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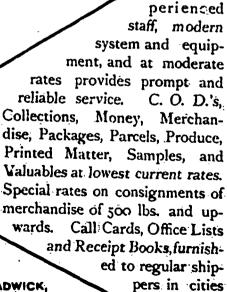
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Vol. 1.

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No. 6.

#### THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

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

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# THE EVIL OF DATING AHEAD.

NE day recently while conversing with a wholesale inerchant, we asked him what was in his opinion the greatest evil in the dry goods trade at the present time, and he promptly

answered "Dating ahead." He felt convinced that unless something was done to crush out this evil, which was getting worse and worse every year, a crisis in the trade was inevitable at no very distant day, such as had never been experi-

enced before in the history of Canada. "Why" said he "to give you an illustration of how houses, who are endeavoring to do a conservative business, are handicapped, I was waited upon some days ago by a customer who has always paid cash and he told me flatly that unless I gave him his sorting up goods dated ist October, he would not deal with me any longer. He told me he had been offered these terms by two other houses, and when he mentioned their names, I was fairly staggered. I reasoned with him and endeavored to show him how much better off, in the end, he would be by continuing to do a cash business, but it was useless. I refused point blank to follow the example of the two firms he mentioned, and lost a good customer." This is not by any means a solitary case, and confirms the views expressed by an old retail merchant, in our last issue, that the dry goods trade is drifting back to the time when railways and travelers were unknown in the country.

The Drapers' Record of London, England, expresses the following sensible views on the subject: "The home trade houses have only themselves to blame. The Scotch houses have the discredit of being the first to start the system. They invaded England, and only succeeded in gaining a footing by offering buyers more advan-

tageous terms. London houses followed suit, and are now, perhaps, the greatest sinners. Manchester men were slow to follow, but have been compelled to do so or lose old connections all over the country. It is believed that one Manchester house still holds out for the old system, but the rest have gone over like a flock of sheep. Formerly, post-dating was confined to special show days, that is, occasions when a stock had been bought, and it was offered to the trade on exceptional terms. In such cases the merchant held out inducements for drapers to come and clear the stocks. He considered he was getting an advantage from the draper in being able to quit his stock to suit his convenience, and therefore gave the draper a lengthened credit. But the system presently extended to all season goods, and intimation was given that all purchases of new season goods would be dated forward two months. The system is now general. It applies practically over the whole trade for all classes of goods and at all tunes. The worst of it is that the practice is growing. It sprang out of the determination of certain persons to beat their competitors. The desire still lives, and the process is still going on. No finality has been souched, and unless the trade at large have the sense to combine in some measure and agree not to go beyond a certain point, this grumbling will go on in increasing volume. No one can help them. The evil is in themselves and their lack of backbone."

In a letter sent us in reply to our enquiry as to dress goods, a retailer touches upon the long credit system as follows: "Before closing, let me say that I have read your articles on lengthened credits, with interest. The wholesale people need not think that they alone suffer from this evil. In my own town, we have had recently, more than one instance of reckless dealing in slaughter sales through this long dating, followed by a smash-up. Some of my best customers bought their supplies from these dealers, which, of course, was so much of a loss to me. The wholesalers have nobody to blame but themselves. Their cry is "buy, buy," and the fact is, we can get any terms we like from them. I, for one, would like to see the terms of credit shortened, and I am sure there are many others of the same opinion. Then there would be honest competition and we would have a chance of making a livelihood out of the business, which, let me tell you, is not an easy thing as times are. I have done all my purchasing from one house for several years back, but it has required all my resolution to resist the inducements offered by other houses, and if a change in the terms of credit is not made soon, I will be forced, against my better judgement, to purchase my supplies from the house that will give me the longest dating. It will be a great blessing when business, both wholesale and retail, is done on a cash basis. I try to get my customers to pay cash by holding out certain inducements, and I am glad to say many of them have come to recognize the advantages they receive. Still, there are those who will not pay cash, although they are not lacking in worldly means, and it is to them more particularly that retailers have to thank for keeping them in purgatory about the time the wholesalers' bills come due. This is a burning question for a Retailers' Association to take up, and I sincerely hope the time will soon come when each city and town will have its association, for really, comething of the kind is badly needed."

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#### **FALL DRESS GOODS.**



LARGE number of replies have been received to the two following questions we submitted in our last issue regarding dress goods: "What color do you think is to lead for fall dress goods?" and "Will plain or tweed effects be most largely in demand?" Many of the answers are to the effect that it is too early yet to express an opinion as to colors, while

others say that there seems to be no decided preference for any particular color. There is, however, a general belief that tweed effects will be most largely in demand.

In Toronto the feeling amongst retailers is that nothing has been developed yet to show that there will be any decided preference in colors, but greys and shades of drabs and fawns will probably be the most prominent feature. The opinion is almost general for tweed effects.

From the replies received by mail we select the following, which will give a fair indication of the opinions expressed.

Montreal—John Murphy & Co. give a preference to heliotropes and greys. Plain effects will be chiefly in demand, but tweed effects will have a demand as well. H. & N. E. Hamilton say the colors will be everything dark, dark-blue and dark green with black, dark heliotropes and greys. Tweed effects will be most largely in demand and there will also be a demand for camel's hair effects.

Hamilton—A. R. Kerr & Co.: Our opinions are that fawns and drabs or grey effects will take the lead. Spots, we think, will run for the coming season to a certain extent, but we don't think checks and stripes will be much cought after. Tweed effects and plain Amazon cloths will take the lead. We intend to touch checks and stripes very lightly indeed, pinning our faith more to plain stuff. Combinations are dead with us.

London—A. Rolle: I think that fawns and greys will take a prominent place and also green tints; of course there are the dark shades such as browns and navys which are always staple. I think the demand for tweed effects will be good, also checks and plaids. Plaids will be smaller in design than they have been for spring. Camlet stripes with broad and narrow stripes with plain combination make a very natty costume. I do not think so much about the polka dots; there will be a few sold and the dots will be smaller than they were for spring. I think that the checks and small plaids will take the most prominent place for this fall.

Berlin-Smyth Bros. . We cannot form any correct idea of what shade will prevail. We think plain effects will be most largely in demand,

Stratford-G. F. Prueter. In my estimation grey will be the leading color. Tweed effects and heavy nap cloths will be most largely in demand.

Sault Ste Marie—W. A. Quibell: It is rather early to predict with certainty what color will be most in demand for the autumn trade, but we incline to the opinion that brown and grenat will be the better shades with us. Plain goods will be better sellers than fancy.

Watford-Swift Bros.: Colored dark garnet and dark stone. Plain and cheviot effects.

Kentville, N.S.—H. S Dodge It is very hard to tell so early in the season what color or what material will take the lead in dress goods for the autumn and winter. In this part of the Dominion we "stick" to plain goods, however. I imagine tweed effects will predominate, as stripes and plaids are not becoming to all figures.

Halifax, N.S.—C. Robson & Co.: At this early date it is most difficult to form a decided opinion. Styles and colors down here are to a certain extent dependent on what the merchants, who visit the London market, import or select. The fact that any color or style may prevail in Ontario would be no guide for us in the Maritime Provinces. We think, however, that cheviots in plain colors or with

self checks will be the safer styles for this market. Rough-faced goods will do well. Cashineres or any smooth-faced goods will only sell to a limited extent. Single width goods are quite done. The Bedford cord will do well. Black French Merinos or Thibets will be revived as being of undoubted durability. Blue serges will be largely used, those of home manufacture, as well as the finer imported qualities. If any color is to lead our impression is that Royal purple will come again to the front. The medium and darker shades of brown will be good; the lighter colors, such as old rose, light shades of green and terra cotta having had their day. All the shades of red are good; dark green, dark olive, and navy blue being all right.

Buyers for the wholesale houses are back again, and they have apparently been forced to be guided to a large extent by their own judgment. There seldom has been such a scattering of taste displayed by consumers as at present, and the only thing to be done was to try and suit all tastes. One prominent feature is the introduction of stripes which will doubtless take to a certain extent. There will likely be a big demand for Scotch plaid effects and nice dark colorings and beautiful combinations in German plaids, with mixtures of tweed effects in checks and knicker effects. One of the coming features is the new dress fabrics in tweeds, in greys and fawns and mixtures. Cashmeres, cashmerettes and Bedford cords are prominent features in plain dyed stuffs for the coming season. In mantlings the newest are the cheviot effects in blacks, browns and blues. There are also a good many broche and figured effects and an assortment of ulsterings and tweed effects with which a big trade may be expected.

In home manufactured dress goods we were shewn by Millichamp, Coyle & Co., some of the patterns, six-quarter, just got from Brodie & Co's. mills, Hespeler, for the fall season. They are exceedingly attractive goods in tweed effects, neat overchecks in plain neutral tints, fawns, drabs, browns, and greys, and little overchecks in neat quiet colorings. We have no doubt there will be a big demand for them. Fall cloakings and mantlings are in large checks and diagonal stripes, fawn and gold mixtures, and black and gold.

The Paris correspondent of the N.Y. Dry Goods Economist says: Dress materials for fall are in striped designs, broches, foules and chervots with embroidered effects. Cotelines have also been made. Broad stripes are admired on cheviot and foule, vigogne and Himalaya grounds. Nappy grounds are favored, the stripes are irregular, broad and nurrow in combinations, in two or several colors. For these effects dark grounds are not liked as much as medium shades; grays and dark bronzes being most favored. The broche effects show bombs, cubes, half moons, acorns, olives, etc., in mohair or silk on grounds of foule, cheviot, Himalaya or vigogne, the ground itself being often in flamme or in nappy effect. Embroidered effects are quite popular. The grounds are in foule, vigogne, cachemire or camel's hair and carry embroidered effects in silk in one or more colors. Piece-dyed cotelines in narrow and broad stripes will find large consumption in plain or inixture, with jacquard effects or with narrow silk stripes. These grounds will also have designs in embroidered effects. Piece-dyed foules with jacquard designs find favor; also diagonal stripes in relief. Indian cachemires and vigognes made of soft cachemire yarn are fancied in broche effects, in silk and wool, in stripes and mixtures. The softness of the materials which act as grounds is one of the desider. ata, as the stiff finished goods which were the favorites of previous seasons are no longer rulers. But beauty of effect and general ensemble are not sacrificed to softness, and if both cannot go together the latter property becomes only a secondary consideration.

#### CORRESPONDENCE.

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

#### DOMESTIC COTTONS AND WOOLLENS.

The cotton market is in a quiescent state at present. The mills are making lots of colored cotton goods for which there is no demand. If they would only keep their production down to the level of the demand everything would soon be in a very satisfactory state. Grey cottons are practically in the hands of the Dominion Cotton Company and prices are fairly maintained.

The demand for Canadian woollens is fairly good. No large stocks are being carried over, and as the season advances retailers are placing orders with more freedom and confidence. If there is to be any change in prices it will be upward instead of downward.

#### GENTS' FURNISHINGS.

While chatting with the genial John C. Fisher, of Wyid, Grasett & Darling, after his return from the old country, we elicited the following information regarding gents' furnishings for the fall and winter season: There has seldom been a season with so little change in the style of neckwear. The four-in-hand scarfs are still in largest demand; knots are bought in very limited quantities, being suited only for country trade. The patterns are somewhat varied. Scroll and sprig patterns will be mostly in request, set checks and stripes being of no use. There is a growing tendency for a figured pattern. There is also a slight feeling for puff shapes in large sizes. The old black gros grain scarf is being superseded by Surah or some kind of fancy pattern; the inclination seems to be to get away entirely from the old gros grain.

Collars remain about the same. There is a new shape being worn by dudes in the West end of London, but it is not expected there will be much of a demand for it here. Its distinguishing feature is the cur-e upwards in the fronts and then the bold rounding off and the points so rounded off are turned over. All collars are still worn deep. Cuffs are very deep, and the stitching of both cuffs and collars is slightly broader than last season.

Underwear will be in natural wool and Scotch lambs' wool. The lower and medium qualities are being gradually crowded out by the Canadian manufactures.

Rubber coats will have long capes; from 24 to 30 inches are in demand, and there is a growing tendency for the Inverness—a coat without sleeves.

Shirts show an increased demand for open fronts and large full bosoms. It is a matter of option whether they have one, two or three studs.

Black hose is still in great demand.

Silk handkerchiefs, colored broraded, are dropping out, and gents are using only white or black Japanese hem-stitched silk handkerchiefs. Very artistic effects are to be seen in ladies' handembroidered Japan silk handkerchiefs.

#### EDITORIAL NOTES.

A movement is on foot in England to induce women of nobility and wealth to wear only silks of British manufacture in order to encourage the proposed revival of the British silk industries, which have been on the decline for many years.

Among the customs' decisions for the month of May are the following: Buckles, clasps, loops, etc., for suspenders, 35 per cent.; embroidered cotton or linen lap robes or dusters, 30 per cent.; embroidered woollen table covers, 30 per cent.

Mr. Warring Kennedy, of Samson, Kennedy & Co., wholesale dry goods, Toronto, had the unique honor conferred upon him at the opening of the annual session of the Toronto Conference of the Methodist Church, on June 11th, of being elected secretary, which is the first instance of a layman filling that position in the history of the Methodist Church in Canada or elsewhere. He obtained 120

votes out of 207 (necessary to election, 104). This is but a just recognition of the unwearied efforts and invaluable services of that gentleman to further the cause of Methodism.

Owing to a quantity of cheap inferior grades of cotton spool coming into our markets, the standard makers have decided to reduce prices by fifteen per cent. so as to meet the cut. This will, it is expected, result in driving the cheap grades out of the market.

The recent rains have done much to help the growing crops, and there is now every prospect that the harvest will be good. In Manitoba and the North-West the prospects were never brighter for an abundant harvest. These good indications should give an impetus to trade which is badly needed at present.

The total value of linen manufactures exported from the United Kingdom for the month of April was £350,694 as compared with £405,684 for the same month of 1890, and £448,021 for 1889. For the four months of this year, ending April 30th, the total value was £1,726,781 as compared with £1,874,394 for the corresponding period of 1890, and £2,018,795 for 1889.

The report of the statistician of the United States department of agriculture for June makes the acreage of cotton 97.7 per cent. of the area of 1890, and the average condition 85.7. The reduction of the area is attributed in some districts to concerted contraction on account of low prices, but it is evident that it is mainly due to unfavorable conditions for planting and germination.

At the annual meeting of the New York cotton exchange on May 26th the yearly report favored the adoption of a standard for American cotton and also a uniform classification of cotton in all markets. The transactions in cotton for future delivery aggregate 26,389,500 bales for the year ending April 30, 1891, against 21,081,100 bales for the year previous. The sales of spot cotton for the same period were 197,648 bales against 315,443 bales.

Dry goods merchants everywhere should feel honored by the elevation to the peerage of Sir George Stephen, whose title now is Earl Mountstephen. He was born in Duftowr, Banffshire, in 1829, and commenced his career, at the age of fourteen, as an apprentice to a draper in Aberdeen, Scotland. After serving his apprenticeship of four years he went to London with, it is said, only half a crown in his pocket and made application for employment with Messrs. Pawson & Co., Limited, but was told they had no opening. It is related of him that he replied, "I have come to London to get a situation in your establishment, and get it I must." This bold reply had the desired effect, as they thought there must be push and grit in such a daring youth, and he got the situation. He remained with that firm for three years and then came to this country, starting out in the manufacture of woollen goods. His progress upward was rapid, and soon he became president of the Bank of Montreal, and head of various syndicates, the most notable being the syndicate that obtained the contract for the construction of the Canadian Pacific Railway.

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# GRITISH CREDITORS OF CANADIAN BANKRUPTS.



ATELY a feeling of irritation has been growing amongst British textile manufacturers, caused by some of our recent failures in the wholesale dry goods trade. That the feeling has reached an acute stage is shown by the following trenchant article in the Drapers' Record, of London, England:—

The helpless position of British creditcrs towards insolvent customers who are domiciled in Canada is a cause of recurring complaint against bankingtcy arrangements

in the Dominion, and the affair of Messrs, John Birrell & Co., reported in recent numbers of the Record, naturally provokes anew some general reflection upon the subject. Such of our readers as, happily, have had no experimental knowledge of the way these matters are commonly managed over the water, must have felt slightly amazed at the cavalier style of the circular issued by that firm to their creditors, and published by us on the 9th inst. Yet, whatever may be said of its style, the action only illustrates a general practice. The bankrupt arranges things comfortably with his creditors at home, and then, it seems, notifies to those abroad that "if they choose to accept his offer," they can draw upon the trustee for the amount of their claims, say at the rate of 421/2 cents per dollar, on condition of their unreservedly assigning their claims to him, and so giving an unqualified discharge to the bankrupt. As we explained in a previous issue, this so-called offer may be translated into an order to take it or leave it. True, this mode of procedure does not entirely deprive the creditor of freedom of choice, and it may be asked what will result if he declines an "offer" upon which it has not been deemed necessary to take his views? Well, he only displays a fine self abnegation in reference to lucre without being able to affect a predetermined settlement that may be stamped by partiality and unfairness.

In the absence, as we understand, of any satisfactory Bar '.ruptcy Act in the Dominion, an insolvent debtor may favor any creditor by payment in full, to the prejudice and wrong of the general body. For what the law does not effectually prevent, the law allows; and, unfortunately, moral obligations are too frequently silent in the presence of legal sanction; conscience turns a blind eye to righteous precept when unrighteous gain is within grasp. The impunity secured by the Dominion laws thus becomes an encouragement to acts of fraud upon English creditors. We are not dealing with imeginary cases. Many well-authenticated instances have come to our knowledge. The only protection which a recusant creditor possesses is, that he can afterwards proceed against the deixtor if, to use a familiar expression, he should be worth powder and shot. This potential danger does sometimes produce concern in the minds of debtors, who evince much anxiety to obtain a complete discharge, and have, indeed, been known to visit Europe and concentrate every influence upon a creditor, in order to make him relent. But in reality the power is not so great as it appears; and bold men are ready enough to take their chance of the future if they can make a safe haul to-day; the risk being minimised if the debtor goes out of business, as then it does not matter whether he obtains his discharge or not. When we assert that no Bankruptcy Act, properly so called, exists in the Dominion,

we should perhaps mention that a local law, known as an Act respecting Assignments and Preferences by Insolvent Persons, was passed by the Province of Ontario, and that it contains a provision against preference being given; but, from all accounts, the provision has been found in practice to be totally ineffectual. It stands to reason that if a large proportion of the liabilities are outside of the Dominion (an arrangement easily effected before his credit has suffered damage) an unscrupulous debtor becomes master of the situation. The home creditors are satisfied without difficulty, and the foreign are fauntily told to accept or refuse the proffered dividend. Of course, as already pointed out, they can refuse and keep the whip in terrorem over the debtor. That might, indeed, have some restraining effect if the debtor could be always kept in view, and the lash could be applied stanever opportunity might arise. But distance and all other circumstances tell palpably in favor of the offender.

It is, of course, just possible to delegate the task of keeping an eye on him to someone permanently on the spot. But not to speak of the proverbial necessity of watching the watchman, the gain may not be worth the trouble, the expense, and the worry. Moreover, punishment for wrong-doing should be certain in order to be effective, and to one victim who has the tenacity of purpose to follow up such cases, there are hundreds who are more inclined to let things slide and put up with the lo s. These see clearly enough that while the trustee cannot dispose of the unclaimed dividends he will not hand them over without a release; and so it commonly ends by the creditor putting up with a little in the way of dividend and a great deal in the way of injustice. But surely all Canadian traders cannot approve of a scandal which flings its shade of suspicion over the good as well as the bad-over solvent as well as insolvent. Obviously, the danger which British merchants run with Canadian customers, over and above the ordinary risks of trade, must be detrimental to the general credit of the Dominion. Surely, then, a strong reason exists, there as well as here, for affording greater protection to creditors; and there can be no insuperable difficulty in effecting the necessary reform.

We have heard some sufferers on this side go the length of declaring that we cannot trade with the Dominion while the actual state of the law obtains. But that is to assume that a large amount of the Canadian trade is insecure, and that commercial immorality is there paramount. This, of course, would be somewhat hyperbolic, and we cite the exaggeration merely to illustrate the strength of dis-satisfaction and distrust occasioned. Ample ground, however, exists for our colonial brethren's striving after remedial measures, and we ask whether, in the meantime, our own people can devise no plan by which the evil they complain of may be more or less effectually combatted. Individual action, we have shown, is practically fruitless; but we think that something might be done by a combination of the British houses interested in the Canadian trade. Is it not possible to form a trade protection society on the spot for the purpose of making the reserved rights of creditors who withhold release a reality instead of a sham? The knowledge that an argus-eyed association was bent on pursuing the claims of British creditors un-relentingly, would have the effect at least of checking malpractices, and perhaps of hastening necessary reforms. This would prove a boon to colonial and home traders alike, and, by removing distrust, tend to the enlargement of our business relations with the Dominion.

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#### WINDOW DRESSING AND STORE DECORATING,

Harry Harman, Louisville, Kentucky, in his Easter Pamphlet, gives the following valuable hints:

Window dressing is an art which can only be acquired by experience, or by skillful imitation, and in order to be an expert, it is necessary to have a natural taste for combination of color and form, otherwise you will never succeed, unless it is a natural gift.

It is just as necessary to study this one particular line of business as any other, and the fault with beginners is this: Having a fair knowledge of how a window should be dressed, they consider themselves professionals, and make no effort to advance in the art thinking they know all about it. Now this is a mistake. If you wish to advance, obtain all the info-vation you can, get up new ideas, change your windows weekly, and by study and practice you will succeed.

One of the many faults with esmen and drapers is the too much sameness that prevails from the arrangement of displays in windows.

If you wish the public's attention, it on offer a change, which can only be done by changing the foundations, and by imitating objects which can be produced from goods in stock.

To display goods on the floor of windows presents a flat looking apprarance, and all that the draper requires is a number of boxes of various sizes, boards, a bunch of plaster laths, and strips, which will enable him to change the arrangement of the displays as often as desired.

If the window is small, arrange on the floor near the glass such articles as you desire to display, and back of this build one or two steps from boxes and boards which should be covered over, so the foundation may not be seen, on which may be arranged any line of goods.

Where there is sufficient space, steps may be built up which will make an imposing show.

A neat arrangement to display fancy goods or furnishings, is to suspend curtain poles or strips from the ceiling where there are no window fixtures.

The tendency of the times is toward exclusive displays, but the mixed window, offering the choice of so many departments, requires special care and to group together the greatest variety of goods consistent with harmony.

Always ticket the goods and keep in mind to arrange stock subservient to fashions. Always have a back ground to your window, which may consist of a neat pair of lace curtains, or curtains formed of dress patterns, scrim, china silk, etc.

No matter what line of business, there is nothing that mars so much a window display as to merely place the goods in the window without some back-ground.

The same material may be used on the floor, arranged between the goods to form a wavy effect, and will harmonize with the background.

In arranging dry goods, notions, and gents' furnishing windows, always displaygoods from the ceiling and cover the sides of the wall. Clothiers, shoe dealers, grocers and others should never leave the sides of the widow blank, but drape with some material which may consist of cheese cloth, or cambric, and will add very much to the make-up of the window.

There are many salesmen whose duty it is to 1 sk after the windows and at the same time sell goods, who merely place the stock in the windows, where these are small, so it will be handy in case a customer desires that particular article, and don't care how a window may look as their time is too much occupied in the store.

I wish to say if the salesman will place a neat back-ground to his windows and just build a step back of the display placed on the floor and take a little more time, he will be surprised at the effect and at the same time create a purchase for the goods neatly displayed.

Windows change as frequently as the fashions. Live figures, guessing schemes, etc., will do very well providing they remain in the window only for a certain length of time.

The most attractive displays at times fail to gain attention, unless some figure or fancy centre piece is kept moving so as to call attention to the stock in the window.

Some very catchy displays may be arranged appropriately for certain occasions by draping the windows with the colors of the order or event and the emblems arranged from goods in stock, in which I may mention the gathering of Secret Orders, Conventions, Reunions, Races, Expositions, Carnivals, Trades Displays, etc., as well as Christmas, Easter, Thanksgiving, Fourth of July, Decoration Day, and others.

All Secret Orders and gatherings have certain colors, and the same should be used in decorating a window. National holidays with the national colors.

For Decoration Day, a monument may be represented from goods.

A Musical Festival, by imitating an Organ, Harp, or Lyre.

A Firemen's Celebration, by a reel worked out of lace and the hose represented by hosiery.

Carnival or Trades Display, by imitating a building arranged from handkerchiefs and the steps filled with spectators represented by dolls viewing the parade, and the floats in miniature.

A miniature race track can be constructed if races are in order.

This applies to windows that are arranged with goods representing some object or scene, and will readily attract the attention of the passers-by who can not fail but stop and look at it.

In imitating objects, etc., the foundation merely consists of a skeleton frame-work, and the draper to produce a good imitation, must obtain a picture and carefully stud, out all the details.

Whenever there is a craze throughout the country, for one particular subject, as for example, Sitting Bull, McKinley Bill, Force Bill, etc., then is the time for the draper to work out some idea in connection with that subject, and display it in the window. The novelty will draw crowds of people and produce results that will be beneficial to the merchant.

#### INTERIOR STORE DECORATING.

In dressing the interior of a store, it is impossible that a display can be made attractive by resorting to a foundation of strings and wire supporting a variety of articles and borne down towards the centre by the weight of the goods suspended, which gives the impression of "articles hung up to dry," and neither is it attractive to have poles and gas pipes hung from the ceiling, but it follows that a store fitted up with brass display rods, adjustable to the ceiling or cornice, may be made attractive and remunerative.

It matters not how low a ceiling or the want of proper light, I must admit that the interior may be made attractive if the goods are displayed with some taste and judgment.

The only way that a display can be arranged to show goods to advantage, is to place them over the shelving, and it is just as necessary to change the display, in the matter of arrangement and design as often as it is to change a window.

If space does not justify a display of goods over the shelving and where there are no display fixtures, then light strips of lumber may be used and suspended from the ceiling with strong wire and in order to obtain a neat arrangement so that the goods will show to a better advantage and may be considered sufficient dressing, a second row, and a third row may be added.

Each line of goods should hang to face the opening in the row before and these spaces regulated by the goods displayed behind, which can be done by having separate wires suspended from the ceiling. Only light weight goods should be arranged from these fixtures, and in order to show stock from the other departments, boxes covered over with material can be used to display the heavier grade of goods placed in the centre of the store.

In order to have an attractive interior it is just as necessary that it should be fitted up with shelving and counters on the modern style, and by that arrangement it attracts trade and at the same time enables the merchant to keep his stock in better order.

The best arrangement for a general merchandise store is to devote one side to dry goods, shoes and clothing, and the other side to groceries. By this arrangement a display can be made on the fixtures for the dry goods department and on top of the shelving for the grocery department.

There is no better way to display handkerchiefs, trimmings, neckwear, fancy vests, silk caps, embroidered suppers, etc., than to arrange them in show cases and in fact any novelties that you wish to attract attention.

#### THE BUSINESS TAX.



E HAD hoped to be able to congratulate the Ottawa City Council upon their sense of justice and fair play in substituting the business tax for the obnoxious personalty tax, thereby showing a most worthy example for other cities to follow, but since our last issue a change seems to have come over the spirit of their dream. The motion for the substitution of the business tax was finally defeated by a vote of nine to thirteen without discussion. One of the mays explained that although he liked the tax he found opinion against it because merchants did not understand it and he thought a public meeting should have been

held to have it explained. If a public meeting is called-and we believe it will be soon-when a full explanation of the matter could be given by the supporters of the tax, we feel sure the City Council would not fail to rescind their former resolution. We have endeavoured to excite an interest on the subject in the minds of our readers and do not intend to drop it till some definite steps are taken to do away with the present iniquitous system. The principle that the business tax advocates are contending for is founded upon justice and common sense. Can any sensible man give a reason why one class of merchants should be taxed on their capital, another class on their income derived from capital, and other rich capitalists should pay no personalty tax whatever? Why should one class of merchants be discriminated against and another class favored? The substitution of a business tax would clear away all this injustice and unfair discrimination and inaugurate a system of equable taxa tion for all classes.

Mr. Paul Campbell, chairman of the committee appointed by the Dry Goods Section of the Toronto Board of Trade to deal with this question, has striven with a devotion and persistency worthy of a better cause to show up the evils of the personalty tax. He has sown good seed which will bear—it in abundance at no distant day. At a meeting of the section on ,—15th, Mr. Campbell submitted the draft of a petition which he had prepared for presentation to the Attorney-General, and it was adopted by the meeting—The petition reads as follows.

"To the Hon. Oliver Mowat, Premier and Attorney General of the Province of Ontario.

"Your petitioners, merchants and manufacturers, represent to you and your Government that the industrial classes of this province, viz., those employing capital in business and manufacture, are unjustly and unfairly taxed in local or municipal taxation.

"Your petitioners respectfully call your attention to these facts." That for municipal taxation a municipality can tax realty and personalty, that the mode and rate of assessment on realty is alike to all classes of citizens, the value of realty being the basis of assessment, and the rate must be the same; but unfortunately when personalty assessment is dealt with, the Act allows the assessor the option of taxing either on income or capital, a monstrous privilege and power, and which is universally used to the detriment and persecution of the said industrial classes; the said industrial classes being always taxed on capital instead of income, the rich and retired classes being only taxed on their incomes derived from capital invested in bank stocks and other investments, and besides millions of capital in this province on deposit at interest in chartered banks, savings banks, etc., is entirely and completely freed from all taxation, contrary to the intention of the Act. Your petitioners desire to call your attention to the circumstance that in Great Britain and all other civilized countries in the world as far as known, except in certain sections of the United States, there is no tax on personalty allowed for local taxation, this privilege and power being reserved to the state. Your petitioners therefore pray that the Municipal Act be so amended that, if the personalty is to be continued, it shall be based on income to all citizens alike."

Mayor Sargent, of New Haven, Conn., in the course of his inaugural message to the Council last January, made the following remarks which are pertinent to the subject under discussion. He said: It is claimed by students on the subject of taxation that the taxation of capital and all other personal property is unequal and unjust to the conscientious and truthful, because only the few give true statements of their personal wealth. One of the commissioners of taxes in the city of New York has recently test'fied under oath that "the taxation of personal property is almost an entire failure; that it leads to efforts, and very strenuous efforts, on the part of capitalists (all owners of personal property are capitalists) to remove their property beyond the jurisdiction of the city and state. It offers no encouragement for capital to come here; that the law as construed by the courts enables any one who chooses to so dispose of his personal property that the tax department cannot reach it Those who understand the law and can take advantage of it, do so in a majority of cases. Those who are ignorant of the law and do not understand their rights, pay taxes." The foregoing testimony was given concerning the present tax laws of New York, which were made for the express purpose of increasing and equalizing the taxes on capital or other personal property, but resulting as usual in haim to enterprise and labor, and in no corresponding gain to any other property nor to the body politic in morals or wealth. It is claimed that by the taxation of personal property, liberal expenditures in proper articles of use, or art in all forms, and home adornment, are discouraged to the injury of labor. That if personal property in a city were free from taxation more people of wealth would permanently reside in that city, and there expend their income and invest, or lend, their capital for use there, to the great benefit of labor. That much capital new invested in other states or foreign countries would come to the place of security, and of freedom from taxation, to the great benefit of enterprise, labor and permanent wealth. That all mechanical, manufacturing and commercial industries would increase to the great benefit of labor, the necessary co-partner of capital in all such enterprises. Any disadvantage or harm attempted to be put upon capital always reacts upon labor, while capital silently flies away to a place of security, if not of profit.

#### HINTS ON BOOKKEEPING.

The success of every merchant depends largely on the manner in which his books are kept.

A man may be a good buyer, a first class salesman, and have a genial manner that will attract customers to his shop, yet his business may not prosper, because his books are not kept in a methodical manner and regularly posted up.

Country storekeepers neglect their books more than any other class of merchants. In the larker towns and cities where extensive businesses are done, competent bookkeepers are usually employed who devote the whole of their time to the work, and in such establishments the bookkeeping is generally well attended to, but the average country merchant who has to do his own bookkeeping or trust it to incompetent clerks, gets his books so muddled that they are a heavy load on his mind by day and a nightmare at night.

In order to make his business a success the proprietor should know at least once every month, how much he has purchased, how much he has sold for cash, how much on credit and how much he has collected from his accounts, and these facts can only be ascertained by a proper system of bookkeeping.

It is not at all necessary that the system should be an elaborate one in which a great many books are used, but it is necessary that whoever keeps the books should understand thoroughly the system on which he is working.

It is always better in business to be practical rather than theoretical, therefore any one who has not had experience in a good office should adopt some simple system that he is likely to be able to master, in place of trying some intricate system which may be very nice in theory, but not so easily carried out in practice.

Some very pretty theoretical bookkeeping is taught in our high schools and commercial colleges, but it is to be feared that a large

## CASCADE ROLL BRAID



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

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

A beautiful cabinet presented free to the retail trade.

CASCADE NARROW FABRIC CO.,

COATICOOK, P.Q.

number of pupils trained at these institutions get into a rut which they cannot get out of, and can see nothing good in any variation from the system they have been taught.

The high school or commercial college may possibly lay the foundation, but common sense must raise the structure e , that foundation, and any one who in business sticks rigidly to the formula acquired at these institutions has wasted his time in studying bookkeeping. Different businesses require different variations in the details, the main thing to be attained, whether the books are kept by double or single entry, being the keeping of an accurate record of all the transactions connected with the business, so that a statement can be made up from the books at any time which will show the loss in the event of a fire occurring. If books are kept in such shape that a statement of this kind can be made up without much difficulty, there is nothing radically wrong in the bookkeeping. But how many country merchants are there who keep their books in such order? Very few indeed, and to this cause may be attributed many of the failures in business, because, where the books are badly kept and irregularly posted up it is impossible for any man to know correctly how he stands.

Accountants who have had opportunities of examining the books of some of the country storekeepers assert that there are cash books which have come under their notice that contain nothing more than a record in pencil of the daily cash receipts, no entries being made of disbursements in the same book, but occasionally a memorandum in pencil in the margin of a bill book showing that a note has been paid or part paid and part renewed. How any man could ever hope to balance his cash under such a system is more than the accountant can tell, and such cases are not isolated but numerous.

Some even do not keep a record of their receipts or anything that has the appearance of a cash book, but make their tronsers' pocket their bank, and for cash book and ledger can show a long wire with a hook on one end and a knot on the other hanging by the hook on a nail on the wall, on which is filed invoices, receipts, bills of lading, etc., dog-eared and well covered with dust and fly spots. How this kind of bookkeepers ever got into business and obtained a line of credit is a mystery!

[TO BE CONTINUED.]

#### THE TRADE IN MONTREAL.

#### (From Our Own Correspondent.)

The dry goods trade to date has been very satisfactory, and merchants say they have nothing to complain of regarding sales or payments, remittances showing a decided improvement. The city and suburban trade is very active, owing, no doubt, to the preparation now in progress for the closing of the schools and families leaving fown to take up their residence for the summer in the country and at the seaside. Cashmeres have sold well all month and still

continue to keep the lead, the feeling being decidedly in favor of plain dress goods. Buyers are showing a disposition to hold back, however, preferring to wait for definite information regarding the crop prospects, and travelers who are out on their late sorting trip report only a fair trade.

#### MILLINERY.

It is just between seasons and in consequence very little can be said about millinery. Samples of fall goods will not be received for another week or two, so that nothing can be said definitely concerning fashions; but the travelers will be all out by the first of the month, and I hope to give some interesting news concerning the autumn fashions in next issue.

There has been a good demand for fruit flowers, the sales being particularly large in this province. Laces are still the prevailing trimming, and I hear that broche effects are likely to be the feature in fall goods. Ostrich tips, feather birds, small effects and fancy feathers continue to be enquired for, and will, it is expected, form a feature in fall trimmings. On the whole merchants expect a very favorable fall lade, stocks being well cleaned up and advices from all parts of the Dominion being good.

#### CLOTHING

The clothing houses have their travelers out with winter samples -viz., overcoats, reefers and heavy winter suits. The news from the maritime provinces is very satisfactory, the travellers up to date being very successful in booking orders. Trade in Manitoba and British Columbia is slow. Buyers are showing marked caution, and refuse to place orders until the success of the crops is assured. While orders are coming in slowly manufacturers are not grumbling, but are pleased to see the western men, who have been so often fooled on glowing crop prospects, doing business in a more businesslike manner. If things arm out all right, they know they will get the orders, but if crops are bad it would suit them better not to have them. Travelers have just started out in Ontario and Quebec, and report business very bad so far. It is rather early to make predictions, but the prospects are that while business on the whole makes not be large, it will be of a better character than last year. Remittances are reported fair from all parts.

#### IN MEMORIAM.

Montreal was not behind in showing its respect to Sir John A. Macdonald, a great many of the wholesale houses being closed on Wednesdry the 11th, during the hours of the funeral. Jas. O'Brien, & Co. wholesale clothiers had their warehouse decorated with mourning. H. Shorey & Sons' entrance was one mass of crape, and many others showed their sympathy for their Premier in like manner. R. J. Tooke, the celebrated shirt maker had a beautiful memorial window. It consisted of ties, gloves and Gordon sashes, all jet black, and in the window was Sir John's photo, these being the back ground and decorations around. Such respect touches the heart of every true Canadian.

# A CHAT WITH AN OLD COUNTRY DRY GOODS CLERK.



HE other evening we dropped in to have half an hour's chat and smoke with an old neighbour, Tom Pryne. Tom was for many years a draper's assistant in the old country or, what we call in Canada, a dry goods clerk.

"Thirty years ago," said Tom "after serving five years' apprenticeship in the north of England; went up to London to work & Merino, Melton & Matchit, one of the largest retail houses in London.

At that time I was a pushing, ambitious young fellow, and was soon promoted to the dress goods department.

"The salaries paid were not very high but we had a chance to make twenty to thirty shillings a week in premiums or 'spiffs' as we called them in those days.

"It required a wonderful amount of tact, ingenuity, and judgment of human nature to make premiums. There was nothing for the salesman for selling new seasonable goods, where we used to 'get in our fine work' was selling old job goods—remnants or manufacturers' stocks that came to hand. Sometimes we would get three or four hundred pieces of job stuff into the department, then we made money.

"We used to get a halfpenny per yard premium on all job lines under a shilling and a penny for goods above that price.

"At first I could not make any money for myself, although the old hands were making lots of it. All the customers that I got seemed to vant only new goods, similar to those displayed in the large show windows—which by the way covered about two hundred feet frontage.

"Like all other hands I was too anxious to sell job goods so as to make premiums. I had after all to go to the window dresser and request him to hand me the piece of goods the customer asked for when she first came to the counter.

"It took me a long time to learn. The old gentleman on my left was a London salesman of twenty years' experience. His plan was, to simply find out what was required and go at once to the window dresser and he would lay it before the customer in such a way, that the prettiest goods looked about as attractive as an old wash rag, then in his polite manner ask how many yards he should cut without attempting to show any other piece. The goods looked so different from what they did in the window that the customer didn't think she would like it; in fact the old gentleman didn't intend that she should like it.

"Now was the time the aged artist displayed his ability. He would quietly and artistically blend half a dozen pieces, taking great care that one shade should not destroy another. He displayed the 'job lines' to such advantage—'the penny premium' of course had something to do with it—that in his hands the old stuff looked far better and more attractive than the dress she had chosen from the sidewalk which now lay crumpled up and rejected by both customer and salesman. Nine times out of twelve he made his 'penny a yard,' leaving new goods as he quietly remarked for 'us young fools to sell and practice with."

"After the customer was gone he would take the rejected dress back to the window dresser to replace—as a professional window dresser only can—with the smiling remark: "You can put back the decoy, the lady didn't admire it."

"My old teacher used to remark, 'any fool from the country can sell new fresh goods but it requires an artist to sell old dress goods and make spiffs', which I found to be true before I left the department."

TOM SWALWELL

#### RETAILERS AS IMPORTERS.

The N. Y. Millinery Trade Review says: THE CANADIAN DRY GOODS REVIEW in a lengthy article gives a variety of reasons why retailers should not import goods direct from Europe. They can be summed up nearly as follows: They must disburse 40 to 50 per cent. cash down. They cannot buy as favorably as wholesale dealers, who get better terms when buying larger quantities. They invariably overstock themselves or select goods that are not wanted by their limited and local trade.

The above is true, with few exceptions, of retail houses here that embark in the importing of millinery. All importers in a measure are compelled to buy blindly; in other words, they have to take the risk of their purchases not being desirable in this market. But large dealers have the trade of the whole country for an outlet. A retailer, unless an exceptionally large dealer, sees his money and expenses of an European trip in the small stock he has imported. His salvaion lies in having novelties not to be found elsewhere, or so scarce and desirable as to command an exceptionally high price, to enable him to realize a paying profit. In the majority of instances his competitors, who have bought similar or the same goods from a home importer, can undersell him and make money at their prices, while he is getting cost or selling at a loss.

#### A MONTREALER'S OPINION.

A retailer in Montreal writes: Just a line to express an opinion on the two articles headed "Retailers as Importers." The first article which evidently was intended to advertise against retailers importing was, I consider, exceedingly weak and not in accordance with facts. The latter article, which appeared in April's issue, is in accordance with facts, therefore reasonable and good. The former seems to have been written by a wholesaler who makes the mistake of presuming to tell retailers how to conduct business. The latter by a retailer who writes what he knows. The former a poor advertisement, the latter an honest statement of facts and free from self-interest.

#### FOUR MONTHS' FAILURES.

We are indebted to Mr. T. C. Irving, superintendent of Bradstreet's, for the following list of failures throughout the Deminion in the dry goods and allied trades during the months of January, February, March and April:—

ONTARIO.		
No. Failures.	Assets.	Liabilities.
Dry goods	\$302,775	\$859,657
Millinery 10	11,290	31,540
Clothing 4	13,379	43,785
Tailors	20,734	66,620
Gents' furnishings 4	15,300	29,300
Hats, caps and furs	100	1,600
Totals	\$363,878	\$1,032,502
QUEBEC.		
Dry goods 31	\$335,900	\$1,008,385
Millinery 6	ίλοςο	13,295
Clothing 7 Tailors 8	86,450	231,500
Tailors 8	15,900	31,769
Hats, caps and furs 1	700	1,600
Totals 53	\$445,000	\$1,286,549
Manitoba.		
Dry goods	\$14,000	\$30,000
Clothing 1	9,000	40,000
Tailors 2	10,410	31,870
Totals 4	<b>5</b> 33,410	\$101,870
NEW BRUNSWICK		_
Dry goods	\$32,900	\$10.3∞
NEWFOUNDLAND		
Dry goods	\$24,000	\$35,000
SUMMARY.		•••
Dry goods 66	\$709,575	\$1,982,342
Millinery 16	17,340	44,835
Clothing 12	105,829	315,285
Tailors 24	47,044	130,259
Gents' furnishings	15,300	29,300
Hats, caps and furs 2	1,100	3,200
Totals124	\$899,188	\$2,505,221
This would now comething less than	• • •	- Alla dalla

This would give something less than 36 cents on the dollar, which is not a favorable showing.

#### MEN OF THE TIMES.



URING the past month we have received several letters from general storekeepers on a matter which is explained in the following: "I am a subscriber for the GROCER and also for your interesting paper. I know that I echo the wish of others when I say that I would like very much to see the pictures of some of the prominent dry goods merchants in the REVIEW the same as we have had in the GROCER. We see plenty of travelers, but many of us never see the principals, and I for one would like to know them. I feel sure if you would do this you would not only be doing us a great service, but would help your own interests very much."

It was our intention to commence giving brief biographical sketches with illustration of our wholesale merchants at the beginning of next year, but the letter above referred to and other circumstances have made us change our mind. We will accordingly commence the sketches in our next issue. Some of the foremost men of the Dominion have belonged to the dry goods trade, such as Hon. John Macdonald, Hon. Wm. McMaster, Sir Edward Kenny and others whose names are emblazoned on Canada's scroll of fame, and there are those still in our midst who are leaders in the commercial and political life of this grand Dominion. It will therefore be a pleasure to us to give our readers the opportunity of becoming better acquainted with them.

#### SUITINGS FOR NEXT SPRING.

We were shown 1.7 Mr. G. B. Fraser, Toronto, a large number of samples of tweeds for next spring trade, manufactured by C. H. & A. Taylor, Victoria Mills, Golcar, near Huddersfield, England. They are in stripes, checks, and overchecks in every conceivable design, narrow, medium and broad, and in all colors. Many of the overchecks are very pretty, the light and dark shades blending very nicely. There seems to be as yet no decided preference, although it is probable overchecks will have the greater demand.

Millichamp, Coyle & Co. show some pretty designs of home manufactures from Brodie & Co.'s mills, in Halifax tweeds and sefges and small checks and stripes. From the Waterloo mills there are pin checks, mohair effects, Scotch cheviots, neat silk mixtures and new effects in their well-known twenty-five-cent line; also cassimere effects for trouserings.

#### TO GENERAL STOREKEEPERS.

We are in a position to offer The Canadian Grocer (weekly) and THE DRY GOODS REVIEW (monthly) for one year for \$2.50, the regular subscription price for the former being \$2 and the latter \$1.

You can include the amount in your remittance to any wholesale house in Toronto with whom you do business.

This is a chance that should not be missed.

#### ITEMS.

Any of our readers who are in need of shop window tickets or musical and pictorial handbills should write to Imrie & Graham, Toronto, whose advertisement will be found in another page.

A valuable and graceful addition to an outing tennis, or yachting suit, combining the ingenuity of two distinct inventions, is "the Belvedere Sash" manufactured by Levian & Co., Toronto. It is made in 2 large assortment of fabrics in all desirable colors for both sexes. There has been a big demand for it. \*

Radford Bros., wholesale dealers in gents' furnishings, Montreal, have been served with a demand of abandonment of their estate by Brown & Patterson, who are creditors to the extent of  $\pounds 461$ .

#### RETAIL DRY GOODS ASSOCIATIONS.

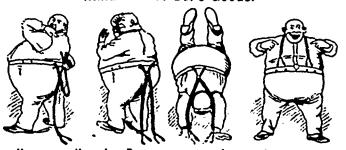
We understand there is a Retail Dry Goods Association for the province of Quebec, with headquarters at Montreal, which was incorporated in 1885. Its object is "the advantage of forming them-

selves into an association for the purpose of discussing in periodical meetings all questions affecting the interests of their business and of adopting such measures as the members of the society may judge favorable to their kind of business." We have been unable to obtain particulars as to its working, but will endeavor to do so. We are waiting to hear from our readers on the subject of forming these associations and expect to have some communications for our next issue.



# The Best Trade in America

handle D. S. Co.'s Goods.



He wears Hercules Braces

and can't burst 'em.

More profit for the seller.
Give customers satisfaction.

FOR SALE EVERYWHERE.

THE D.S CO. MAKERS NIAGARA FALLS.

# RULES GOVERNING EMPLOYEES.



HE following rules govern a large retail house in New York, which may be of use to some of the leading houses in this country:

RULE 1. Keep your eyes on the front door. Customers should be waited on promptly and pleasantly.

- 2. Wait on children as politely as you do on grown people. They are our future customers.
- 3. Salesmen, when disengaged, will take position near the front door, instead of the back. Customers do not come in at the rear.
- 4. Don't stand outside the front door when at leisure. It is an excellent notice to competitors and customers that trade is dull.
- 5. Salesmen are paid for waiting on customers, and are not expected to turn them over to the boys, or new men who are learning the business, while they busy themselves arranging or putting away goods.
- 6. Don't take a customer away from another salesman until he is through with him.
- 7. Don't turn a customer over to another clerk, it possible to avoid it, except for the dinner hour.
- 8. Go for business in every direction; in the store or out of it; wherever you see a chance to make a sale, work for it with all your might. Rustle'
- Salesmen will sell at marked prices.
   Do not go to office for a cut price. It always makes trouble.
- 10. At retail the dozen price is to be allowed only when the customer takes a half dozen of each kind, or more. Less than half dozen, in all cases, to be at price for each.
- 11. Sorting up a line of goods allowed to make the quantity, the highest dozen price of the lot to be charged, when a half dozen or more are bought.
- 12. Clerks of other dealers are to be charged regular retail prices. If the houses they work for buy the goods for them it is a different matter
- 13. Don't send a customer up stairs or down by himself.
- 14. Salesmen will avoid the responsibility of trusting customers whose credit is unknown to them by referring all such cases to the manager. Extending credit without authority makes the salesmen responsible for the amount.

- 15. In opening a new account get the business and positionic address of the customer correctly.
- 16. Salesmen are expected to sell the goods we have, not the goods we have not.
- 17. Saiesmen are responsible for their mistakes and any expense attending their correction.
- 18. If you have a charge to make, enter it before waiting on another customer; your memory is apt to be defective, and the sale forgotten before it is entered.
- 19. Clerks receiving change from the desk will count the same and see if correct before handing it to the customer. Always hand the cash mem, with the money to the cashier.
- 20. If you know of an improvement of any kind, suggest it at once to the manager; it will be impartially considered.
- 21. Keep retail stock full and complete on the shelves, so as to avoid detaining customer. Notify each man in charge of a division, when you find anything short in it.
- 22. Always put the stock in order when through waiting on customers.
- 23. Each clerk is expected to see that his department is kept clean and in perfect order.
- 24. Use the early part of the day and the last hour before closing, in sorting and straightening up.
- 25. Prices are not to be cut. Report every cut price by other firms to the manager after the customer is gone, unless he is a well known and regular customer, in which case report at once.
- 26. Do not smoke during business hours, in or about the store.
- 27. Employees are requested to wear their coats in the store. It is not pleasant for a lady to have a gentleman waiting on her in his shirt sleeves, or with his hat on.
- 28. Employees are expected to be on hand promptly at the hour of opening.
- 29. Do not leave the store by the rear
- 30. Employees will remain until the hour of closing, unless excused by the manager.
- 31. The company will ask of you as little work after regular hours as possible. When demanded by the necessities of business, a willing and hearty response will be appreciated.
- 32. If an employee desires to buy anything from stock, he must buy it of the manager; in no case to take anything without doing
- 33. In purchasing for individual use around town, under no circumstances to use the name of the company as a means to buy cheaper.
- 34. Employees pay for whatever they damage; they are placed on their honor to report and pay for it.
- 35. Employees using bicycles will keep them in the cellar or in the back yard; they must not be left where they will cause inconvenience.
- 36. Conversation with the bookkeeper, or the cashier, except onbusiness, interferes materially with the work. Do not forget this.
- 37. Clerks, when on jury duty, have the privilege of turning in their fees, or having

the time absent deducted from their wages. Drawing a salary for their services, the company is entitled to their time or its equivalent.

- 38. Watch the ends of stock, make as few as possible, and always work them off first, to keep the stock clean.
- 39. Keep mum about your business. Always have a good word to say for it, and never say it is dull. Keep your eyes and ears open about your competitors.
- 40. One hour is allowed employees for ?

IT WILL PAY YOU TO LEARN THE FOLLOWING
BY HEART.

Towards customers be more than reasonably obliging; be invariably polite and attentive, whether they be courteous or exacting, without any regard to their looks or condition; unless, indeed, you be more obliging and serviceable to the humble and ignorant.

The more self-forgetting you are, and the more acceptable you are to whomsoever your customer may be, the better you are as a salesman. It is your highest duty to be acceptable to all.

Cultivate the habit of doing everything rapidly; do thoroughly what you undertake, and do not undertake more than you can do well.

Serve buyers in their turn. If you can serve two at once very well, but do not let the uest one wait for the second.

In your first minute with a customer you give him an impression, not of yourself, but of the house, which is likely to determine, not whether he buys of you but whether he becomes a buyer of the house or a talker against.

If you are indifferent, he will detect it before you sell him, and his impression is made
before you have uttered a word. At the outset you have to guess what grade of goods
he wants, high priced or low priced. If you
conot guess correctly, be quick to discover
your error, and right yourself instantly; it is
impertinent to insist upon showing goodnot wanted. It is delicately polite to get
what is wanted adroitly on the slightest
hint.

Do not try to chrage a buyer's choice, except to this extent. Always use your know adge of goods to his advantage, if he wavers or indicates a desire for your advice. The worst blunder that you can make is to indicate in a supercilious manner that we keep better goods than he asks for.

Show goods freely to all customers; be as serviceable as you can to all, whether buyers or not.

Sell nothing on an understanding; make no promises that you have any doubt as to ful.ilment of, and having made a promise, do more than your share toward its fulfilment, and see that the next after you does his share, if you can.

Never run down your competitors to customers. By so doing you advertise them. It won't pay you to get trade in that way. Competitors can talk back.

To sum up and put this whole matter in a few words: Attend strictly to business when on duty; be invariably polite and obliging to every one, not only for the benefit of the company, but for your own good. Remember that civility, while it may be one of the scarcest articles in the market, is also one of the cheapest, and the net profit on it to you, in the end, will be greater—not only from a social and moral point of view, but in dollars and cents—than on anything else you may have to offer a customer.



1. "Mind, dah! Brutus."



3. ' Woll done! try again."/



2. "Pull 'im in!"



4. "Gracious me! that must 'ave been a dawg fish!"

#### GENERAL AND PERSONAL NOTES.

Smith & Co's, shoddy mile Toronto, was almost destroyed by fire on May 23rd. The loss was about \$7,000.

W. H. Parr of Brockville, Ont., has accepted a position as boss dyer with the Globe Woolen Co. of Utica, N. Y.

The wholesale clothing establisament of G. F. Burnett & Co., 572 Craig street Montreal, was visited by the fire flend on Sunday May 31st, resulting in a loss estimated at \$35,000, insured to the extent of \$32,000.

Among the successful tenderers for supplies to the Northwest Indians are J. M. Garland, dry goods, Ottawa, and the Rosamond Woollen Company, Almonte

Cree, Scott & Co., shirt and collar manufacturers. Montreal, have made a judicial abandonment of their satate to the Merchants Bank. The bank is the principal reditor and is interested to the extent of \$15,345.

extent of \$15,346.

A Frenchman has patented a corset with whistle attachment, especially for young ladies. When pressure is applied from the outside it shricks loudly. The inventor, who must be a simple-minded man, is just now wondering why his corset doesn't sell.

On May 20th, the men's furnishing store of Joseph Patterson, 165 Youge street, Toronto, was damaged by fire to the extent on about \$2,000. Band hexes caught fire from a burning gas jet and caused the trouble.

People who are always on the haut for something cheap very often get "left" Several business men of Windsor, Ont., were recently victimized by a shoddy peddler whose mode of operating was

not original. He pretended that he was a tailor on his way to Toledo and had hardly enough money to carry him to his destination. But he had a couple of pieces of cloth which he was taking with him and as he could not pay the duty he would sell the cloth cheap. In nearly every case the bait took as the cloth looked very gaudy, but it turned out to be the worst kind of shoddy.

ly every case the bait took as the cloth looked very gaudy, but it turned out to be the worst kind of shoddy.

W. H. Argles, bookkeeper for John Macdonala & Co., Toronto, was on May 21st presented by his fellow employees with a handsome polished oak dining room suite, on the occasion of his marriage.

Henry Brown, of the dry goods firm of Brown & White, of Vancouver and Victoria, B. C., died on May 15, from the grippe. He was greatly externed in business circles and was an ardent Mason being a Past Grand Master of the Grand Lodge of British Columbia and Grand Secretary at the time of his death.

Fred. W. Watkins, of Pratt & Watkins, dry goods merchants, Hamilton, Ont., has been appointed by the Internationa. Committee as a delegate to the twelfth annual conference of the Young Men's christian Association of all lands, to be held in Amsterdam, Holland, Aug. 12th to 1Gth.

The firm of G. Lewis & Co., dry goods importers and manufacturers agents, of Montreal, have assigned. The direct liabilities amount to about \$30,000, due almost entirely to foreign creditors. The Hank of British North America is a creditor to the extent of \$18,316. The firm some months ago purchased the business of the American Jersey and Cloak Co., and claim that their embarrasement is due to losses sustained through this purchase.

Toronto lost one of her aldest citizens on June 3rd by the death of Thos Lailey, Watson & Co. and retired from the business in 1885 after making a comfortable fortune. He was a untive of

London, England, and a tiled in Tor-onto in 1832, always taking an active interest in the advancement and pregress of the city. He was a prominent lisp-tist, being at the time of his death a member of the Board of Governors and Treasurer of McMaster University. He was also President of the Standard Pub-lishing Company, having succeeded the late Scantor McMaster. He leaves two sons and four daughters. A German paper states that Dr Lebper

A German paper states that Dr Lebner of Augsburg, has solved the problem of manufacturing artificial silk which cannot be distinguished from the real article. ... limited company to shortly to be formed to work the invention



ers sold was something enormous. A brisk demand has sprung up for the sailor straw hats for summer outing, and a good trade has been done in them. Buyers are not yet back from the foreign markets, and we are not therefore in a position to say anything about fall styles.

Wholesale houses also say that the past season has been a very good one in mantles and jackets.

#### SENSATION IN MILLINERY CIRCLES.

The announcement, on June 18th, that the wholesale millinery house of John Maclean & Co., Montreal, had decided to go into liquidation/created a sensation in millinery circles. The firm was one of the best known in the trade and did a first class business. They dealt in a superior grade of goods suited to a more aristocratic and fashionable community than prevails in a colony of the Empire. The principal creditors are the Merchants' Bank of Canada, which is interested indirectly to the extent of \$135,000, and Sir Donald Smith, to the amount of \$25,000. The liabilities to foreign creditors will reach about \$125,000. The assets are estimated at \$200,000. The firm is composed of John Maclean, Alexander Stewart, and J. H. Smith. Mr. Maclean was the original founder of the firm, but in 1887 formed a special partnership with Stewart & Smith, each of whom put \$25,000 in the business. Mr. Stewart is a nephew of Earl Mountstephen, and Mr. Smith is a son of Sir Donald Smith. Much sympathy is expressed in the trade for the firm.

#### MILLINERY IN PARIS.

The Paris correspondent of the Drapers Record, says. The artificial flowers now shown at the Louvre are something too lovely, and one can scarcely believe that they are artificial, especially those created for millinery purposes. The daisies, cornflowers, clusters of auriculas, cyclamen, dandelions, iris, with natural foliage, and the exquisite grasses and floral trimmings used for decoration round the bottom of evening dresses are perfect specimens. There is also a splendid show of leather bordering in all widths, and all the newest shades.

There are any number of diminutive floral toques, with generally a bunch of yellow flowers placed on the crown. A very becoming toque is of black rich straw with level crown, the borders trimmed

with a fantasy of black jet pearls. Black jet aigrette back and front backed up by velvet

bows. On one side a quantity of yellow roses crossed with large jet pins,

There seems to be quite a mania for brown straw hats of every shade, the favorite shape being still the low-crowned and broad-brimmed sailor. Some of these turn up high behind, and are fastened with a bow and the inevitable small wings which are seen everywhere, and in every colour, white, cream and pale yellow being the favorites. Ruches of tulle are placed sometimes round the edge of the brim.

Green chestnut burrs and leaves are novelties in millinery, and sweet peas and garden pinks are the latest in flowers.

I must not forget to say a word about the new capote they are making for the theatres. It consists of a sort of helmet of raised gold embroidery ornamented with two wings placed very much in front to resemble the head gear of Mercury, whom it is named after.

The capotes made entirely of flowers are little more than wreaths, with a small bunch of bloom at the back and one at the front arranged high en aigrette. A new trellis work of jet is much used as a foundation for these capotes. Pomponette is the name of a new sailor hat, turned up at the back, the brim being cut and faced with velvet, trimmed with bows and flowers. The "petit marin" is another and rather pretty sailor's hat. The newest model is in golden brown straw, with the brim wider in front; at the back is a bunch of yellow velvet, with two ends pointing upwards; in the front a smaller bow, and two seagull wings standing high. I merely describe the style worn by the best people, but the general public exaggerate and wear hats as large as unibrellas, crowded with wings and roses. The Cleopatra capote is very handsome; it is in beaded and spangled net, encircied with a wreath of daisies, and adorned at the back with a black osprey feather powdered with gold; in the front is a similar feather, a little smaller, from which peeps forth a black jet snake with ruby eves.

#### MILLINERS' TEAS.

Fashionable dressmakers and milliners in England serve tea to such of their customers as care to partake of it. There is nothing a woman, tired with shopping, relishes so much as a cup of tea, and in her gratitude she is more than likely to make a larger purchase than she otherwise would.

#### MILLINERY ART.

Millinery talent appears to be inherent in most women. Although some dowdy work is produced, the amount of such is not greater than in professional circles. In some instances positive genius is developed, deft white fingers conjuring bewitchingly "Frenchy" effects from the most unpromising materials. These amateur artists, proud of their newly-discovered accomplishment, readily accede to friendly importunities and scatter evidences of their skill with a generous liberality that soon leaves them impoverished in time and ideas. Over fifty gratuitous works of millinery art is in actual record of one young woman for a single season.—Dry Goods Chronicle.

#### THE BEWITCHING SUMMER GIRL.

The summer girl attired in a fetching suit completed by a coquettish hat of mull, shirred on wires, bent to suit the arch face and trimmed with a spray of flowers or bunch of feathery tips creates havoc unknown among the masculine portion of the visitors at the summer resorts.

#### NEW YORK MILLINERY.

Dame fashion, says the Millinery Trade Review, rarely reaches her extremes by a sudden bound, but by easy stages. Carefully considering their acceptance or possible popularity, her designs are subject to a deliberate course of evolution, and she is slow in arriv-



PLATE NO. 1.—Toque of black chip having brim draped with jet and pearl, bows of black velvet ribbon back and front, with a chaplet of mais shade of roses set at top of crown at back, with projecting heads of large jet pins. Strings of black velvet.

ing at her ultimata. Feeling her way, as it were, toward favor, she seldom abruptly forces changes of style upon her votaries, but introduces them so skilfully that the eye becomes unconsciously accustomed to them by the time the taste becomes reconciled to them.

It has been a comparatively short time since it seemed almost impossible to have the hat too towering, the crown growing higher and higher from season to season, until it attained a height altogether unexpected when first taking on the upward tendency, with the trimming adjusted to assist the effect of altitude. After awhile, it is well known, the high crowns ran their course, and, gradually lowering them from season to season, the sagacious arbiter of the mode toyed with the taste of the fair dependants upon her decrees until the crown has grown to be an inconspicuous, if not a questionable, adjunct of the fashionable head-dress. The toque has become a mere little scoop that rests snugly down on the head, and one of the most approved shapes in hats is nothing more nor less than the toque to which is attached a brim that projects deeply in front, and is narrower and turned up at the back, the adjustment of the brim at the back suggesting the present pleasing style of trimming, which rests on the back hair.

Varying the general ideas involved in the bonnets and hats alluded to, one of the most approved shapes of the season, and one which may be regarded either as a bonnet or a hat, and which becomes either one or the other according as trimmed, is a mere plaque given a slight elevation in the centre so as to fit snugly on the head, with the brim turned up at the back and voluted at the front; and many subtle differences of effects, if not of actual shape, grow out of the plaque conceit.

But, as usual, New York shows great moderation in the styles of head-dresses that rule the existing mode, and modifications of shapes rather than the extremes of Paris styles. The New York large hats are small compared with those commonly worn this season in the French capital. With the low crowns and the scoop-crowns that prevail here, the Paris large hats have brims which are very much deeper in front than the brims of the New York hats, while the shadowy effects of the shapes are very much more pronounced.

It is easy in New York to find a hat of medium size, and one that any lady may wear without attracting unpleasant notice. It is not easy to find a hat of this description in Paris, and yet feel that one is strictly following the mode.

As in New York, lace straw braids and transparent effects obtain there in the summer millinery; or with the lace braids, plain silk tulle, point-d'esprit tulle, and laces in the toques and small bonnets, while hats that are most sought after have the crown or the headpiece of close braid and the brim of lace braid; and because of being of lighter weight than the straw braids, the head-pieces or the crowns of the large hats are frequently of Neapolitan braid.

A remembered large hat devised in Paris, with the crown of Neapolitan braid and the brim of a very transparent lace braid in black, has the brim faced with lightly-shirred point-d'esprit tulle, and trimming of No. 16 black velvet ribbon surrounding the crown and forming a bow at the back, the bow supporting a panache of black ostrich-tips at the back, and having several loops to droop down under the brim, and a bunch of ostrich-tips posed at the front. This hat, however, was an exceptional model.

As in New York, this is essentially a season for artifical flowers in Paris. Many of the small bonnets are objectively made of flowers, and many little bonnets are no more than frames lightly and loosely covered with plain or dotted tulle or lace, with a bunch of flowers supported by a bow of lace or ribbon upreared at the back, and strings of lace or ribbon set at the back.



PLATE No. 2. A very Frenchy hat is here represented which is almost crownless and widely flared in front. The brim is faced with lace, and the outside trimmed with black ostrich tips, yellow or red flowers. The illustration plainly shows the manner of trimming.



The hat season is practically over and wholesalers and manufacturers congratulate themselves that it has been on the whole satisfactory. The recent hot spell moved off a lot of straws which is another matter for congratulation. Travelers are now out with full ranges of fur samples for the winter and already orders are coming in well. Notwithstanding the advance in prices it would appear as if people will have their furs. There are many entirely new novelties shown of which we will be in a better position to speak later on.

#### BEHRING SEA AGREEMENT.

An agreement was concluded on June 15th between the Imperial and United States governments for the purpose of avoiding irritating differences, and with a view to promote the friendly settlement of the questions pending between the two governments touching their respective rights in Behring Sea, and for the preservation of the seal species. The agreement is made without prejudice to the rights or claims of either party, and reads as follows:—

- 1. Her Majesty's government will prohibit until May next seal killing in that part of Behring Sea lying eastward of the line of demarkation, described in article No. 1 of the Treaty of 1867, between the United States and Russia, and will promptly use its best efforts to ensure the observance of this prohibition by British subjects and vessels.
- 2. The United States government will prohibit seal killing for the same period in the same part of Behring Sea, and the shores and islands thereof, the property of the United States (in excess of 7,500 to be taken on the islands for the subsistence and care of the natives), and will promptly use its best efforts to ensure the observance of this prohibition by United States citizens and vessels.
- 3 Every vessel or person offending against this prohibition in the said waters of Behring Sea, outside of the ordinary territorial limits of the United States, may be seized and detained by the naval or other duly commissioned officers of either of the high contracting parties, but they shall be handed over as soon as practicable to the authorities of the nation to which they respectively belong, who shall alone have jurisdiction to try the offence and impose the penalties for the same. The witnesses and proofs necessary to establish the offence shall also be sent with them.
- 4. In order to facilitate such proper inquiries as Her Majesty's government may desire to make, with a view to the presentation of the case of that government before arbitrators and in expectation that an agreement for arbitration may be arrived at, it is agreed that the suitable persons designated by Great Britain will be permitted at any tine upon application to visit or remain upon the seal islands during the present sealing season for that purpose.

#### JOHN DILLON'S OLD HAT.

It is not often, says the Post, of Wellington, New Zealand, of May 15th, that one can turn over upwards of £6 out of an old hat. But this is what Mrs. W. F. Healy has accomplished on the last couple of nights of the late bazaar in aid of the Orphanage building

fund. The secret of it is that the hat belonged to Mr. John Dillon, who, on the occasion of his visit to Wellington, left it behind at the Hon. P. Buckley's. The raffle caused no small interest as to who should be the winner. Eventually Mrs. Sullivan proved the lucky investor, after which Mr. Dillon received three heartycheers. Strange to say, the lady who raffled it and the lady who won it are both natives of Templemore County, Tipperary.

#### LEIPZIG FUR NOTES.

The Leipzig correspondent of the N. Y. Hatter & Furrier says: Business has been quite rushing after the close of the fair, during which about 20 per cent, more goods were handled than during the same period of the preceding year. The larger figure of imports and exports is due to the advance in prices all round, and also to the larger crops which have arrived, stimulated by the steady demand, which is only the natural consequence of the unprecedented rush and clearing of all sorts of furs last Winter. Persians, krimmer, both raw and dressed, and astrakhans have been shipped to Leipzig in very large quantities, and have been purchased on arrival. The assortment of krimmer, which arrive about this time, is far inferior to last year's; it is even claimed that the crop of these lambs is not at all satisfactory. In France this article is especially well taken, and a good many big parcels have been shipped to the United States. Teschs are taken for German and English accounts, while most of the Post are purchased by buyers of the first-mentioned countries. Persian lambs are quieter now than they have been for the last two years, but new life is expected in this article as soon as the French buyers step in. Stocks of all sorts of astrakhan have been well nigh cleared of late, only those parcels being in the market which are in the hands of the buyers. Mouflons are in good demand for England and the United States. The demand for brown-dyed American opossum in unitation of skunk is well maintained, while the rush for the Australian opossum imitation of seal has entirely subsided. Some important parcels of dressed nutria selected skins have recently been purchased for your side. The latest imitation of seal produced by dyeing this fur seal brown is about the best of that kind which has ever been produced. Whatever stock of cutters' skins is in the market now are Winter skins, as the Summer skins are not expected before June next. Prices are high, and all reports to the contrary will go still higher.

The outlook for Russian furs is very promising for the next season. The same cannot be said of American furs, which met with such good demand at the beginning of the year. Good and medium grades of skunk have a good sale. Poor grades are taken for domestic and English accounts, while the black and small striped skins are taken for French consumption. Mink does not sell half as well as was to be expected; as the price for dark skins appears too high; the lower grades are preferred and are slewly disappearing. Muskrat sold fairly well, to be used both in the natural state and as imitation of seal. Otter is in good demand, but raccoon has been somewhat neglected of late. Good grades of red fox sell readily, and all sorts of high grade fancies command good prices. Badgers are doing well

#### LEADING STYLES.

Below will been seen a few more of the leading styles in hats and caps from the cuts received from A. A. Allan & Co., for which they had a big demand during the season.



Fur or wool crush hat greatly in demand throughout the North West.



Soft fur or wool hat principally worn by the farming community.



Naval cap for boys, but sometimes worn by girls as well



The always favorite Tam O'Shanter for both girls and boys.

#### LONDON STYLES IN HATS.

Our old friend the derby hat is just now having its own little boom. In these goods a very moderate depth of crown prevails, 5% to 5% being the rule with rather close set brims. There has been an excellent demand for rough felts especially in blacks and light browns. I see a great number of felt goods of an unmistakably reddish hue, owing to the demand for colors to match prevailing shades in tweed suits for Summer wear. This is a step in the right direction and wants to be encouraged by American hatters. It is thoroughly fashionable in England to wear a felt hat in keeping with one's costume, and the fact that it is so will put many an additional shilling to the hatters ordinary receipts this year.

The light weight shapes in straws which flourish on tropic midsummer Broadway do not go here where the temperature is more
bracing and even. The average specimen weighs from seven to nine
ounces with depth of crown from 2½ to 3 inches and brim 1½ to
1½, the material being a coarse "pearl" plait of white Luton straw.
Luton by the way is the Bedfordshire village about which flourishes
the greater part of the English straw hat industry. The popular
hat of the moment is of a very coarse texture whole straws being
employed which split and opened out measure at least ½ of an inch
across. Two colors are always employed, white entering into nearly
all hats in combinations with brown, blue or black. The edges of
these hats are not round finished but serrated. Bands employed are
of various colors, principally college ribbons, which, being usually
attractive tri-colors, produce very pretty effects.—Hatter and
Furrier.

#### BUYING NOW.

Gossip from London says the price of furs will be raised by the Behring sea legislation. Ladies are accordingly buying outside winter garments at the time when it is customary to shed winter garments.

# J. Tunstead & Co.,

- MANUFACTURERS OF-

Fur Felt Hats, Stiff, Soft and Flexible.

271 KING ST. EAST, HAMILTON, ONT.

The first Hat Manufacturers that ever catered to the Retail Trade exclusively.

ALL THE LATEST AMERICAN AND ENGLISH STYLES.

# E. J. FAWGETT

MANUFACTURER OF

# FELT HATS

STIFF, SOFT and FLEXIBLE.

NIAGARA ST., - - TORONTO.

The only manufacturer in Canada supplying exclusively the RETAIL TRADE. Send for samples of

DUNLAP, KNOX AND MILLER STYLES.

# B. LEVIN & CO.,

WHOLESALE MANUFACTURERS OF FINE FURS

-AND---

### IMPORTERS OF HATS.

491 & 493 ST. PAUL ST.,

#### MONTREAL.



A large and well assorted line of manufactured furs and high grade hats always in stock. Orders by mail from the trade will receive careful attention,

Sole Agents for the Dominion of Canada for Lincoln, Bennett & Co., Sackville St., London, Eng., and W. Wilkinson & Co., Regent St., London, Eng., makers of high-class Silk and Stiff Hats.



WE have been led to believe that the clothing trade has been on the jump this year and that business has been satisfactory. Subsequent enquiries lead us to doubt that things are not so "rosy" as they might be and that business has been discouraging, at least so far as Ontario is concerned. That a large and profitable trade has been done in the Maritime Provinces is generally admitted, but this has been almost counter-balanced by the depression in the West. Possibly some of the wholesale houses expected too much and are consequently disappointed. Some houses have always the same stereotyped answer to any enquiry as to trade prospects, and it is a pleasing sign when they can always look upon the bright side but others are more out spoken. Amongst retailers the same will apply. "We have done a splendid business this spring" is a common saying, but "Business, is very duli and there is little or no profit now as prices are so low is another not infrequent saying. In the cities competition is excessively keen and "unprecedented bargains" are the order of the day. The ingenuity and skill displayed in the advertisements of the large retail firms to attract custom are evidences of the keenness of the competition of the present time. This has resulted in an inferior grade of goods being put on the market, and retailers should seriously consider whether they are serving their own interests by palming them off upon their customers as superior grade goods. It may put an extra dollar or two into their pockets at the time, but will ultimately re-act to a startling degree. Last winter a friend of the writer's went into a leading retail store in Toronto and purchased an overcoat. It was described as a superior article sent along with others by a Montreal manufacturer as a sample of the fine goods they were able to turn out. The retail price was \$16 but they would give him a reduction of 25 per cent. as there were only two left and they wanted them closed out. He swallowed the bait but will not be such a fool again. The material was the rankest shoddy, and in a month the coat was unfit to be worn. The retail firm thereby lost a good customer and did not enhance their reputation. "A penny wise and pound foolish policy" never pays. If such cases are of frequent occurrence it is no wonder that the demand for ready-made clothing should decline and the demand for custom-made correspondingly increase. Travelers for the wholesale houses have begun the fall campaign but it is too early yet to speak of the prospects.

#### FOIBLES OF FASHION.

"The Arbiter" in the N Y. Clothier and Furnisher says The more conservative men of the fashionable world pretend to see in this revival of the models of 1840 in men's wear a forthcoming renaissance in short clothes, and are deeply agitated thereover. There is no need for alarm, however. If that is to be, it will be done with care and upon the Lest judgment of the men that control at the time. There surely was nothing more kaleidoscopically picturesque during the epoch of fuss and feathers than the average young man of to day that disports in knickerbockers. The hue and cry against short-clothes does not seem to me to be a disinterested appeal. Scratch an opponent of knee breeches and you will find a personage with bad legs, take my word for it.

In truth, while somewhat impracticable, the aesthetic side of the question has all the best of the argument upon the question of improving the breed. When men were short clothes in olden times

they took better care of themselves, for they had a proper pride of personal appearance. Indeed, in the continuance of a regime of attire "that covers everything," is it not a fact that the average in physique has deterioriated? There was no need to keep up to the top-knotch of training that produced the good thighs and well-rounded calves. The shrunk-shanked man was as good as an Adonis in trousers. The showing up of fashionable society would be something remarkable if the edict were to take effect immediately; but should it come it would tend to bring about a better physical development, and the unfortunates in the meantime might have recourse to the formulators whose skilled arts can wreathe a mobility of youth about the underpinnings of the most archaic coryphee of spectacular production.

It is rather amusing, moreover, to note these censors of any new departure or experiment in dress applaud the annual spectacle of gentlemen of means imitating as closely as possibly without awakening comparison their own coachmen. The drive of the coaching club is the distinguished equipagal function of the year, and the costume of the man on the box seat, who upon this occasion is supposed to look his prettiest, is nothing more nor less than an infringement upon the livery of the professional Jehu.

It will be noticed that the new 'ong top coats, while they have a pleat down each side seam, indicating a skirt effect, have no buttons upon the waist line of the back. In place thereof there is a triangle done in self color silk. I long ago advocated the abolition of the two little bulls-eye buttons. They are there for no purpose, they are not decorative. They simply mean that once upon a time when men wore swords and square cut coats the skirts were lapped back with tapes that attached to these buttons.

They should come off, and so should the buttons upon the coat sleeves of the undercoat. They indicate no saving clause of utility; they are not decorative, they do not give the finish that several rows of stutching would. But they have a purpose. Experience teaches that. It is clearly the aim of the tailor that affixes them that the silk sleeve lining of the overcoat should last as short a time as possible. The coat tail and sleeve buttons must go!

#### TO INCREASE BUSINESS.

There are various ways of stimulating trade, says the Chicago Apparel Gazette, chief of which is successful advertising in its various branches, but there is another way of doing more business, and that is by increasing its slope. It is from such a method that the great department stores have come, by the additions of departments and branches of business, more or less allied to the original character of the store. Many dealers deprecate the spreading of a business beyond its original lines, but the notion is old fogish and the proof is that these department stores pay.

We will suppose the store to be originally confined to clothing. For a time the business grows, but there comes a time when the increase is small, and this in spite of the most careful, systematic and energetic pushing. The territory has been worked out; all the business in it than can be attracted to a store of the character of the one just described has been secured. What comes next? There is room, help can be readily secured, the business has been profitable and capital is plenty, but the dealer finds a limit to his trade has been

so nearly reached that the annual increase is small. This condition is not satisfactory to the successful merchant and he says, all my customers wear hats, why not try and sell them? The hat department is added. The first step taken, furnishing goods, books and shoes and other departments follow easily, and the department store confined to men's goods is the result. Then comes the addition of a less direct connection and the result is the great department store.

It is not every merchant who can successfully handle a large business, but there are many who could who do not because they will not. It is the tendency in every line and in every town to concentrate. Increased capital secking profitable fields finds it in some such enterprise as the above, and many think it vastly better that the money be employed in one business where one hand can often be made to wash the other, as the old saying goes, to spreading it out in variety of enterprises which have no connection beyond the same proprietorship.

#### BUSINESS METHODS.

Merchant tailors realized several years ago that their method of doing business was bad, and felt the need of reform. They were too willing to extend credit and their business was seriously crippled by bad accounts. The New York Sun did not, therefore, tell them anything new when it said, editorially, just before the recent auction sale of judgments, that:

"The tailors have only themselves to blame because of the accumulation of bad accounts. They should have been more discriminating in the extending of credit; but, of all trades, they have been the most wedded to old fashions of doing business borrowed from Europe, and from England more especially."

This is truth, if it is not ws, and it is keenly sarcastic. That merchant tailors, who should, above all things else, follow the fashions, are, of all trades, the most unfashionable in their business methods, is discreditable to them and provocative of ridicule. But they are rapidly reforming their vicious system, and through their national exchange and local exchanges are establishing safegaurds against undesirable customers and acquiring an amount of knowledge that will enable them to conduct their business on sound principles. They are, in fact, and have been for some time, doing what the Sun says in the editorial from which we have already quoted, is true policy, which it thus briefly defines:—

"The true policy for the merchant tailors is to get the most they can for their bad debts, accept the loss with philosophy, and then proceed to put themselves in line with modern business progress."

Continuing, the Sun says with wisdom that shines with a very large amount of refulgence:

"The plan they have adopted of making inquiries in the trade as to the credit of customers and their habits as to paying bills, will be a sufficient measure of protection if they act in accordance with the information obtained. A similar method is pursued by the Retail Dealers' Protective Association, which publishes a directory giving those particulars as to the thousands of individuals. Purchasers are classified according to the amount of their capital, and also as to their practice with reference to paying bills, whether they are cash buyers, prompt or slow in paying bills, or dead beats. The mere possession of wealth is no sure indication that a man or woman is trustworthy; for rich people may fight harder against paying small debts than those in moderate circumstances, thus putting their creditors to much expense and annoyance in making collections. But the method of securing information adopted by these organized retail dealers enables them to proceed intelligently in giving credit."

But while the Sun is right in this it is wrong in supposing, as it seems to do in common with the majority of newspapers, that the high prices charged by our leading merchant tailors are excessive because of bad accounts. These, of course have their influence on prices, but this influence is slight compared with that of the expensive alterations they expect and generally have to make to satisfy the personal taste and whims of their customers who, were they dealing with houses of less reputation, would expect no such costly

changes to be made. We are speaking now of alterations that have nothing to do with the fitting qualities of garments, but or those that relate to style and expression.

Very often the high class tailor finds it necessary, in order to please a customer, to make extensive changes in finished garments that decidedly impair their beauty and ruin their style, and this he must do as smilingly as though he were delighted to pay the eight or ten dollars it often costs, or he will soon find his reputation as a high-class tailor monopolized by himself.

Between the cost of making a suit, including trying on and altering, as made by a good, conscientious tailor for say \$50, and as made by a high class tailor for say \$75, there is at least a difference of \$10, and very often of more than twice that amount, and this difference will continue as long as there are as many men in this country as there are now, whom nothing but the best of norkmanship will please, and who have ideas of their own about art and style in clothes on which they place a higher value than they do on those of their tailor.—Sartorial Art Journal.

#### NEW YORK OUTING FASHIONS.

The outing season, says the N.Y. Clothier and Furnisher, promises in all its details to be comparatively unsensational. The toggery provided for the summer youth, while bright and picturesque, in no phase transcends the bounds of propriety in color of design. This naturally means a more universal popularity than ever of the outing staffs, for there were those that under the lurid regime of past seasons hesitated in adopting the vogue at that time for fear of being too conspicuous. The outing maniac is, of course, irrepressible. He will revel in his panoramic idiocy in spite of all the safeguards of the fashion framers. He will get his vari-colored and blinding color effects, if he has to get them made to order out of different pieces of fabrics. But he will be the exception, and he will be harmless and humoresque in his isolated pre-eminence. The promoters of outing wear have not forgotten that the slab pavements of the big cities reflect the heat of summer time with greater warmth than the sands of the sea-shore, and there is no tempering breeze to make life easier to endure. They have remembered the coolness of the fabrics that may only be worn out of town, and have furnished quiet designs in blue, gray and brown in tropical weights suitable and satisfactory for town wear. The Gothamite may, therefore, this coming season be garbed in suitings as comfortable, and to a proper extent as neglige in character, as the suburban youth who may enjoy a wider scope in tint. The washable waistcoats that come in many well-chosen designs will be worn with the coats and trousers. They may be worn with the cheviot, but not the flannel shirts. If it is so warm that the flannel shirt must be donned for comfert, it is too warm to add the weight of the dressy waistcoat.

#### SERVED HIM RIGHT.

A Boston purchaser who looked into a clothing store for a thin suit, was shown by the indifferent salesman a thick suit that would have done for Fall or Winter. On saying that would not do he was asked, sullenly, "Don't you know what you want?" "Yes; I can't give the names of the fabrics, but thin goods—suitable for the season." At this moment another salesman came along and addressed his associate. "George, warm to-day, isn't it!" "Yes?" was the response, "warm enough to melt down a thick-skulled donkey." The customer, somewhat annoyed, turned and looked at "George" full in the face, and remarked thereupon, "I didn't know the hot weather affected you that way!" and left the store.—N. Y. Clothier and Furnisher.

#### CLOTHING OF THE HUMAN RACE.

According to statisticians, somewhere in the neighborhood of five hundred millions of the human race are well clothed—that is, they wear garments of some kind. Two hundred and fifty millions go entirely naked, and seven hundred millions only cover certain parts of the body.



Travelers' Mutual Benefit Society, on the question of additional insurance. It seems that last year notice was given by one of the Trustees for an alteration in the by-laws, so that any member under 50 years, who will furnish a medical certificate satisfactory to the Board of Trustees, may take an additional \$1,000 insurance, paying another entrance fee of \$2, and an additional assessment, when issued according to the scale of rates when second certificate was obtained, but action was deferred for another year. Since then, so many members of the Society have expressed a desire to take \$2,000 insurance that the Trustees intend submitting the measure again at the next annual meeting. Meantime, with the object of arriving at the consensus of opinion of the members, touching increised insurance, a post card has been enclosed in each circular with the question to be answered, "Will you take another thousand insurance?" The circular goes on to say; "As this is a matter of great importance to the members generally, it is to be hand the request of the Tru, ees will meet with a prompt response. It is reasonable to assume that the Board should expect the cordial assistance of every member in helping to further the interests of the Soci-We can conceive of no better way on your part than by inducing another person to join, or by obtaining his permission to send his name to the Secretary mind, old insurance companies who know the absolute necessity of new blood to keep down the death rate, pay large commissions to agents, which necessarily come out of the pockets of the insured. To obtain this accession of new members and to avoid the expense incidental to line companies in accomplishing this desirable end, your assistance is asked. With this object in view an application form is enclosed with the hope that it will be used to the best advantage. That the members may more easily remember when assessments are due, it has been decided to issue them at fixed dates, viz., the first lawful day of the months of January, March, May, July, September, and November in each year. The next assessment will be made on July 1st. It is optional for members to pay as many assessments as they please in advance."

#### WONDER WHO HE IS.

A New York wholesale merchant says that he cheerfully puts up with the sharp practice of his travellers, who pad their expense accounts, because the sharper the drummer is in that respect, as a rule, the more custom he brings to the house.—Ex.

#### THE VICTORIA TAX.

The Council of the Toronto Board of Trade, at its meeting on May 27th, voted to ask the City Council of Victoria, B. C., to rescind their municipal tax on commercial travelers from outside points doing business in that city. We understand the tax has since been rescinded.

#### THE CELEBRATED WHYTE BROTHERS.

We do not mean the evangelists, but two others of the same name, J. S. & F. H., whose mission is to convert others into their way of thinking and believing, viz. that the house each represents is the only one in the Dominion having always in stock the best assortment of goods in the millinery line. J. S represents S F McKinnon & Co., and F. H., D. McCall & Co. The latter has been for some time on the North West and B. C. route, and now J. S. has been assigned to cover the same ground. The somewhat unusual spectacle will therefore be witnessed of two brothers working the same territory for rival firms. They are both gentlemanly young fellows and possess all the qualities that make successful business men. May their shadows never grow less.

#### OBITUARY.

John Booth, traveler for W. E. Chalci aft & Co., Toronto, died suddenly at Milton's hotel, l'aris station, on May 24th, from heart failure. The deceased was a member of the

Western Association and lived in Brantford. He was on the road for about eleven years representing different wholesale clothing firms, and previous to that he was manager for William

previous to that he was manager for William Grant. Brantford. He was held in great respect by all wno knew him. A wife, son, and daughter are left to mourn his loss.

W. M. Hambly, who used to travel for millinery firms, died at his residence, Dayton, Ont., on May 31st. He had been for nine years a member of the parent Association and was also a member of the Mutual Benefit Society.

Edward Milliven, traveler for a Montreal house, returned to his home in Halifax, on May 29th, from a business trip to Cape Breton, and died suddenly on June 2nd, from heart failure.

R. A. Duncan, a member of the parent Association, died at his residence, Mitchell, Ont., on June 12th. He had also been a member of the Mutual Benefit Society for nine years.

#### WORTH MENTIONING

It should not go unnoticed that the Michigan Knights of the Grip refused a donation of a case of fine wine tendered them by a prominent hotel in that State. The traveling men are setting the country an example in this direction which may well be followed by many other organizations. It is seldom, indeed, that wine is served at one of their banquets. Within the past year we have had occasion to notice this fact several times. Since the organization of traveling men's clubs and associations, it is an indisputable fact that the standing of traveling men has been materially raised, in the eyes of the world. In their ranks may be found the most successful of business men, representatives in our legislative bodies, ardent temper ance workers, earnest, consistent Christian men, who are not alraid to proclaim their principles, and, it must be confessed, some few who are a disgrace to their class. But there are black sheep in every flock, and before criticising too severely, consider the temptation to which he is daily subjected, the lack of the restraining influence of home for so much of his life and the strong competition for business which he must constantly meet, and say then would you, in his position, do better? The proportion of this latter class is small, indeed-not larger than can be found in any profession, business or calling. The time when the world looked with suspicion upon a "drummer" because he was a "drummer" is past. Now a man may well be proud to say, belong to a generous, open-hearted, jolly, houest, honorable class—I am a traveling American Commercial Traveler.

#### THE DRUMMER'S DREAM.

A little room in little hotel In a little country town, On a little bed with a musty smell A man was lying down.

A great big man, with a great big snore-For he lay on his back you see-And a peaceful look on his face he wore, For sound asleep was he.

In his dreams what marvelous trips he made, What tremendous bills he sold; And nobody failed and everyone paid, And his orders were as good as gold. He smiled and smothered a scornful laugh When his fellow drammers blowed, For he knew no other had sold the half Of what his order book showed.

He got this letter from home one day; "Dear Sir-We've no fitter term To use in your case than simply to say, Henceforth you are one of the firm."

And a glorious change this made in his life, He now from the road withdrew, And, really, soon got to know his wife, His son and his daughter, too.

And then moved from his obscure flat To the house on the avenue, Lived swell, was happy, got healthy and fat, Respected and wealthy, too.

But with a thump—bang—whang—thump —bang l again

The landlord stood at the door; "It's puty nigh time for that 6:10 train!" And the drummer's dream was o'er.

- American Commercial Traveler.

#### MR. ROBERT W. PENTECOST.

R. W. Pentecost represents the well-known firm of W. R. Brock & Co., wholesale dry goods, Toronto. He is an Englishman by birth and came to this country when quite a young man. He commenced his brilliant career on the road about 21 years ago as representative for T. C. Kerr & Co., Hamilton, and after the retirement of that firm from business he was for a short time in the employ of D. McInnes & Co., then he transferred his services to Wyld, Brock & Darling, and has remained with the old firm in all its changes. When he went on the road in the counties of Waterloo, Perth and Huron a great deal of travelling was done by team. He always drove a splendid team and dashed into the village or town handling the ribbons with such exquisite grace and dexterity as to excite the envy of the men and the admiration of the fair sex. He has always been on the same route and is known by everybody, even by the rising generation. He is in every sense of the term a thoroughly steady, reliable and well-informed man, who retains the confidence of his customers in a marked degree, and it would take a very live man from a rival house to wean that confidence from them. He is said to make as large returns in the course of a year as any traveler on the road, and bears the enviable reputation of scarcely ever making a bad debt. An unintentional but none the less deserved compliment was paid to Mr. Pentecost's abilities as a salesman by an old Scotchman, while talking with another representative of the firm in the following terse sentence. "Oh yes," said theold Scotchman, "I'll warrant yehe'll sell plenty o'goods." Mr. Pentecost we understand, has been as prudent and careful in his own affairs as in those of the firms he has represented and is therefore one of the few capitalists on the road. As an evidence of the confidence reposed in him by his customers some of them have made him sole executor to their estate and guardian of their children, which is as high a compliment as could be paid, not only to Mr. Pentecost's business ability, but to his private character. Mr. Pentecost is also a veteran of 1866. He was a member of the 13th



Battalion and went to the front with his company. His many friends say that his reminiscences of the Fenian raid are well worth listening to.

#### HALF-YEARLY MEETING.

The hair-yearly meeting of the Commercial Travelers Association of Cauada, was held at the headquaters, No. 57 Yongo street, Toronto, on Saturday evening. June 6th. President Burns in the chair. A report was presented by Secretary Sargent showing the affairs of the Association to be in a gratilying and prosperous condition, the membership being over 3000, and, notwithstanding the Association had paid out to the wid own and orphans since the inception of the insurance schemes a sum of over \$100,000, the surplus in hand was \$190,000. The report was confirmed by Conditions who added that the title deeds of the property now occupied by the Association were in the hands of the executive. A resolution was passed to send donald expressive of the profound sympathy of the Association with her hands of the executive.

#### TRAVELERS' CIRCLE.

A most engoyata, evaning wan spirit by the members of the Commercial Trav-Circle and a large number of their

friends in Webbs parlors, Loronto, on the evening of Monday, May 25th, in socia, intercourse and listening to the attractive programme provided for their entertainment. Ros. tor. Stafford opened the proceedings with a humorous address and at a later stage Roy. Dr. Thomas delivered a capital address on Talking, explaining that he selected that subject as commercial travelers were about the best talkers he knew of. The musical programme consisted of solos by Miss J. Mann, of Hamilton, Miss M. McGra'h, Alexander Gorrie and Edgar Buck with a duet by Miss Mettrath and Mr. Gorrie. Miss Scholey recited Luke, and G. W. Armstrong read an interesting sessay on "The Hand of God in Modern Inventions." The Napolitano orheestra rendered instrumental music and Webb furnished refreshments. The hearty rendering of the national anthem brought the programme to an appropriate close.

#### HONORING AN EX-PRESIDENT.

HONORING AN EX-PRESIDENT.

The half-yearly meeting of the Commercia. Travelers Association of Canada, held in their new building, No. 57 Yongo street, Toronto, on Saturday ovening, June 6th, was made the occasion of a presentation to a deservedly popular member. When A. A. Allan retired from the office of President at the close of last year, after a service of over cloven years on the Board of Manugement, the members decided to mark their appreciation of his valuable and painstaking efforts in behalf of the Association in a tangible form. This took the shape of a life-size portrait of himself and the commission was placed in the capable hands of J. H. L. Forster. It was felt that this was not enough, and T. W. Ellis & Co. were instructed to manufacture a hunting case gold watch and chain, which would reflect credit upon themselves and all concerned. The portrait is a particularly happy effort, the likeness being perfect, and as to the watch and chain it is only necessary to say that the manufacturers carried out their commission in a way that left nothing to be desired. The watch bears the following inscription: "Presented to A. Allan by the members of the Commercial Travelers Association of Canada, June 5th, 1891."

The presentation was accompanied by he following engrossed address in book form A. A. Allan, Esq.,

A. A. Allan, Esq.,
Dear Str.—
The officers and members of the
tommercia Travelers Association of Canada desire to express upon your retirement from the Presidency of the association their appreciation of your valuable
parvises.

tion their appreciation of your valuable services.

During your incumbency of the several offices you have so ably filled, many important matters affecting the welfare of our association have been successfully completed by your tact, sound business ability and force of character, which have long marked you as a successful business man.

which have long marked you as a successful business man.

As our chief executive officer the zeal and sterling integrity you have brought to bear upon all questions affecting our welfare convines us that our interests were always close at heart.

We cannot allow you to separace from us without expressing our regret at your retirement and ask your acceptance of the accompanying testimonial as a token of our regard

With best wishes for yourself and family Signed on behalf of the Asso clatton,

JOHN BURNS, President. JAS. SARGENT, Secretary

JOHN BURNS, President,
JAS. SARGENT, Secretary
President Burns made the presentation
in a felicitous and happy manner and
Mr. Allan feelingly replied. As an evidince of the great exteem in which the
recipient is held congratulatory Speeches
followed from Fred. links, ex-President
of the Dominion Travelers Association,
Montreal. Warring Kennedy, Win. McCabe, actuary, H. Symons, solicitor, C.
C. Vannorman, first vice-president, R. J.
Orr, second sice president of the commercia, Travelers Association, of Canada
James Palerson, J. O. Black ex-presidents,
H. Wright, vice president, W. G. Reid,
director of the Hamilton branch; J. J.
Allworth and F. Fielding Among those
present were many colleagues of the retiring president, among them J. H. Devanield, M. C. Ellis, John Hooper, Fred.
Warrington and E. E. Starr.
The committee having charge of the
testimonial was composed of E. C. VanNorman, R. H. Gray and Jas, Haywood.
The portrait will adorn the waits of
the reading room at the headquarters
of the Association.



Jewelers' silk velvet goods are gaining in favor and a better class of material is being used.

Opera glasses have met with a very slow sale during the past season, nor can much trade be expected.

With the advance of warm weather fans are receiving more request, and some houses report difficulty in filling orders.

Purses of a go. I quality are in active demand, and it seems that the cheaper and poorer qualities have had their day.

There has been an active inquiry of late for all solid leather traveling cases. Cheap imitation goods do not seem to be wanted.

Nerlich & Co. are showing some handsome lines of fish, game and dinner sets. They are all hand decorated and are worth seeing.

Horn goods, which were put on the market recently in an experimental way, are fast becoming staple, and are meeting with an increasing demand.

One of the prettiest novelties lately brought out is a table bell of delicate porcelain, exquisitely decorated with wreaths of tiny, pink rose buds. The tongue is of silver.

Very few failures in the fancy goods line have taken place in the Dominion during the past month. There were one or two small firms who were unable to keep up, but the trade was not in any way affected.

W. H. Bleasdell & Co. announce to the trade of the Dominion that they have reentered the fancy goods business with an entirely new stock directly imported from Europe. Their place of business is 74 York street, Toronto.

The fancy goods trade for the past month has been very quiet, and this may be said to be the fancy goods dealer's holiday season. Travelers' have started out with samples of goods for the coming Christmas trade and so far report a good trade for future delivery, but for immediate shipment is very dull.

Pocketbooks for ladies suggest the idea that they are seeking compensation for their pocketlessness, as some of the new styles are capacious enough to hold nearly all of a lady's small belongings. Among the new notions in this line are the bright red books, which, strange to say, bid fair to be popular.

Among recent inventions is a magazine penholder, constructed on the principle of the magazine gun. This penholder is "loaded" with a stock of pens intended to last for a reasonable length of time, and when a pen wears out it is ejected and another, supplied from the reservoir in the holder, takes its place. The same idea is also worked out in pencil holders, and we shall probably, ere

long find these new concomitants of the stationer's stock insinuating themselves into public notice. The magazine penholder becomes distinctively the rival of the fountain pen. In the one the pen and in the other the ink is fed as wanted for the use of the writer. Each has its place, but this late invention seems to be a promising reinforcement to the steel pen army.

Plush goods this year as shown are greatly improved since last season and dealers are making for a good trade. The novelties are bright silks, antique oaks and other fancy woods. Manicure goods are finding a more extended sale. The newest thing in this line is the album box made in the shape of the ordinary photograph album, and is intended to take the place of the latter.

Bright silver is holding its own in the fancy goods world, as any one can see; but as this is not the time of year for novelties one finds little which is really new and interesting to talk about. Some extremely precity things are offered in the way of chatelaine tablets, engagement, memo, and expense books for ladies' use, all of which are bound in white silver, with etched or engraved decorations of rare delicacy and beauty.

#### WHY SOME MEN FAIL.

The question was recently propounded by a magazine editor to two of our conspicuously successful Americans: "What are the causes of poverty?" One replied: "ignorance and incapacity," The other said that the prevalent cause is "the number of young men who are wanting in decision and fixity of purpose. If they get into a good place at the start they should stick to it, knowing that by perseverance, industry and ability they win promotion in due course as vacancies occur. But they see or hear of some one making a fortune in Wall street, or in ranching, or in mining, and away they go to try their luck. When they lose, as they do ninety-nine cases out of a hundred, that is the end of them; they can never settle down to ordinary ways of living after that, and their descent is rapid." This reason hits the nail scare on the head. Go where we will we will find men who commenced life under the most favorable circumstances, but who are such complete financial wrecks that there is but little hope for their reformation. They may be honest and temperate; they may even possess natural ability of a high order, but lacking in steadiness of purpose, they will never succeed. Had they sufficient will force to stick to one thing, no matter how disagreeable it might be at first, were they content to advance slowly, they would have no reason now to talk of the "luck" of those who have pushed forward into the front ranks. Another cause of poverty is a lack of self-confidence. Many men seem to have no faith in themselves, consequently no assertiveness, no independence,

no pluck and no push. They are afraid to stand up and speak for themselves, preferring to lean on others. They are afraid to make an investment, because of the possibility of failure; they are atraid to tell what they can do as they might make an error in doing it; they are cowards in every sense of the word. This is often the result of early training. A boy, naturally timid, is kept in the background so persistently and his mistakes are so severely criticised that he grows up into an entirely useless man. Push and fixity of purpose will always bring a measure of success.—Ex.

# AN ALL-AROUND BUSINESS MAN.

"Speaking of diversified lines of business being carried on in one establishment," remarked a traveling man whose territory included the far western towhs, "leads me to remark that your big city department stores can't compare with some of the ten-bytwenty business houses in the frontier towns. In a little room about large enough if empty to turn around in, a man will carry on more kinds of business than you could find in two blocks on Olive street. Just to convince you that I'm telling the truth, let me show you one of several business cards I received from men out there." And he exhibited a card on which was the following.

# PROFESSOR WILLIAM JONES, M. D.,

Attorney at Law and Notary Public. Special attention given to Loaning Money, Paying Taxes for Non-Residents and Collecting Accounts. Also dealer in Dry Goods, Groceries, Hardware, Windmills, Furniture, Barb Wire and Coffins. Highest Market price paid for Country Produce. Harness, Musical Instruments. Watches and Sewing Machines repaired on short notice. N. B. A Millinery Store is connected with the establishment.

"His wife conducts the latter," explained the traveling man," and the two of them about make a living.—Ex.

# IT WAS NOT HE THAT WORRIED.

- "Now, sir," cried Mr. Bagwig ferociously, "attend to me! Were you not in difficulties a few months ago?"
  - " No."
- "Now sir! Attend to my question. I ask you again, and pray be careful in answering, for you are on your oath, I need hardly remind you. Were you not in difficulties some months ago?"
  - "No; not that I know of."
- "Sir, do you pretend to tell this court that you did not make a composition with your creditors a few months ago?"
- A bright smile of intelligence spread over the ingenuous face of the witness, as he answered.
- "Oh! ah! That's what you mean, is it? But, you see, it was my creditors who were in difficulties, and not me."—The Green Bag.

THE DRY GOODS REVIEW is printed for the Publishers by The J. B. McLean Co. (Lt'd), Printers and Publishers, 6 Wellington St. West, Yoronto, who make A specialty of high-class magazine printing.

# THE TRAVELER'S INTRODUCTION.

An advertisement in the journal representing your trade is an introduction to your traveler. He may have been shown the same kind of samples from just as good a house but he prefers to wait till your representative calls upon him. Is it not reasonable to suppose that it was your advertisement which induced him to do this? It is poor policy to advertise in journals in which your advertisement is only seen by accident. Is it not far better and more business-like to place it in journals that are read by those who buy and retail the goods which the advertiser either manufactures or sells, and where it can be seen by the thousands instead of the few?

With all deference we say it is a mistake to advertise only when trade is brisk. The retailer has more time and inclination to read his trade paper when business is dull and consequently he is more disposed to study the special features of the advertisements and have them impressed on his mand for future use. There can be no time better than the present for keeping an advertisement in a paper like The Dry Goods Review, which will be seen and read by the trade of the country before making their fall and winter purchases. To the manufacturers it is also invaluable for advertising that their products are now for sale by all the leading whole salers as thereby they will not only be serving their own interests but also those of the wholesale and retail trade.

# JOHN MACDONALD & CO.,

## WELLINGTON & FRONT STREETS E., TORONTO,

Are now showing a most interesting stock of new goods in the followings sections of their different departments:

Dress Goods, Silks, Muslins, Laces, Embroideries, Flouncings, Veilings, Hosiery and Gloves.

Staple Linen Goods in all saleable lines, Tablings, Towels, Towellings, Hollands, Canvas, &c., &c.

Canadian, Scotch, English and Irish manufactured Woollens, in Suitings, Pantings, Contings and Overcoatings. Tailors' Trimmings and Linings in all the leading lines.

Neckwear, Underwear, Half Hose, Collars and Cuffs, Braces, Handkerchiefs, Rubber Goods, Umbrellas, Carriage Rugs, Valises.

Haberdashery and Smallwares, Dress Trimmings, Dress Buttons, Silk, Linen and Cotton Threads for hand and machine use, Fancy Goods, Wools and Corsets.

Wilton, Brussels, Tapestry, Wool and Hemp Carpets, Linoleums, Floor and Table Oilcloth, Rugs, Mats, Table and Piano Covers, Curtains and Quilts.

Inspection Invited. Orders solicited.

Filling Letter Orders a Specialty.

THE GREAT ASSORTING HOUSE OF THE DOMINION.

# KNOX, MORGAN& CO.,

WHOLESALE DRY GOODS.

HAMILTON, = - ONTARIO.

OUR TRAVELLERS

Are on the Road with full Ranges of samples for Fall.

FLANNELS

Carefully selected. We offer the best values only.

FLANNELETTES

Admitted to be the best value in the Trade.

DRESS GOODS

Unusually large showing. All NEW GOODS.

GENTS' FURNISHINGS

Large display of TJES, TOP SHIRTS and UNDERWEAR...
They will stand comparison.

SORTING

Our repeated importations have put stock in good shape, to fill, orders, for present use.

LETTER ORDERS

Special care and attention given to this department.