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CANADIAN

DRY GOODS

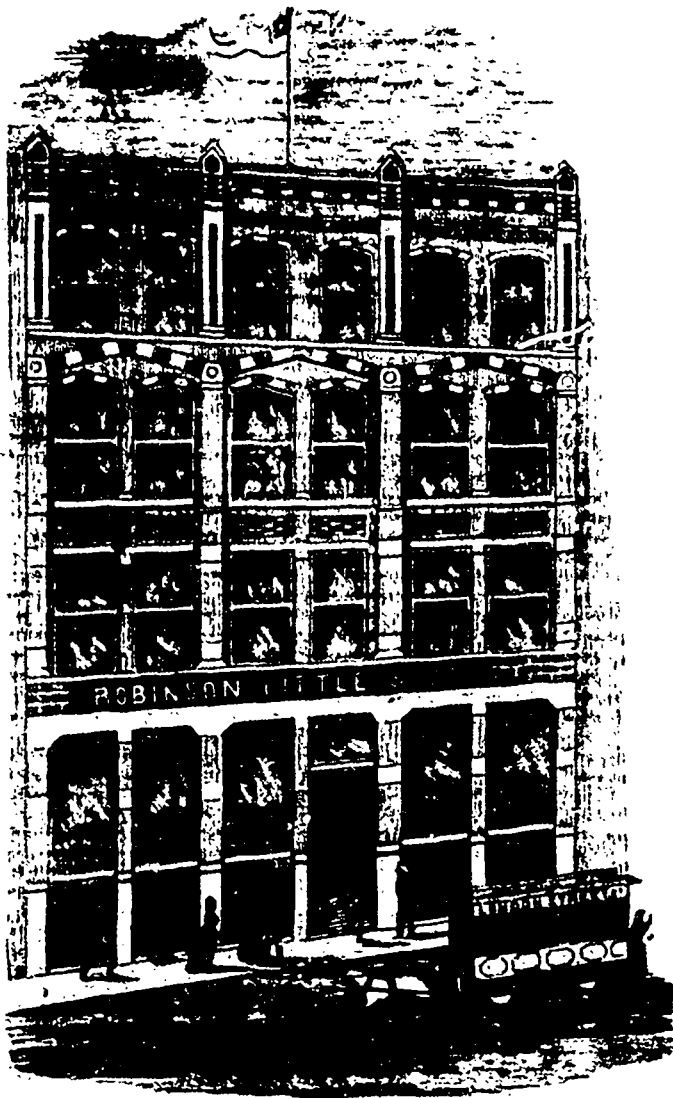
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CLOTHING

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Per Year.

REVIEW

TORONTO ENGRAVING CO.



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WORDS OF ENCOURAGEMENT.

L. J. Hixon, Glen Oak, Ont. - I saw the first number, and am very much pleased with the sound information it contained.

W. A. Quibell, Sault Ste. Marie, Ont. Enclosed please find the sum of one dollar for which kindly enter my name on the list of subscribers. Your excellent paper fills a long felt want. I am more than pleased with the first number. Wishing you every success, etc.

H. S. Dodge, Kentville, N. S. - I am much pleased with the appearance and contents of THE DRY GOODS REVIEW. Enclosed you will find P. O. Note for \$1 for the same.

Manks & Co., St. John, N. B. Enclosed please find subscription, \$1, for DRY GOODS REVIEW, one year. We wish you every success, and if we can serve you in any way, please let us know.

A. Woodcock, Ottawa, Ont. - Enclosed please find one dollar for one year's subscription to THE CANADIAN DRY GOODS REVIEW, the sample number of which I have received and perused with pleasure.

Wm. Pickard, Seaforth, Ont. - You will please continue issuing your paper to me. I like your first number very much.

G. T. Pruefer, (A. Macdonald & Co.) Stratford, Ont. - I had the pleasure of looking over your first issue of THE DRY GOODS REVIEW, with which I was much pleased.

H. S. Daly, Montreal - I was quite pleased with the sample copy of your new venture.

Jas. C. Campbell, Woodstock, Ont. - Please find enclosed the sum of one dollar, in payment of one year's subscription for THE DRY GOODS REVIEW, to commence from its first number. Such practical information as your article on threads, will make your journal of great value to clerks searching—and hitherto vainly—to make themselves better educated with the trade. May you prosper.

Smyth Bros., Berlin, Ont. - We shall certainly subscribe. There is one article alone in your first number that is worth \$100 to any retail merchant. We wish you every success.

J. N. Adams, Winnipeg, Man. - The initial number of your exceedingly bright and newsy journal to hand yesterday, and after glancing through it, I find it to be exactly what I have been looking for for some time. I enclose you \$1, for which please enrol me as one of (I hope) your many subscribers. Wishing you every success in your enterprise, etc.

Similar words of encouragement have come from many others, but we unfortunately have not space to publish them. We sincerely thank them individually and collectively.

The subscription to the REVIEW is \$1 per year—Two cents per week. If any retailer has not received a sample copy, send us a post card and it will be forwarded at once.

THE DRY GOODS REVIEW CO.,

6 Wellington Street West, Toronto.

THE CANADIAN DRY GOODS REVIEW

Vol. I.

TORONTO, FEBRUARY, 1891.

No. 2.

THE DRY GOODS REVIEW

THE ORGAN OF THE CANADIAN

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

Published Monthly by

THE DRY GOODS REVIEW CO.,

6 Wellington St. West, Toronto.

J. B. McLEAN,
President.

CHAS. MORRISON,
Editor and Business Manager.

Address all communications to the Editor.

About The Review.



HERE is much reason for us to feel exceedingly gratified at the very flattering reception accorded THE REVIEW by the trade and press. Words of encouragement, both from wholesalers and retailers, have not been wanting. Subscriptions have come in freely from all parts of the Dominion, and traders in our own city have called at the office to subscribe, at the same time dropping a few kindly words. Could any better evidence be required of the urgent need for an organ devoted to the interests of the dry goods and allied trades? We think not. We publish in this issue a few of the press notices to which we point with pride and take this opportunity of extending our cordial thanks to our brethren of the press. We also publish a few of the kindly comments by our subscribers and we can assure them that no effort will be spared on our part to merit their approbation and support. We desire to emphasize the fact that the columns of THE REVIEW will always be open to our readers for the exchange of views and for the discussion of questions affecting the trade, and we hope that this will speedily become one of its most prominent and interesting features. We are not infallible and any article is open to criticism. We shall also be glad to receive from the trade, personal or general items of interest. We repeat what we said in our salutatory. "Our mission will be to make this journal a medium of valuable information as between buyer and seller, to keep the former posted in all matters affecting his welfare, the introduction of new styles, condition of the markets, etc."

Advertising in Trade Papers.

NOTWITHSTANDING the feeling of suspicion and distrust still entertained by some merchants toward trade journals, they are becoming more and more a power in business circles, their manifest advantages as advertising mediums being fully appreciated by those who patronize them. The country merchant reads the trade paper with growing interest, as he knows that the general matter contained therein often saves him money because of timely suggestions made. The matter is laid before him in an attractive form, and instead of throwing the paper in the waste basket he puts it carefully away for future reference. There is no doubt that as time progresses, the object and aim of trade journals are becoming better understood, and it is seen that the field they occupy is one combining instruction with influence. They are practically the only source from which business men can acquire information relating particularly to their trade interests. The advertisements are a useful source of information to the country dealer, because the wholesaler and manufacturer are making advertising the medium of business announcements to the trade. An advertisement in a journal devoted to a certain trade goes direct to the retailers engaged in that trade who look eagerly for it, because they know it will contain information of value to them in the conduct of their business. On the other hand, an advertisement in a daily paper goes to a very small proportion of the same class of retailers who look for its coming, not for the information it contains regarding their trade, but for general or political news. They may see the advertisement or they may not. Is it not, therefore, better and cheaper to advertise in the trade journal than in a number of daily papers who cater to an indiscriminate body of readers?

A veteran advertiser gives his views of advertising as follows: "The objects to be attained by advertising are: to increase business; to procure additional trade; to win the attention of persons who have not acquired a habit of bestowing their custom at any fixed place; to attract valuable patrons now dealing with competitors; to secure the order to be executed to-day by the man who never did anything in your line until now, and never expects to do so again, but happens now to want what you have to sell, and is ready to go for it wherever he is told that it can be obtained on reasonable terms. Who has never had his attention directed to you cannot trade with you. Your possible customer must have heard, read or in some way become informed concerning you in connection with the business which you conduct. Until he has so heard or become informed, he cannot be your customer, patron, or client. The sooner your possible customer becomes aware of your existence, and your willingness and ability to serve him, the sooner he is likely to become your customer in fact. The objective point, then, at which an advertiser aims is to announce his name to as many people as is possible and as frequently, with the intention or hope of making it so familiar that it cannot be forgotten. To so couple his name with the business he conducts that its announcement shall suggest the business, and the announcement of the business suggest the name of the advertiser."

Retailers as Importers.



E understand that some few retailers, who import their own goods, have not taken kindly to the article in our last issue under the above head. If they would only take the trouble to read the article carefully we feel sure they could come to no other conclusion than that it was writ-

ten with an earnest desire to benefit the trade, both wholesale and retail. We endeavored to point out that there were no advantages to be gained by dealing with foreign houses, but that there were manifest disadvantages. If any retailer can show us wherein we were wrong, the columns of THE REVIEW are open to him. We are, however, not yet done with the subject. The Trade Bulletin, in a recent issue, says:—"Last week we made reference to the miscalculations that are frequently made regarding the exact cost of imported dry goods, and from further investigation we are satisfied that a great deal of financial trouble is brought about through a want of knowledge of the actual cost of foreign goods laid down to the importers. An instance was given us a few days ago in which a lot of English goods were purchased at a closely calculated cost of 65 cents per yard laid down in Montreal, but after the goods arrived and every item was carefully gone over again, it was discovered that they cost fully 75 cents per yard. There are so many incidental charges to be taken into account that according to the opinions of some of our best posted houses there are few men in the wholesale trade who, in reckoning the first cost of importations, make sufficient allowance for incidental charges to fully cover the aggregate expense incurred in laying down goods here and in delivering them to customers." This hits the nail squarely on the head and entirely corroborates what we pointed out in our article. If wholesalers make such a serious blunder, retailers are just as liable to do so. But there are other things which we failed to notice in our previous article. As the question of cost is the main point for the retailer, who imports goods, to consider, does he take into account the fact that for a bill granted in payment of these goods the money has to be remitted about a fortnight at least before the due date, whereas if he purchased from a local house he would have the use of the money for that time longer, and this added to the time lost in getting the goods from Britain, which will be about a month, makes a loss of six weeks in all as between buying here and importing. This may seem a trifling matter, but it is by saving in trifles that a profit is realized. Then again the retailer in Canada buys from the London, Manchester, or Glasgow houses, but the wholesalers in Canada buy from the manufacturers direct. The retailers therefore pay from, say ten to twenty per cent., in the shape of profit to the British houses, more than the wholesalers. Following out this argument, the retailers pay duty on the price bought from the British houses, which includes the extra percentage as profit; on the other hand, the wholesalers pay duty on the price paid to the manufacturers. Therefore the wholesaler can sell the goods cheaper to their customers than he retailers can purchase them in Britain and have a fair margin of profit. If retailers who import would only think over these things they must see that it would be to their advantage to buy from the local wholesale houses. We believe we are not far astray in asserting that very few of the retailers who buy from foreign houses take into consideration all these small items, and if they do not cover them and others how are they to know what margin of so-called gross profit to put upon their goods? By not doing so they are liable to make their prices too high or too low. They may from ignorance of these matters fix the price below what the goods actually cost, or from lack of exact knowledge they may overestimate and mark their

prices above their neighbor's. So much for the financial part of the subject. Let us now consider another aspect of the question. Surely a retailer who is in a good position and able to buy anywhere can do better by supporting the local houses than by trading with foreign houses, and for this reason: He has the run of all the best houses in the trade, and has at his command the collective wisdom and experience of their leading buyers who are experts in the business and know exactly what the particular tastes and wants of the Canadian trade are. It should not be forgotten that, on the contrary, the great bulk of the stock in the British houses is for that trade only, and on this ground we should think there is a material advantage in patronizing Canadian houses from whom the retailer can buy cheap enough. Do retailers ever consider that by not being loyal to Canadian houses they raise up a class of fresh competitors for the local trade, because men in the wholesale trade, by losing accounts through retailers importing direct, are forced to seek new outlets for their goods which come into direct competition with the retail trade?

Editorial Notes.

The exports of American manufactured cotton goods during the last year exceed in value \$11,000,000, or more than ten per cent. over the previous year. China is the largest consumer.

* * *

It is probable that Guelph, Ont., will soon have a knitting machine factory. Two American gentlemen offered to start the factory on condition that they were given a free site and exemption from taxation for a term of years. Both conditions have, we understand, been complied with.

* * *

The imports of manufactured and raw cottons into the Dominion for last year show a heavy decline. The total value of manufactured cottons of all kinds imported was \$3,991,795 and the quantity of raw cotton, 33,456,015 pounds. Until the glut in the market is removed, it is believed importations will continue on the decline. In this respect, however, it is satisfactory to find that the demand for both domestic and foreign cottons is good. What effect the new combine will have upon importations remains to be seen.

* * *

It is sixteen years ago since Messrs. Robinson, Little & Co., wholesale dry goods merchants, London, Ont., started business, although Mr. Robinson, the senior partner, had been in the dry goods business for fourteen years previously. The firm does a very extensive business in the West and has a representative with headquarters in Winnipeg, who has always a full set of samples. They adopt the conservative policy of having one price, and one price only, for their goods, and make it a point of not forcing their goods on the trade. If their customers are not in immediate need of certain goods they prefer to let them alone until the proper time arrives. By this policy they are able to do a safe and increasing business.

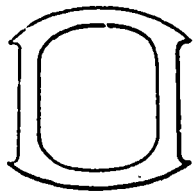
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The Dominion Parliament has been dissolved and nominations will take place on Thursday, February 26th, polling on Thursday, March 5th. The official reasons given for the appeal to the country are as follows: It is understood that the Dominion Government have, through Her Majesty's Government, made certain proposals to the United States for negotiations looking to an extension of our commerce with that country. These proposals have been submitted to the President for his consideration, and the Canadian Government is of the opinion that if the negotiations are to result in a treaty which must be ratified by the Parliament of Canada, it is expedient that the Government should be able to deal with a Parliament fresh from the people, rather than with a moribund House.

CORRESPONDENCE.

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

Lengthened Credits.



ONE of the greatest evils, if not the greatest, that injuriously affects both the wholesale and retail trade is lengthened credits. Many a reputable firm has gone to the wall from this evil alone, and until some radical change is effected it will simply resolve itself into the "survival of the fittest." It opens wide the doors to designing and incompetent men, who not only ruin themselves by their recklessness and extravagance, but drive honest and competent dealers either out of the trade or into bankruptcy. The subject has formed a fruitful theme for discussion, but no concerted effort seems to have been made to get rid of the evil. And still it goes on and on like a roaring lion seeking whom it may devour. How can the evil be remedied? That is a difficult question to answer. It may be stopped for a time but like a festering sore it bursts out again worse than ever. An unscrupulous and designing man, or a man without capital can now purchase goods, say, in November, and by getting prompt delivery he can sell them without profit during the rush of the holiday trade. He is able to put off the few bills maturing on January 4th, and when the 4th February comes round he has got the cash in his pockets and is in a position to settle for both his fall purchases and spring staples at fifty cents on the dollar or any higher figure it may please him to name. This is where the long credit system affects the solvent, honorable and competent traders, and in view of what we have pointed out—which everyone knows is no unusual circumstance—would it not be to their advantage if terms were shortened? Suppose the terms were shortened to, say, 60 or 90 days from delivery, it would be impossible for designing men to carry on such practices. Another strong point to be thought of is this. If retailers will not buy in anticipation of their wants; will not, for instance, commence to buy their spring goods till after 1st of January, the commercial travellers will be enabled to spend their holidays leisurely and quietly with their own families, instead of being worried to death thinking that by spending a few days at home they are allowing their rivals to get ahead of them in the race for orders. Wholesale houses must see that it means to them a considerable loss to send their travellers out with spring goods too early in the season. If that were stopped it would save the retailer from getting overstocked, because then he would only buy from hand to mouth and as his trade warranted him. He would thus carry a smaller stock; would not be tempted to do a credit business for the sake of reducing his stock, and with a little forethought he would be able to meet his bills at maturity and save the worry and unpleasantness of asking renewals and paying interest. This long credit system carries many evils in its train. It tends to flood the market with bankrupt stocks through the insolvency of reckless and incompetent traders. It has led wholesalers to start rival houses to the injury of other retailers, and may even have that effect at the present day. It is the means of raising other men in the business who get reckless and sell goods at sacrifice prices to the loss and injury of honest traders. In fact, what has it not done? Speaking of this subject, the N. Y. Dry Goods Chronicle says: "With the system of travelling salesmen, now become a fixed method, and who are, in one sense, the means of forcing the season's trade, there have been earlier deliveries of merchandise at the beginning of every season, with no corresponding benefit derived from it. In fact, the earlier deliveries carry with them a long dating, with cash discount and an open account. * * * Notwithstanding the fact that transportation facilities have reduced the time of delivery all over the country to one-half, and one-third the time of former years, still shipments are required to be made earlier than heretofore. Though it is patent that the actual consumption of goods has not changed one whit. Wherein, then, is the advantage to dealers to so anticipate trade wants? No reasonable explanation or apology can be given, save that in the rivalry existing between dealers of all the leading cities, forced early sales are accompanied only by early deliveries and long

datings. * * * What is more absurd in sound merchandising than giving a cash discount without its equivalent? to force trade, through vicious methods, thirty or sixty days earlier, with a cash discount? It means long credit to retailers, without any security. Were the system of ante-war times in vogue, of requiring the buyer to issue his note within thirty days on the actual time granted, and abolish the ridiculous cash discount, the hardships of the credit system would be greatly mitigated. The note given would be the merchandise voucher, negotiable with or without recourse by the taker, by which his payments in turn could be met, and also be the means of limiting credits. While we are free to admit that the panics of past years have not brought relief to the present credit system, we do think that a continuance of it will produce an upheaval sooner or later, out of which the few survivors will build a more sensible method."

Causes of Failure.

One of the principal features in connection with the failures last year throughout Ontario, as seen in the article in our January issue, was the record of causes. For the ten months commencing with March the total failures were 206. Of these 94 were directly attributable to "undertaking to do too much business for capital employed," and 36 to that and some other cause combined. We have therefore 130 failures in ten months, or five eighths of the whole from, it might be said, this one cause. The next largest on the list is "incompetence (lacking in judgment, consideration, tact, or general ability)," with 52 to its credit, or one-quarter of the whole. Here then we have 182 failures, out of 206, from two causes—"undertaking to do too much business for capital employed" and "incompetence." This certainly does not show a healthy condition of affairs.

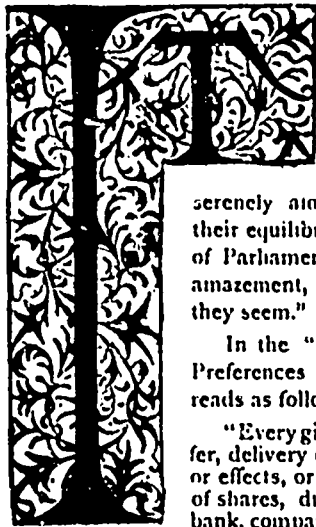
The constitutionality of the McKinley Bill is being tested in the United States courts. The question has been raised by Herrman, Sternbach & Co., in protesting against the levying of a duty of 45 per cent. ad valorem on colored cotton goods. Argument was heard before Judge Lacombe, in the United States Circuit Court, New York, on January 27th, who announced that he would affirm the decision of the appraisers, and upon the entry of the order to this effect would grant an appeal to the Supreme Court of the United States.

Every merchant should insure his stock and buildings, not because there is any danger of him suffering by fire resulting from his own carelessness, but to protect himself from the possible loss that will be caused by some other merchant's fire extending to his establishment. Besides, if he does not pay spot cash for his goods, it is a duty he owes his creditors to take every possible precaution against loss by fire. The slight cost of insurance can be saved in various ways, and if a fire should come he will be able then to appreciate his wise forethought.

It is reported, says The Drapers' Record, of London, Eng., that the negotiations for a fusion of interests amongst the calico printers, which has been much talked of for some time past, have now assumed a definite form and are likely soon to be brought to a definite conclusion. It is stated that the syndicate will embrace firms having about 500 machines—one-half the producing power of the country—and that the nominal capital of this gigantic organization will reach £5,000,000. The expectation of the promoters is not only that prices for printing will in future be kept more regular and more remunerative than they have been in recent years, but also that important economies will be effected in the cost of management.

Window Dressing and Store Decorating fully explained. Merchants, salesmen, and others interested in displaying goods to best advantage in show windows will be greatly benefited by forwarding their address to Harry Harman, Decorator and Window Draper, P.O. Box 113, Louisville, Kentucky.

Important Preference Decision.



IS an undisputed fact that the law is mighty and complex. It is impossible for the average mind to grasp its intricacies or follow its twistings and turnings. The mercantile community may be gliding

serenely along, feeling that nothing can disturb their equilibrium, as they are protected by Acts of Parliament, when some fine morning, to their amazement, they learn that "things are not as they seem."

In the "Act Respecting Assignments and Preferences by Insolvent Persons," Section 2 reads as follows:—

"Every gift, conveyance, assignment, or transfer, delivery over or payment of goods, chattels, or effects, or of bills, bonds, notes, securities, or of shares, dividends, premiums or bonus in any bank, company or corporation, or of any other property, real or personal, made by a person at a time when he is in insolvent circumstances, or is unable to pay his debts in full, or knows that he is on the eve of insolvency, with intent to defeat, delay or prejudice his creditors, or to give to any one or more of them a preference over his other creditors, or over any one or more of them, or which has such effect, shall, as against them, be utterly void."

A judgment was given by the Court of Appeal of Ontario on January 13th last in the case of *Gibbons v. McDonald*, by which the proverbial coach-and-four can be driven through the section referred to. It appears that in January last year the Court of Appeal, in *Johnson v. Hope*, decided that a mortgage made when the mortgagor was insolvent, to secure a debt due to a creditor, could not be successfully unpeached by another creditor unless the mortgagee had notice or knowledge of the insolvency of the mortgagor. When the case of *Gibbons v. McDonald* was tried Mr. Justice Street decided, contrary to his own opinion, that the judgment of the Court of Appeal in *Johnson v. Hope* must hold good. The plaintiff appealed on the ground among others that the language of the judgment in *Johnson v. Hope* went beyond what was necessary for the decision of that case, the mortgagee there not being a creditor but the holder of a mortgage for an actual and bona fide advance. It was upon this appeal that judgment was given on the 13th January, the decision of the majority being a simple registration of the obedience of the Court to the decision of the majority of the Supreme Court of Canada in a recent case of *Molsons Bank v. Halter*, which went much further than what was decided or hinted in *Johnson v. Hope*, and practically reads out of Section 2 of the Act the words "or which has such effect." It is laid down in *Molsons Bank v. Halter* that when a creditor obtains from a debtor on his urgency or desire for security for his debt, and the latter in consequence thereof gives such security, the mere fact of the latter being in fact insolvent at the time and shortly after going into insolvency, does not, in the absence of any collusion or guilty knowledge on the creditor's part, defeat the transaction at the suit of the assignee or creditors. It must be the illegal intent to defeat, delay, or prejudice the creditors, or to give a preference to one over the others, that brings it within the statute. By this decision of the Supreme Court one of the greatest safeguards afforded the business community by the statutes is destroyed. The Boards of Trade should take the matter up and petition the Legislature to restore the Act to its original state of effectiveness.

It may be as well to point out that when the case *Molsons Bank v. Halter* was before the Court of Appeal, Mr. Justice Burton held that the words in Section 2, "or which has such effect," apply only to a preference of one creditor over another, and even then only where there is an actual intent to prefer. Mr. Justice Osler, on the other hand, held that the words apply to the whole of the antecedent part of the section, embracing as well conveyances made with intent

to defeat, delay or prejudice, as those made with intent to prefer only, and that any conveyance or transfer by an insolvent (with certain exceptions specially mentioned in the Act) which has the effect of defeating, delaying, prejudicing, or preferring creditors, whatever may have been the intent with which it is made, is within the statute. When the case came before the Supreme Court three of the judges (*Strong, Gwynne, and Taschereau*), constituting a majority, took the same view as Mr. Justice Burton. Although all the judges of the Court of Appeal individually agreed with the opinion expressed by Mr. Justice Osler, they felt bound to recognise the authority of the Supreme Court and had to give their decision accordingly.

A Faithful Record.



HERE are many good stories told about country storekeepers of the olden time in Canada.—as to the prices at which they sold their goods, the kind of articles they sometimes were compelled to take in payment, the manner in which a record of credit sales was kept, etc., etc. I knew a man who was for a long time a very suc-

cessful business man, accumulating property, and to all appearance wealthy, who could not write his own name, much less keep a set of books. He attended his store himself, and did a considerable part of his business on credit. How did he do it? I have often heard that he had a particular set of marks to designate his customers and another set to designate the articles he sold—a sort of embryo stenographer, in short, who quite unconsciously anticipated the short-hand man of the present day. Thus if his customer had any peculiarity of person or feature it was seized upon at once as a permanent ledger heading for that individual, and down he went in white chalk on the back of the door. Say that he was possessed of a prominent proboscis, all that was necessary to do was to write down a nose and opposite to it the more or less artistic outlines of the several articles "nose" might purchase during the year. When the account was settled how easy it was, with a single sweep of the arm, to balance the account, leaving "nose" or "big foot" or "cross eye" to begin anew with a clean sheet. Still it would scarcely do for now-a-days, although I am told that even now there are men engaged in business who are using styles of bookkeeping not much superior to the one I have instanced. If so, of course it is not surprising that we hear of so many failures all over the country. The man we speak of failed, then died, leaving behind him a monument inscribed with hieroglyphics of so mysterious a nature that the most learned savants quailed before them. How much better are some of the books that assignees have to take hold of now?

Bookkeeping is regarded in many cases as an evil—a necessary evil, perhaps, but still an evil—and therefore to be called into requisition as sparingly as possible. It seems also to be accepted by many as an axiom that while they have a "system" in measuring factory cotton, weighing sugar, counting money, etc., there is positively no system required in keeping a correct record of the transactions of a day or a week or a year. This is wrong. Every business man should be able to tell periodically how many goods he has purchased, how many he has sold, how much for cash, how much on credit, how much money he has made during the said period, and what his assets and liabilities are at its close. Without some such record no business ought to be considered safe. As to methods it is not my purpose at present to speak, except to say that while there are many methods in vogue among business men—some simple, some complicated—there is no method or system which can be thoroughly depended upon except that of double entry.

At some future time, if thought desirable, I may enter more fully into this subject, which is, or should be, one of interest both to wholesale and retail men. And in the meantime if any reader of these words has hitherto been keeping his books by rule of thumb, he might begin to reflect as to whether it would pay him to be more systematic in so important a duty.

J. B. HARRIS.

Look on this Picture and on that.



Signs of Ruin,
Boss asleep,
Rats and mice
Play Bo-peep.
"Poor old man,"
Each one cries,
'Cause he won't
Advertise.

it is absolutely necessary for the merchant to advertise and it stands to reason that the journal which appeals directly to the trade is the proper medium. To advertise in a number of papers, which cater to an indiscriminate mass of readers, so as to reach the Dry Goods and allied trades, means a considerable outlay. THE DRY GOODS REVIEW reaches every retailer, which is more than can be claimed by all the other papers combined. Is it not therefore much cheaper and better to place an advertisement in its columns? Try it and be convinced.

President Davidson, of the Toronto Board of Trade, in his annual address said: "The advertising system has grown to enormous proportions. No merchant can hope to build up or maintain a successful business who does not advertise liberally, and we can form some idea of what that means by a glance at the well-filled columns of our daily journals and trade papers."

Write us for sample copy and card of advertising rates.

We present with this number of THE REVIEW a picture which is worth its weight in gold as it teaches the grand commercial lesson "always advertise." While this old man dozes in his office chair amidst a scene of desolation and ruin, waiting, Micawber-like for something to turn up, his rivals who are liberal advertisers, are alert and active and happy in the knowledge that business is booming.

Seriously speaking in view of the great competition of the present day



Signs of Wealth,
Boss alert,
Clerks at work,
None inert.
Lesson take,
Every man
Advertise
All you can.

The Trade in Montreal.

(BY OUR OWN CORRESPONDENT.)



THE recent developments in the Dry Goods and allied trades in the district of which Montreal is the centre, point to this, that while there is an improvement for the moment it cannot be sound or enduring until many of the disturbing elements are eradicated. Amongst these is the long credit system, and until this is curtailed, as has been done in other lines, periods of distrust and depression must recur to the general disturbance of the business of the country. In certain lines the orders that have come in during recent weeks place the business ahead of the corresponding weeks of last year, but this is due in part to the travellers being earlier on the ground, to covering it more rapidly and anticipating the business that usually comes later in the

season. Merchants who do business on a conservative basis, that is merely expecting a reasonable interest on their capital invested and a fair profit on the turnover, have just ground for grievous complaint that there are firms content to sell for the sake of selling, and willing to cut below the requirements of legitimate business. That this reckless cutting has been and will be followed by collapse does not go to reassure the merchants who are willing to accede to the inflexible laws of trade. Until the dry goods trade is placed upon a sounder basis and more reasonable methods prevail it is useless to suppose that any spasmodic improvement can have an ultimate good effect. The crucial period for the present is past and the trade has not stood the test of settling day in such a way as to inspire confidence. It is impossible to gauge the situation accurately, but it is a fair estimate to say that paper was taken up in about one half the cases and that people asked for renewals who never before have had to demand such a favor. This applies more particularly to the retailers throughout the country districts and small towns; the wholesalers then fell back upon the banks and were freely accommodated owing to the easy condition of the money market, and it was this alone that warded off a grievous state of affairs. Travellers are sending in good sized orders for certain lines of cottons that were lightly held, for carpets and for gentlemen's furnishings, but many of them are subject to evere scrutiny before they are executed. They report great difficulty in procuring orders, as the country is flooded with bankrupt stocks, and retailers are shrewd enough to suspect that there are quantities yet to be thrown into circulation. What with the failure of McLachlan Bros., Lindsay, Gilmour & Co., Parker & Popham, and numberless smaller concerns, goods to the value of a million dollars must be slaughtered, and retailers are not to be blamed if they wait for the plethora that must ensue.

CLOTHING.

The clothing trade has not suffered severely from the general depression. In some respects it has made a distinct gain, since many are now compelled to buy who never previously were in the habit of wearing ready-made clothing. One wholesale house reports the sales \$30,000 ahead of last year, and looks with some confidence to what the next few weeks will bring.

FURS.

The returning sharp weather has stimulated the demand for furs, and the market remains firm and steady with an enquiry sufficient to keep the goods moving. But furs are considered in the light of a luxury, and those who did not purchase early in the year will probably not now be willing to invest this season.

MILLINERY.

There is more hopefulness in the millinery trade. Opening day brought out buyers who purchased largely, and most of the houses will have their representatives in New York shortly looking up those novelties that always give a vim to this line of business.

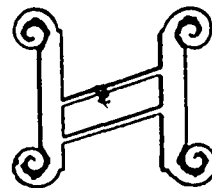
Big Failures.



THE year has begun inauspiciously for the wholesale dry goods trade; at least for some houses. The first surprise was the announcement that the long-established firm of McLachlan Bros. & Co., Montreal, was in difficulties, which was followed in a day or two by the news of their assignment and also that of Lindsay, Gilmour & Co.,

who were so mixed up with each other that if one assigned the other had to follow suit. The liabilities of McLachlan Bros. are placed at \$700,000, among the indirect liabilities being the Bank of Toronto \$220,000, Merchants' Bank of Canada \$160,000, Canadian Bank of Commerce \$35,000, Molsons Bank \$100,000. The English, French, and German creditors are in luck, as the inspectors of the estate have decided that £20,000 worth of goods belonging to them, which were seized in transit, shall be given up, the inspectors being of the opinion that they have no legal right to hold them. The liabilities of Lindsay, Gilmour & Co. are placed at \$225,000, Molsons Bank holding the firm's paper, endorsed by McLachlan Bros., for \$112,000. They had supply houses in Montreal, Toronto, Kingston, Napance, Smith's Falls, Aylmer, Sudbury, and other towns. The total liabilities of these two firms are in round numbers over a million dollars. The failure of McLachlan Bros. also led to the assignment of Alexander & Co., wholesale dry goods, Winnipeg, as the former at the last failure of Alexander & Co. became security for them. The second surprise was the assignment of Boyd Bros & Co., Toronto. On Feb. 4th their paper went to protest and they were forced to assign. The liabilities are placed at about \$100,000, with nominal assets of about \$145,000. It is expected that the creditors will be paid one hundred cents on the dollar, and the general hope is expressed that the firm will be able to resume business.

Carpet Weaving in Persia.



HANDEL'S Museum quotes from a report received from Teheran, as follows: It is generally known that Persian carpets are not "manufactured" in the proper sense of the word, for they are not produced by complicated machinery which is capable of repeating the same pattern ad libitum.

The weaving of these carpets is, on the other hand, done by manual labor exclusively, which allows the maker to follow the bent of his lively imagination, always accompanied by a sense of what is beautiful; he does not mind small irregularities in the details, if the general design of the carpet has a pleasing and artistic effect. Persian carpets are rarely large, and are mostly made by women and children in the villages. The carpet industry of Persia may be divided into three principal classes, viz.: large carpets, small carpets, and "Ghilms," to which a fourth class, the so-called "Nemeds" or felt carpets, might be added. Most of the carpets intended for floor covering are made at Sultanabad and in several districts of Irak, and these carpets are known in the trade as "Ferehan." They are firmer and stronger than other Persian carpets, durable, and suitable for large rooms. The colours formerly used by the Persian carpet-weavers were imperishable. Carpets a hundred years old show no want of freshness of colour, but rather soft tones like ancient oil-paintings. The use of aniline colours is strictly prohibited. A kind of carpe, which is exclusively Persian, is the so-called "Ghilim," the pattern of which is alike on both sides. Most of these carpets are made in Kurdistan; the colours are vigorous and bright, and the patterns are often of wondrous beauty. The light weight and pliability of these carpets renders them suitable for covering divans and tables, and large quantities are exported to Europe. The "Nemeds," or felt carpets, are made from hair, beaten with hammers until they adopt the shape of the latter.

Cash v. Credit.



COUNTRY merchants are often very friendly to the credit system for they know that the average man will buy more goods if he has an account than if he pays cash. There is something about paying out hard-earned dollars that makes one pause and consider whether the purchase is a necessary one; besides a purchaser will not scrutinize the price so closely when buying on credit as when paying cash, and so often pays much more for an article. Credit is the result of civilization, and it is not likely that the credit system will ever be banished from the world so long as mankind have confidence in the honor, honesty, and ability of their fellow-men. It is the abuses of the credit system that should be abolished—buying without the probability of paying, buying things people could do without until they are able to pay for them, and getting trusted at the stores when there is no necessity for it. Retailers are asked to think over what two leading farmers have to say on the subject, cash v. credit. One says: "I have never run up store bills. No matter how large or how small my purchase at the village or city store, I pay for the goods when I receive them. Sometimes I have been compelled first to go to the bank and borrow the money that I paid for the goods, and it has paid me to do so. I kept intact my reputation for paying spot cash, and I saved in my purchases more than the bank discount. I have never failed in getting from merchants an ample consideration for cash payments. Now many merchants boldly announce a certain per cent. discount from prices for cash payments; and the number of such has rapidly increased of late. Others, though careful to conceal any discounts they may make, give them to me nevertheless, as I find by a little quiet investigation of the prices paid by my neighbors who buy on credit. Some merchants—I find this particularly true of village merchants—are really very much afraid that it will become known that they make lower prices for cash. They think that if their doing so became known they would lose the trade of some that do not pay cash. But these merchants nevertheless give me a consideration for cash payments. I would not buy of a merchant who charged me the same prices as the man who has everything charged, and settles only once a year if he settles at all. There are always good merchants who will give a consideration for cash payment. Of course the consideration will vary with the line of purchases. The merchant's profit on groceries is now so small that he cannot give much of a discount from prices, and he cannot give a much larger discount from the price of the lower grades of dry goods." The other farmer says: "If we could always put our hands in our pockets and find money there, cash payments would be an easy matter and nobody would ever ask for credit; but some of us are not always able to do this, and if we do not want to get into debt at the store, some other plan must be adopted. I would not go to a bank to borrow money to pay for my goods. Bank officers are as kind-hearted and obliging as anybody, but the banks over which they preside, and which have the safe keeping of other people's money, have strict rules which they must follow, and a debtor should not expect the same leniency from a bank as from an individual. A farmer's ability to pay a note at maturity depends in a great measure on the good yield of his crops; if the season should be bad and the crops poor, then he might not be able to meet his obligations. When it is necessary for a farmer to borrow, instead of going to the bank it would be better to borrow from some other farmer who knows his circumstances and would be willing to lend without security, and in case of a bad harvest would not press for payment. If farmers would only practice a little forethought and self-denial there is no class of people in the world better situated to pay, as they go, at the stores than they. They could always have butter, eggs, poultry, honey, wool, sheep pelts, or something else to exchange for goods. It is a mistaken notion that the merchant makes a great profit on farmers' produce, and that it should be sold directly to consumers for cash, and cash paid at the stores. My father had a

country store, and having been one of his clerks to wait on farmers, and afterwards a farmer myself, I have had experience on both sides of the counter. Merchants do not expect to make profit on the products they take from farmers in exchange for goods. If they can dispose of them for cash without loss, they are well satisfied for their trouble. They get more trade thereby and make a reasonable profit on the goods. I have known several farmers who never had a store account, and am well acquainted with several excellent ladies who buy all the necessary dry goods and family groceries by selling butter and eggs. They consider it just as genteel and honorable to go to the store with a basket of eggs as with a reticule full of dollars. It is a mistaken pride that would prevent either a man or a woman from exchanging something valuable, of which they have a surplus, for something else which they need."

A Timely Suggestion.



ANKERS select capable merchants when they open a discount account and satisfy themselves that the names on the paper are not men of straw; most wholesale merchants exercise care in the selection of their customers, and so does every employer, male or female, in the selection of his or her help. Why shouldn't the retail dry goods merchant exercise the same care in the selection of people with whom he opens accounts? While we regret the recent failures in the wholesale trade we can at the same time sympathize with retailers who will be disappointed in getting deliveries of their spring selections, and with some general storekeepers who will require to establish fresh credits. In view of the reduction in grocery terms and the more vigilant scrutiny of credits we would respectfully advise our retail friends to select one or two good, reliable houses in each line of goods carried and stick closely to them, giving them the fullest confidence about financial affairs should a little assistance be required at certain seasons of the year. It is a very unwise policy for a retailer to have twenty or thirty creditors unless he is perfectly independent and can pay cash. It is much easier to manage eight or ten creditors who would not hesitate to help any deserving and capable merchant in an emergency, brought on by overbuying or getting too much on his books temporarily, preferring to keep a good customer on in business instead of forcing him to assign with all the accompanying trouble and expense. We heard of a storekeeper, the other day, whose capital at starting consisted of \$600 in past due wages and who has gradually drifted into the hands of forty creditors, and owing to one of the recent wholesale failures has been obliged to seek pastures new. This is an illustration showing that credit is too cheap, but showing also the folly of giving an order to every traveller who calls. Retailers should select their creditors as well as their debtors, and then they could rely on orders being carefully executed; on getting value for their money and the correct and seasonable styles, besides a reasonable amount of financial aid after satisfactory explanations at certain periods of the year. Such houses will be found in our advertising columns.

The Dry Goods Market.

On another page we have referred to dress goods and prints, and have to add in regard to the latter that an ottoman printed cotton cloth with sateen stripe, called "Sicilian" is one of the novelties in these goods. It is being shown by a few of the leading houses and is bound to become popular, especially for the better class trade. There is a growing demand for Ladies' Blouses which will be largely worn with the new styles of prints, especially for outing and boating costumes.

There has been an unusual demand for Flannelettes, both in stripes and checks. Owing to this active demand, the mills have advanced about fifteen per cent., and will not accept repeat orders except for April-May delivery.

In Men's Furnishings, top shirts are shown in great variety. They are most attractive goods, and are being freely purchased.

Around the Festive Board.



LAST month, at the annual meeting of the Dry Goods Section of the Toronto Board of Trade, it was decided to hold their first annual dinner on February 6th. The dinner was held in the National Club on the evening of that day, and about sixty gentlemen, representing every firm in the city, sat around the festive board. Mr. S. Caldecott, President of the

Section, occupied the chair, and had on his right Mayor Clarke, and on his left Mr. John I. Davidson, President of the Board of Trade. Among the visitors were Messrs. John Knox, A. Morgan, George Sweet and Joseph Green, Hamilton; and A. E. Pavey and George S. Birrell, London. Letters of regret were received from a number of Montreal merchants who were unavoidably prevented from being present.

Mr. Barnett, steward of the club, surpassed himself in the magnificent spread laid before the Dry Goods gentlemen, and it was acknowledged to be the finest that ever graced the tables of the National. It was his last effort at the club, as he removes to the Board of Trade restaurant within a few days, and it was a triumph of the culinary art. Great credit was also due to the dinner committee, who so carefully attended to the details that not a single hitch occurred, and punctually almost to the minute the guests sat down to the tables, and it is needless to say did ample justice to the good things provided.

After the clatter of knives and forks had subsided the chairman proposed the toast of "The Queen," which was loyally honored.

The chairman, in proposing the next toast, "The City of Toronto," dwelt particularly upon the idea that though they were all competitors for business they were not antagonists. They had a common purpose, common methods, and common interests. All aimed to be successful merchants, and one purpose of the present gathering was for a thorough ventilation of some practical questions with the view of avoiding the rocks upon which so many wholesale and retail merchants make shipwreck. Of the capacity of Dry Goods men he had the greatest respect, and from the ranks of the trade had come some of the most eminent men in the walks of life, notably the author of "Robinson Crusoe;" the famous angler, Izaak Walton, and in the present century Cobden, the great apostle of Free Trade, and John Bright, the greatest orator of the British House of Commons, while in our own country one of the most eminent lawyers commenced his career with a five years' apprenticeship in a wholesale dry goods house. In other words, the man who could steer a wholesale dry goods house into the haven of success was capable of conducting the affairs of the government of a country. They must rise above the pride of trade and be not merely merchants but Canadians. They ought to take proper pride in having such cities as Quebec, Montreal, Toronto, Hamilton, London, and Winnipeg. He saw no reason to fear for the future of Canada. There was a movement on foot to promote Commercial Union with the United States. For

his part, and he believed he spoke the sentiments of the commercial community, he did not believe in Commercial Union, nor was he in favor of annexation. As Shakespeare says:

"Blow, blow thou wintry wind;
Thou art not so unkind as man's ingratitude."

What, he asked, could England do for us more than she has done? What gave efficiency to our fishery rights?—the guns of England. What now makes our rights in Behring's Straits respected?—the guns of England. Has she not opened her markets freely to us? Cannot we send there all the cattle, wheat, butter, and cheese that we have to export? Did she not nurse us in our infancy and shall we now discriminate against our mother land? (Cries of "No, no," and tremendous cheering). We could not tell what might be the outcome of the McKinley Bill, but McKinley Bill or no McKinley Bill, Canada was bound to go forward. We were living under the best Queen and the best Government and had a grand and glorious territory, and it only required us, in the language of Shakespeare,

"To ourselves prove true,
And it follows as the night to day
We cannot then be false to any man."

And in the language of Mrs. Browning:

"Let us gird up ourselves to the fulfilling of our great mission. We will curb the rough mouths of our wilderness steeds; we will plough the seas with our ships double-decked; we will build the great cities and do great deeds."

His Worship the Mayor, in replying to the toast, referred to the danger which threatened Toronto from the imperfect appliances for supplying water, and urged the business men present, in the most emphatic terms, to see to it that the new by-laws for procuring new engines were triumphantly carried when submitted to the vote of the ratepayers. He referred to the rapid progress of the city, and felt confident that if the Board of Trade would take a livelier interest in the city's affairs, his hands would be much strengthened in his efforts to bring about much needed reforms.

The toast of "The Board of Trade" was responded to by President Davidson, who drew attention to the successful way in which the grocers were carrying out the reduction in the terms of credit, and hoped their example would be followed by such an important section of the Board, as the Dry Goods.

Addresses on the following important questions by prominent gentlemen in the trade then followed: Business tax, dating ahead, cash discounts, granting credits, shortening credits, retail importing and renewals, compromises, inadequate profits, insurances, good-fellowship. All were handled with an intimate knowledge of the subject and contained a number of valuable suggestions which will doubtless be taken advantage of in the future, and inaugurate a new era and particularly create a good feeling among Dry Goods men, which was the chief reason for the pleasant gathering.

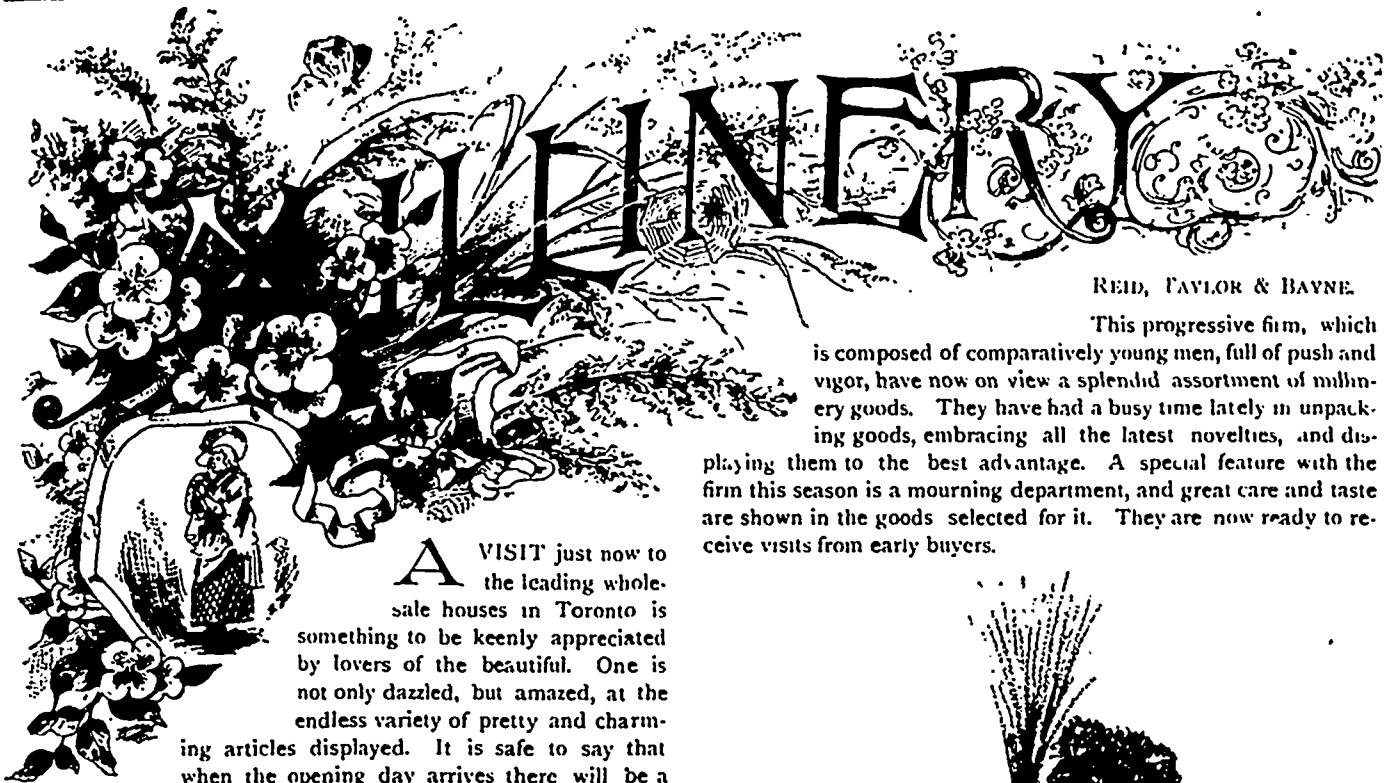
The addresses were followed by a few practical remarks by Mr. Donald Mackay, the father of the Dry Goods trade, and by Mr. Drynan, as representing the retail trade, who expressed his gratification at what he had heard, and hoped that nothing but good would result.

At 12.30 the National Anthem was sung and the gathering dispersed, each expressing his gratification at the splendid success of the first annual dinner, and hoping to meet around the festive board again next year.

Dress Goods and Prints.

Buyers for the wholesale houses report that the leading styles in dress goods for the Canadian trade for this year will comprise plaids, baiges, shepherds, Henriettas, nun's cloths, tailor made tweeds, cashmeres in wonderful shades and varieties, mohairs, spot tweeds, Camel's hair tweeds, printed all-wool delaines, bengalines, surahs and faille silks. The principal novelty is the new cornflower color in Henriettas. There has already been a very large demand for dress goods more particularly Henriettas.

In prints the styles this season are more inclined to "set" objects than sprays, and spots of all kinds are great favorites. There is already a big demand for them;—in fact cotton goods of all kinds are in great demand. The advance in the market about two months ago has caused prices to be maintained firmly, and jobbers are looking for advances in many lines.



REID, FAYLOR & BAYNE.

This progressive firm, which is composed of comparatively young men, full of push and vigor, have now on view a splendid assortment of millinery goods. They have had a busy time lately in unpacking goods, embracing all the latest novelties, and displaying them to the best advantage. A special feature with the firm this season is a mourning department, and great care and taste are shown in the goods selected for it. They are now ready to receive visits from early buyers.

A VISIT just now to the leading wholesale houses in Toronto is something to be keenly appreciated by lovers of the beautiful. One is not only dazzled, but amazed, at the endless variety of pretty and charming articles displayed. It is safe to say that when the opening day arrives there will be a large influx of buyers from the country who will not go away disappointed at what they have seen.

D. McCALL & Co.

The rapidity with which the firm of D. McCall & Co. rushed to the front in their particular line has been a marvel. The firm is composed of D. McCall and Wm. Blackley, both Scotchmen, thoroughbred in their business, full of energy, push and determination. It is over ten years since they started the present extensive business, and during that period have earned an enviable reputation for straightforward dealing. Mr. Blackley, besides being thoroughly up in the business in every department, is an expert accountant and looks after the details of the office work with the pertinacity of a watch dog, while Mr. McCall caters to the tastes and whims of the trade, and having been in the trade for the past thirty years, is the best known millinery man in Canada. Their trade is not only local but reaches as far east as Nova Scotia, and British Columbia in the west. Ten travellers scour the country for orders, and one of the finest warehouses in the country contains the immense stock they carry. Extensive alterations and improvements are being made, but will not be completed till next fall. The spring trade in placing trip has been very satisfactory, and the firm look forward to a good trade. In taking a look through the great warehouse, we were surprised at the piles of goods consisting of Hats, Flowers, Feathers, Silks, Laces, Ribbons, etc., in endless variety.

S. F. MCKINNON & Co.

This old established and popular firm have been making extensive preparations for their spring opening, and their large and commodious premises begin to look bright and cheerful with their new importations which have been arriving daily. They report that the bulk of their stock is now to hand, and they have everything in shape for their visiting customers. Travellers orders have been placed on a liberal scale, and altogether the prospects are much better for a good millinery season. They state that flowers will be very much worn during the coming season, and there is every indication of its being a better lace season than the last. Ribbons are shown as largely as ever. Hats are again with wide brims and low crowns. Very few plain goods are being shown, all being mostly fancy braids. Leghorns will be much in demand for the coming season, and bonnets will be again small.



PLATE NO 1.

A close toque, composed of overlays of black gauze, edged with gold galloon. A sample trimming of cluster of yellow chrysanthemums and aigrette.

THE COMING MILLINERY.

As milliners can make more on a fabric than a straw hat, says the N. Y. Dry Goods Economist, they will not be averse to learning that the former will be in the ascendancy this coming season. Flowers will take, also ostrich tips and aigrettes. Both may appear on the same hat.

In fabrics crepes, nets, and gauzes are already made up in shirred and puffed brims and soft crowns. A velvet wreath of shaded flowers may surround the crown and a bunch of tips curl over from the back, mingling with loops of silk, gauze, or velvet ribbon.

While velvet flowers are recommended for the early season, the lovely silk and muslin designs will be worn later. Wreaths, graceful sprays and bunches are all seen, and the violet, rose, daisy, chrysanthemum, morning-glory, forget-me-not, pansies and other wild and rarely cultivated blossoms, are of every hue and combination, as the natural colorings are by no means consistently followed.



PLATE NO. 2.

A low crown poke of Belgian split straw, faced with soft net lace. The crown is covered with black-dotted white gauze, drawn out at brim and scalloped at edge. A band of black velvet ribbon surrounds crown and bows of same with filling of the gauze is arranged at back. A cluster of carnation-pinks is placed at front; strings of pale pink satin.

An evening bonnet is called Henry III., as it reminds one of the plumed casques of that period. It seems to be a crownless toque brimmed with a band of ostrich trimming, and has ostrich tufts at the back falling forward and downward over the crown part and hair. In front rests two large velvet roses and a few loops of velvet ribbon.

Shaded tips will be one of the season's novelties. Pink, yellow, pale green, lavender, turquoise, black, tan and gray promise to be "raging successes." Velvet-dotted nets will form some of the prettiest hats, with velvet ribbon loops. Gilt and jet passementerie will be greatly used as bands and ornaments.

Piece velvet is such a staple article in millinery that it is often not mentioned, but it is "always there" nevertheless. The straw stocks show many black, tan and gray shades. Eucher a small close turban, one projecting a trifle, or a large brim in a modified poke or pent-house shape, with a close back, are the chief styles.

ARTIFICIAL FLOWERS

Mr. Adolf Fahrenbach, Montreal, writes: I read with much pleasure your interesting article referring to the Millinery trade, and I beg to call your attention to the fact that the Canadians are not behind the Americans in their efforts to make their country produc-

tive. What Chicago does on a large scale, Montreal is doing on a more moderate scale, owing to the demand being considerably smaller, but the fact is that Montreal possesses an establishment that produces the most beautiful Flowers, Buds and Leaves, and mounts them for bouquets, garlands and bonnets, equal to the most elegant and exquisite that can be imported from France or Germany, where this industry is about as old as the countries themselves. Of course, only long experience in these two countries could have accomplished the taste and skill of the manager of this establishment, and her help to such perfections, which is highly appreciated by those Canadian Millinery houses, who bought through Messrs. Feodor Boas & Co., of this city, the flowers made in said establishment.



PLATE NO. 3.

A toque-turban of lace straw, natural color, bound with edging of gold galloon and faced with black seine mesh of net. The trimmings are Watteau green and brownish silk faille with interwoven figure in gold and delicate pink wild roses and foliage. An ornamental pin with jewelled head is at back.

About Braids.

Mr. J. N. Adams, Winnipeg, Man., writes:—The following may be of some interest to some of the trade, viz.—Why braids always come in odd numbers. The explanation is as follows:—Count the number of threads in a piece of braid, multiply the same by four, and add one to the amount. For instance, take a 39 braid, and in it you will find 8 threads or cords, add one and you will have a number 39. This may be a chestnut to you, but to very many it will be quite new.

WHOLESALE MILLINERY. REID, TAYLOR & BAYNE.

The bulk of our importations have already been passed into stock, and we shall be pleased to receive a call from early buyers who may be visiting this market previous to the General Openings (due notice of which event will be furnished the trade in ample time). The stock was never in a more complete condition at this early date, and buyers would do well by placing at least a portion of their orders early.

STYLES CORRECT. PRICES RIGHT.
LIBERAL TERMS.

S. F. MCKINNON & CO.,

35 Milk St., London, E. C. England.
Corner Wellington and Jordan Sts., Toronto.

Our stock is fast approaching completion and we are in a position this week to attend to the wants of early buyers who may visit this market previous to the **General Millinery Openings**.

There is a thorough change in **styles** this season especially in **Novelties** which will give ample scope to the Milliners' art. We have a choice stock replete with every requisite in this line.

An important feature with us this season is a
Special Mourning Department.

We have given particular attention to this branch and no Milliner should miss giving it a look through.

REID, TAYLOR & BAYNE,

9 and 11 Wellington St. East,
TORONTO.

Facts Worth Knowing.

OUR preparations for Spring trade are the most extensive we ever attempted.

THE reputation we have earned since the establishment of our business for **EXCLUSIVENESS OF STYLES**—

Variety of Designs and Elaborateness of Display

will excel any previous efforts made.

Anticipations for a good trade are very cheering, and we look for a visit from all our customers during March.

Goods are arriving daily. Placing orders will be shipped as rapidly as possible, and then announce our spring opening—**FIRST WEEK IN MARCH.**

We do not intend to rush the season by making an attempt to forestall our conferees.

We know the trade are on the lookout for **OUR OPENING** and will not come a day sooner than we announce; therefore we will open on the

FIRST TUESDAY IN MARCH.

We say **TUESDAY** as Monday is not a convenient day to reach the city.

BEAR THIS DATE IN MIND. IT WILL BE WORTH MONEY TO YOU.

D. McCALL & CO.,

WHOLESALE MILLINERY,

12 and 14 Wellington St., East, — TORONTO.



THE HAT TRADE.

Wholesale houses are now busy receiving and unpacking their consignments of English felts for spring delivery. Travellers have been on the road since the New Year, and orders are fully up to the average. The prospects for large sales by the retail trade are good.

Messrs. A. A. Allan & Co. report that their importations of straws are heavier than ever. The flat brim boater is the most fashionable hat, and black and brown are the leading colors. Mackinaw hats will also be worn very much.

THE TUNSTEAD HAT.

Messrs. J. Tunstead & Co., Hamilton, Ont., were the original manufacturers of fur felt hats in Canada. The business was started in 1882, as the Dominion Hat Co., of which Mr. Tunstead was manager. Mr. Tunstead was the first manufacturer to cater to the retail trade and has continued to do so ever since. The business has rapidly increased until now there is scarcely a retailer in the Dominion that doesn't know the Tunstead hats, and who thoroughly believe in them for durability and finish.

ELECTION HATS.

The general elections should prove a bonanza to the retail trade. People who have the betting propensity in a mild form, go in for a hat bet. We know a man who won seventeen hats on the result of last general elections, and he was generous enough to share his luck with his friends, who were able to sport a handsome "tile." Retailers should get in their supplies early and be prepared for the deluge after the elections are over.

BEHRING SEA.

In the Sayward case, brought into the United States Supreme Court by the Dominion Government with the object of settling the points at law involved in the international dispute as to Behring's Sea, the Court has decided to grant the application for leave to move for a writ of prohibition staying the execution of the decree of the Alaska District Court libelling the Sayward. Canada therefore scores point one.

Capt. Terry of the Sayward is authority for the statement that the seals are not decreasing. He says that instead of decreasing they are increasing. He saw more seals last summer than he had ever seen before in the northern Pacific ocean and Behring sea. He also makes another very interesting statement. He says that the seals, when returning to the rookeries are, in the case of the females, laden with young. If those female seals are allowed to enter Behring sea and deliver their young, the perpetuation of the race is secured. If, however, the United States forbid killing the seals in Behring sea, the sealing vessels would simply take a position at the outer entrance to the sea by the Aleutian islands, and kill the ani-

mals, thus destroying old and young together. In other words, to kill seals in the North Pacific ocean, where there is no possible question of restriction, means the destruction of the species, while the killing of seals in Behring sea, after the period of maternity has passed, means the perpetuation of the species. Capt. Terry says that the seals are found in schools of about thirty, and only two, or rarely three, can be killed before the rest escape. At this rate, he says the seals can never be exterminated.

LONDON FUR SALES.

Messrs. T. Dunnet & Co's., London correspondents report the result of the fur sales on January 19th to 23rd as follows:

HUDSON BAY COMPANY'S SALE.

Beaver 15 per cent. higher than in January, 1890.
Musquash 10 per cent. higher than in January, 1890.

MESSRS. C. M. LAMPSON & CO.'S SALE.

Beaver 15 per cent. higher than in June, 1890.
Marten 15 per cent. higher than in October, 1890.
Wolverine same as in June, 1890.
Lynx 15 per cent. higher than in October, 1890.
White fox 15 per cent. lower than in October, 1890.
Skunk 25 per cent. higher than in October, 1890.
Wolf 10 per cent. lower than in October, 1890.
Japanese fox 20 per cent. higher than in October, 1890.
Australian opossum 10 per cent. higher than in October, 1890.
Black and brown bear same as in October, 1890.
Gray fox same as in October, 1890.
Grizzly bear 10 per cent. lower than in October, 1890.
Muskrat, spring skins, 25 per cent. higher than in October, 1890.
Muskrat, fresh spring and early winter, 10 per cent. higher than in October, 1890.
Black muskrat 20 per cent. higher than in October, 1890.
Mink 25 per cent. higher than in October, 1890.
Raccoon 7½ to 10 per cent. higher than in October, 1890.
Opossum 50 per cent. higher than in October, 1890.
Hair seals, dry, 10 per cent. higher than in October, 1890.

SALTED FUR SEALS.

Alaskas, quality considered, same as in October, 1890.
N. W. Coast pups 7½ per cent. lower, large sizes 7½ per cent. higher, than in October, 1890.
Lobos Island seals 5 per cent. lower than in October, 1890.
Cape Horn seals same as in July, 1890.
The next fur sales will be held by the Hudson Bay Co., on March 9th to 12th, and by C. M. Lampson & Co., March 9th to 23rd.

IN EUROPE.

Mr. B. Hertel representing T. Dunnet & Co., Toronto, has left for Leipsic & Moscow to make purchases of furs for next season.



The Patented Napa Buck Glove has no equal.
Price refunded if they do not meet our representations.
We have the exclusive right for Canada. No others genuine.

W. H. Storey & Son,

GLOVE MANUFACTURERS,

ACTON, ONT.

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. FAWCETT

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 & COMPANY,

MANUFACTURERS

— OF —

FINE FURS.



491 and 493 St. Paul St.,

MONTREAL.

WE beg to announce to the Trade that we will in the course of a few weeks, through our representatives, show an unusually large and fine line of manufactured furs for the Fall and Winter Season of 1891-92. Our buyer who is now placing orders for skins in the European markets has advised us that he has secured a choice collection of furs of every description. We can therefore assure merchants throughout the Dominion that we will be in a position to fill orders in a way that will reflect credit on ourselves and give every satisfaction to the purchaser.

N.B.— We are sole agents for the Dominion of Canada of the following celebrated manufacturers of English Silk and Stiff Hats : LINCOLN, BENNETT & CO., London, Eng.

W. WILKINSON & CO., Regent St., London, Eng.

JAMES E. MILLS, Stockport, Eng.

Gloves.



ANTIQUITY of gloves is very great, says an exchange. They doubtless antedate history, for the earliest literature alludes to them. They have been known and worn from the remote age of the world. Homer, in the *Odyssey*, describes Laertes, the former King, the father of Ulysses, in his retirement. "While gloves secured his hands to shield them from the thorns." Xenophon jeers at the Persians for wearing gloves as a protection from the cold. "Not only did they have umbrellas borne over them in the summer," he says, "but in winter it is not sufficient for them to clothe their heads and their bodies and their feet, but they have coverings made of hair for their hands and fingers." The Romans scorned such effeminacy at that time, but we are told that at about the time of Christ the amanuensis of Pliny, the historian, wore gloves to keep his fingers nimble in cold weather. Gloves were, in 1416, often set with precious stones, and sufficiently valuable to be left as legacies. They have ever been an accessory to the dress of royalty. They have a place in the regalia, and we read of purple gloves, ornamented with pearls and precious stones, which were deemed ensigns of imperial dignities. They were so intimately connected with kingly power that monarchs were invested with authority by the delivery of a glove.

THEIR MANUFACTURE IN CANADA.

A representative of THE REVIEW paid a visit last month to the factory of Messrs. W. H. Storey & Son, Acton, Ont., and was courteously shown over their extensive establishment by Mr. Storey jr. It is an interesting study to watch the various processes a glove has to go through before it reaches the hands of the wearer. The manufacture of gloves was commenced by Mr. Storey in Acton in 1867 in a very small way, but being a man full of push and energy he rapidly made a name for his gloves second to none on the continent. In 1884 the firm were forced to erect very large and commodious premises to meet the growing demands of the trade and from a few employees at the start in 1867 they now employ over 200 hands in the various departments. The output has increased considerably year by year until now it has reached gigantic proportions. One of the chief articles produced by the firm is the patent Napa buck glove for which they hold the exclusive right in Canada. For toughness and durability these gloves have no equal and have become famed throughout the American continent. Regarding these gloves the retailer is refunded his money should they not prove as serviceable as represented. They are useful both for driving and walking, and every genuine pair bears the stamp of the firm.

Talks with Traders.

"A merchant cannot make any greater mistake than to be mean in his business. There are people in the world who are short-sighted enough to believe that their interests can best be promoted by grasping and clinging to all they can get, and never letting a cent slip through their fingers. As a general thing it will be found, other things being equal, that he who is most liberal is most successful in business. Of course I do not mean that a man should be prodigal in his expenditures, but he should show his customers, that in all his transactions, as well as social relations, he acknowledges the everlasting fact that there can be no permanent prosperity or good feeling in a community where benefits are not reciprocal. I believe in the proverb 'penny wise and pound foolish.'"

"The mania for cheapness, the desire to get everything as cheap as possible, is the characteristic of far too many people. To spend valuable time higgling over a cent, and to become biased in favor of an article merely by the element of cheapness, is evidence of great weakness. The inconsistent spectacle is often witnessed of men who demand fair prices for their own wares, seeking to procure what they need from others at ruinously low figures. The man who is loud in his demand for fair wages for an honest day's work is often seen passing by an honest dealer's store who sells at a fair price, and purchasing of the cheap tradesman who has come into the community to undersell regular dealers. This demand for cheapness compels the production of inferior articles, and in the end becomes a false economy."

"Many merchants seem to forget that goods will not sell themselves, and they wonder why it is that business is so dull with them. If by an accident, the goods are easily disposed of for a short time,

soon competition appears, and then the trade will have to be divided between the two. There is then needed, if not before, the talent of the merchant to sell the goods. A well-known dry goods merchant used to say, he would not give a cent for a salesman who could only sell those things that were wanted. The kind of salesman he desired to employ, was one who could sell, even though the buyer was especially anxious not to purchase."

"I never talk price, but always quality, and my trade continues steadily on the increase. Quality is what makes or loses a customer. If an article is offered cheaper by some competitor, the customer, nine times out of ten, will argue that it is because the service is inefficient, or that a low price in one article is only an excuse for an extravagant price on another, and therefore he becomes the steady patron of the store where quality is the first consideration, and where a fair price is the rule."

Personal and General Notes.

The partnership existing between J. W. Russell and J. A. Seybold, trading as Russell, Seybold & Co., wholesale dry goods, Ottawa, Ont., has been dissolved, and in future the business will be conducted by J. A. Seybold & Co.

The firm of Caldecott, Burton & Co., wholesale dry goods, Toronto, has been dissolved, Mr. W. C. Harris retiring. The business will be continued by the remaining partners under the style of Caldecott, Burton & Spence.

Mr. Warring Kennedy, of Samson Kennedy & Co., Toronto, delivered an interesting and eminently practical lecture to the students of the Hamilton Business College on Feb. 4th, on "Five essentials to success in business life." At the close he was tendered a hearty vote of thanks by the students of the institution. Mr. John Knox, President of the Board of Trade, another wholesale dry goods merchant, occupied the chair.

Mr. John Wilson, lately with Mr. S. Davison, Manufacturers' Agent, Toronto, was last month offered and accepted an appointment to represent Clark's Mile-End Spool Cotton in the State of Missouri, with headquarters at St. Louis. During his brief residence in Toronto Mr. Wilson, who is a native of Paisley, Scotland, made many warm friends who sincerely wish that every success may attend him in his new and important sphere of labor.

On Feb. 11th, Mr. Clayton Slater, for a long time one of the "cotton lords" of Canada, died at Brantford, Ont. He was born in Barnaldsurck, Yorkshire, in 1839, and came to Canada in 1880, when he built a large cotton mill at the Holmedale, Brantford, and in 1883 started the wincey mill. Mr. Slater was educated, as he used to say, "in the high school of practical experience." He leaves a widow, a daughter and two sons to mourn his loss.

Mr. James Lockhart, of the firm of James Lockhart, Son & Co., wholesale woollens, Toronto, met with a sad bereavement on Feb. 2nd. His son Gilbert, a bright and promising youth, 18 years of age, who held a position in the Bank of Montreal, had been confined to the house by an attack of bronchitis, and when his mother saw him before retiring for the night he complained of the room being suffocating. During her absence for a few minutes he rose and opened the window, but in doing so overbalanced himself and fell to the ground, a distance of about 40 feet. He died within an hour.

A horrible accident, by which over twenty people were killed and 30 injured, occurred at the works of the Quebec Worsted Co., Quebec city, on Feb. 12th. The works had been closed for two or three weeks for repairs to the boilers and machinery, and on the 12th the hands returned to work. It was decided not to start that day, as the boiler had not been tested. Many of the employes hung around the boiler room warming themselves, when suddenly the boiler exploded, blowing the building and a large chimney to the ground and burying a large number of the employes in the ruins with the result stated above. The mills were recently purchased by the Paton Manufacturing Co., of Sherbrooke, Que.

Since our last issue the fire fiend has been keeping up his record of disaster. Amongst the fires affecting the dry goods and allied trades we have noticed the following: Jan. 14th. Wm. Ewan & Sons, wholesale clothing, and G. R. Ross & Co., woollen commission merchants, etc., Montreal; loss about \$40,000. Jan. 20th. H. Kellert, wholesale clothing, A. Jacobs, wholesale woollens, Montreal; losses \$4,000 and \$15,000 respectively. Jan. 20th Chas. Richardson, dry goods and gents furnishings, Owen Sound, Ont.; loss about \$6,000, insured for \$4,700. Jan. 28th. James Harris, furrier, Toronto; loss several thousand dollars covered by insurance. Feb. 6th. D. E. Jackson, dry goods and carpets, Gananoque, Ont.; loss \$15,000, insured for \$8,500.

Fashionable Ladies' Jackets.

The new spring collections of ladies' jackets show the same tendency which we observed during the present winter. We mean to say that the shawl collar, which, turned up, almost makes a Medicis collar, will remain in favor. These shawl collars are of plain or embroidered silk, and sometimes show very elaborate designs. The plain, everyday lapels, however, are not forgotten, and, as usual, follow closely the style of those worn by men. The latter are more used for garments made of dark material, while the shawl collars, either plain or embroidered, are seen on light colored jackets. The only novelty in this line is to be found in jackets which are cut exactly like a coat. Whether these jackets will find favor in the eyes of the fashionable dames remains to be seen. A very pretty model of this kind consists of a jacket made with long cut lapels. The front hangs down loosely, while the back is tight fitting. The lapels are so long that they go down to the waist, where they are kept together by an inside fastened hook. Some of these coat jackets show Brandenbourgs, which arrangement is old, and consequently can make no pretence for novelty. Fancy capes will also be worn. The new Talmas which are nothing more nor less than long pelerines, are made with large embroidered front and back insertions, and show volants round the border of the garment. The collar is of the usual Stuart pattern, and consequently not new. Light, plain, colored draps de dame is the preferred material for the manufacture of all kinds of Talmas. Dust and rain mantles are once more made with large puffed shoulder capes. At the waist the mantle is plaited and hangs down in long folds which give it a rather bulky appearance. Dry Goods Chronicle.

First French Novelties of the Season.

The Paris correspondent of the London Warehousemen and Drapers' Journal describes the first French novelties of the spring season of 1891 as follows:—The great majority of the silks provided for this and the coming season are figured with floral patterns. Large designs are principally reserved for the thickest and richest of the silken brocades intended for trains and manteaux de cour. For the rest, small single flowers and bouquets are preferred. The blossoms chosen are mostly of an ordinary type, violets, pinks, lilies-of-the-valley, cyclamen, blue-bells, primroses, daisies, hyacinths, cowslips, rosebuds, wild roses, and such like, drawn with careful regard to the natural forms, and woven in soft satiny silks. The exceptions to the floral figuring are the spots, generally elongated oval form or shuttle-shaped. These are often applied to thin materials whereon they are reproduced in satin or perhaps in velvet pile.

In the early spring we shall doubtless see a good deal of grey, especially the pearly and lavender shades of this neutral, while for ribbons and flowers, hyacinth and periwinkle grey-blue promise well. Woolen dress goods in greys and dull browns and the beiges are woven like silks with small flowers, spots and simple forms, but placed wider apart. All kinds of bead-work and gold passementerie are in great request. Imitation jewels set in metal arabesques or velvet bands, or mounted so as to be sewn on separately, have by no means fallen in public estimation, since they have become more general; the taste for them, indeed, seems to have grown on what it feeds upon.

Fine and Stylish Embroideries for Summer.

On entering the large importing houses of embroideries to-day, says the N. Y. Dry Goods Economist, one will find a marked change from former years. Where from the earliest time the general appearance and impression was white, we find now one half of the store filled with black goods, or black mixed with colors. The reason for the change lies principally in the fact that white dresses became too cheap and therefore too common. A few steps off a lady in a fine white dress of great value appeared no better dressed than one wearing a common "Schiffle flouncing." As business in fine white flouncings became dull within the last year a new idea was needed for new life in this trade, and so we find now black embroideries and

black Swiss with colored embroidery. Never before was it possible to show experience and artistic taste so well as in the manufacturing of colored embroideries on black ground, because flowers, leaves and branches can all be made in natural colors, without a loud effect or producing an article too dear for general trade. In the novelty department of some importers, we find the handsomest designs of pansies, daisies, American beauty roses, pinks, heliotrope and other flowers, all on black in colors. Such dresses have the advantages that they don't need washing, and are all made on fast black, which can stand rain and sun without damage.

Ladies' Linen Cuffs.

Fashion has ordained that linen cuffs are once more to be worn by the fair sex in London, England. At the same time, fortunately, an improvement has been introduced which should effectually dispose of the complaint that cuffs can not be kept in their proper place. These new cuffs are of the usual appearance externally, but they contain an inner band, which can be buttoned tightly round the wrist, and in this manner all danger of slipping up the arm or over the hand is completely obviated.—Ex.

Three and Four-ply Cloths.

In addition to double cloths pure and simple there are many others known as "three-ply," "four-ply," etc., implying that the cloth is not merely a double, but a three or four-fold cloth. It does not always follow, though, that a three or four-ply cloth means that there are three or four distinct fabrics woven together, though that may be so; there may be two perfect and complete cloths and filling between them, which is not in itself, strictly speaking, a complete cloth; or it may be that two double-faced cloths are combined, as is the case with some very thick, bulky cloths which are used for covering rollers and other purposes.—N. Y. Dry Goods Chronicle.

Photographing on Cloth.

Among the recent discoveries in the art of photography, says the Textile World, is one claimed to be made by English chemists of a chemical which when applied to cotton cloth or silk puts it in a condition to be "sun printed" in a somewhat similar manner, we should imagine, to that in which blue prints are made. The colors are said to be permanent.

An English journal says that the chemical that is employed in obtaining this result has been patented, and receives its name "primuline" from the primrose color it imparts to the material impregnated with it.

The process gives the best results when employed on cotton goods, owing to the more perfect absorption of the chemical. The first operation consists in obtaining the finest calico, free from dressing and soaking it thoroughly in a solution of primuline, and next se isatizing it in a bath of nitrate of soda and oxalic acid performing this later operation in a dark room.

The Needle-and-Thread Tree.

Imagine the luxury of such a tree and the delight of going out to your needle-and-thread orchard and picking a needle threaded and ready for business. Odd as it may seem to us, there is, on the Mexican plains, just such a forest growth. The tree partakes of the nature of a gigantic asparagus, and has large, thick, fleshy leaves, reminding one of a cactus, the one popularly known as the "prickly pear." The needles of this needle-and-thread tree are set along the edges of these thick leaves. In order to get one equipped for sewing, it is only necessary to push the thorn or needle gently backward into its fleshy sheath, this is done to loosen it from the tough inside covering of the leaf, and then pull it from the socket. A hundred fine fibres adhere to the thorn like spider webs. By twisting the needle during the drawing operation this fibre can be drawn out to almost indefinite length. The action of the atmosphere toughens these minute threads to such a degree as to make a thread twisted from it, not larger than common No. 40, capable of sustaining a weight of five pounds, about three times as strong as common six cord thread. The scientific name of this forest wonder is *Tensyana mucanina*.



The Art of Selling.

To the student of human nature probably no greater field to study odd and peculiar characters presents itself than in the several departments of a large clothing house, writes Samuel Wielar in the Pittsburgh Dispatch. A few days spent at one of these houses will bring one in contact with more quaint and curious people than one would encounter in a long journey. The machinery of a salesman's life does not revolve as smoothly as one would suppose judging by a superficial glance.

It is generally supposed that a salesman's duties consist merely in showing his goods, fitting them on, and having them wrapped up. A more mistaken idea could not be imagined; for, if this were all, selling would be pastime. The successful salesman must be a close observer to enable him to "size up" his customer at a glance and know how to approach him. He must be cool, cautious, determined, and possess an almost inexhaustible supply of patience.

In nearly all houses there is a rule that if a salesman fails to effect a sale he must transfer his customer to another salesman. The sales made by these transfers are numerous, proving conclusively one of two things—either the first salesman, through some reason or other, failed to make the proper impression, or the customer was such a peculiar character that the manner and language, combined with the different tactics of the second salesman, happened to catch his fancy. No one without the personal experience can realize the tremendous strain and tax to which a salesman's patience is subjected. He must be prepared to meet all sorts of statements and arguments and be able to disprove them promptly and in a genial manner. Under no circumstances must he lose his temper; if he does he is lost, no matter how much time and labor he has spent or mental worry he has suffered.

Customers as a rule are very practical, unsympathetic and independent, and imagine they have unbounded rights to which poor salesmen must pay due deference. Should they be gently reminded of the trouble and annoyance undergone to effect a sale, he will probably be informed with the coolest effrontery imaginable that "that's what you are here and get paid for," and they "don't propose to buy" until they "look around and see where they can do the best."

Here comes the cranky customer walking in nervously: "I want some clothes!" "What kind?" asks the salesman. "I don't know, let me see some and I'll tell you," he answers very snappishly. The salesman, not affecting to notice the slight, shows this sort of customer a good suit at once. The customer glances at it, and with the remark, "That isn't what I want; there's nothing in this house that suits me," starts to rush out. Now comes the tug of war that gives the salesman an opportunity to display his ability. Politeness and suavity are of no avail with this "subject," so other tactics must be resorted to, and that very quickly.

The salesman must use a certain amount of independence to prevent his customer getting the upper hand, and by a short, sharp, decisive argument convince him of his inconsistency and unreasonableness. Unless a customer is a hopeless case this usually has the

effect of bringing him back; the salesman can talk more naturally, the customer acts more rationally and generally a sale will eventually be made.

The "undecided customer" enters with a very unsteady gait, an "I-don't-know-whether-I'll-buy-or-not" expression on his countenance, and is continually looking about him. He likes everything in a measure, that is shown him; "this is pretty," "that looks well," "the other is cheap," and so on, but he cannot make up his mind to purchase. This customer is difficult, as he agrees with you in everything and leaves no room for argument. The first salesman becomes worn out and usually transfers him; the second salesman talks a little sharper and then assumes an air of sociability. He apparently becomes personally interested in him, converses with him on various subjects and finally gets him interested in a suit, and by an indomitable will and perseverance a sale will often be effected.

The customer who walks in whistling or picking his teeth with a toothpick, or the one who approaches with a slow, steady shuffle of the feet or a swaggering gait, belong to the same class. They always have more time than money. There is no use trying to push, hurry or persuade them, and the easier and more indifferent a salesman acts the better chance he stands of selling.

Nearly analogous to the latter class is the customer who sees just exactly what he wants in style and price, but will not decide until he looks around, for perhaps he will find something that will "please him still better at a lower price"; the customer who cannot make up his mind whether to buy a ready-made suit or "leave his measure with his own tailor, you know"; the customer who is indifferent as to whether he buys to-day, next week, or next month, and the one who doesn't know whether he wants light or dark, medium or heavy weight, business or dress suit, but wants time to study over it, and "will call in again." These customers all require delicate and skillful handling. No specific rules can be laid down, as no two cases are precisely alike, and the salesman must use considerable discretion in using an argument that will at once be brief and effective.

An entirely opposite, though none the less curious character, is the "would-be dude." He is generally a diminutive specimen of humanity, and his clothes always appear as if they had done considerable service. The coat he wears is a little "dinky" and looks about two sizes too short for him, and his trousers want coaxing down. He is invariably a "bargain hunter," and as he examines goods, with his thumb and forefinger twisting the end of his thin, sickly-looking moustache, he excites a feeling of mingled pity and contempt. He usually wants a suit costing anywhere between \$5 and \$10, but which must have the appearance of a \$20 suit, and he is as exact in regard to material, style, fit and workmanship as if he were really purchasing a suit at the latter price.

The oddity who worries you for half an hour trying on clothes and admiring himself in the mirror and finally tells you he dare not purchase unless he brings his wife along, is a nuisance and is about on a par with the customer who wants "just anything" to wear for a few days, for as a rule this latter individual can hardly be pleased from your whole stock. There is the "tony" customer who walks in like a lord, and after consuming considerable time, coolly informs you he does not want a suit, because he "never could wear ready-



"ARE YE WID US?"

For Two Gents

A week you can have one of the finest trade papers published.—THE CANADIAN DRY GOODS REVIEW. Subscriptions have been and are still coming in by every mail from all over the Dominion.

Read the words of encouragement from some of our subscribers on another page.

Send in your subscription now and help us in the good work.

The Review has come to stay.

Send for sample copy if you have not already received one.

made clothing"; or perhaps pulls out his watch, and like a "Rip Van Winkle" after twenty years sleep, suddenly awakens to the fact that he has a train to make within five minutes, and of course cannot remain any longer. A somewhat similar, although a more considerate customer, is the one who tells you as he enters that he knows it is impossible to fit him, but wants to try "just how near he can get a ready-made suit to match the custom suit he had seen somewhere else, but which was too expensive." He expects close attention, although he has not the slightest idea of purchasing.

The customer who brings three or four friends to assist him in selecting is worse than a pestilence. Through their various derisive remarks the would-be purchaser becomes disheartened. His friends have various tastes, but he must have them all pleased as well as himself, and should they finally agree on the same article, the chances are that the buyer will tell you he "wouldn't wear it as a gift." A salesman must be on sociable terms with the crowd and act as a sort of arbitrator if he wants to effect a sale.

Considerable talking and maneuvering are required to handle the customer who has his heart set on a suit which is about \$5 more than he intended to lay out, before he will pay the value or purchase something else not so expensive.

One customer expands his chest two or three inches, and is not satisfied unless he gets a garment with the enlarged measure marked thereon to fit him. The contrary customer who wants a heavy-weight suit with the thermometer at 96 degrees or the one who wants a summer wear for winter: the "smart Aleck" who knows it all and the "country Jake" from Greenville who imagines he will be cheated unless he keeps a sharp lookout, are a few of the types met with daily.

There is a really shrewd class of customers, mostly business men, who must be worked as carefully and systematically as the solving of a geometrical problem. You do not know when you've got him or when you haven't, for he is as slippery as an eel. He will eye you like a hawk, cross-question you closely, and appears to be constantly studying; the answers must be prompt and plausible, his gaze met unflinchingly and without betraying the slightest emotion, otherwise he loses confidence and will make some excuse to get out.

The subterfuges customers resort to in order to depart, are often amusing. "Wrap that suit up, I'll be back for it in 15 minutes;" "I must meet a friend down the street to get some money;" "I didn't intend to buy to-day; I merely wanted to pick it out and have it laid aside," are a few of the stereotyped, worn-out excuses. Suffice it to say the salesman's path is not altogether strewn with roses; and if he sometimes becomes despondent, is it to be wondered at?

Boys' Clothing.

The kilt suit is the favorite at present for boys of three to six years for every day wear. Their best suits are of dark brown or blue diagonals, made with a long coat and a short kilt reaching to the knees. The coat has a velvet front piece, forming a long vest, which is crossed by a belt, and sloped away below; it is fastened by steel buttons, and there is a steel buckle on the belt. The back is wide and the sides have pocket flaps of velvet. Sailor suits of dark blue diagonals are still worn by these little fellows. They are made with a sailor blouse with deep square collar, and a kilt skirt or else with long sailor trousers. Louis Quinze suits of velvet or velveteen, made with a short round jacket, a white embroidered blouse, and a velvet kilt also remain in favor. Boys of six years wear trousers with a plated Norfolk jacket, a patrol jacket, or a double-breasted refer as the coat of their school suits. Rough surfaced Scotch goods in small plaids are used for those suits because they are durable and are always in good style. Tobacco-brown, grayish-blue, and dark-gray are the colors most used. The belted Norfolk jacket is single breasted, with a notched collar; the belt is strapped on at the sides, and the buttons are of dark vegetable ivory, with eyes in the centre. Standing linen collars and scarfs, like those worn by

men, are put on quite small boys, but are seldom becoming to those under twelve. The Eton suit with long trousers, and the Chesterfield suit with cutaway coat, vest, and short trousers are the dressy suits for boys of seven or eight years, up to thirteen or fourteen.

The Clothing Trade.

Wholesale clothing houses report that orders for the spring trade are coming in fast and the prospects are very good indeed. Placing orders from the Maritime provinces are as great, if not greater, than last year. There has been a lull in the retail trade, which is looked for, after the rush of the holiday trade, but one good sign is that the shelves have been pretty well cleared of winter stocks.

The month has not passed without its quota of failures. One of the largest was the wholesale house of Parker & Popham, Montreal, with liabilities of \$78,000. The firm had been in hard luck, six of their supply houses having recently had losses by fire, and they, themselves, meeting with the same misfortune.

They had a Good Time.

The Toronto Custom Cutters' Association had a merry time in one of McConkey's elegant dining rooms on the evening of Thursday, Feb. 5th, the occasion being their second annual dinner. President Burton, occupied the chair, and Mr. B. Saunders jr., the vice-chair. Among the guests were representatives from the wholesale dry goods houses. The toast list was brief, comprising "The Queen"; "Kindred Societies" responded to by Mr. J. W. Cheeseworth; "Our Guests" responded to by Mr. H. A. Taylor and Ald. Score; and "The Wholesale Houses" responded to by Mr. J. Muldrew of McMaster & Co. During the evening songs, duets and quartettes enlivened the proceedings, those taking part being Messrs. J. Woods, J. Milne, J. Thompson, A. L. E. Davis, and E. Dwyer. "Everything was lovely and the 'goose' hung high." Messrs. D. O'Brien and B. Saunders jr., formed the committee to whom the success of the banquet was due.

Fantastic Full Dress.

A beautifully printed circular has been issued by a New York tailor in which he describes the long talked about innovation in evening dress, which he declares has at last become an accomplished fact. The coat is described of a dark blue twill, waistcoat of white embroidered satin, and trousers of a beautiful shade of lavender. A society observer says that no such remarkable combination of garments has yet been seen on any one. The man who has the courage to appear in such a fanciful dress in Canadian society circles should have his name handed down to posterity like the famous Beau Brummel.

MISLED BY SIMILARITY OF SOUND.

Customer—"Sixty-five dollars? That's an awful price for a plain business suit for a man that pays cash on delivery."

Tailor—"Cash on delivery? You misunderstood me, sir. I said \$34.75."—Exchange.

WHAT HE IS FITTED FOR.

"Do you forget, sir, that you are to be in the next world what you are fitted for in this?"

"Reawly?" said Chappie. "Then I'll be a suit of clothes, I fawncy."—New York Herald.

THE REASON WAY.

Issac—"I dells you, mine frent, dese goats dat I sells for den dollars go't twelve dollars to make."

Customer—"But how can you afford to sell them and lose money on them?"

Issac—"Ah, mine frent! You see I sells so many of dem."—Harvard Lampoon.



WE want the members of the different Commercial Travellers' Associations to clearly

understand that we freely and ungrudgingly place our columns at their disposal for the interchange of opinions, and for the discussion of questions of general interest to the fraternity. Any personal or general items will also be welcomed. Now gentlemen, don't be backward in sending in your contributions. When you have a few moments to spare after hustling for orders and writing your firm, send a note, with any news or ideas you may have come across, to the editor. Secretaries of Associations might also keep us posted on items that come under their immediate observation. We hope that every commercial traveller will take a personal interest in this department of our paper.

TAKE NOTE.

The attention of commercial travellers in the dry goods and allied trades is specially asked to the circular which accompanies this number. It explains itself.

SHOW YOUR CERTIFICATES.

A large number of the members of the Commercial Travellers' Associations, especially among the older ones, take strong exception to ticket clerks asking them to show their certificates. In conversation with Mr. Orr, second vice-president of the Toronto association on this subject, he strongly emphasized the advisability of every traveller cheerfully acquiescing in this request when made. He pointed out that the mere fact of the traveller being granted the certificate, bearing certain privileges, laid upon him the obligation of presenting such certificate without the necessity of being asked to do so. Another thing to be considered was the fact that bystanders on hearing a traveller at the ticket office calling out his number with-

out showing his certificate, might, and possibly do, take advantage of the travellers' privileges by giving a number without detection. Besides, it is a part of the ticket clerk's duties to ask for production of these certificates, and no man should be blamed, but rather praised, for performing his duty faithfully. Mr. Orr is very severe in his strictures upon older members of the Association being guilty of this practice as they thereby show a bad example for the younger members to follow. He states that he personally knows of instances where this has been taking advantage of by non-members and he thinks, in view of the privileges and courtesies extended by the transportation companies to the fraternity, every member should be willing and anxious to further their interests and comply with their reasonable conditions. It is to be hoped that there will be no necessity for calling attention to this matter again.

OBITUARY.

Mr. Charles E. Stevens, a well known commercial traveller, died at Manitou Springs, Colorado, on January 19th. He was in his manhood but fell a victim to that relentless disease, consumption. His young wife was with him and helped to soothe his dying moments. She came with the remains to Toronto, and the funeral took place from the residence of the deceased's father in that city to Mount Pleasant Cemetery on Sunday the 25th. As an evidence of the respect in which the deceased was held, the funeral was attended by a large number of the members of the Commercial Travellers' Association and of Zetland Lodge, A. F. & A. M. No. 376 G. R. C., of which the deceased was a member.

Thomas G. Ralston, a commercial traveller of St. John, dropped dead at Chatham Junction, N. B., Friday morning, Feb. 6th.

THEIR NEW QUARTERS.

The Commercial Travellers' Association of Canada is now ensconced in its new headquarters, 51 Yonge Street, Toronto, a description of which was given in our last issue. The rooms occupied by Secretary Sargent present a most comfortable and cheerful appearance. The furnishing of the other rooms is not yet completed, but when that

is accomplished the fraternity will have for business and recreation a suite of rooms that each and all will have cause to look upon with pride and pleasure. May every success attend the Association in its new headquarters is our earnest wish.

FREIGHT TRAINS.

While waiting at a wayside station on the Grand Trunk the other day a REVIEW representative got into conversation with an intelligent railway official. The long spell between trains was talked about, the scribe complaining that as he could have done his business in the village in half an hour it was a serious loss of time to him to have to wait five or six hours before he could get a train. "Why" said the railway man "don't you men who are almost constantly on the road make an application to the superintendent for the privilege of riding on freight trains? I am sure it would be granted and would be a great boon to you. Now two freight trains pass here before the next passenger train comes and you could save considerable time by travelling on one of them." The railway official was not far wrong. Any one carrying light baggage could jump on a freight train, and be taken to the next station very handily without interfering in any way with the rules and regulations of the railway company. Would it not be a help to commercial travellers in many instances?

TRAVELLERS' TAXED.

Some years ago the municipalities of Three Rivers, Que., the city of Quebec, and St. John, N. B., imposed a tax upon visiting commercial travellers but they were forced to repeal it. The municipality of Victoria, B. C. has stepped into the arena and imposed a tax of \$50 upon every commercial traveller before he can do any business in that city. The Board of Trade has asked for the repeal of the tax and will no doubt be successful. It is a poor rule that doesn't work both ways and if the travellers of the wholesale houses in Victoria were taxed by other municipalities in like manner, would their principals not be the first to make a vigorous kick and denounce the tax as a most unjust and iniquitous measure?

Its provisions are remarkable, as can be seen by the notorious Lou Sossious, then a Senator. He legislatures, for, like the ghost of Banquo, "It dartsism. Such a law makes no allowance for House it was taken from their hands. Then The law cannot invade personal and private tion of the property destroyed."

Mutual Benefit.

Life is so uncertain in this busy, hustling world of ours that it becomes a solemn duty to every man who has others dependant upon him for support not to leave them totally unprovided for in case of his death. Many men do not from various causes save anything out of their earnings, and when the dread summons arrives their families find themselves in a position that need not be described. A man who could be guilty of such conduct, considering the various ways in which it can be avoided through life insurance, is not worthy of the name of man.

Always keenly alive to the best interests of their members, the various Commercial Travellers' Associations in Canada have inaugurated life insurance schemes which have proved most successful. The members themselves have also fully recognised the obligations incumbent upon them and have started mutual benefit schemes which are in a most flourishing condition. We propose in this issue to devote some attention to these schemes, as we are fully impressed with the fact that every commercial traveller should, whether married or single, support them loyally, and they can best do so by becoming members.

It was in March, 1881, that a special meeting was held in Toronto at which it was decided to form the "Commercial Travellers' Mutual Benefit Society." The originator of this humane scheme was the late Mr. Lewis Samuel, of Samuel, Benjamin & Co., Toronto, who was honored by being elected the first President of the Society. That year an Act of Incorporation was applied for, the members named in the charter being Lewis Samuel, William Christie, Warring Kennedy, John F. Ellis, W. G. H. Lowe, John Zimmerman, Robert Edmunson, John Burns, W. P. Garvin, E. R. Poole, R. B. Linton, R. S. T. Davidson, James Sargant, of Toronto, Adam Brown, E. A. Dalley, of Hamilton. The Act of Incorporation was passed in January, 1882. The society began with a comparatively small membership, the death benefit being only \$100, but it quickly grew in popularity and membership and the by-laws were amended providing for the payment of a definite sum upon each certificate

\$1,000 which certainly was more satisfactory than the ordinary system of so much per capita. This sum has been paid to the beneficiaries of deceased members for the past seven years. Another progressive feature was introduced in extending the benefits of the society to wholesale merchants and manufacturers and their salesmen and clerks on equal terms with the original members. Up to date nearly \$20,000 has been paid to beneficiaries at a small average cost to the members, making it about as cheap a scheme of life insurance as there is in existence. The only expenses are for the Secretary's office, the President and Trustees giving their services gratuitously. There are

no canvassers to pay, every member being expected to help the Secretary as much as possible in increasing the membership, which has now reached over 1,700. Last year \$12,000 in death claims was paid and \$2,000 reserved for two other claims for which the necessary papers had not been filed, but notwithstanding this heavy call of \$14,000 in one year, the reserve fund amounts to nearly \$13,000, and at the close of the year there was a balance of over \$1,200 at the credit of General Expense Account.

Any person in sound health between 15 and 50 years of age may apply for membership, and if accepted has to pay an admission fee of \$2 and a small fee for medical examination. The graduated table of assessments is as follows:—

AGE AT ENTRY		
Under 25 years		\$1 10
25 years and under 30 years		1 20
30 " " 35 "		1 35
35 " " 40 "		1 50
40 " " 45 "		1 75
45 " " 50 "		2 00

The annual dues to meet expenses are



Mr. WARRING KENNEDY, Treasurer.

only \$2. The average yearly cost for \$1,000 is \$9.10, a very trifling amount, considering the benefit to be ultimately derived from its payment. There are no restrictions upon certificate holders travelling in the United States, British Provinces and Europe, excepting in times of war.

The advantages to be obtained by this mode of insurance need not be commented upon, and they should appeal to the common sense of every intelligent person. It may be pointed out that the Commercial Travellers' Mutual Benefit Society is the only society of its kind in Canada which is not only incorporated by Act of Parliament, but is licensed by the Dominion Government and is under the supervision of the Department of Insurance at Ottawa, which forms a guarantee of its stability.

Two important clauses in the By-laws are as follows

17 Any member who does not pay to the Secretary the amount of the assessment

within forty days from the date of such notice shall forfeit his membership, and the certificate issued to him shall thereupon become and be null and void, and of no effect.

(a) Every such person may again become a member upon payment of all arrears, furnishing a new medical certificate and such other evidence of good health as shall be satisfactory to the President and obtaining his approval in writing, which approval shall operate as a revival of the certificate.

(b) No forfeiture shall be waived in any case by payment after the expiration of the said forty days or by any action or notice, of or from the Secretary, or other officer of the Society without full compliance with the foregoing and obtaining the approval of the President as aforesaid.

(c) Non-payment of the annual fee on or before the 1st day of March in each year, shall operate as a forfeiture as in the case of default in payment of an assessment, and re-admission shall only be secured by full compliance with the provisions of this By-law.

21. Should any member in respect of whose death any benefit is claimed have been personally engaged in transportation of highly inflammable or explosive substances or in any extra hazardous occupation or shall have entered any military or naval service whatsoever (except the militia when not in actual service), or shall die in consequence of a duel, or of the violation of the laws of any nation, state or province, or shall become so far intemperate as to seriously or permanently impair his health or induce delirium tremens, or in case the answers and declarations made in the application for membership shall be found in any respect untrue in any matter material to the contract, then the certificate issued to him as such member shall be null and void, and in every such case the Society shall not be at all liable thereunder or under the provisions of these By-laws.

The following gentlemen are the past presidents of the Society:— Lewis Samuel, John F. Ellis, W. G. H. Lowe, and R. L. Patterson.

The present officers are President, Jos. Bonnick; Vice-President, James Greenfield; Treasurer, Warring Kennedy; Trustees for Toronto, T. M. Bayne, Robert Crean, Thos. Dunnet, W. B. Dack, H. Goodman, W. H. Lailey, Hector Lamont, Joseph Taylor, S. R. Wickett; Trustees for Hamilton, Wm. Bremner and E. A. Dalley.

Mr. W. G. H. Lowe, a past president of the Society, is the Secretary, who has earned for himself the respect of every member by his admirable conduct of its affairs.

It is surprising to us, in view of the very small annual outlay, that every commercial traveller, young or old, and every salesman in a wholesale house, is not a member of the Mutual Benefit Society. The business is admirably managed, being under the supervision of two of the most competent actuaries in the Dominion. The members have every reason to feel proud of its success, and it is safe to say that no other society of its kind has such a thoroughly devoted and enthusiastic membership. Every member takes a personal pride in furthering its interests, and we trust the day is not far distant when all who are eligible will have their names inscribed on the roll of membership.

THE DRY GOODS REVIEW is printed for the Publishers by The J. B. McLean Co. (L'd), Printers and Publishers, 3 Wellington St. West, Toronto, who make a speciality of high-class magazine printing.

Thanks Brethren, Thanks!



THE CANADIAN DRY GOODS REVIEW is the latest trade journal launched upon the stormy sea of journalism. It is a bright, newsy, 20-page paper, containing portraits of well-known travellers and much useful information for the class in whose interests it is published. Its special department will be hats, caps and furs, millinery and clothing. Publication will be monthly and the subscription \$1 per year. Mr. Charles Morrison is editor and business manager.—The Globe, Toronto.

DRY GOODS is the name of a new trade paper which has entered the field of journalism, with Toronto as its headquarters. Its first issue is just to hand, and if it is a criterion, is certainly deserving of support, the make up, reading matter, etc., being tip top. A special feature, which no doubt will receive considerable attention from the "boys of the road," is a supplement devoted solely to the interests of commercial travellers. If they tell all their stories in its pages, it should furnish some racy and interesting reading.—The Gazette, Montreal.

The first number of THE CANADIAN DRY GOODS, HATS, CAPS AND FURS, MILLINERY AND CLOTHING REVIEW, a monthly published in Toronto in the interest of these trades, is to hand. It is a very creditable production in every respect, and if it keeps up to the high standard as shown by the first number it will become a popular journal with the trades indicated: It is safe to say that as a trade journal it has few equals and no superior. The matter is instructive and interesting to its readers, various points of importance to the trades being dealt with. It is under the editorial supervision of Mr. Charles Morrison, who has for many years been connected with the press in this city, and for several years occupied the city editor's chair of the Mail.—The Empire, Toronto.

A tribute at once to the power of the press and to the enterprise of the modern commercial world is the large number of journals throughout the country which are devoted exclusively to the interests of various lines of business. The latest of these is THE CANADIAN DRYGOODS REVIEW. It is a twenty page monthly, and devoted to the trade in drygoods, hats, caps, furs, millinery and clothing. A novel feature is a department for the commercial travelers of the trade. The ability with which the various departments are handled convinces the reader of the capability of the editor. The work is executed in the printer's best style. A good

effect is produced by the employment of a number of vignets. It is published by THE DRYGOODS REVIEW Company, of which Mr. J. B. McLean is president. Mr. Charles Morrison is editor-in-chief and business manager. The world doubts not that a prosperous and useful career is before it.—The World, Toronto.

THE CANADIAN DRY GOODS REVIEW is one of the most recent applicants for popular favor that has bowed from its Toronto rostrum to a Canadian audience. It came into being with the new year, and it promises to make visits to its friends as regularly as the months roll by. Being the organ of the Canadian dry goods, hats, caps and furs, millinery and clothing trades, as we are told, we will be disappointed if in the future the air is not redolent of the music that should emanate from such an instrument, telling all that there is to be told regarding the trades in question. But there can be no suspicion of doubt regarding the tone and quality of this organ, nor of the sweetness of its music, when it is remembered that Johnny McLean, as president of the company, turns the crank, or blows the bellows, and Charlie Morrison, as editor, presides at the finger board and produces the fluent notes. The trade should be proud of the REVIEW.—Canadian Manufacturer.

A new monthly has come to hand, which will be hailed with pleasure by the dry goods and associate trades, in the shape of the CANADIAN DRY GOODS REVIEW. As the title page indicates, this handsomely-devised twenty-page journal is the organ of the dry goods, hats, caps, and furs, and millinery and clothing trades. The REVIEW is neatly gotten up, well and clearly printed, and its arrangement is all that could be desired. It is very complete, having something to say of interest in all departments, not only to those actively engaged in the trade, but also to the general public. When it is stated that the editorial management is under the personal supervision of Mr. Charles Morrison, whose experience in this field has been large and varied, it will not be necessary to assure the trade that it has come to stay. Its success is already assured. The prominent retailers throughout the Dominion have entered cordially into the scheme, and doubtless the confidence of the trade in general will be quickly secured. The phenomenal growth of such trade journals in the United States is the best evidence of the necessity for such a medium between the manufacturer, wholesaler, and retailer. The intention of the publishers is to make the journal a medium

of valuable information between the buyer and seller, and to keep them informed in matters concerning their welfare. The first number is carefully and attractively prepared, and, as stated in the salutation, it has probably no superior in this respect. Mr. J. B. McLean is the publisher.—Toronto Daily Mail.

Our compliments to Mr. Morrison. We have received the first number of the CANADIAN DRY GOODS REVIEW, and find it a welcome looking addition to the field of trade journalism. It is stylishly printed, carefully edited, and ought to be heard from for a long time to come. It is published at 6 Wellington street west, Toronto, Canada. Charles Morrison is the editor and business manager.—The American Carpet and Upholstery Trade, Philadelphia.

The initial number of THE CANADIAN DRY GOODS REVIEW is to hand, and is in every way worthy of the important trade it proposes to represent. The dry goods trade has of late been about the only one in Canada that has not been specially represented by a trade journal, and the REVIEW will in reality therefore fill the conventional "long felt want" that has heretofore brought so many journals into existence. Its first issue is a very elegant production both as to literary matter and typographically, and if its promoters can keep it up to its present high standard they should receive the hearty support of the Canadian dry goods trade generally. The subscription price has been placed at the very low figure of \$1 per year.—The Trader, Toronto.

With the dawn of 1891, THE CANADIAN DRY GOODS REVIEW, a monthly publication of twenty pages devoted to the interests of the dry goods, hats, caps, furs, millinery and clothing trades, makes its bow for popular favor. The initial number has reached this office, and typographically is one of the most artistic ventures in trade journalism coming under our observation. THE DRY GOODS' REVIEW Company—J. B. McLean, President and Charles Morrison, Editor and Manager—of Toronto, Canada, are the publishers. In its special field our Canadian young friend must be a power for good. Its "Salutatory," couched as it is in modest language, is an evidence that the Editor realizes fully the responsibility of his position. His articles are well written. In the bonds of "Reciprocity," we extend to him the hand of fellowship, and hope that the mission of the REVIEW may be for all time commensurate with the high degree of merit of which it gives promise at its birth—the best wish we can offer. N. J. Trade Review.

KNOX, MORGAN & COY

Wholesale Dry Goods Importers,
HAMILTON, ONT.



RESULTS for Spring with us have been very encouraging and numbers of repeat orders have been cabled home which we are receiving weekly. As goods are passed into stock, balances of customers' orders are being laid aside pending completion.

Owing to the sharp rise in Colored Cottons, fresh orders must advance 10%. We trust, however, that the large number of friends to whom we have sold, have taken advantage of the Market and will realize increased profits on their Staples. Let us remind them that Hamilton is the best point to buy Shirtings and Cottonades, as it is within an hour's distance of Six Cotton Mills.

LETTER ORDERS having increased our trade much during the past few years, correspondence about goods demands more care. MR. ALEX. FINLAYSON, who has been associated with this business during the last twenty years, has the charge of this department and we hope to further increase our sales thereby. He will also see the TRAVELLERS' ORDERS carefully and exactly filled and promptly shipped; and we trust the extra attention now paid to the details of this most important department will result in a larger share of your orders being placed with us. **Stock fully assorted now.**

SPECIAL VALUES IN
Tweeds, Tailors' Trimmings and Gents' Furnishings,
Prints and Dress Goods, Laces and Embroideries,
Hosiery and Parasols.

