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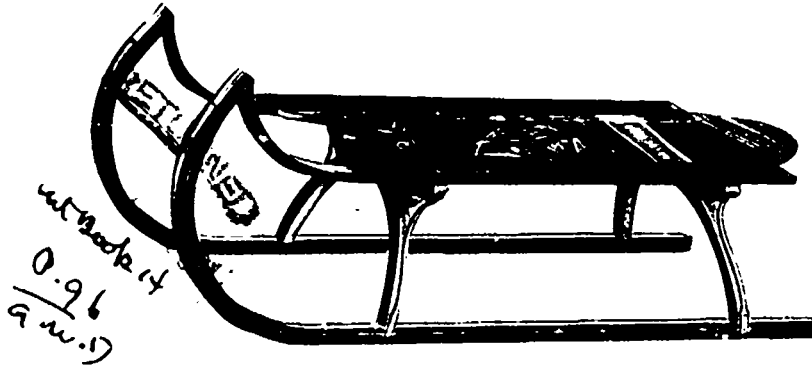
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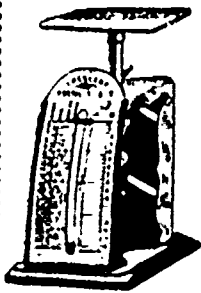
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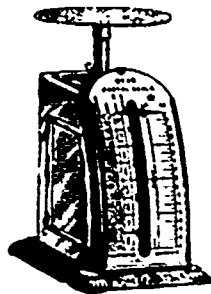
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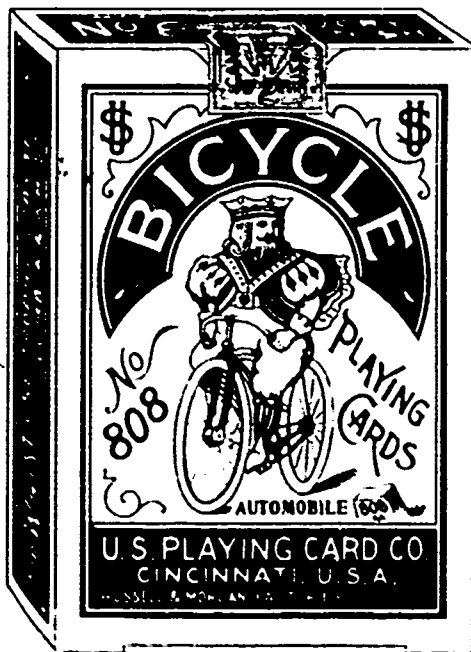
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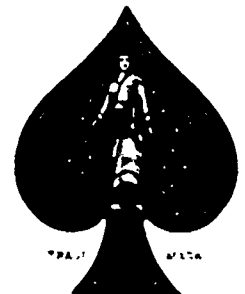


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# THE Bookseller and Stationer

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Vol. XIX.

MONTREAL AND TORONTO, CANADA, DECEMBER, 1903.

No. 12.

## CURRENT TOPICS.

**T**HE book business is once more approaching high-water mark. Reports from the trade centres indicate every prospect of a successful holiday trade. Publishers have about completed their fall lists and are already paying considerable attention to their Spring publications. The retailers have consequently been able to stock up early with very complete selections. Like last Christmas a good demand is being evidenced for well-bound and well-printed sets of standard authors. Likewise gift books are to the fore, including handsomely designed editions of favorite books. The sale of popular fiction continues large, with attention directed as usual to three or four best sellers. This month "The Little Shepherd of Kingdom Come," by John Fox, Jr., and "On the Wings of the Morning," by Louis Tracy, have been rivals for first place in the popular fancy. F. Marion Crawford's "Heart of Rome," has been in steady demand and A. W. Marchmont's latest production "When I was Czar" has taken well. Other favorites include "The Sherrrods," by G. B. McCutcheon; "The One Woman," by Thomas Dixon, Jr.; "Adventures of Gerard," by Sir A. Conan Doyle and "The Long Night," by Stanley J. Weyman.

*Our Book  
Trade Report*

doubtful if the British author could secure as favorable terms from a distant publisher in Australia as from one at home

\* \* \*

**O**N another page of this issue will be found a lengthy list of the contents of all the leading periodicals of England, Canada and the United States. The question may be asked as to what use such a list is. We would reply that the bookseller will find our list of considerable benefit if he makes a proper use of it. There are such a multitudinous number of magazines to-day that no one can hope to keep track of them all and read everything they contain. It is only possible to dip here and there and pick out what is of interest to each particular reader. As an assistance to such readers, we offer our list. Let the bookseller cut this list out, paste it on a piece of cardboard and place it beside his magazine counter. Customers will be found who will glance over it and perhaps find an article to interest them and will order the magazine in which such an article appeared. It is by such means as this that business is built up.

*Magazine  
Department.*

\* \* \*

**B**RITISH publishers are at present looking rather anxiously towards Australia, whence rumors of an alarming character regarding copyright matters are coming. The Australian printers and publishers have evidently got their heads together and are going to make every effort to preserve the Australian market for themselves. If the cable despatches may be believed, they are advocating a policy by means of which every book sold in Australia must be entirely of Australian workmanship, so far as the mechanical part is concerned. If any such law were to be put in force it would mean a serious blow to British publishers, and not only to them, but to British authors as well, for it would be

*Copyright in  
Australia.*

**I**N a recent issue of the Scientific American, attention was directed to the printing and publishing industries in the United States and some remarkable figures were presented. There are in the United States 22,312 printing establishments, of which 15,305 are engaged in the printing and publishing of newspapers. The total capital invested is \$292,517,072. The clerical force necessary to run these establishments includes 37,799 officials, drawing \$36,090,719 in salaries and 162,992 mechanics, drawing \$84,249,954 in wages. Of the total value of products, advertising forms 43 per cent., subscriptions and sales 35.8 per cent. and book and job printing 21.2 per cent. The total circulation of daily papers is enough to supply one for every five inhabitants and the total circulation per issue of weeklies and monthlies is one to each two inhabitants.



## BOOK BREVITIES



**A**MONG the best-selling books of the season is Robert W. Chambers' novel, "The Maids of Paradise." Mr. Chambers has now attained a firm position in the ranks of popular authors, and his latest book detracts in no measure from his earlier successes. The scene of the story is laid in an idyllic French village during the period of the Franco-Prussian War, and the main themes are love and fighting. (The Book Supply Co., Toronto. Price, \$1.50)

The Copp, Clark Co., Limited, have published an illustrated descriptive catalogue of their books, which is one of the daintiest and best executed announcement catalogues we have seen. Pictures of authors and sample illustrations from their books are interspersed through its pages.

Arthur Stringer, the talented young Canadian poet, has achieved a remarkable success with his first novel, "The Silver Poppy." It has satisfied the critics on every hand, and warm words have been spoken in its praise. The heroine is a novelty in literature, being an anomaly, to wit, a distinguished authoress, and yet not a writer. About this "yellow vampire," as she has been called, Mr. Stringer has woven a clever romance, not a page of which lacks interest. (William Briggs. Price, \$1.25).

The Book Supply Co. of Toronto are the publishers of a considerable number of the leading Fall books. Their list includes Frank Stockton's last novel, "The Captain's Toll Gate," "The Heart of Hyacinth," an exquisite Japanese love story, by Onoto Watanna; "Judith of the Plains," by Marie Munroe; "Judgment," by Alice Brown; "The Relentless City," by E. F. Benson, a book which has had remarkable sales in England, and "Hesper," by Hamlin Garland.

The relations existing between Lord Nelson and Lady Hamilton have frequently afforded novelists material for their books, but it is doubtful if any author has made quite as good use of this historic love story as Mr. Roland B. Mulneux, who follows this theme in his "Vice Admiral of the Blue." (Copp, Clark Co. Price, \$1.25)

Canadians take no inconsiderable pride in the work of their novelists, and when these novelists stay at home and write in Canada, they are thought all the more of. Especially is this the case with Mr. Albert R. Carman, of Montreal, whose latest book, "The Pensionnaires," is meeting with a well-deserved success. The scene of "The Pensionnaires" is laid in Europe, as the name would suggest. The story itself is more or less psychological in character, though the psychology does not obtrude itself unduly. The book is exceedingly well written from a literary standpoint, and the love story told in its pages is bound to charm. (William Briggs. Price, \$1.25)

The Copp, Clark Co., Limited, Toronto, are exceptionally strong this year in gift books. They have a number of exquisite specimens of bookmaking, both from the printers and artist's standpoint. Notably among these is the

last story of Paul Leicester Ford, "A Checked Love Affair." The cover decorations, the borders and the illustrations are beautifully executed and are the work of distinguished artists. Another handsome volume is "Old Quebec: The Fortress of New France," by Sir Gilbert Parker and Mr. Claude Bryan. This book appeals strongly to Canadians. "Monsigny," by Justus Miles Forman, is a third book, notable for its handsome illustrations.

The legend, according to which King Robert of Sicily, an arrogant monarch, lost his throne through divine intervention, has been made the basis of a new romantic novel by Justin Huntley McCarthy, with the title of "The Proud Prince." Mr. McCarthy introduces a beautiful woman into his plot, through whose intervention King Robert is changed in heart and restored to his heritage. (The Book Supply Co. Price, \$1.50).

Adventure of a pure and undiluted nature is to be found in Cyrus Townsend Brady's latest novel, "Sir Henry Morgan, Buccaneer." Sir Henry, it will be remembered was one of the most notorious pirates who ever sailed the Spanish Main, and Mr. Brady has made him the central figure in his romance. (Copp, Clark Co. Price, \$1.50).

T. Nelson & Sons, of London, have always been renowned for their children's books, and their 1908 list is quite up to the standard of previous years. A few of their choicest picture books have reached "Bookseller and Stationer." They include "The A. B. C. of Games and Toys," "The Book of Horses," "Our Dogs," "An Alphabet of Nations" and "The Doll House." These are all beautifully illustrated, with full page pictures in colors, sure to charm the heart of any child. The prices are ranged to suit all tastes.

The Snafield Publishing Co., of Akron, Ohio., issue "Aesop's Fables in Rhyme for Children," by Richardson D. White and Margaret D. Longley. This is a large, handsomely illustrated picture book, the pictures being unique of their kind and unlike the usual run of such illustrations.

A trio of strong novels issued by The Copp, Clark Co. are "Doctor Xavier," by Max Pemberton, "The Long Night," by Stanley J. Weyman, and "The Heart of Rome," by F. Marion Crawford. These authors need no introduction, and their names guarantee the excellence of their work. In the three novels mentioned each author is found at his best.

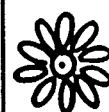
The thousands of readers who were charmed with Booth Farkington's "Gentleman from Indiana" and "Monsieur Beaucaire" have a treat in store for them in the sparkling romance, entitled "Cherry," which The Book Supply Co. of Toronto are publishing in a handsome edition for the Christmas trade. It is a sprightly and clever book with some admirable character sketches. (Price, \$1.25).

W. W. Jacobs, the inimitable delineator of the sailor man, continues to delight everyone with his humorous sketches in "Old Craft," his latest book. A new illustrated edition of his "Many Cargoes" is also on the market. (Copp, Clark Co.)

"The Ploughshare and the Sword" is a new Canadian story by Ernest Henham. It centres about the first occupation of Old Quebec two hundred years before the country came into possession of the British. (Copp, Clark Co. Price, \$1.25)



## NEW AND FORTHCOMING BOOKS



### FICTION.

- Booth, Maud Ballington. "After Prison What?" Toronto: Fleming H. Revell Co. Price, \$1.25. This book is the result of years of work among convicts, whom Mrs. Booth has been endeavoring to help. She tells the story of her experiences earnestly and sympathetically, and aims to secure the reader's co-operation towards reforming and Christianizing the prisoners.
- Boyce, Neith. "The Forerunner." New York: Fox, Duffield & Co. Price, \$1.50. A tale of the American promoter and money maker.
- Brady, Cyrus Townsend. "Sir Henry Morgan, Buccaneer." Toronto: Copp, Clark Co. Price, \$1.50.
- Carman, Albert R. "The Pensionnaires." Toronto: William Briggs. Price, \$1.25. The love story of a talented American girl who goes to Europe to study singing.
- Castle, Agnes and Egerton. "Incomparable Bellairs." Toronto: Copp, Clark Co. Price, \$1.25.
- Chambers, R. W. "The Maids of Paradise." Toronto: The Book Supply Co. Price, \$1.50.
- Crissey, Forrest. "The Country Boy." Toronto: Fleming H. Revell Co. Price, \$1.50. This is a delightful study of boy life by a writer whose sympathies are all with the boy. It is a wholesome book, beautifully gotten up and brightened with numerous illustrations.
- Duncan, Norman. "The Way of the Sea." Toronto: Fleming H. Revell Co. Price, \$1.50.
- Ford, Paul Leicester. "A Checked Love Affair." Toronto: Copp, Clark Co. Price, \$2. An exquisitely designed and illustrated gift book containing the last story written by Paul Leicester Ford.
- Garland, Hamlin. "Hesper." Toronto: The Book Supply Co. Price, \$1.50.
- Henham, Ernest. "The Ploughshare and the Sword." Toronto: Copp, Clark Co. Price, \$1.25.
- Kempster, Aquila. "The Mark." New York: Doubleday, Page & Co. A fantastic tale of life in India, with all the mysticism of the Hindu fanatic introduced. The illustrations are in color, beautifully executed.
- McCarthy, Justin Huntley. "The Proud Prince." Toronto: The Book Supply Co. Price, \$1.50.
- Malone, Joseph S. "Sons of Vengeance." Toronto: Fleming H. Revell Co. A tale of the mountains of Kentucky and the rugged highlanders who dwell there. A realistic, truthful delineation of character, by one who has long resided in the Cumberland highlands.
- Milecote, Helen. "The Career of Mrs. Osborne." New York: The Smart Set Publishing Co. Price, \$1.50. A novel which plays rather dangerously with the conventionalities of life. It narrates the adventures of two young women who take a flat in London under the fictitious chaperonage of Mrs. Osborne.
- Morrison, Arthur. "The Red Triangle." Toronto: Copp, Clark Co. Price, \$1.25.
- Peattie, Elia W. "The Edge of Things." Toronto: Fleming H. Revell Co. Price, \$1. This is a novel of the West, in which various phases of western life are illustrated. The story is told in a bright, entertaining manner.
- Reynolds, Mrs. Fred. "The Man with the Wooden Face." New York: Fox, Duffield & Co. A charming story of the love adventures of a lonely little music teacher, who goes to a Welsh summer resort for her first holiday. The descriptions of the holiday party and their adventures are highly entertaining.
- Roberts, Morley. "Rachel Marr." London: T. Fisher Unwin. A powerful character novel going to the very roots of life; a story that is not to be forgotten easily. The scene is laid in the West of England.

- Sewell, Molly Elliott. "The Fortunes of Fifi." Toronto: McLeod & Allen. Price, \$1.25.
- Stringer, Arthur. "The Silver Poppy." Toronto: William Briggs. Price, \$1.25. Without doubt one of the strongest novels of the season. Its leading characters, John Hartley and Cordelia Vaughan, are well drawn, and will live in the memory of every reader of the book.
- Weyman, Stanley J. "The Long Night." Toronto: Copp, Clark Co. Price, \$1.50.
- White, Stewart Edward. "The Magic Forest." Toronto: George N. Morang & Co. Price, \$1.50.

### TRAVEL.

- Curtis, William Elroy. "To-day in Syria and Palestine." Toronto: The Fleming H. Revell Co.
- Hedin, Sven. "Central Asia and Tibet." 2 volumes. New York: Charles Scribner's Sons. Price, \$10.50.
- De Windt, Harry. "From Paris to New York by Land." London: George Newnes, Limited. Price, 10s. 5d.
- Kennedy, Bart. "A Tramp in Spain." London: George Newnes, Limited. Price, 8s. 9d.

### HISTORY AND BIOGRAPHY.

- Bourinot, Sir John. "Life of Lord Elgin." Makers of Canada Series. Toronto: G. N. Morang & Co. By subscription only.
- Bryce, James. "Studies in Contemporary Biography." New York: The Macmillan Co.
- Contes and Bell. "Marie Corelli, the Writer and the Woman." Philadelphia: G. W. Jacobs & Co.
- Dix, Edwin Asa. "Champlain, the Founder of New France." New York: D. Appleton & Co. Price, \$1.
- Meynell, Wilfrid. "Benjamin Disraeli." New York: D. Appleton & Co. Price, \$3.
- Morley, John. "Life of Gladstone." Toronto: G. N. Morang & Co. Price, \$10.50.
- Parker, Gilbert. "Old Quebec." Toronto: Copp, Clark Co. Price, \$3.75.
- Sedgwick, Henry D. "Life of Francis Parkman." Boston: Houghton, Mifflin & Co.
- Smith, G. C. M. "The Life of John Colborne, Field Marshal Lord Seton." London: John Murray. Price, 16s. Colborne was with Moore at Corunna and with Wellington at Waterloo. Later he was governor of Upper Canada.
- Steiner, Edward A. "Tolstor, the Man." New York: The Outlook Co.
- Trevelyan, Sir G. Otto. "The American Revolution." London: Longmans. 2 vols. Price, 21s.

### JUVENILES.

- Ade, George. "Circus Day." Akron, Ohio: The Sudfield Publishing Co. Price, 50c. An interesting description from the boy view point of the visit of a travelling circus to a small town.
- Bebe, Katharine. "Roger and Rose." Akron, Ohio: The Sudfield Publishing Co. Price, \$1. A volume of delightfully written and illustrated short stories.
- Bickford, Faith. "Daddy Joe's Fiddle." Boston: Dana, Estes & Co. Price, 10c. A charming and sympathetic study of childhood.
- "Chatterbox, 1903." Boston: Dana, Estes & Co. This year's annual is sure to prove as great a favorite as its predecessors. There are two capital boys' stories in it, "The Second Prefect" and "Jack Wynn's Friendships," a profusion of illustrations and many short stories and instructive articles.

- Chesney, Harriet A. "Mother Bunny." Boston. Dana, Estes & Co. Price, 90c. A rabbit's adventures told to a little boy by Mother Bunny, the heroine of the story.
- Poynter, Helen M. "A Fair Jacobite." London. Thomas Nelson & Sons. Price, 2s. 6d. An historical romance for girls, narrating the experience of an English girl, Molly Fremlyn, with the exiled court of the Stuarts in France.
- Pyle, Howard. "The Story of King Arthur and his Knights." London. George Newnes, Limited. Price, 8s. 9d. A beautifully illustrated volume.
- Richards, Laura F. "The Green Satin Gown." Boston. Dana, Estes & Co. Price, 75c. A book containing half a dozen fascinating short stories.
- "The Story of Little Tom and Maggie." From "The Mill on the Floss" of George Eliot. Boston. Dana, Estes & Co. Price, 75c. Another volume in the Famous Children of Literature Series, detailing the delightful adventures of Tom Tulliver and his sister, Maggie.
- Syngé, M. B. "The Struggle for Sea Power." Edinburgh. William Blackwood & Sons. Price, 1s. 9d. This forms volume four of the "Story of the World" series for the children of the British Empire. An admirable historical treatise for young readers.
- Whistler, C. W. "For King or Empress?" London. Thomas Nelson & Sons. Price, 3s. 6d. A capital book for boys, dealing with the war between Stephen and Matilda, so famous in English history. The story is told with much animation and a wealth of exciting incidents.

**RELIGIOUS.**

- McKenzie, Alexander, D.D. "Getting One's Bearings." Toronto. Fleming H. Revell Co. Price, \$1.25. A volume of valuable addresses to young men about to start out on life. The ideal character is constantly kept before the reader's eye and the means of attaining perfect manhood are clearly presented.
- Moore, Edward C. "The New Testament in the Christian Church." New York. The Macmillan Co.
- Mpheson, George, D.D. "Representative Men of the Bible." New York. A. C. Armstrong & Son. 2 vols. Price, \$1.75 per vol.
- Rainsford, Dr. W. S. "A Preacher's Story of His Work." New York. The Outlook Co.
- Peabody, Francis G. "The Religion of an Educated Man." New York. The Macmillan Co.
- Snowden, James A. "Scenes and Sayings in the Life of Christ." Toronto. Fleming H. Revell Co.

**MISCELLANEOUS.**

- Adams, Oscar Fay. "Some Famous American Schools." Boston. Dana, Estes & Co. Price, \$1.20. A handsomely illustrated book, descriptive of several of the more famous American schools for boys. It is a book evidencing much research and study of a trying kind. Nearly all the schools described were visited in person by the author.
- Walton, Mason A. "A Hermit's Wild Friends." Boston. Dana, Estes & Co. Price, \$1.50. An extremely handsome volume, with numerous illustrations, written by the famous hermit of Bond's Hill, Gloucester, Mass., and giving a graphic account of 20 years of solitary life in the woods.
- Watterson, Henry. "The Compromises of Life." New York. Fox, Duffield & Co. Price, \$1.50. A volume of lectures and addresses.

**POETRY.**

- Carman, Bliss. "Pipes of Pan." Toronto. Copp, Clark Co. Price, \$1.
- Faulkner, S. F. Sherwood. "Sea Murmurings and Woodland Songs." Toronto. William Briggs. A volume of poems by a New Brunswick poet, evidencing a deep love for nature but not distinguished by any great poetic ability.
- Kipling, Rudyard. "The Five Nations." Toronto. G. A. Morang & Co. Price, \$1.50.
- "The Shepherd's Pipe." Pastoral poems of the XVIIIth and XVIIth centuries. New York. Fox, Duffield & Co. Price, \$1.25.

**THE MONTREAL BOOK TRADE.**

Montreal, December 8, 1903.

THERE is no particular "leading" book this month. A number of the latest works of fiction are selling comparatively well, though it is still a little early in the month for any active movement. "Doctor Xavier," "A Passage Perilous" and "Follow the Gleam" are three of the latest books which give promise of being successful this winter; and "The Ploughshare and the Sword" is selling well along with Parker's "Old Quebec." As a rule, however, the demand for fiction drops off to some extent in November. An old bookseller has found that very rarely is a first class novel published in November; and for Christmas books, or gift books, fiction comes a very poor second to books of poetry and miscellaneous reading.

"Nature stories" threaten to be always with us. "Our Devoted Friend, the Dog," by Sarah K. Bolton, is again selling well, and it will probably go even better in a couple of weeks' time. Mr. Thompson Seton's new book, "Two Little Savages," comes in good time for the Christmas trade, and sells very well.

A large number of novelties in ooze leather and burnt leather are shown, which makes very acceptable gift books; poetry, some fiction, and essays, among them being Bliss Carman's "Kinship of Nature," are included in these. The bindings on the books this season are very fine. "An Old Sweetheart of Mine," James Whitcomb Riley's beautiful poem, is published in new form, every page from cover to cover being decorated by H. C. Christy, and each stanza illustrated in tinted half tones. This book is one of the most attractive on the market at present.

"Canadian Poems and Lays," arranged by W. D. Lightball, contains a number of selections of native verse, and is handsomely bound in leather. Old bindings seem to be very much in fashion just now. Some of the older books have been put on the market again in the homely bindings of 50 years ago.

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without the closest attention. In the book window, however, although the general effect is very important, there must be in addition the ability to distinctly read each title and author, and even in the other lines carried, such as pictures, stationery, fancy goods, etc., etc., the articles are oftentimes so small as to require unimpeded vision, to study them properly. Any dust or dirt in the window of a bookseller or stationer is sure to injure the goods, and as the dealer knows this, he pays attention to cleanliness above all things.

But, in spite of all these commonly found good traits, there are faults which are just as common, faults that are, perhaps, the result of the ease with which a bookseller can obtain good results. From their shape, from their colors and from the general interest taken in them, books admit of such innumerable arrangements that are sure to attract the eye that very many schemes are not thought of, simply because they do not appear to be absolutely necessary. A dry goods



A Fancy Window in a Bookstore.

window. It is not that a great deal more care is taken in the classification of articles that should be included in each window of a bookstore, but each line is so closely connected with each other line, or they look so well together, that it is much more difficult to err than in the windows of other stores.

As was said, glass and interior is usually cleaner than the neighboring windows. There is always considerable dust where there are books, but not as much as in a grocery store where larger objects are being constantly moved, nor are there the small fragments or refuse that remains or falls from everything in grocery or hardware store. So that there is not so much cleaning up necessary; but clean glass is even more of a necessity in a bookstore than in any other store, as the value of the window, where books are shown, depends entirely upon the distinctness with which each article, each title, can be seen. In very many windows the effect aimed at is general, and the different articles are of such size as to be perceived

store quickly finds the value of new schemes, and the window dresser is constantly on the alert for ideas wherever they can be obtained, but the bookseller knows that he can arrange an effective window without much thought and does not spend his time in working out new ideas. And this is where he so often fails.

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## FROM THE MAGAZINES.

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- "Pearson's" (December) Modern Methods of Finance (the operation of the blind fool of the Copper Trust), Part I; Young Men in Congress Pen Sketches of the Younger Generation of Statesmen now in the Eye of the Public; The Automobile, Its Powers and Its Possibilities; The Alaska Boundary Question (January); Revelations of an International Spy, Modern Methods of Finance (the operation of the blind fool of the Copper Trust), Part II; The Caning of Parsifal, Sir Cheung Ling Cheng the New Chinese Minister to Washington, To Spy Out the Sea-bed the Hydroscope, Silhouette Photography.
- "Munsey's" (December) The English Pope, The China of the Presidents, In the Public Eye, The Street Car Kings, The Cleveland Boys' Club, The Angelic Choir (the Mixed Surprise Choir), The Two Minute Trotter.
- "Collier's Weekly" (Christmas Number) Winston Churchill's Louisiana Purchase novel, Adventures of the Dancing Men (Sherlock Holmes), (Household Number) What the West Thinks of Wall Street Now.
- "Success" (December) James Whitecomb Riley and His Children, Does the Higher Education of Women Tend to Happiness? Hobber's Add Spice to Life's Menu, Interviews with Notable People, Uncle Sam in the Holy Land, Getting to the Point, The Pleasant Days of Pope Pius X, The Americanization of a Dutchman, How to Decorate Your Own Home, Histories of Two Boys: How one got on and the other didn't; Self Assertion as a Success Factor.
- "Canadian Magazine" (December) A Typical Canadian City, Canada and Mr. Chamberlain (J. Charlton, Professor Shortt, W. C. Nichol, Chancellor Wallace, Sir Thomas Slingsby and Hon. R. P. Roblin), Canadian Celebrities (Sir Wm. Mulock), The War of 1812.
- "Ainslie's" (December) The Art of Entertaining.
- "Cornhill" (December) Colonial Memories (Old New Zealand), Whistler, the Purist; Thackeray.
- "Pall Mall Magazine" (December) Six Weeks in North western Rhodesia, The Rebuilding of London, Master Workers: The Rt. Hon. John Morley, C.M., M.P.; The New Pope.
- "McClure's" (December) The History of The Standard Oil Company, One Hundred Masterpieces of Painting, The Love Fighter, Portraits of Civic Life, The Dressing Room Reception.
- "National Monthly" (December)—Possibilities of the Canadian Northwest, Ottawa the Political Capital, The Impressions of Janey Canuck at Home.
- "Everybody's Magazine" (December) With the Procession, Boss Gorgett the story of Bossism from the side of the Boss; When Shay Meets Jap, Concord the Historic.
- "Review of Reviews" (December) Parsifal in New York, Philippine Trade and Industry on View, Progress Among the Moros, M. Bunan Varilla: Engineer and Diplomat; Fine Arts at the Carnegie Institute, Pittsburg; Some Things a Boy of 17 Should have had an Opportunity to Read, Morley's Gladstone.
- "Theatre Magazine" (December) Has the Drama Degenerated? The Playhouse 150 Years Ago, The Operatic Problem, Shakespeare's Disinherited Child.
- "Scyller's" (December) Buda and Pest, Holland from the Stern of a Rebel (January) War of 1812, The Undercurrent, A New Valley of Wonders in the Great West, The Scientific Work of the Government.
- "The World's Work" (December) The New Farmer and a New Earth, Surgical Advance in the United States, A Great Administrator, The True Character of New York Public Schools, Life in the Corn Belt, The Centennial of the Negro Republic, Christmas in Business Life, Who Owns the United States, Glimpses of a Great Campaign, The Post Office and the People.
- "Outing" (December) The American Business at Play, The Automobile in War, Hospitals and Doctors for Animals.
- "Cosmopolitan" (December) The Wonders of New York, Water Sports, Home-Made Washmills of the Prairie State, Captains of Industry: F. H. Clegg, N. Goddard.
- "Frank Leslie's" (December) A Few Real Rays, The Degradation of Wall Street.
- "Atlantic Monthly" (December)—The Church—Some Immediate Questions, Nature Study, The Last Royal Veto, The Profession of a Publicist, Road Building Among the Moros, (January) The Ethics of Business, Part of a Man's Life, Modern Advertising.
- "Current Literature" (December) Picturesque Life in the Holy Land, How Christmas Came to the Tenements, Leves Porcelain, Its Past and Present; The Mystery Play, The Alaskan Boundary Award, The New Japan, The Scientist and the Food Problem, The Habit of Work, Tuberculosis and Consumption.
- "Century" (December) Fanaticism in the United States, Children of the People, Phillips Brooks and the Girls' Club, The Daily Walk of the Walking Delegate.
- "Harper's" (December) Tennyson's Suppressed Poems, Beginnings of the American Navy, Is English Becoming Corrupt? The Birth of a Satellite, The Lords of Sahara, The University of St. Petersburg.
- "Popular Science Monthly" (December)—Recent Theories in Regard to Determination of Sex, Hertzian Wave Wireless Telegraphy, The Salmon and Salmon Streams of Alaska, The Storm Centre of the Balkans, The Growth of Rural Population.
- "Critic" (December) Parsifal, Romance and the Postman, Morley's Life of Gladstone, The Social History of England According to Punch, The Sardou-Moreau, Dante: Books of To Day and Books of To Morrow, The Book-Buyers Guide.
- "National Magazine" (December) Origin of the Cake Walk, American Auguries, Aids to the Story of Dante, Marconi and the Cables, Progressive American Cities, Our Southern Rival, The Argentine Republic: A Half Century in the American Music Trade.
- "Booklover's Magazine" (December)—What Religion Stands for To Day, Religious Leaders of England, The Frost King at Ningura, Language in the Making, A Gigantic Reading Room.
- "North American Review" (December)—The Venezuelan Arbitration and the Hague Tribunal, Morley's Life of Gladstone (Goldwin Smith), The Attack on the Congo Free State, Citizenship and Suffrage, Light on Some Educational Problems, Increasing Desertions and the Army Canteen, If the South had been Allowed to Go, The Personality of Hawthorne, A New Anglo-Canadian Dispute, The British Monarchy, The Republic of Panama, The Treacherous Treaty: A Columbian Plan: Columbin's Last Vision of Eldorado.
- "Booklover's Magazine" (December)—Dialect on the Old Stage, The Individuality of Books, Million Dollar Book Making, Abraham Lincoln and American Literature, Some Popular Errors as to Old Bindings, Romances of the Publishing World, Fine Bindings, Literary Parasites, John Hay's Negative Assent, Bits from Old Bookshop, A Change in Kipling, Johnson's Dictionary, The Genius and Characteristics of the late Edgar Allan Poe.
- "Country Life in America" (December)—Christmas in the Pine Woods, A Christmas Dinner for 300,000 Guests, Christmas on a Louisiana Sugar Plantation, Skooging: a New Sport for America.
- "Fortnightly Review" (November) Mr. Chamberlain: the Protagonist and the Future; The Economic Prejudice Against Tariff Reform, The Political Poetry of Mr. William Watson, The Alaskan Boundary, The Education Act in the New Parliament, The Austro-Hungarian Deadlock, Thackeray as a Reader and Critic of Books, The Question of Korea, Behind the Scenes of Scottish Politics.
- "Cassell's Magazine" (November)—Corporation curiosities, Health from Scientific Exercise, The Stock Exchange at Play.
- "Cassier's Magazine" (November)—The Imperial German Navy, Superheated Steam for Steam Engines, The Apartment Hotel in New York, Electric Searchlights, Locomotive Building in Germany, The Microscope in Engineering, Fuel Leases in Steam Plants, Oil Fired Furnaces, The Steamship of the Future.
- "Bankers' Magazine" (November) The Basis of The Money Market, The City and the Fiscal Crisis.
- "Review of Reviews" (English) (December) The Tsar and Arbitration, The Duke of Devonshire, The Gospel, Genesis and Apocalypse of Materialism; Wake Up; John Bull: What to do for the Unemployed, The Largest Mail Order Business in Britain.

"Nineteenth Century" (November) Reorganization of the War Office, The Success of the Submarine, Naval Tactics of the Past, Macedonia and England's Policy, Sun Spots, Charles Dickens, The Deleterious Effect of Americanization upon Women, Women in the Medical Profession, At Meerut during the Mutiny, Mr. Chamberlain's Scheme, Foreign Tariffs and Welsh Industries.

"Contemporary Review" (November)—Macedonia and the Powers, Mr. Morley's Life of Gladstone, The Party Situation, Impressions of South Africa, 1901 and 1902; Great Britain, France and the Moorish Empire; The Race Prob-

lem in America, Christianity in the Modern World, The Commercial Audit of Municipal Accounts.

"The Outlook" (December)—Roman Catholics in Non-Catholic Universities, What the American People are Reading, viewed from the Standpoint of the Librarian, the publisher, the bookseller and the farmer; Theodore Roosevelt the Citizen, John Morley: Writer and Statesman; In the Three Greatest Libraries, Theodor Mommsen.

"National Magazine" (January) America's Last Chance on the Pacific, The Canal Country, Social Prospects.

## BEST SELLING BOOKS OF THE PAST MONTH.

As Reported by Leading Canadian Retail Dealers.

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1. "Wings of the Morning," by Louis Tracy. McLeod & Allen
2. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
3. "Call of the Wild," by Jack London. Morang.
4. "Lady Rose's Daughter," by Mrs. Ward. Poole-Stewart.
5. "Heart of Rome," by Marion Crawford. Copp, Clark.
6. "Mettle of the Pasture," by James Lane Allen. Morang.

### BRANTFORD.

1. "The One Woman," by Thos. Dixon, jr. The Musson Book Co.
2. "The Sherrods," by G. B. McCutcheon. McLeod & Allen.
3. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
4. "The Silver Poppy," by Arthur Stringer. Briggs.
5. "The Heart of Rome," by F. Marion Crawford. Copp, Clark.
6. "Old Quebec," by Sir G. Parker. Copp, Clark.

### CHARLOTTETOWN, P.E.I.

1. "Sacrifice of the Shannon," by Albert Hickman. Briggs.
2. "When I Was Czar," by A. W. Marchmont. McLeod & Allen.
3. "Letters of a Self-Made Merchant," by G. H. Lorimer. Briggs.
4. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
5. "Gordon Keith," by T. N. Page. Copp, Clark.

### COLLINGWOOD.

1. "Heart of Rome," by F. M. Crawford. Copp, Clark.
2. "Gordon Keith," by T. N. Page. Copp, Clark.
3. "The Silver Poppy," by Arthur Stringer. Briggs.
4. "Beyond the Border," by Robert Barr.
5. "Banner of Blue," by S. R. Crockett. Briggs.
6. "Letters of a Self-Made Merchant," by G. H. Lorimer. Briggs.

### GUELPH.

1. "The Five Nations," by Rudyard Kipling. Morang.
2. "Arms and the Woman,"
3. "The Sherrods," by G. B. McCutcheon. McLeod & Allen.
4. "The Little Shepherd of Kingdom Come," by John Fox. McLeod & Allen.
5. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
6. "When I Was Czar," by A. W. Marchmont. McLeod & Allen.

### HAMILTON.

1. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "Heart of Rome," by Marion Crawford. Copp, Clark.
4. "Letters of a Self-Made Merchant," by G. H. Lorimer. Briggs.

### KINGSTON.

1. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "Barlasch of the Guard," by H. S. Merriman. Copp, Clark.
4. "The Virginian," by Owen Wister. Morang.
5. "Gordon Keith," by T. N. Page. Copp, Clark.
6. "The One Woman," by Thomas Dixon, jr. Musson Book Co.

### MONCTON, N.B.

1. "The Forest Hearth," by Charles Major. Morang.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "The Heart of Rome," by Marion Crawford. Copp, Clark Co.
4. "At the Time Appointed," by A. M. Harboure.
5. "The Yellow Crayon," by F. P. Oppenheim.
6. "Adventures of Gerard," by Conan Doyle. Copp, Clark

### MONTRÉAL.

1. "A Prince of Sinners," by F. Oppenheim. Copp, Clark.
2. "A Passage Perilous," by R. N. Carey.
3. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
4. "Pigs in Clover," by Frank Danby.
5. "Rebecca," by Kate D. Wiggin.
6. "The Heart of Rome," by Marion Crawford. Copp, Clark

### PETERBOROUGH.

1. "Two Countr. Walks in Canada," by Arnokl Haultein. Morang.
2. "Lovey Mary," by A. H. Rice. Briggs
3. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.

4. "Life of Gladstone," by Morley. Morang.
5. "When I Was Czar," by A. W. Marchmont. McLeod & Allen.
6. "Letters of a Self-Made Merchant," by C. H. Lorimer. Briggs.

### QUÉBEC.

1. "With the Allies to Peking," by G. A. Henty.
2. "Through Three Campaigns," by G. A. Henty
3. "The Silver Poppy," by Arthur Stringer. Briggs.
4. "An Irish Cousin."
5. "Pride of Race."
6. "The Long Night," by S. J. Weyman. Copp, Clark.

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1. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
2. "When I Was Czar," by A. W. Marchmont. McLeod & Allen.
3. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
4. "Adventures of Gerard," by Conan Doyle. Copp, Clark
5. "Place and Power," by E. I. Fowler. Briggs.
6. "The Forest Hearth," by S. E. White. Morang.

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1. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "Letters of a Self-Made Merchant," by G. H. Lorimer. Briggs.
4. "The Sherrods," by G. B. McCutcheon. McLeod & Allen.
5. "The Grey Cloak," by Harold McGrath. McLeod & Allen.

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1. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "The Long Night," by S. J. Weyman. Copp, Clark Co.
4. "The Silver Poppy," by Arthur Stringer. Briggs.
5. "When I Was Czar," by A. W. Marchmont. McLeod & Allen.
6. "Over the Border," by Robert Barr. Copp, Clark Co.

### VANCOUVER.

1. "The One Woman," by Thomas Dixon. Musson Book Co.
2. "Wings of the Morning," by Louis Tracy. McLeod & Allen.
3. "Little Shepherd of Kingdom Come," by John Fox. McLeod & Allen.
4. "Mettle of the Pasture," by James Lane Allen. Morang.
5. "Call of the Wild," by Jack London. Morang
6. "The Long Night," by S. J. Weyman. Copp, Clark.

### VICTORIA.

1. "Lady Rose's Daughter," by Mrs. Ward. Book Supply Co.
2. "The One Woman," by Thos. Dixon, jr. Musson Book Co.
3. "Mettle of the Pasture," by James Lane Allen. Morang.
4. "Barlasch of the Guard," by H. S. Merriman. Morang.
5. "Place and Power," by E. I. Fowler. Briggs.
6. "Wings of the Morning," by Louis Tracy. McLeod & Allen

### WINNIPEG.

1. "Gordon Keith," by T. N. Page. Copp, Clark
2. "The Southerners," by C. F. Brady. Copp, Clark
3. "The Five Nations," by Rudyard Kipling. Morang.
4. "The Heart of Rome," by F. M. Crawford.
5. "Little Shepherd of Kingdom Come," by John Fox, jr. McLeod & Allen.
6. "The Sherrods," by G. B. McCutcheon. McLeod & Allen.

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6. "The Sherrods," by G. B. McCutcheon.	20

**ASSETS \$2,600,000.00**

**CANADA PERMANENT MORTGAGE CORPORATION**

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Dawson	Grandview	Portage la Prairie	Winnipeg
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	Medicine Hat	Regina	

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Brantford	Guidici	St Catharines	Walkerville
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Antigonish	Halifax	Parsons	Spiny
Barrington	Leopold	Sackville	Truro
Bridgewater	Louisbourg	St John	Windsor
	Malden	Shelburne	

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Seattle, Wash.	Skagway, Alaska	

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**RESERVE FUND, - - 1,000,000.**

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# FINANCE AND INSURANCE

ONE of the largest items in modern financing is that of life insurance, says The National Monthly. In Canada the total amount of policies at present is \$508,812,305, an increase of 500 per cent. in 25 years. A quarter of a century ago people were more or less suspicious of insurance companies, and some failures aggravated their ill favor in certain districts. But improvement in methods has kept pace with the increase of business, and the present insurance laws of Canada are safe.

A pleasing feature of the insurance business as it now stands, is that more than three-fifths of the total amount in force is held by Canadian companies. Of the balance about \$160,000,000 is in American companies and \$10,000,000 in British. Twenty-five years ago Canadian companies carried only \$28,650,000. Thus, while the annual figures show a steady increase in the aggregate business, they also testify distinctly to the enterprise of our home companies. A number of excellent British and American companies are doing business in this country, and are no doubt serving a good purpose by affording healthy competition and the example of progressive methods, but it will be a matter of satisfaction to patriotic Canadians that an increasing amount of the people's insurance is "Made in Canada."

The Financial Times, London, Eng., says regarding the incorporation of fresh banks in Canada that when Canadian banking has been developed along such conservative lines, the formation of no less than eight new banks speaks volumes for the financial activity prevailing in the country.

Mr. David Dexter, president and general manager of The Federal Life Insurance Co., Hamilton, has been again elected president of the Insurance Officers of Canada. Born near St. Thomas, Ont., in 1848, and educated in that city, he became identified with a manufacturing concern at an early age, and on the formation of the Federal Life in 1881, became its managing director. The marvellous success of this company is a standing tribute to Mr. Dexter's great ability and popularity. Very highly esteemed in private life, he devotes considerable of his attention to educational matters, at one time being chairman of the School Board, of which he is still a member.

The value of life assurance as a means of providing substantial cash capital in event of death is generally recognized. The attractions of endowment insurance which guarantees the payment of the sum assured on the attainment of a certain age, or, at death, if previous, are also clearly realized; but many people are unaware that a well-selected life policy may be taken that will yield as large an income as can be obtained from investment in stocks and shares, and which provides a degree of security and other advantages which few if any stocks or shares present. Such policies as these are intended to be permanent investments, and offer no very sensational opportunities for loss or gain, as occur in connection with some classes of stocks and shares. The absence of any possibility of rapid increase in capital value may be a drawback

to this class of insurance policy in the minds of some, but the impossibility of any decrease in value is an advantage of no little importance, while the complete security offered under the policy is unapproached by any ordinary investment.

That life insurance is coming to be generally regarded as a profession is shown by the several correspondence schools recently established in the United States. No less than three or four American universities have already included in their curricula a course in life insurance, while others provide frequent lectures on the subject.

Bradstreet's says the demand for money from the west and south continues, but begins to show a diminished



David Dexter.

President and Managing Director of the Federal Life, Hamilton

volume, and it is thought that a return flow of funds to New York is not far off. During the past month or so it has assumed unexpectedly large proportions, nearly \$50,000,000 being shipped during the five weeks ending November 21, against \$20,000,000 during the same period last year. This increased demand was largely on account of troubles among financial institutions at Baltimore and St. Louis, which necessitated the forwarding of large sums to these cities. New York has also furnished more money than usual to other cities for moving crops and other purposes. It is almost certain that the latter amounts will be returned in part or altogether now that the financial difficulties are straightened out, and that with cotton

and grain moving rapidly the return of funds to the east will be accelerated.

A French company which insures against frost is shortly to establish branches in London, Eng., and the colonies. The London branch will be interested only in the insurance of agricultural produce from Canada.

Canadian merchants are receiving the circulars of a San Francisco get-rich-quick concern, presenting a time-worn proposition. The concern proposes to give away \$2 for \$1. You pay in \$1 a week for 80 weeks and at the end of the period draw out \$160. A very sophistical argument is presented to the effect that this is a legitimate investment of the same nature as insurance, and that the profits are made out of lapses. Canadian merchants need scarcely be warned that the scheme is fraudulent.

Insurance against appendicitis has been undertaken by The Royal Exchange Assurance Co., of England, which will issue policies at the rate of \$1.25 a year for every \$500. The holder is guaranteed all medical, surgical and nursing expenses up to the amount insured.

The mortgage market in New York is characterized by pronounced dulness. As a result there has been a marked curtailment in building operations in that city. The general demoralized condition of the stock market is to some extent responsible for this. As a rule these life and fire insurance companies invest their money in mortgages. At present, however, instead of investing their money to the same extent to this kind of a collateral, they are investing it in the low-priced securities of the stock market. This, according to some of the New York papers, is causing some adverse comment.

**BANK DIVIDENDS.**

The following banks have declared dividends at the rates and payable on the dates given below:

Montreal.	5	per cent.	half yearly,	payable Dec. 1 1908
Toronto.	5	"	"	"
Hamilton.	5	"	"	"
Standard.	5	"	"	"
Imperial.	5	"	"	"
Ottawa.	4 1/2	"	"	"
Merchants.	3 1/2	"	"	"
Commerce.	3 1/2	"	"	"
Union.	3 1/2	"	"	"
Hochelega.	3 1/2	"	"	"
Ontario.	3	"	"	"
Quebec.	3	"	"	"
Traders.	3	"	"	"
St. Jean.	3	"	"	"

**CURRENT BANK NOTES.**

The Bank of Toronto has opened a branch at Muisonneuve, Que.

Heymann & Duncan, brokers, Bonanza, B.C., have dissolved partnership.

The Merchants Bank of Canada have opened a branch at West Lorne, Ont.

The Bank of Ottawa are opening a branch at Maniwaki, Que.

The Dominion Bank have opened a branch at Fort William.

P. I. Bazin & Co., bankers, Ottawa, have been succeeded by J. H. Dube & Co.

The Canadian Bank of Commerce have opened a branch at Prince Albert, N.W.T.

It is reported that the Union Bank of Halifax will open a branch at Lockeport, N.S.

The new bank building for F. N. Bell & Co., Morris, Man., is nearing completion.

A sub office of the Sovereign Bank of Canada has been opened in the market district, lower town, Ottawa.

It is said that the Bank of Nova Scotia will shortly open a branch at Truro, N.S.

The Bank of Hamilton have succeeded Jackson Bros., private bankers, at Ripley, Ont.

The Bank of Montreal have taken over the business of the Exchange Bank, Yarmouth, N.S.

The Molsons Bank are opening a branch at Wales, Ont.

A branch of the Sovereign Bank has been opened at Claremont, Ont.

W. G. Browne, formerly assistant manager of the Montreal branch of the Sovereign Bank of Canada, has been appointed manager.

A dividend of 11c. on the dollar has been declared on the estate of Mount's Bank, Stratford, which closed its doors four years ago.

C. A. Crobie, of the Royal Bank, Halifax, has been appointed manager of the Vancouver branch and supervisor of British Columbia branches.

The Southern, The Southwestern and The Star Loan companies, St. Thomas, Ont., have amalgamated to form The Southern Loan and Savings Co.

The Royal Bank of Canada gives notice in The Canada Gazette that tenders will be received for 206 shares of \$100 each of its new stock, issued by the board of directors, February 11, 1908.

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**WESTERN ASSURANCE COMPANY.**

**FIRE AND MARINE**

Read Office	Capital	-	\$2,000,000.00
Toronto,	Assets, over	-	3,333,000.00
Ont.	Annual Income	-	3,536,000.00

HON. GEO. A. COX, President.

J. J. KENNY, Vice-President and Man. Director.

C. C. FOSTER, Secretary.

**BRITISH AMERICA ASSURANCE COMP'Y**

**FIRE AND MARINE.**

Incorporated 1833	CASH CAPITAL.	\$1,000,000.00.
	TOTAL ASSETS.	\$1,864,730.13.
	LOSSES PAID SINCE ORGANIZATION.	\$2,527,817.57.

HEAD OFFICE, - BRITISH AMERICA BUILDING, Cor. Front and Scott Sts., Toronto.

GEO. A. COX, President. J. J. KENNY, Vice-President. P. H. SIMS, Secretary.

<p>This list is for the purpose of placing retailers, manufacturers' jobbers and other readers in touch with reliable and competent accountants and auditors whose services are so frequently required for such purposes as opening books,</p>	<h3 style="margin: 0;">Leading Canadian Accountants and Auditors</h3>	<p>adjusting and auditing accounts, arranging partnerships or organizing joint stock companies, devising special office systems, making collections and investigations, handling estates, making valuations, etc.</p>
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<p>This list is for the purpose of placing manufacturers, wholesale and retail merchants and other readers throughout Canada, and firms abroad doing business in Canada, in touch with the legal profession throughout the Dominion, for the collection of accounts, legal representation,</p>	<h3 style="margin: 0;">LEGAL CARDS.</h3>	<p>organization of companies, the arrangement or dissolution of partnerships, or assignments, as well as all other matters of a legal nature. For advertising rates apply to MacLean Publishing Co., Limited, Montreal or Toronto.</p>
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<h2 style="margin: 0;">Educational Department.</h2>	<p>The following institutions for the education of business men's sons and daughters are recommended by this paper:</p>
<h3 style="margin: 0;">BRAINS IN BUSINESS</h3> <p>Success in business to-day is a question of brains, education and attention to details. You have the brains, why not improve your education by taking a thorough business course by mail? The proper use of your spare time will open the door to better positions and better pay.</p> <p style="text-align: center;">Write for our free booklet re</p> <p style="text-align: center;"><b>CHARTERED ACCOUNTANT'S WORK, BOOKKEEPING, SHORTHAND, COMMERCIAL ARITHMETIC, COMMERCIAL LAW, BUSINESS CORRESPONDENCE, PENMANSHIP, ETC.</b></p> <p>Address <b>Canadian Correspondence College, Limited,</b> 42-46 King W., - TORONTO, ONT.</p>	<h3 style="margin: 0;">Western Business College</h3> <p style="text-align: center;">Cor. College and Spadina Avenue. <b>TORONTO.</b></p> <p style="text-align: center;">Thorough courses in Bookkeeping, Stenography, Typewriting and Penmanship; individual instruction.</p> <p style="text-align: center;"><b>A. J. HOARE, Principal.</b></p>
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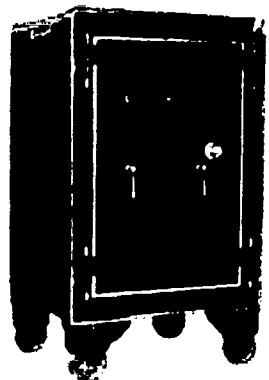
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# THE OFFICE

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## MERCANTILE SECRET RESERVES.

By SEYMOUR WATSON.

**A**t the time of a large defalcation in one of the New York banks, it was stated by the officers of the bank that the entire amount could be taken up without charging any of it to the undivided profit account. A great many persons were unable to understand how this could be done, and only a few were any wiser when told that the bank had a secret reserve.

It appears that the practice of accumulating secret reserves is a growing one, and that it is by no means confined to banks. It consists of an undervaluation of assets during the prosperous years, the difference between the market price and the value carried on the books forming a fund which can be drawn on at any time, either by a sale of a portion of the securities or by an entry placing them on the books at a higher value, not greater than the market price. This is more easily done with the stocks and bonds account than any other in a bank, but in a mercantile or manufacturing company the manipulation appears in the inventory or the valuation of the plant.

The question of the advisability of such a proceeding has been hotly argued. Those who defend it seem to look upon the bank or company as an unchanging entity, claiming that it is better to conceal abnormal profits one year so as to provide against the necessity of showing unusual losses in another year. In the case of a close corporation whose stockholders know all about the company, there would be no serious objection, but there would also be no special reason for doing it. In the case of a company or bank, whose stock is somewhat scattered, and may be sold at any time on the basis of the published statements, it seems impossible to find any justification for the practice. The seller of such stock is unquestionably defrauded out of the increased price that he could have obtained for his stock if the true condition of the company had been known to him and the buyer. In the case of the bank mentioned the one item referred to amounted to fourteen per cent. of the total capital. All sales made prior to the discovery of the shortage were based on wrong assumptions, to the detriment of the sellers.

To obtain a clearer idea of the justice of such a practice it is necessary only to look at the true nature of a corporation. It is not probable that any one would defend the managing partner of an ordinary copartnership if he deliberately understated the profits as to prevent his partners from drawing out a greater dividend than he thought proper. But the president and directors of a corporation are simply the managers of a partnership affair, the act of incorporation being for the purpose of limiting the liability, and for greater convenience, but not in any other way causing the company to differ from an ordinary partnership.

The accountant who is acting for the stockholders of a company is not justified in signing a certificate to a statement which contains a secret reserve or any other element that is not exactly in accordance with the facts. Not only is he bound to tell the entire truth for truth's sake, but he is also under obligations to give all the stockhold-

ers all the information in his power. Those accountants who take a different view of this question defend their course on the ground that they are employed by the president and directors of the company, and are not supposed to criticize their management of the business. While it is true that it would be better to follow the English plan and have the auditors appointed by the stockholders as their special representatives, it does not seem clear that the appointment by the directors absolves the accountant from his duty to the stockholders. Although not made directly to them, his report is to be used with the stockholders, and it should be as carefully prepared as if made originally to them, and should contain nothing which would cause any stockholder to make an incorrect deduction as to the true condition of the company.

## ANALYZING A BUSINESS PROPOSITION.

By W. T. FENTON.

**N**o general rule in regard to the consideration of important business problems has been of greater service to me than that which may be tersely stated in the words: "Let the other man do the talking." The soundness of this maxim has been so conclusively demonstrated, so far as my own experience goes, that I do not hesitate invariably to adhere to it and to urge it as a cardinal rule that will serve on all occasions. The logic of this procedure is apparent when it is remembered that every man who is charged with the responsibility of presenting an important business proposition goes to his task prepared to answer questions and objections which the man with whom he desires to treat is most likely to offer. I doubt if there is an exception to this rule. "What questions will he ask me and what objections will he raise?" furnishes the groundwork for the preparation which every man makes for the presentation of a business proposal to the man he hopes to interest.

When these questions are brought forward he is ready to answer them; by asking the questions naturally suggested by his statements you are playing directly into his hands and are doing precisely what he desires you to do, carrying out the line of campaign which he has devised. He is ready to meet you at every point with the answers and arguments carefully prearranged and best calculated to win success for his cause.

But what is the result if you place the burden of conversation on him, force him to do the talking and fail to come forward with the questions which he has prepared himself to answer? Simply this. He is thrown off from his predetermined line of attack. This naturally disconcerts him and he finds himself obliged to adopt a new line of campaign. So long as you are attentive to his arguments he must keep on presenting them until he has literally "talked himself out."

In the course of this process he is bound, sooner or later, to drop a word here and there which will give you the clue to his motives and aims and which will place in your hands the possibility of getting to the bottom of the subject.

Consequently I would place particular emphasis on the simple rule of forcing the man who submits a business proposition to do the burden of the talking. This is a very simple point of practice, yet so far as my own observation is concerned, it is more effective than any other in bringing to light the weaknesses of any business proposal system.

**STATIONERY**

**THE TRADE IN MONTREAL.**

MONTREAL, Dec. 8.

It is noticed on all sides that the stationery and book stores have assumed their Christmas garb somewhat earlier than usual, in some cases about two weeks earlier. But the demand for holiday goods has opened up earlier than usual, which should mean that the volume of business done this Season will be larger than that of a year ago.

Calendars, cards, and all such novelties are in as great profusion as ever, and if anything are of a finer quality than for some years. Last year the dry goods and department stores flooded this market with a lot of cheap goods, which was anything but beneficial to stationers. But this does not seem to be the case at present, and the stationers and fancy goods stores look for a much more prosperous Season.

F. E. Grafton & Sons have secured a fine assortment of special gift books from New York, which are rarely if ever shown on this market. A number of hand-painted cards and folders from London, England, are also a feature of this store. These cards are really artistic, and considering the work on them, wonderfully cheap. Local water color sketches, with calendar attached, are again shown in several pretty designs, and a variety of Canadian photographic views, colored and encased between two fancy covers, are novelties which should take well.

Grafton & Sons are getting out a souvenir of Montreal which will be ready for the Christmas trade. These will be published in portfolio form, tied together with fancy cord or ribbon. The views were specially taken for this souvenir, and all are vignettted; the cover is a maple leaf design (what can be prettier?), with one of our own habitants as a relief.

**A SPECIALTY FOR CANADIAN STATIONERS.**

Now that loose leaf devices are being applied to every class of blank book, it is necessary for all progressive stationers to pay attention to the trade in binders, holders, etc.

We would draw our readers' attention to the announcement of The C. S. & R. B. Co. on another page. This firm has something of special interest to sell Canadian stationers. Their specialties are the most popular on the market in the United States, and will doubtless interest the trade on this side of the border. Two of their lines which appeal to every stationer are Style C interchangeable post binder and aluminum holder. They were pioneers in the field and have a wonderfully large sale.

These two articles were the foundation of the C. S. and R. B. business. At one time they represented the company's entire line, which has now grown to comprehend everything in the province of the loose-sheet system field except the sheets themselves.

The style C maintains the same strong position it has had from the beginning in the field. Some improvements—cam-locking device around the posts, etc.—have been made from time to time, so that its makers still make strong claims for its superior merit over any other device for similar purposes.

Style A aluminum is even stronger in favor than it was at the start. It has become so extensively used for delivery departments, drivers, etc., being proof against all weather conditions, that it is known from one end of the country to the other, and each year the number manufactured is greater than the year preceding.

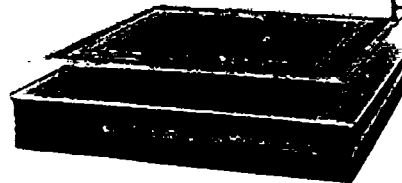
C. S. & R. B. goods are carried by nearly all commercial stationers. They are built for the trade, and especial care and attention is therefore given to trade needs. Printed matter has been arranged for dealers. It will be sent upon request to the company, 120-122 Fifth avenue, Chicago.

**A RETROSPECT.**

The Brown Bros., Limited, of Toronto, have found the past season, in every respect, a record one and are making preparations to cope, in the coming year, with an even greater volume of trade than they have enjoyed during the year now rapidly drawing to a close.

Their travellers are all in from their various trips and preparing to start on January 1 next with a full and up-to-date set of samples.

Blank books and commercial stationery will form, as usual, a feature of the trade in the early months of the new year, but every attention is being given to the introduction of new lines in general stationery. A wide range of goods that will interest every stationer, no matter what class of trade he does, is being prepared.



Brown Bros., Blotter Bath.

The Brown Bros., Limited, are putting on the market a new blotter bath, which will doubtless meet with a big sale among commercial stationers, it is made in quarto and foolscap size, a cut is shown above.

**CHRISTMAS GOODS.**

A few words about the Dennison Manufacturing Co.'s attractive and useful products. The new designs in Dennison's crepe paper just added include Grecian and Indian patterns, holly, poppy, rose and ragged sailor in floral patterns and a new crest design. Other designs are golden rod, clover, violet, wistaria, fern, pansy, wild rose, Autumn leaf, chrysanthemum, oriental, dragon, delft flag and shield, American flag, red, white and blue stripe and Japanese. The line is a most beautiful one and thoroughly complete, the designs being printed in the most delicate and beautiful colors.

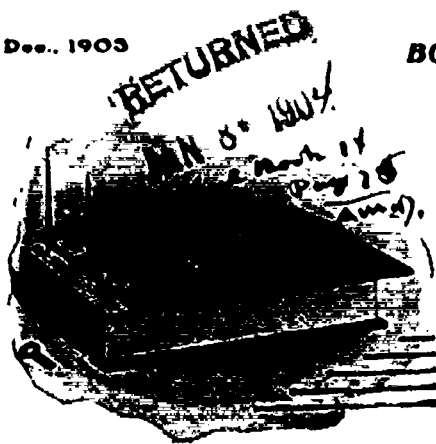
It is interesting to note in this connection that in planning the "Church Fair Subscription Booth," a scheme to aid churches and increase the subscription list of The Ladies' Home Journal, The Curtis Publishing Co. placed a single order for \$25,000 worth of Dennison's crepe paper, a flattering testimonial to the beauty and usefulness of this material.

The 1904 catalogue of Dennison's crepe paper napkins will be ready January 1st. This line is one of marked beauty. It will interest dealers to know that these napkins can now also be had in assorted designs, neatly folded and put up in attractive boxes, fifty napkins in a box, making them very convenient for customers to carry and for the dealer to display.

Crepe paper table covers, of various designs made with Dennison napkins, extremely artistic for home and table decorations are also being supplied to the trade by the Dennison Co.

Among the new features introduced by the company is "Kerool—the new art in sealing wax colors." With the Dennison Kerool outfit designs of every conceivable kind can be fashioned in their perfumed colored sealing wax. These rival the finest enamel effects in colors of every hue. One outfit in-

RETURNED  
MAY 16 1904  
Cut Book 18  
Page 87  
and



Style C—Interchangeable Post Binder. Many imitations. No equals.

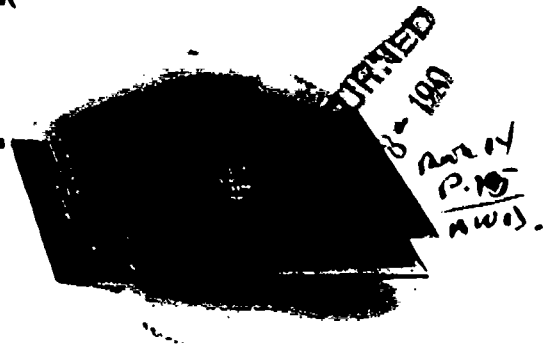
# The Big Three

## All Trade Winners

IF THEY ARE NOT ON YOUR SHELVES, WE ARE BOTH LOOSING MONEY

WE SELL METAL PARTS OR BINDERS COMPLETE.

NOW IS THE TIME TO START MAKING YOUR OWN LOOSE SHEET DEVICES



Style A—Made of Aluminum No Challengers.

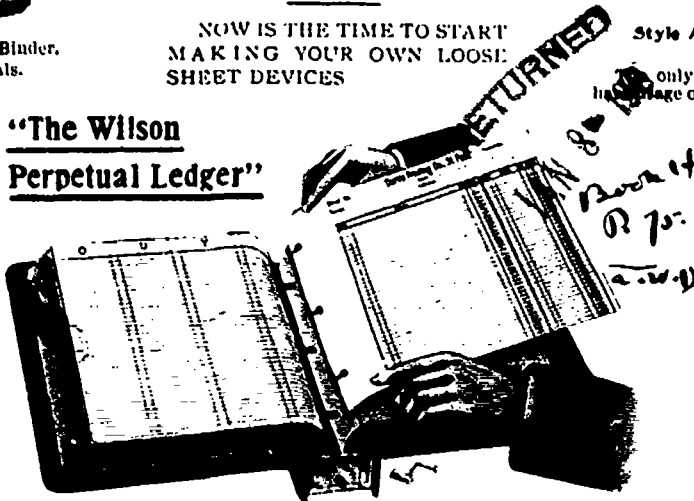
only holder that withstands the heaviest usage of shipping room and wagons.

Simple, Strong, Durable.

The Wilson Perpetual Ledger has—

No springs, no ratchets, no chains, no cog wheels, in fact, no small parts to get out of order. Steel back, steel hinges, 3-ply wood veneer cover, bound in Russia and Corduroy: 2, 3 or 4 posts to fit any sheet or punching. Locks with a crank-key at either end of back.

## "The Wilson Perpetual Ledger"



WE HAVE A SPECIAL PROPOSITION FOR STATIONERS IN CANADA REGARDING CUSTOMS' DUTY.

Write for full particulars.

NEW FACTORY and OFFICE, 240, 250, 252, 254 E. KINZIE ST.

# C. S. & R. B. CO. Chicago, Ill.

The Canadian-American Music Co., Ltd., No. 15 King Street East, TORONTO, ONT.

General Canadian Agents for White-Smith Music Pub. Co., Oliver Ditson Co., M. Witmark & Sons, J. W. Stear & Co., Howley, Haviland & Co., H. S. Gordon, T. B. Harms & Co., E. T. Paull Music Co., G. L. Spaulding, F. A. Mills.

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

Music Orders attended to promptly and satisfactorily.

Headquarters for all the Standard and Popular English and American Musical Works.

Anglo Canadian Music Publishers' Assoc'n, Limited

ASHTOWN'S Limited 88 YONGE ST., TORONTO

Alex. Pirie & Sons, Limited

PAPERMAKERS

MILLS: ABERDEEN, SCOTLAND.

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

• BOND PAPERS •

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



## 'ROB ROY' PENS

HINKS, WELLS & CO. beg to draw attention to this new series of

TURNED-UP POINTED and other PENS,

made of the same materials, by the same tools, by the same process, and at the same works as the "WAVERLEY" Series of Pens, which HINKS, WELLS & CO. have for 30 years and upwards (prior to September, 1901) manufactured for and supplied to Messrs. Macniven & Cameron, Limited

6d. Is. and Gross Boxes Sold by all STATIONERS

DO NOT TAKE ANY

substitution,

imitation or variation

# THE OF WAVERLEY PEN

They come as a boon and a blessing to men. The Pickwick, the Owl, and the Waverley Pen

SOLD BY ALL STATIONERS.

MACNIVEN & CAMERON, Limited EDINBURGH AND BIRMINGHAM

No. 123

in the Crown Pen Series

is an exact reproduction of the "Waverley Pen" — the same of which has been so loudly sung—with one variation, however: No. 123 Crown Series has turned-up points.

Crown Pens are gold coated, and so are non-corrosive. Delightfully smooth. Wear a long time. 6 styles. Trade price 6c. per gross. Send for samples

Imperial Pen Co., Limited

WARWICK BROS & BUTTER Canadian Agents. TORONTO.

cludes the Keron heater (patented) with all accessories and 24 sticks of Dennison's perfumed sealing wax, samples and book of instructions, the other outfit includes simply the heater and book of instructions.

Dennison's passe portout outfits and gummed passe portout bindings—for photo and picture framing always have a large sale during the Christmas season. These outfits are made in three styles and are very attractive and useful.

There are many other attractive products in the Dennison line as their handy boxes filled with tags, labels, glue, rubber bands, paper fasteners, twine, etc. and other of their representation products; perfumed sealing wax casket and sets; complete outfits for paper flower making; Christmas tags, gift coin boxes, Christmas garlands, etc., which no dealer should be without at this season.

One of the finest examples of color printing is Dennison's 1904 crepe paper catalogue showing all the new designs in this beautiful decoration material. Write their nearest store for copy, also for their 148 page stationers' catalogue if you are a dealer and do not possess a copy.

#### A SUCCESSFUL YEAR.

**WARWICK BROS. & RUTTER** have enjoyed splendid success during this year, business having been far in excess of any previous year. In every department of the concern substantial increase has taken place. During 1903 Warwick Bros & Rutter manufactured for the first time their own line of papeteries. The result has been that their trade in this class of goods has more than trebled. This is gratifying, and shows the public are willing to support Canadian industries when the goods are equal in every respect to the goods imported. The travellers have now wound up business for the year, and will be out again on January 1 with a full range of commercial stationery and many new lines of papeteries and general stationery suitable for the Spring trade.

Warwick Bros. & Rutter have found the demand for the Raphael Tuck goods this year far greater than in the past.

#### POPULAR IN CANADA.

**THERE** are some lines of goods that it is a pleasure for the retailer to sell, when he can offer them with absolute confidence and assurance that they will give satisfaction to his customers. To attain such a reputation is the constant desire of the best manufacturers, but only by continual care and watchfulness is such success possible. Higgins' inks and adhesives have won by their merit the absolute confidence of both buyer and seller. This company backs up their reputation with a guarantee which leaves no shadow of doubt for the retailer. "Merit in their goods" has always been the motto of this firm, and this tells the whole story of their success.

#### MAP OF THE WEST.

Morton, Phillips & Co. have lately published a new map of the Province of Manitoba and Territories of Saskatchewan and Assinibon, which is a welcome addition to our knowledge of the growing west. The map is mounted on rollers, and is 7 ft. 6 in. wide by 4 ft. 6 in. high. It has been compiled from the latest Government surveys. The price is \$6.

#### A SUCCESSFUL SEASON.

**W. J. Gage & Co.** report business as having been during the whole of the year in every way satisfactory.

Each month has shown an increase over the previous one, and the Fall trade has been particularly brisk. The tendency has been to buy better goods, and the trade has been encouraged along that line with a result that there is being manufactured in Canada now goods that were in very slight demand as late as three years ago, and were then imported in small quantities from Great Britain and the United States.

Messrs. Gage & Co.'s travellers will be on the road at the commencement of the new year with a fresh range of samples of all the newest and best lines suitable for the coming season's trade.

#### BUSINESS DURING 1903.

**THE COPP, CLARK CO., LIMITED**, report that business done during 1903 has been remarkably heavy. The Fall season has been a particularly successful one. The demand for the many lines of games, etc., has been far in excess of any previous season. The call, too, for private greeting cards has also become greater. Dealers who twelve months ago could not be induced to touch this line have now taken up the idea and are doing a splendid business. Unfortunately, some retailers did not realize the advantage to be gained by looking after this trade until rather late in the season—too late to take full advantage the line offers as a profit-bearer.

The travellers will be out as usual on January 1 with a complete assortment of samples of commercial stationery and staple lines in general stationery.

The Copp, Clark Co., Limited, are printing this season for the first time their own lines of comic valentines. The designs, which are by Canadian artists, are all new and will be printed in several colors.

#### THE PLAYING CARD TRADE.

**NEVER** before has the playing card trade been so heavy as during the present season; on every hand we hear of heavy sales. The dealers who are selling playing cards should make a point of looking after the wants of their patrons in every respect: users are not fully equipped when they have bought one or two packs of cards.

Whist is apparently to be the leading game this season and the demand for whist trays and scoring sheets is sure to be heavy. The "Wallace" whist tray is becoming very popular and is now in use in many of the eastern whist clubs, including Toronto, London and Hamilton. It is manufactured by The Copp, Clark Co., Limited, who are also paying considerable attention to this class of trade and can supply whist score sheets, bridge score pads and sheets and any requirements the dealer may be called upon to supply.

#### NEW PLAYING CARDS.

**THE** Union Card and Paper Co., 9 Blury street, Montreal, are issuing from the press in a few weeks time, a new and unique series of playing cards. The backs of the cards are handsomely lithographed in colors, and represent a series of sports such as bicycling, lacrosse, etc. The cards are to be issued in the regular size, and also in miniature, that is about half the ordinary size. The smaller packs are as perfect in every way as the larger ones, but are particularly adapted for the popular game of "Patience" or any game where a large number of cards are required to be laid upon the table at once. Another feature in favor of the small cards, is that they can be sold very much cheaper. The whole series is finished in the well-known good style of the Union Card Co., who are the only manufacturers of this class of goods in Canada.

#### CHAMBERLAIN POST CARD.

**M. R. CHAMBERLAIN'S** dominating personality, and the importance of the fiscal question he is discussing, give added interest to the statesman's home, "Highbury" near Birmingham. Delittle, Fenwick & Co., of York, deem this sufficient reason for the introduction of a set of picture post cards, produced by special Carbon Gravure process, which gives beautiful effect, in photo brown. Besides a photograph of the Ex-Colonial Secretary, there are views of his home, library, hall, orchid house and gardens. BOOKSELLER AND STATIONER considers it an interesting group.

# FOR PROFITABLE HOLIDAY TRADE, THE UNIQUE, ATTRACTIVE, USEFUL, QUICK-SELLING DENNISON'S SPECIALTIES

Sealing Wax Caskets—Perfumed Sealing Wax and Seals. Keroo Outfits—for the new art in sealing wax colors. Passe-Partout Outfits—for photo and picture framing. Passe-Partout Binding—Large list of colors. Handy Boxes—containing Tags, Labels, Glue, Rubber Bands, Twine, etc. Complete Outfits for Paper Flower Making. Little Mother Outfits. Christmas Tags, Gift Coin Boxes, Presentation Cards, Garlands.

PLAIN and DECORATED CRÉPE PAPER and NAPKINS. Consult our 148 Page Catalogue.

*Dennison Manufacturing Co*

BOSTON - NEW YORK - PHILADELPHIA - CHICAGO - CINCINNATI - ST. LOUIS.

## C. Brandauer & Co.'s - Limited



SEVEN PRIZE MEDALS.

These series of Pens neither scratch nor spurt. They glide over the roughest paper with the ease of a soft lead pencil. Assorted Sample Boxes, 6d., to be obtained from all Stationers. If out of stock, send 7 stamps to the Works, BIRMINGHAM.

## CIRCULAR POINTED PENS

London Warehouse : 124, NEWGATE STREET, E. C.

C. B. & Co. would be glad to appointed wholesale agents for Canada.

NO STATIONERY STORE IS  
COMPLETE WITHOUT

### Esterbrook's Pens

LOADING NUMBERS :

Fine Pens, A1, 128, 333  
Business Pen, 048, 14, 130.  
Broad Points, 312, 313, 314.  
Turn-up Points, 256, 477, 1876.

CANADIAN AGENTS :

**THE BROWN BROS., LIMITED**

51 Wellington Street West, - TORONTO.

## YOU ARE INTERESTED IN SOMETHING.

Why not get the best items  
that are printed on the subject?

We read and clip thousands of newspapers every week—therefore we can equip you **speedily** and **economically** for a debate, speech, lecture, essay or anything else requiring up-to-date information and more of it than your competitors are likely to get.

Terms - 100 Clippings, \$ 5 00
250 " " 12 00
500 " " 22 00
1,000 " " 40 00

Send for our Booklet which fully explains the scope of the clipping industry.

We have also lists of firms in every branch of trade in the Dominion, the professions, club members, society, etc., and we are prepared to address and mail circulars or letters to these at any time.

**THE CANADIAN PRESS CLIPPING BUREAU,**

232 McGill Street,

10 Front St. East,

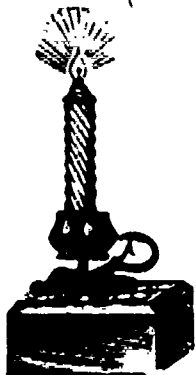
MONTREAL.

TORONTO

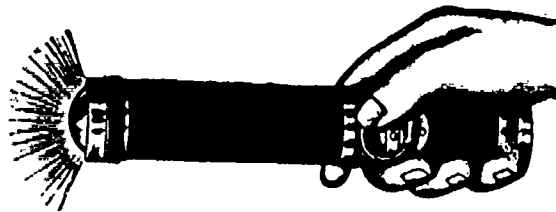
See our classified list and alphabetical list of advertisers  
on last page.

# Wake up!

## Sell Electrical Novelties



"Ever Ready"  
Electric Candle



"Ever Ready" Electric Flash Light.

What others have done and are doing with much profit, you can do. Novelties, especially Electrical Novelties, smarten up trade. Best of all, they multiply profits.

### THESE NOVELTIES ARE NOT TOYS.

They are eminently useful, and they are practical. For Xmas trade they are ideal. They appeal to gift givers, and please those who receive them.

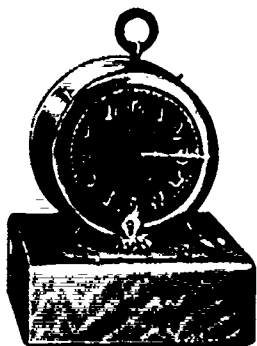
Write for our illustrated catalogue with trade discounts.

#### Branches

- |                    |                  |
|--------------------|------------------|
| London, Eng.       | Chicago, U.S.A.  |
| Sydney, Australia. | Paris, France.   |
| New York, U.S.A.   | Berlin, Germany. |

## American Electrical Novelty and Mfg. Co.

232 St. James St., MONTREAL.

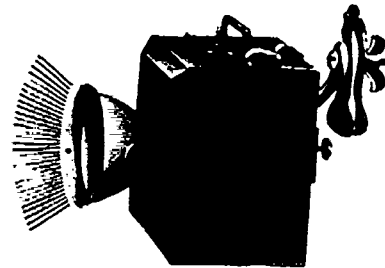


"Ever Ready"  
Electric Clock.

"Ever Ready"



Trade Mark.



"Ever Ready" Carriage Lamp.

**"JAPANESE"**  
**Writing Fluid.**  
(The Ink that never fades.)

### OUR NEW BOTTLES

with patent pour-out, excel anything ever placed on the market. We want a live stationer in each city and town to push these high-class Canadian-made goods.

## THE COLONIAL INK CO.

LIMITED

PETERBOROUGH, CANADA.

We manufacture the "Japanese" Carbon Paper and Typewriter Ribbons.

## Sell Graphophones in Your Store.

A Good Advertisement and a Good Money-Maker

We want an agent in every town and city.



We'll help him sell. We are Canadian agents for the Columbia Phonograph Co. of New York. We sell nothing but graphophones. The retailer who links himself to us will be a lucky man. Write us for an idea of what there is in it.

### The Disk Talking Machine Co.

277 Yonge Street.

TORONTO, CANADA.

## Fancy Leather

Bookbinders'  
Purse and Pocketbook  
Leathers.

A large consignment of Seal and Sea Lions just received

## CHAS. PARSONS & SON,

79 Front St. East.

TORONTO

# FANCY GOODS

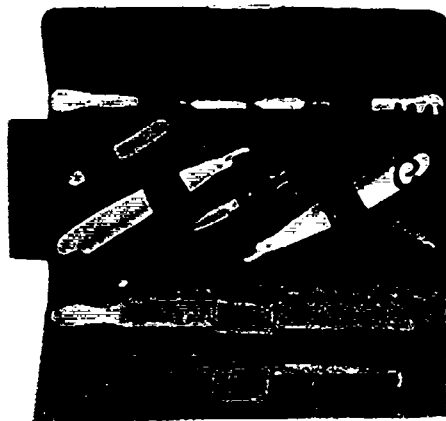
**I**T IS PIT." There's a new game on the market and its success is assured. "Pit" is a game of the kind that takes so well at Christmas time, a game whose jollity and general good humor is far more suited for Michaelmas good cheer than those thoughtful, studied games which impose perfect quietness and close attention, and put a damper on the high spirits and fun that make Christmas what it is. As the name denotes the game centres around the "pit" or grain market. All the grains come in and each has its value; everyone can learn it in a few



Cartoon from Boston Record

## PIT IS "IT".

seconds and everyone likes it as soon as they learn it. If a player can stop laughing he is supposed to be talking "bidding," "trading." It is of the pillow dex style of game where every action and word means a laugh, and where rest must be taken between each game. Buy it and try it. The cut shows a game in progress, as viewed by The Boston



A Razor Case.

Herald, and from the writer's experience it is not exaggerated. The game is sold by Nerlich & Co., Toronto.

All the travellers are now off the road, save those making short excursions from the supply houses. From now on wholesales will work night and day to fill orders, not only on account of the volume of trade done, but more on account of the

slowness with which the raw materials or importations have come to hand. Much of the German goods were slow in coming forward, and this has greatly delayed the filling of orders. A source of much satisfaction to the trade is the quality of article demanded, particularly in leather goods. Lines which in other years have been bought either in small quantities or in cheaper material have taken well for this Christmas trade and wholesalers, retailers and consumers will be better satisfied.

### PROFITABLE ELECTRICAL NOVELTIES.

**E**LECTRICAL novelties, etc., are a line which, especially this Season, affords the stationer and fancy goods dealer a good opportunity of increasing his profits.

The goods do not enter into competition with any other line carried by the average stationer or fancy goods dealer, and are of the class which advertise a store, being real novelties which create interest wherever seen; everyone sold is a source through which the dealer receives enquiries for others.

The American Electrical Novelty and Manufacturing Co., of Montreal, are offering some up to date and useful articles, comprising of the "Ever Ready" electrical flashlights, candles, carriage and hand lamps, clocks, etc. The fancy goods trade has not been slow to appreciate the merit the articles possess, or their value as a profit-bearing line for the Winter trade. Many readers of BOOKSELLER AND STATIONER are handling the goods with satisfactory results.

### TALKING MACHINES FOR STATIONERS.

**T**HE demand for phonographs this Winter is, up to the present, far in excess of previous seasons. A reason for this is that the manufacturers have greatly improved the instruments in every respect. There is room in every stationery store for a graphophone. They are a good advertisement and will pay for themselves many times over by being hired out to parties, giving entertainments, etc. In this way a demand is created, and the dealer who has the agency for a good machine reaps a harvest during the long Winter months. The Disk Talking Machine Co. of Toronto have the agency for the Columbia Phonograph Co., and can supply BOOKSELLER AND STATIONER readers with machines of every size and price. It will pay retailers who are interested to write them asking particulars.

### NOTES.

**T**HE Fancy Goods Co. of Canada, Limited, has had the happy experience of breaking during this year all past records. The Fall trade has been particularly heavy and the large staff has been kept working at high pressure to get orders shipped in good time. The firm are now making preparations to place before their customers in 1904 all the latest and best novelties they can procure on the markets of the world.

Messrs. F. & W. Kelk report a successful and satisfactory business done during the year. The Fall trade has been far in excess of any previous season.

### LEATHER GOODS.

A good demand is noted for carriage and auto car bags and to meet it The Brown Bros., Limited, have manufactured some particularly pleasing lines. They are showing these goods made in various leathers and the colors are such as will suit the most fastidious, being choice shades in red, green and blue. The line is also made in black. The bags are fitted with purse and card cases to match, also with perfume bottles, etc., and are lined with silk.

The frames are oxidised and gilt and the bags are made in 6 in., 7 in. and 8 in. sizes.



# WALL PAPER

## MAKING SUGGESTIONS.

**T**HERE is more for the wall paper merchant to do than to simply show the papers he has in stock in a mechanical way. His experience should render him invaluable to the buyer, and he should not be backward in proffering it. What would a patient think of a physician who, after diagnosing the case, asked what medicine the patient preferred to use.

The dealer should first find out for what room the paper is sought, and after enquiring about light and the other points which must be considered in choosing color and pattern, he should offer his advice, whether solicited or not.



No. 1493. An Attractive Wall Paper for Dining Room, Hall or Library. Made in Canada by Staunton's Limited, Toronto.

Wall paper is different from anything else, in that it is chosen in such a different position and light from the conditions when hung, that the buyer is very often apt to be favorably impressed with a style that would be very unsatisfactory when hung. Handling so much of it, the merchant knows of this, and can prevent the spoiling of many a room by a few timely suggestions.

A customer, when selecting wall paper, is seldom decided upon what he wants, and welcomes the assistance of the merchant. Of course the customer has tastes which will make him refuse certain papers however suitable they may

be, and these preferences should be considered, but in almost every case the preference can be satisfied and at the same time a really suitable paper be sold. The dealer cannot say that a certain paper chosen by the customer would be very bad taste, but he could show that there are a few qualities of that paper which might injure its value for the particular room, and at the same time draw attention to another paper as similar as possible to the one chosen, but possessing more fully the qualifications required in that room. The imperfections of a paper can be pointed out without offending the customer.

A further point that makes it important that the merchant should help the customer is the fact that a badly-chosen paper on a wall makes those who see it feel that the one who sold such a paper does not know his business. A paper which suits in every way the room in which it appears is the best advertisement the merchant can have, so it behooves him to do his best to see that the paper is the best that could be had.

## SEND FOR A COPY.

**W**E have received from The Babcock Printing Press Mfg. Co., of 38 Park Row, New York, a booklet of views of New York. It is entitled "New York Sky Lines," and gives a number of splendid pictures of buildings and places of interest in that city. Being free from advertising matter and giving a considerable amount of valuable information, it is a booklet well worth while sending for. When writing mention BOOKSELLER AND STATIONER and a copy will be mailed you free.

## BOOKBINDING LEATHERS.

**T**HE demand at this season of the year for book leathers is usually heavy, and those of our readers who do book-binding should, before placing their orders, get samples and quotations from Thos. Parsons & Son, of Toronto, who are paying particular attention to this class of trade. They also carry a big stock of purse and pocket-book leathers.

## NOTES.

It's time to buy valentines for 1904.

Topaz pencils are having a great sale.

Remember, card games sell all the Winter; look to your stock!

The fountain pen trade is always good at this season of the year.

The private greeting card trade is greatly in excess of anticipations.

Musical boxes and phonographs are money-makers for the retail trade this season.

The sale of Hohner harmonicas in Canada has been phenomenal during this year.

There won't be many dead stocks of Christmas cards this season. This trade is already very brisk with retailers.


Pictorial post cards are going to be the craze in the near future. Don't be behind in preparing for it.

Loose leaf systems have come to stay. They appeal to every business man, and the retailer must look after this business.

Let your customers know that December 14 will be the latest date Christmas cards can be mailed to Europe with a certainty of delivery by Christmas Day.

Get to know your stock well by time you get the travelers round in January. Remember that is the month when commercial stationery calls for your best attentions.

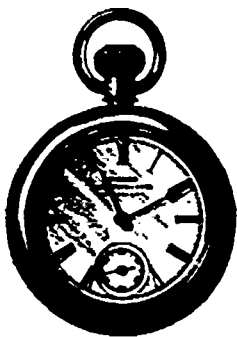
3 20 Limited  
14 page 14



You want Wall Paper that will sell quickly—bring a good profit—please your customers—and be an advertisement for you when hung.

The trade say our goods fill these requirements. Why not give us your order and get the results you are looking for?

## STATIONER'S NOVELTY.



THE  
*Ingersoll*

American Watches.

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