarded cash on delivery, subject, of course, to inspection. In buying goods in Clinton, they are

always subject to thorough inspection, and if not exactly as represented the merchant is pleased to take them back. But these city sharks do not do business in that way. They demand the money before the goods are shipped (no matter who to.) This was exactly the case of the reliable lady who ordered the curtains. But she is highly pleased that they were not shipped, because she has since purchased at home superior goods at a lower price. The lesson taught is to always avoid city sharks and buy from reliable and responsible business men at your own doors.

In conversation with a representative of S. F. McKinnon & Co., he said, in speaking of the October trade that "although there was no doubt but what the exceptionally fine weather of the past few weeks had militated somewhat against the selling of heavy goods, as far as our trade is concerned we have no cause for complaint; in fact" he continued to say our "millinery and mantle turnovers is fully up to the previous seasons. We were so encouraged with our October jacket trade that we cable repeated large quantities in some of our best numbers which are now on the way out."

A gentleman, travelling for a Montreal cigar house, arrived in town the other day and put up at one of the leading hotels. He was anxious to see an old customer of the firm, who by the way he did not know personally. His fellow-travelers in the hotel, led by the Signori, put up a job to make him set up the champagne. A traveler for a celebrated oil company was introduced to the cigar man as the customer he was in quest of. The "customer" inspected the goods and gave the agent a large order. The latter was so delighted that he at once ordered the champagne for all hands, but after the third bottle had been opened one of the crowd gave the snap away, and the cigar man says he will get even if it takes him 20 years to do it. —Halifax Chronicle.

A beautiful building should be well described. The New Oak Hall Building in Toronto received a model description in the World recently. It is full of color like a poem or a paint pot. Here it is:—The building is a fac simile of a famous New York dry goods store and is a departure from the Canadian type of store architecture. In the two immense show windows are the largest sheets of plate glass ever imported into Canada, and even then a large section of diaphanous colored glass had to be inserted in the upper portions of the windows, as the glass was not large enough. When lighted up with the 110 incandescent lamps provided for that purpose the windows are a shining iridescent blaze of glory and are worth coming many miles to see. The floor of the spacious portico entering into the store is tiled with Grecian tiles. Aladdin's palaces could not have been more grand than the interior of the store. Colonnades extending the whole length of the building support the ceiling; a large skylight diffuses the rays of the sun in a modified form all through the store. For viewing goods the light is perfection. Immense chandeliers with their array of glistening globes stud the ceiling like stars. All the fixtures in the store are hardwood. Money has been spent lavishly in decorating the place, but the best of good taste has been exhibited throughout and everything ostentatious has been tabooed. The prevailing color is a drab, while on the pillars a dainty and intricate design has been traced. Any number of large full-length mirrors are scattered around, and it will not be the fault of genial Manager Robinson Pirie or his affable staff of assistants if any purchaser goes away dissatisfied.

Thibaudéau Bros. & Co.

Importers of —

ENGLISH .
FRENCH . .
GERMAN &
AMERICAN

DRY GOODS

THIBAUDEAU FRERES & CIE.

Quebec.

THIBAUDEAU BROTHERS & CO.

London, Eng.

THIBAUDEAU BROS. & CO.

332 St. Paul St.

MONTREAL

S. Greenshields, Son & Co. MONTREAL

GENERAL DRY GOODS MERCHANTS

Have been appointed sole selling agents for Canada for the well known

BLACK GOODS

Made by BRIGGS PRIESTLY & SONS,

TRADE MARK— Bradford, England
"The Varnished Board"

Their travellers are now showing a large range of these samples, including their celebrated . . .

Silk Warp Goods and other Plain and
. . . Fancy Black Goods . . .

Which have a world-wide reputation. They will also have samples of the cloths of the . . .

Genuine "Cravenette" Company For Dresses and Mantles. . . .

Sorting Up Trade

MERCHANTS and MILLINERS will find our stock well assorted for present season. New and Scarce Goods arriving every week, keeping our stock attractive in every department. . . .

WE HAVE A FINE STOCK OF

Plaques IN EVERY SHADE
AND QUALITY

Orders Receive Attention

D. McCALL & CO.

Wholesale
Millinery

. . . Toronto

A. A. Allan & Co.

Wholesale Furriers.

We are showing a full range of Ladies' and Gents'

Fashionable Furs

Made specially on the premises for our Fine Trade. Perfect fit in Jackets and Coats. Send for circular.

Cloth Cap Department.

Silk PLUSH Caps—New styles for Men's and Boys'. Imitation LAMB Caps—Full range, all prices. Inspection invited.

A. A. Allan & Co.

51 BAY ST., TORONTO.

AMONG MONTREAL'S WHOLESALERS.



OCTOBER has been characterized by remarkably fine weather, and the fact has interfered to a considerable extent with the demand for dry goods on sorting account. But although this is undoubtedly the case, and some dissatisfaction is expressed thereat, the majority of the trade say that there is no serious grounds for complaint. If the sorting demand has been disappointing the orders secured on the placing trip more than make up for the shortage, for most of the

houses here state that their business in this respect was better than last year. In the aggregate, therefore, they place the turnover for this fall as fully equal to that for the corresponding period last year. It is to be noted also that quite an improvement has taken place recently in the sorting demand, both orders from travelers and those sent direct to headquarters by the customers themselves being better than they were.

Values, with the exception of one line of goods, have ruled firm. This exception has been on the medium and higher grade cottons. Many in the trade in consequence of the depression across the line have been predicting lower prices on goods of this description, but up to the first week in November sellers did not manifest the slightest intention of lowering prices. During the week of the 6th, however, the announcement was sent out by mill agents that prices were reduced about 5 per cent. on medium and high grade lines of bleached cotton, bleached plain and twilled sheeting. In conversation with your correspondent a leading sales agent asserted that as a matter of fact the decline was not of an important character, as the lower grade lines in which most of the trading was done was not affected at all. It was hoped, however, that the reduction in the higher priced goods would lead to more demand for them. They utterly deny that it was the fear of American competition which led to the drop, saying that in this case the cheaper priced lines would also have been affected. But notwithstanding this assertion there are many in the trade who take an exactly opposite view of the case. Be the cause what it may, the demand for cotton goods for future delivery has been satisfactory on the whole previous to the decline, and it will be interesting to watch whether the new development will have the effect of increasing business or making buyers backward in the expectation of further concession.

In the matter of higher prices the only case of the kind has been that of jute. The advance of 20 per cent. in the cost of this material has made itself felt already in a rise of 15 per cent. in the price of linen thread and all other lines into the composition of which it enters, such as hemp carpets, Hessian, etc., are bound to be similarly affected.

Payments generally appear to be satisfactory. The 4th of November is usually a pretty big day with the dry goods trade, and in our canvass of the trade we learn that on the average over 75 per cent. of the paper was paid on that day. This is generally admitted to be a pretty good showing.

The month's actual movement has largely been made up of cloakings, tweeds, flannels, blankets and underwear. The call

for the two latter lines has been quite active in fact, notably for Canadian plain and ribbed underwear, while the destruction by fire of some of the mills up west has made the market here very bare of white blankets.

Travelers are now out with spring lines of domestic goods and are meeting with a fair success, especially on Canadian tweeds, on which our manufacturers have shown decided improvement in both design and quality this season as compared with last. As a result sales are showing a steady increase every year in the opinion of reliable houses, and the home-made goods are gradually but surely driving the foreign productions of a similar description out of the market.

Some of the jobbing houses here who do most of the business with the French Canadian retail trade, complain that one or two Quebec houses have had representatives on this market recently whose sole aim seems to be the sale of cotton goods regardless of cost. They say that the experience of the past proves that Quebec firms can expend both their time, money and energy to better advantage at home.

D. Morrice, Sons & Co. note that orders on spring account for cottons and cotton underwear continue perfectly satisfactory.

John Martin & Sons report a good demand for all kinds of gentlemen's furs, in which they are offering a large collection at very good values.

Caverhill, Kissock & Co. complain very much of backward trade on account of the fine weather. They have nothing else to report of interest.

One of the features this fall has been the demand for underwear, and on this connection Jas. Johnston & Co. note encouraging returns in their fine lines of hygienic goods.

McFarlane & Patterson of St. Helen street are now showing their full line of spring samples. Notably among them are fine lines of negligé summer shirts and high grade summer underwear.

Brophy, Cains & Co. who make a specialty of fine lines of all kinds of black goods for ladies' wear have done a good trade this fall. Their aggregate turnover is fully equal to that for the corresponding period last year.

Wm. Agnew & Co.'s travelers are out now showing full ranges of shot surah, pongee and shanghai silks, also their customary full range of black silks. They have done a good sorting trade in mantle cloths.

Thibaudeau Bros. still report a scarcity of fancy striped underwear here. The market has been kept bare of the article throughout the month, and Mr. Nadeau says that his firm still have difficulty in filling their orders.

Mr. Wm. Agnew of Wm. Agnew & Co., who was one of the first buyers back from the other side to this market, reports the general tone steady at primary centres. He visited all the leading centres for fine dress goods in Great Britain and on the continent.

Thouret, Fitzgibbon & Co. note some encouraging returns this fall on the large lines of "Jammet" gloves which they carry. They are selling at old prices from present stock, but state that spring orders will, from present appearances have to pay higher prices.

Mr. G. Cains one of the partners of S. Greenshields, Son & Co. has just returned from a trip to primary markets across the Atlantic. He visited the World's Fair before buckling down to

THE month of November is a period in the Fall and Winter Season when Retailers of Dry Goods and Millinery who are observant of the situation can make most money. Wholesale stocks are pretty well broken up in many paying lines, and houses are anxious to clear them out before stock taking time arrives.

We are right at it, and can put money in every buyer's pocket.

Ladies' Misses' and Children's MANTLES

No one who is open for a few sorting up lines should miss giving us a look through.

MILLINERY

We have confidence in stating that we have to-day the best assorted stock of saleable goods in the trade. Everything the Milliner requires is to be found with us.

For remainder of the present season, the shape which stands pre-eminent is the Ladies' and Misses' Flop, next in favor comes the Popular Placque with the Tourist and Walking Hat close behind—no other shape will be wanted.

A notable feature in November trade is the extraordinary demand for Ostrich Feathers of all kinds, chiefly in Browns, Greens, and Whites—we are well assorted in these—also Quills: White, and all Colors; Ospreys: Blacks, Whites and Colors.

We are also in excellent shape to meet the anticipated heavy demand for

Black Silk Velvets

a large stock in all prices. Colored Velvets, and Vevleteens, Ribbons, Vellings, &c.

REID, TAYLOR & BAYNE

9 and 11 Wellington Street East, TORONTO
210—214 St. James Street, MONTREAL

business. He says that linens were showing a higher tendency in Belfast notwithstanding the fact that trade there was being hampered by the depression in the United States, especially on the fine lines.

Jno. Martin & Co. St Paul street, held a sale of robes, furs, heads, antlers and other sporting trophies during the month which was well attended. They showed a remarkable collection of articles.

Jas. Johnston & Co. started their stock taking on the week of the 6th, and they expect to be through in plenty of time to have everything shipshape before the end of the month. Mr. Jas. Slesor, the senior partner, is expected back from Great Britain by the end of the month.

J. G. McKenzie & Co. note a brisk demand for white woolen blankets. The market is decidedly bare of them at present, as this firm have orders for lots of 150 or so on hand, which they cannot attend to until they get the goods. They will commence their stock taking in the course of a week.

Mr. Macdougall, one of the partners of Gault Bros., who has not been enjoying the best of health lately, took an extended trip through the States during the last fortnight. Mr. Leslie Gault of the same firm got back from Europe on the 8th. He says that the firm will show its usual extensive and complete line of spring dress goods.

Glover & Brais of McGill street, are selling more than ever this year of their favorite lined kid gloves, which are generally conceded first class value at \$9 by those in the trade who have handled them. They are also showing very large and full lines of silk and satin scarfs of which they make a specialty, claiming to have one of the largest assortments in the market.

Jno. McGillivray & Co. find cashmeres a slow sale. Fancy woolen goods, notably velours, have sold very well, also all bright faced goods. They are showing some very handsome lines of velours. Printed delaines have also been a first-class selling article with them, their turnover of these goods being much in excess of last year, and it looks, therefore, as though they were bound to be a marketable article this season.

S. Greenshields, Son & Co., say that their sales to date are ahead of last year, and that their stocks of fall goods on hand are smaller. Their travelers are getting more than a sufficiency of orders for their line of Crams' prints, for which they control the Eastern Canadian market. "Priestly's" dress fabrics, for which they are the sole Canadian agents, of course have to be had by all well regulated dry goods stores.

Gault Bros' travelers report that they find stocks generally throughout the country in handy shape, despite the fact that their placing trip was much heavier than last year. A few days of cold weather, therefore, they say, would be felt in an immediate increase in the volume of sorting up trade. This house expects to commence and finish its stock taking the first week in December, its large staff facilitating great despatch in this connection.

The Hudson Bay Knitting Co. of Montreal, are patentees and sole manufacturers of the Westgate overstocking, it is an ingenious and practical improvement over the old style, allowing the heel of the boot to pass through the stocking. The hole in the stocking being bound with elastic insures a neat fit over any sized heel—by this improvement the stocking wears twice as long and is very much neater—besides the rubber wears very much longer as it does not break down at the heel as was in-

variably the case with the old style, owing to the fact that the old style stocking filled up the hollow of the foot and also made the heel of the boot too large for the rubber. There is nothing in the Canadian market that more practically combines neatness, comfort, and durability as the Westgate overstocking with rubbers, for ladies, misses and Children. Their leather palmed mitts are also having an extensive sale this season.

Mr. Wm. H. Forsythe, the manager of the carpet department of S. Greenshields, Son & Co., was married during the month to Miss Grace Ross. The ceremony was performed by Rev. James M. Boyd, M.A., B.D., of Beauharnois, and Rev. A. J. Mowatt, pastor of Erskine church. The groom and bride were attended by Dr. Macphail and Miss Jean Ross, and Mr. Stanley Weir supplied appropriate music. The goodly array of presents testified to the high esteem in which the young people are held. After a reception the newly wedded pair left for the West for a short trip in the United States.

WHOLESALE TRADE IN TORONTO.

TRADE in present delivery is almost stagnant, the opinion of certain daily newspapers to the contrary notwithstanding. Letter orders are fairly numerous but unimportant. They call for many classes of goods, but for insignificant quantities. Sorting orders are seemingly very scarce, as dealers throughout the country have not been selling their fall and winter goods owing to the mild weather. As trade is now, so it has been during the last month, very few encouraging features being manifested. One house has all its travelers in, another half of them, another all in but two—these are examples of what the sorting business is like. November is usually a fairly good sorting month. But severe weather at once and permanent is the only thing that can save the sorting trade for the month. Wholesalers stocks in most cases are fairly heavy, as the men in this city in this business try to keep their stocks sufficiently well assorted to meet all current demands at any and every season.

The past week has shown an improvement in one feature of the dry goods trade, and that is in the amount of money received at wholesalers' offices. Many bills came due on October 31st in so far that dealers could pay them then and receive spot cash discounts. In some cases this was done, but not so much as was done in previous years. Then on November 3rd there is another chance to secure discounts, as many bills of goods have been sold at October 1st, 5 per cent. 30 days. The number of men who took advantage of this 5 per cent. discount was fully as large as last year, and was much larger than wholesalers expected. This feature of the trade has gladdened the hearts of the tradesmen, and they are more hopeful concerning February 3rd and concerning bills which fall due on intermediate dates.

Orders for spring delivery are being eagerly sought after by travelers for prints, dress goods, umbrellas and certain other lines. But retailers seem to be very chary about placing large orders, and in many cases place all orders reluctantly. The consequence is that wholesalers are placing smaller orders with manufacturers than usual. The retailer can read the signs of the times in this movement: it is more eloquent than a sermon.

November is usually a quiet month with the wholesale trade, and stocks will be thoroughly inspected and odd lines and broken lots brought forward to the slaughter point. Stock-taking will be the objective point to be reached about December 1st, and in the meantime the visiting buyer will be enabled to pick up enough goods to fill his bargain tables for some time.

Joselin & Parkes

16 Melinda Street, TORONTO

Manufacturers' Agents

.. AND ..

Commission Merchants

TO THE TRADE:

❖ **H**AVING determined to extend our *field* of operations and meet the *growing wants* of the *trade* by bringing the *Retail buyer* into *closer touch* with the *manufacturer*, we have much pleasure in making the following **Special Announcement** :

We have completed arrangements to handle all the *mill ends* and *Job Lines* of about **25** Canadian Knitted Woollen and Blanket Mills. **Samples** will be willingly forwarded on **approbation**, of any lines we handle.

We are special agents for Ten Canadian and American Wool and Union Carpet Mills. Prices ranging from 24 cts. to \$1.25 per yard.

WE ARE ALSO THE CANADIAN REPRESENTATIVES OF
THE FOLLOWING FOREIGN MANUFACTURE

The County Down Flax Spinning and Weaving Co.
Belfast, Linen Manufacturers.
Lang & Co., Glasgow, Art Muslin and Lace Curtains
Wm. O. Hanlon & Co., Manchester Goods
C. & J. Robertson, Glasgow, Lace Curtains
N. E. Brais, Montreal, Men's Shirts and Ladies' White Wear
And the world famous
Kuehnert, Wachler & Neldner, German Hosiery.

JOSELIN & PARKES

16 Melinda St., TORONTO

GLOVER & BRAIS

Montreal

We are offering for November some **special** lines
which will be found to be **Exceptionally Good Values**

The following are a few which we can recommend :

WINDSOR SCARFS \$2.25
40 x 5½ inches, at

In Plain Colors White, Cream, Pink Navy, 3 shades
Cardinal, Sheppards' Plaids, Fancy Checks, Tar-
tans, Navy with white figures, Garnet and white
spots.

Pongee Silk Cream, and assorted neat spots, at \$3.00.
Superior qualities, fancy patterns, 42 x 6½ inches, at
\$4.50, in Navy and White spots, Black and White,
White and Navy, and White and Scarlet figures.

UNDERWEAR Unshrinkable Wool, \$12.00
(an excellent line)

BLACK SCARFS Largest Variety and Best
Values in the Market. . .

In Silk and Satin.

Large Japan Silk Handkerchiefs **INITIALED**, all
letters, at \$4.50.

No. 717 Fancy Silk Web Braces, "Special," at \$6.00.
This is a great seller and one which we control.

KID GLOVES (No. 1300.)

No. 1300 Best value, 2 lock fastener, lined, \$9.00.

Special value, 2 lock fastener, unlined, \$9.00.

Special, value 2 lock fastener, pique sewn, \$10.50.

Samples sent on application
by return mail. . . .

GLOVER & BRAIS

McGill Street, MONTREAL

WINDOW DRESSING.

THE sun rises every morning and finds the same dusty windows each time. Dust is everywhere, but on the windows it must not be allowed to stay. While the morning sun is diffusing its rays through the grey dawn, the store's "boy" is industriously removing the dust from the outside of the windows, and the huge panes of plate glass glisten and glow as the child's skin pinkens after its morning bath.

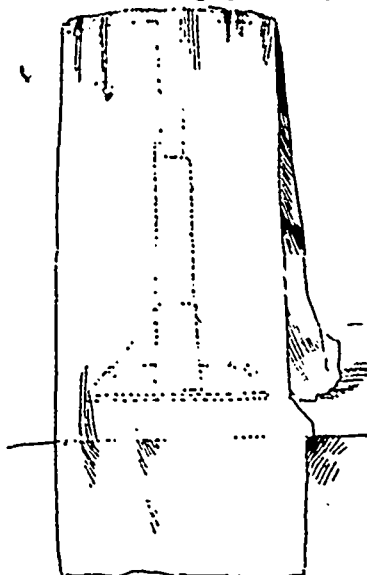


FIG. 1.

The sun begins to beam down on the glass and evaporation is speedy, and by the time that the first observing customer wanders by, the transparency of the previous morning is restored in all its enticing freshness. This is the ceaseless daily morning process from early May until late October, and yet it must be done. The "boy" with his long-handled brush and his brass nozzled rubber hose will hail the day of early frosts when the dust will be frozen up and the windows be too cold to apply water to them. In the country towns he will settle down to comparative ease, for once a week will be sufficient for the washing process.

But in the city he will have a much more difficult task. The whirling trolley car raises the fine asphalt dust, when it may be wondered where it comes from. A tramp riding on the tracks of a heavily laden freight car is not more worried about the dust than the city merchant who sees the trolley car pass his door every few minutes. Every aperture, crevice and crack admits the fine dust and the goods are soon covered with a thin layer of it. Let the country merchant rejoice that his town knows no trolley system.

SUGGESTIONS FOR DRAPING.

In this department I shall introduce by illustrations, says Harry Harman in his new paper devoted to Window Dressing and Decorating, the manner of draping fabrics over forms for use in window dressing or interior store decoration.

In Fig. 1 the construction of the frame is plainly indicated by the illustration, but the best form now in use by many trimmers, is the Patent Adjustable Draping Form.

To drape this stand, the pattern is laid over the form as in Fig. 1, allowing about half a yard extra length at the bottom, and the cloth laid on in plaits, which are secured slightly to the floor by tacks, as shown in Fig. 2.

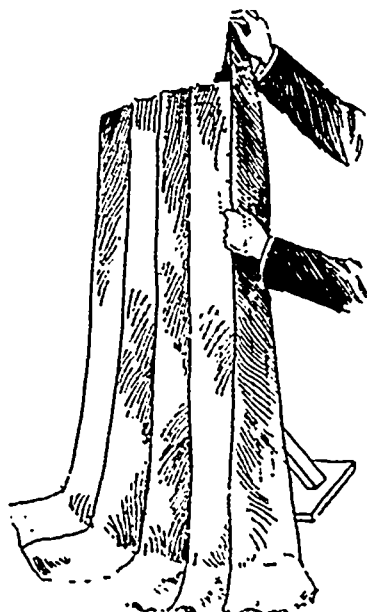


FIG. 2.

Two yards are allowed for the top, and the surplus cloth at the bottom is folded back to form a puff, as Fig. 3, and the surplus cloth at the top is thrown forward and puffed in the shape of an overskirt, which completes the shape as shown in Fig. 4. Taken altogether this is a most handsome form of draping.

A THANKSGIVING WINDOW.

Mr. Fred. V. Ives, with J. E. McAllaster & Sons, Gouverneur, N. Y., describes a Thanksgiving window: The entire window was lined with blue cambric, formed into puffs, with the floor made up of the same material, to imitate waves. With chalk I penciled lines, to give it a more natural appearance. Among the waves I placed a small sail boat, with sails made of cotton cloth, to which I pinned a variety of white embroidered handkerchiefs. The hull was covered over with black velvet, with three streamers draped over the sides, made of No. 12 ribbon, on which was printed, Peace, Health and Prosperity. Another streamer was draped from the top of one of the masts, made of white satin ribbon, with the motto, "Thanksgiving," and the date.

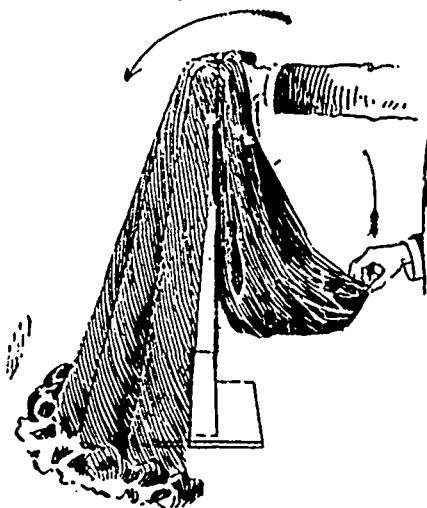


FIG. 3.

Another window I made up by placing coarse-meshed poultry netting around the inside of entire window, and formed a canopy overhead, introducing the national colors. Within this inclosure I placed a live turkey, the largest that could be procured. I suspended from the ceiling a huge carving knife and fork, using a hoop covered over with evergreen and flowers, to serve as a frame. The day previous to Thanksgiving I had the turkey killed and prepared, serving the same with cranberry sauce to the public. It was the best attraction that I ever placed in a window, and brought good results.

STORE DECORATING.

In addition to window dressing, should be arranged just as attractive, and neatly decorated in all its departments. Everything must have its place, and a place must be occupied by the proper article. The best arrangement for general merchandise, if space will permit, is to show the goods only in their various departments, and not resort to a mixed display throughout the store.



FIG. 4.

Handkerchiefs you can sell, if you will only display the many styles and patterns. In the centre of the store secure a rod or pole, suspended from the ceiling. From this pole run stout cord down to each side of shelving, similar to an angle. You can then pin on your handkerchiefs, by inserting the pin through the cord. A mere glance is enough to catch all the beauty of that display.



FINISHING WORSTEDS AND CASSIMERES.

(Written for The Textile Manufacturing World.)

NOT long since it was our privilege to pay a visit to the World's Fair in Chicago, and judging as best we could by the displays of textiles which the various manufacturing nations of the world had made, the subjects which we have chosen are of such a nature as to appeal to the great majority of manufacturers, both in this country and in others as well.

The undoubted importance of worsteds and cassimeres as compared with the other classes and grades of textile fabrics cannot help but strike the one who gives any attention to the textile exhibits whatever.

In every country the place of prominence was accorded to these two classes, and in forming an estimate of the manufacturing ability of any country it was usually on these classes of goods that the conclusion was based.

Having noted therefore the very important position which these two grades of cloths occupy in the textile manufacturing industries, we are led to suppose that a series of practical hints as to their manufacture and treatment will not be altogether out of place. For the sake of clearness we will consider worsted first.

In taking up such a class of goods as this it is necessary to bear in mind that it comprises many different varieties, and that each one of these may call for a difference in treatment. But so far as our needs require it will be sufficient to classify them all as first, coarse and fine, then as plain and fancy.

Each one of the may necessitate a peculiarity of finish so far as some of the details are concerned, but when we come to such a change it will be time enough to note it as we pass.

The worsted finish in general, is so common as to need little or no description. Its main elements are a smoothness, softness or agreeability to the feel, and this characteristic is maintained however we may handle the cloth, or in whatever direction we may pass the hand over the goods.

In the fancy worsted, the brilliancy and brightness of the fabric and colors is heightened by preserving and enhancing as much as possible the natural gloss or lustre of the wool fibres themselves.

And if the cloth is properly made, the threads will stand out full and round so that the processes of finishing will have the desired effect.

In the fancy, then, the construction and threads ought to be so arranged that the patterns and designs would show up clear and plain, and so make it impossible for any imperfection to be present in the face of the goods without it being plainly visible.

In finish and in feel the British worsteds on exhibition at the Fair are certainly admirable, and too much cannot be said in their praise. But of course in so speaking, we do not wish to be considered as under rating any of the other displays. However, no one can examine the English worsteds in fancy lines without being particularly struck with these two points at least.

In the making of this class of worsteds it is specially desirable that no step be taken at any stage of the process which will

have a deadening effect upon the brilliancy of the wool fibres, or blur and obscure the clear finish which is the life of the goods; warp and filling must be right to bring about the desired end, and nothing which will lead to the production of a fuzz or roughness on the face of the yarns or goods should be allowed.

But in spite of all that the finisher and other overseers in the mill can do, there is so much handling of the yarns and so much working on the unfinished, greasy cloth, that a fuzz is sure to be raised on the surface of the material, and unless special steps are taken to overcome and counteract it, the effect will be very evident in a blurred and indistinctly finished fabric.

In order to remove the nap or fuzz which is unavoidable on this class of goods, a special process is undergone before the cloth is put into the scouring machines. This is the singeing process and the machine by which it is accomplished is, though of but comparatively recent date, coming gradually more and more into common use.

The singeing machine is built in the form of a strong iron frame, on which are set one or more rollers and arrangements for a gas jet and flames. As the goods are drawn over the rollers, the small sheet of flame comes in proximity to the surface of the fabric, and while it is not close enough to it to damage the fabric, still it is close enough to singe off all the loose and projecting fibres which go to form the objectionable fuzz in question.

In singeing the worsted the aim must be in all cases to keep the flame in a uniform condition and to have it strike the cloth at a uniform angle. As the singeing has so marked an influence on the appearance of the face of the cloth, and as a little more or less of contact makes an observable difference in that appearance, it is absolutely necessary to have the contact exactly similar in every case.

The flame best adapted for this grade of goods is one of clear blue, and once the correct flame has been found which just suits the condition and style of the goods it should never be varied as long as such goods are under treatment.

When the cloth has had a run on this machine, it should be perfectly free from all fibres which are apt to stick down close to the face and so obscure the finish. But if in case the cloth is so full of this fuzzy nap that another run is necessary to clear it all out, then nothing should prevent there being another run, but in no case should there be a second run unless it can be taken without making the goods show any different from those that have only had one. But if the position and flame are properly regulated for the second run there need be no difficulty in having them compare all right.

Once the singeing is done and the goods are free from all obscuring fibres and nap, then they are ready for the next step. And in our next letter we will give some of the methods that are pursued in foreign countries as well as those that are practiced in our own.

SPECTATOR.

The movement of Montreal retail dry goods houses to St. Catherine street continues. The dry goods firm of Messrs. Ogilvy & Sons, at the corner of Mountain and St. Antoine streets, have decided to have a mammoth establishment at the eastern corner of St. Catherine and Mountain streets. The ground has already been purchased, the price being about \$50,000.

WHO SAYS TIMES ARE HARD?



MR. JOHN CAMERON,
Subscription Agent, THE DRY GOODS REVIEW.

ALMOST every fifth man you meet now-a-days complains of hard times. You agree with him, of course. Then inquire how this year's business compares with last, and nine hundred and ninety-nine cases out of a thousand he will tell you that his business is twenty-five or fifty per cent. larger than last year. Awfully funny this! He complains of hard times then tells you his business is fifty per cent. larger. What inconsistency!

We cannot complain of hard times. One of our representatives, Mr. John Cameron, has just returned from a 3 months canvass of the Maritime Provinces, in which time he has booked **Five Hundred New Subscribers** for THE DRY GOODS REVIEW. We do not want you to take our word for this statement. Drop into our Head Office and we will show you the list. Ask your travelers if they do not see it. Ask your customers if they do not take it. Find out somehow, because we want your business.

What arrangements have you made for advertising for the coming year? Are you including THE REVIEW? We must have your advertising, and in anticipation of it and considerable more, we are making arrangements for many new improvements. The size will be increased by about sixteen pages, all of which will be surmounted by a new handsomely designed cover. Does this look like hard times? Do you still ask if trade journal advertising pays? Most



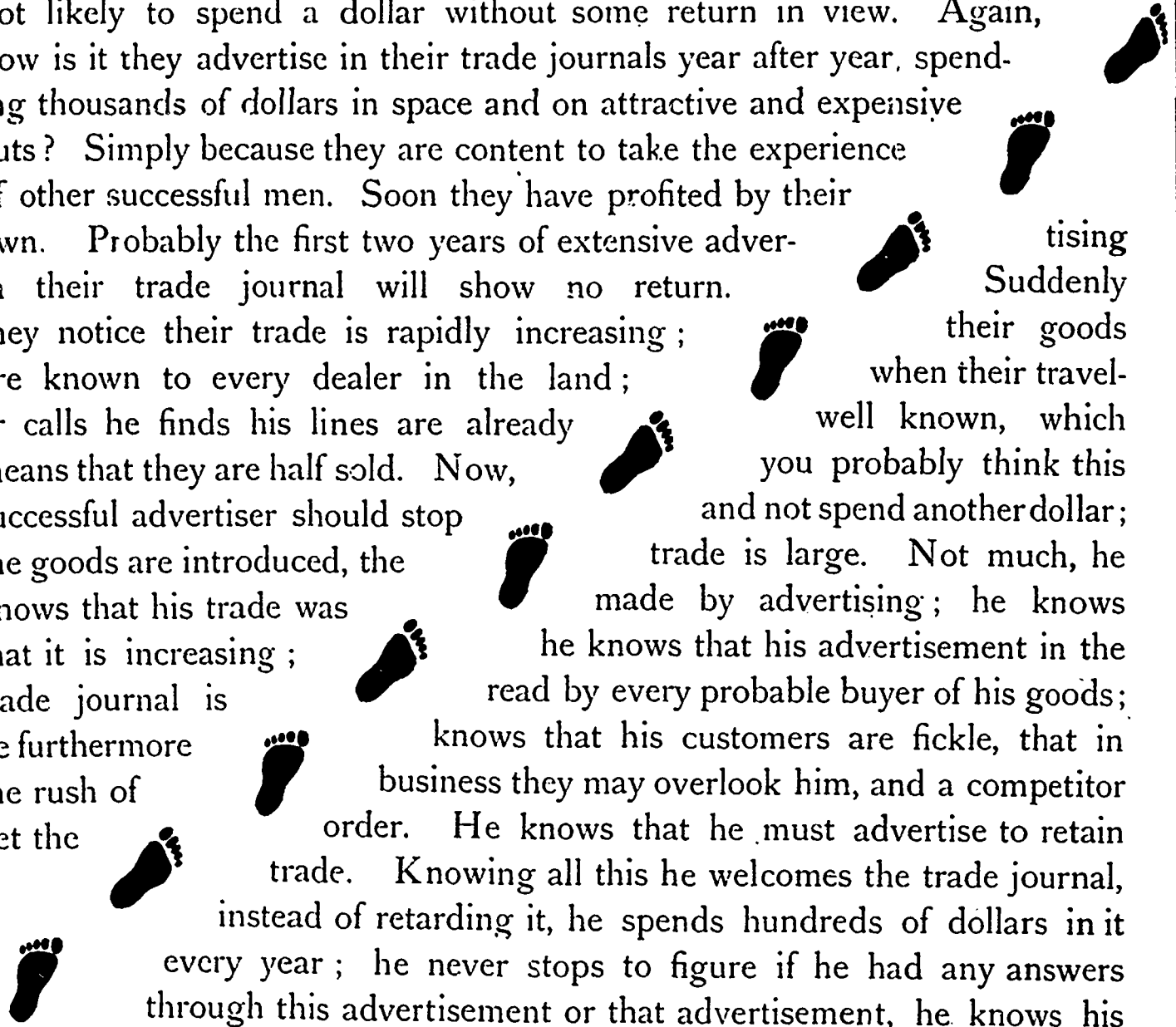
"Footprints on the Sands of Time" are quite an interesting study. But look at the footprints of our canvassers in every village, town, and city in the Dominion. We are after circulation and we are getting it.

certainly it does. Do not take our word for it. There is proof of it on every side of you. Take the great and flourishing dry goods journals in the United States and England, in their pages you find the splendid announcements of millionaire concerns. Now, why do they advertise so extensively? You can hardly say they are fools for doing so, as they are the sharpest, shrewdest, and most successful men in their own line. They are not likely to spend a dollar without some return in view. Again, how is it they advertise in their trade journals year after year, spending thousands of dollars in space and on attractive and expensive cuts? Simply because they are content to take the experience of other successful men. Soon they have profited by their own. Probably the first two years of extensive advertising in their trade journal will show no return. they notice their trade is rapidly increasing; are known to every dealer in the land; er calls he finds his lines are already means that they are half sold. Now, successful advertiser should stop the goods are introduced, the knows that his trade was that it is increasing; trade journal is he furthermore the rush of get the

HALF-PAY N.S.

tising Suddenly their goods when their travel-well known, which you probably think this and not spend another dollar; trade is large. Not much, he made by advertising; he knows he knows that his advertisement in the read by every probable buyer of his goods; knows that his customers are fickle, that in business they may overlook him, and a competitor order. He knows that he must advertise to retain trade. Knowing all this he welcomes the trade journal, instead of retarding it, he spends hundreds of dollars in it every year; he never stops to figure if he had any answers through this advertisement or that advertisement, he knows his trade is increasing, and that is all he cares about it. In every branch of life it is keeping everlastingly at it that brings success. Successful men are always safe guides, and what others have done others can do. THE DRY GOODS REVIEW is the only journal in Canada reaching your probable buyers. Its rates are reasonable, its style and get-up is beyond criticism and we have the circulation. Why cannot we get your business?

VICTORIA, B.C.



TORONTO MARKET NOTES.

GORDON, MACKAY & Co. are showing eight large ranges of 37-inch skirtings, which they offer during the balance of this month at prices which will reduce their stock of these goods prior to stock taking.

A line of kid gloves is being offered by W. R. Brock & Co., at a price which allows them to be retailed at 50 cents -regular retail price 75 cents.

John Macdonald & Co. are offering some clearances in mantles at reduced prices. This stock includes six-quarter heavy tweed ulsterings, and several lines in serges and curls.

Gordon, Mackay & Co. have just received an assortment of black Hercules braid, including all widths from 80 to 1,100. These are scarce goods in the trade and are going rapidly.

W. R. Brock & Co. have in this issue a special advertisement of various lines of holiday goods, which should prove interesting to all the readers of this journal.

John Macdonald & Co. report an increased demand for 6-quarter tweed dress goods. In the early part of the season merchants were afraid to touch them, but now they seem to have discovered the good qualities of these goods. Hosiery and underwear are moving freely. Velvetens are still in strong demand and a large shipment is expected this week.

Caldecott, Burton & Spence are showing a range of black Hercules braids in all the numbers. Narrows are in full stock. Braid trimmings are selling exceedingly well, and several cases received a few days ago are nearly cleared out. Silk handkerchiefs for the holiday trade are shown in long range. Dress serges in blacks, browns and navys are coming in every week, and dealers can rely on having orders filled promptly in both soft and hard finish goods.

W. R. Brock & Co., in order to clear out all odd lines and broken ranges in their hosiery, glove and furnishing department have laid out on special tables many lots of scarfs, ties, hosiery, gloves, underwear, rubber circulars, umbrellas, etc., which they are offering at clearing prices. They take stock at the end of the month, and are determined that these lines shall not be entered on their stock sheets.

John Macdonald & Co. are showing some new things in 6-quarter mixture serge suitings, also mixtures with overcheck. These goods have just arrived from England and are decidedly new. Their stock is still complete in overcoatings in all the various lines. Belwarp serges are now selling in the heavier numbers. Their stock of tailors' trimmings is well assorted at present.

Wyld, Grasett & Darling report an active demand for flannels, and they are offering a specially saleable line in navy blue flannel, wide width, which can be retailed at 25c. They have further deliveries of their well-known Arctic blanket, and are now in a position to execute orders promptly. These blankets can be retailed at 50c. per pound and are quite popular. Flannelettes continue active, both in imported and Canadian goods. Ceylon flannels are also doing well.

John Macdonald & Co. report sorting trade in carpets, curtains, etc., very good, being better than last year. Their stock is nevertheless complete, as repeats are being continually received in order to maintain this condition. A shipment of tapestry table covers, curtains and coverings is to hand and the goods are exceptional value at low prices. Their lace curtain trade has been remarkably good, and they have just received repeats of their leading lines of this season's stock. A full assort-

ment of rugs and mats for the holiday trade are now being shown in Axminsters, Wiltons, sheepskins, etc. Jute, union and all-wool squares are also shown in full range.

Gordon, Mackay & Co. are clearing the balance of their stock of dress trimmings previous to stock taking. These are this season's goods, and include novelties in astrachan in staple colors. This firm is also showing clearing lines in odd lots of health vests with long sleeves and half sleeves in white and natural.

In their woolen department W. R. Brock & Co. report a full stock in their selling lines. Repeats and cables have been numerous and necessary to keep their stock of overcoatings complete in the various kinds that are now in demand. Canadian woolens in coarse grades are in good demand, and they have added Oxford etoffs and other low lines to their stock.

FOR SALE.

FOR SALE—At half cost—Model Haberdashery Cabinet—made in England; stained and well finished; 24 drawers, everyone partitioned; 54 inches long, 34 inches high, 13½ inches deep; owner does not now require it; will guarantee satisfaction to purchaser, and would not expect pay for it until approved of. Address, GEORGE H. MCKAY, St. John, N.B.

BUSINESS CHANCE

STORES AND OFFICES TO RENT in the Thomson Bros. Block, Calgary, a three-storey stone building, plate glass front; heated with hot water; lavatory, closets, etc.; most central location in the city; ready for occupation in about a month. Address, THOMSON BROS., Calgary.

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Manufacturers and Importers of

.. Men's Furnishings

WHOLESALE— Fine Goods a Specialty

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MANUFACTURERS OF

19 Front St. West, TORONTO

● Fringes, Cords, Pompons,
● Tassels, Dress Upholstery,
● . . . AND . . .

UNDERTAKERS' TRIMMINGS

JUNG & SIMONS Manufacturers

BLACK AND COLORED ITALIAN CLOTHS
FINEST GERMAN MAKE

SOLE AGENTS.

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CANADIAN OFFICE

22 Wellington St. West, Toronto
Sold only to the wholesale trade.

BEST AND CHEAPEST

The  BrandBARREL BUTTONS, CORDS, DRESS AND MANTLE ORNAMENTS, Etc.
Sold by the Leading Wholesale Houses of Canada.



LATEST FOREIGN NEWS.

THE Bradford correspondent of the London Drapers' Record writes thus on Oct. 25th: "There have been a good many buyers here again representing the wholesale Canadian houses, and some of our warehouses have done well with them in goods of the piece-dyed cheviot descriptions, and also in shots. There have also been one or two large Australian buyers in the houses, and these seem in much better spirits than when last visiting the town."

The Belfast correspondent of the London Drapers' Record writes on Oct. 24th as follows. "Excessively quiet in all branches," is the universal reply to the inquiry, "How is trade?" and the opinion seems to be gaining ground that the cause is now too widespread and too deep-seated to be easily removed. What with labor disputes at home, and advancing tariffs acting as obstacles abroad, producers of linen find enough to contend against; but when, in addition to these, is added the misfortune of the complete closure for the time being of our largest market, the United States, which takes a very considerable proportion of our local manufactures, it is not surprising that many local houses are adopting measures to curtail their production. Until quite recently, stocks of manufactured goods had not assumed undue proportions; but the suspension of shipments for these last two or three months has already had a visible effect, which may become more palpable at a later period. Local companies have been able to show fairly good balance-sheets for a few weeks back, and it will require more than ordinary caution, under present circumstances, to maintain this position. Flax spinners have recently, so to speak, had the ball at their feet, but those who combine spinning and weaving, or those who only manufacture for the trade, have not found it easy to obtain remunerative prices.

Twelve of the largest cotton spinners in and around Manchester, representing 1,820,000 spindles, have signed a statement addressed to cotton shippers and importers declaring their intention to encourage the use of the ship canal by giving the preference, when buying to arrive, to cotton shipped direct to Manchester, and, when buying on the spot, to cotton imported direct to and stored in Manchester warehouses. The Ship Canal Company have agreed to forego all ship dues upon cotton vessels delivering their cargoes at Manchester up to the 30th September next, and it is stated that the saving in shipping cotton to Manchester instead of via Liverpool will be equivalent, after paying local charges at the respective places, to 6s. 8d. per ton.

A company has just been established in Yokohama for the export of silk direct to the United States and elsewhere. The capital is 500,000 yen, of which 300,000 yen is to be employed for branches abroad, and 200,000 yen for the Yokohama central office.

Business in Chemnitz is according to recent advices, picking up a little, and more inquiry is made for goods than during the past month, but is still dull, with many of the mills running on

short time. The dyers and spinners are in the same position, the former being rather worse off, if anything, inasmuch as a large proportion of the hosiery being made up now is for stock, which will not be dyed until sold. Manufacturers generally cannot be induced to go lower than present prices, although some large orders are offered at figures which cannot be accepted.

The first importation of "American Axminster" carpet has arrived in Bristol, and Messrs. Jones & Co., Limited, are making a big show of the new goods. In consequence of the general importation of this carpet English manufacturers have been compelled to reduce their prices for the genuine and original article.

The Dundee Report to the Textile Mercury (Manchester) of Oct. 25th says: "The jute market continues in a very excited state. Prices have risen quite 10s. a ton on the week, and yet there is in no quarter any sign of cheaper jute. Dundee, never having believed in the rise, finds itself now forced either to buy at the high prices or to stop machines. Many spinners are curtailing their production, and so trying to tide over this awkward time.

Flax remains firm. Spinners out of stock are now forced to come into the market. The loss on flax spinning now, however, is so great that mostly all the mills are only running 40 hours a week, or stopping frames. Flax is quoted at £23 to £25 for Riga K, and other kinds in proportion. The new flax is said to promise well—a matter of the highest consequence, as last year's crop turned out very unsatisfactory.

Linens are still inactive. The great shock to business in the States is still severely felt. Hessians and linens are both adversely affected in consequence of these American financial troubles. For 10½ 40 in. Dundee ordinary Hessian the price to-day is 2d. to 2½d., according to maker and quality.

The Dundee fancy jute trade is quiet, and only special goods find ready sale.

"Twines, ropes, and cords are all in active request at advancing prices."

Throughout the woollen manufacturing district of the South of Scotland a larger number of looms are standing, and in some instances, both in the spinning and weaving departments, short time is being run, some of the mills only working during daylight. Although reports are not good as to the present state of trade, still there are indications of an improved state of matters in the early future. Wool is very firm at an advance, and is being held in anticipation of a further advance in price. There is a general feeling with manufacturers that if trade disputes and other questions were settled, a quick revival of the trade of the district would ensue.

The strike at Aberdeen Jute Works has terminated, the weavers having resumed work on the understanding that their grievances as to bad material would be remedied as soon as possible.

The returns issued by the British Board of Trade show that during the month of October the imports increased £630,000 and the exports decreased \$550,000, as compared with the imports and exports of the corresponding month of last year.

LISTER & CO. CHRISTMAS NOVELTIES

(LIMITED)

IN PURE SILK GOODS

Manningham Mills

BRADFORD, - - ENGLAND
(Paid up Capital, \$10,000,000)

*Are the Largest and most Reliable
Makers of Pile Fabrics
in the World.*

Silk Seals, Silk Velvets, black and colored,
Dress and Millinery Plushes, Etc.
Silk and Mohair Furniture Plushes, Etc.

To be had of all the leading Wholesale
Houses in Canada.

SOLE AGENTS FOR THE DOMINION:

H. L. SMYTH & CO., Montreal and Toronto

All White, White Grounds with Colored
Embroidery in Light Heliotrope, Dark
Heliotrope, Sky, Navy, Reds, Black,
Pink, etc. Also, Dark Grounds in New
Patterns, produced in the latest shapes in
*Knots, Putts, Derby, Four-in-
hand, Flowing-end Ties
and Bows.*

**E. & S. CURRIE, 64 Bay St.,
TORONTO.**



Still a Favorite ::



Our Reliable Suspender has sold largely
ever since we introduced it to the trade.

No Sewing to give out! No button
holes bursting! No pulling apart in the
back!

If you haven't seen it, send 50 cents for
a sample pair.

We make a complete line of Braces,
Hose Supporters, Belts, etc., and keep up
to the times. A specially fine line of Holi-
day Braces.

C. N. VROOM, St. Stephen, New Brunswick



1/2 size fac-simile of package.

BUTTERMILK TOILET SOAP

**THE BEST SELLING TOILET
SOAP IN THE WORLD.**

Excels any 25 cent Soap on the Market.
Nets the retailer a good profit.

When sold at a very popular price it
will not remain on your counters. Try
a sample lot.

The quality of this soap is GUARANTEED. See
that the name "BUTTERMILK" is printed as above
"in green bronze" and the name "Cosmo Buttermilk
Soap Company, Chicago," in diamond on end of pack-
age. Beware of Imitations.

Cosmo Buttermilk Soap Co.

84 ADAMS ST., CHICAGO

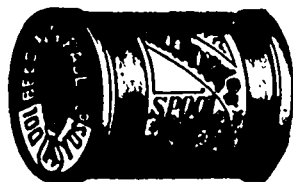
F. W. HUDSON & CO., Sole Agents, TORONTO.

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of each box. We put 3 or 3 1-2 yds. on each roll as required.



Like all other Silk Thread Manufacturers, we make different qualities of 100 yards and 50 yards Spool Silks to meet the demands of the trade.



The Only Brand we recommend is that bearing our own name on Spool like this.

Belding's Silks will be found the best in the market, and average 10% stronger than any other make.

See that the name Belding is on every Spool, and take no other.

All the Leading Retail Dry Goods from the Atlantic to the Pacific keep Belding's Silks.

BELDING, PAUL & CO., Ltd.,
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TO THE CLOTHING TRADE.

This is the Season for

LEATHER

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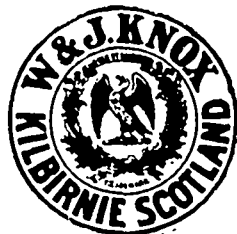
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Throughout the World

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

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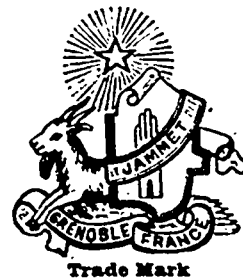
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"La Chartreuse," 7 Stud laced, gussets, \$11.50
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Balmoral Buildings,
Montreal,
Canada.

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"FITS LIKE A GLOVE."
THOMSON'S
ENGLISH MADE,
Glove-Fitting. Long Waiisted. 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'S, TORONTO.
MANUFACTURERS: W. B. 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.

MILLER BROS. & CO. MONTREAL . . .

Manufacturers
for the Whole-
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Standard Lines
of Fine Linen
Faced Collars
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COMET OPERA HANLAN
'76 ORO MARQUIS
MOZART CUFFS, RAPHAEL,
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Only the very
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are used in the
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THE **CANADIAN**
COLORED
COTTON MILLS CO. FALL
1893

Ginghams, Zephyrs, Chevlot Sultings,
Flannelettes, Dress Goods, Skirtings,
Oxfords, Shirtings, Cottonades, Awn-
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WINDOW DRESSING AND
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Put up in 1, 2, 3, 4, 6, 8, and 16
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Annual sales exceed 500,000 bottles.
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Have long been CELEBRATED for
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An immense variety of Rich Colorings in Wooling,
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Metal Hand and Three-fold Mirrors, Photo and Sketch Frames, Fancy Tables, Glove, Handkerchief and Powder Boxes, Office Memorandas, Ink Stands, Clocks, Presentation Cutlery (in cases), Stamped Linen and Felt Work (in great variety), Flower Stands, Candlesticks, Bronze Ornaments, Vases, Card Receivers, Lunch, Trimmed and Scrap Baskets, Basket Tables, Fancy China Ornaments, Opera Glasses, Linen Testers, Ladies' and Gents' Dressing Cases, Work Boxes, Tea Caddies and Cosies, Fancy Trays, Writing Desks, Satchel Sets and Bags, Fancy Cushions, Head Rests, Hat, Lace and Scarf Pins, Brooches, Ladies' Fancy Belts, Nail, Shaving, Tooth, Hair and Cloth Brushes, Toilet Waters, Perfumery and Soap, etc., etc.

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FANCY GOODS, WOOLENS AND CARPETS

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All Wool and Union Dress Goods Dyed and Finished, guaranteeing no shrinkage in the width.

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