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put on their turns on two days. Friday and Saturday, between 11.30 and 2, 3 and 4.30 and 7.30 and 9, the latter reserved for Saturday evening. These moved up and down inside the store, exhibiting neckwear, shirts, collars, hats and clothes. The two latter lines were borrowed for the occasion. These models changed their costumes frequently and all lines of the various departments were shown.

Mr. Brass states that the "show" created a great deal of attention; drew big crowds, sold goods, to an appreciable extent, and formed a basis for future business with many new customers.

As will be seen from a study of the "ad." five leaders were used to attract purchasers in conjunction with the style showings: bargains in ties, men's hose, gloves, silk shirts and a general line at onethird the price.

A specialty was an announcement of Parisian velvet ties from 50 cents up to \$10.





Wreyford & Co. TORONTO

Wholesale Men's Furnishers

We are Specialists in Men's Wear -Everything new, that is also good, we can supply. The Leading Manufacturers we represent are:

Young & Rochester London and Londonderry

"Wyanar" Shirts and Pyjamas in Zephyrs, Oxfords, Silks and Taffetas-Select Neckwear for Christmas now ready.

Correct Dress Wear

Tress & Co., London and Luton

High Class Hats-Caps and Straws. Shown by best trade in Canada and U.S.A. Latest Styles—The "Rosmar," "Strath." The

J. H. Downing & Co., Leicester Knit Royal Coats and Hosiery

Dominion Agents for "AQUATITE" Coats for Rain and Shine in Gabardine, Silk and Ulster Cloths.

Call when in Toronto or ask for our travellers to call on you.



Here, merchants, is just the brand of underwear your customers want and need. Made of pure wor-sted wool and shaped to the figure with enough elasticity to give comfort to the wearer, Dr. Neff's Pure Wool Underwear gives satisfaction in durability, appearance and comfort—and will find a ready sale when stocked on your shelves.

Write to-day for samples.

Thos. Waterhouse & Co. Limited Ingersoll, Ont.

Messrs. Mosey & Urquhart, Toronto, agents for Ontario. John W. Peck & Co., Winnipeg, for Manitoba, Saskatche-wan and Alberta; John W. Peck & Co., Vancouver, for British Columbia and the Yukon.



MAPLE LEAF UNDERWEAR

Maple Leaf Brand Underwear has been stocked year after year by merchants who want only the best values in underwear. A sample order will convince you that these dealers stock this range because it gives the utmost satisfaction in wear and comfort and because it invariably brings the customer back for more.

Write for samples for your Fall and Winter trade.

HAROLD F. WATSON, WELDON & CO., Selling Agents Coristine Bldg., Montreal. Second and the second secon

THOS. WATERHOUSE & CO., Ltd.

INGERSOLL, ONTARIO

Sweater Coats to Resemble Cloth Materials

THE SWEATER coat is increasing rapidly its importance in the knitted goods department. Not so long ago, then limited to the loose pull-on sweater, its place was recognized only in the sporting goods stores. To-day the sweater coat has far outstripped the simple sweater. It has invaded its sporting field and most elubs in giving special orders for special designs in sweaters, couple with it an equal order for the sweater coats. More than that, business in light overcoats is reported to be cut into seriously this Fall by the popular sweater coat. Winter orders are very heavy, both for men's, boys' and girls', and not a few buyers for ladies' departments include orders for men's styles, for they declare many girls prefer a man's sweater coat.

"About the only difference there is now is in the way they button," said a manufacturer to The Review: "Men's on the right; ladies' on the left. But that makes no difference, the girls don't mind."

This is noticeable for outdoor clubs such as hockey games and general skating. They seem to find men's coats warmer although to meet this there is a tendency to heavier weight in women's.

There is, as has been said, a growing business in catering to young men's clubs, and many manufacturers will fill an order for as few as six coats, making it of special club colors.

"The sweater coat has passed clear beyond the novelty game and there will be big money in it for every retailer from now on: there is already," said another manufacturer. A third remarked that he could not fill his main and repeat orders, let alone taking care of any stocking business.

There would seem to be a growing strength in finer stitched goods, and most manufacturers are paying more attention to this. The sweater coat is coming to be looked on now as a regular article of dress, to be worn with a coat and a less bulky article is desired. To secure this, many are being made of full cardigan stitch in merino and cashmere. An attempt is being made to approach the actual cloth effect as closely as possible, and to get away from the loose-woven type of the athletic sweater.

This feeling that the sweater coat should approximate to dress requirements now that it has been granted naturalization papers is responsible for the supremacy of the Norfolk, with its pleats or "stoling" that tend to a cloth-like stiffness, and make it hang firm. Some time ago a Canadian firm continued the central stoling in front up the collar, which was not doubled over. Another manufacturer carried out a similar idea in the "North-West" or "turn-down" collar, the stoling extending to the top of the collar, and the "turnover part falling over it. Both devices make the collar stand straight, keep its shape better and be more substantial in every way.

The "racked" shoulder is becoming a factor in nearly every sweater coat, for a similar reason.

While the tendency in England and the United States is towards brighter colors the flashy element has not made headway in Canada. There is demand reported at places where American Summer visitors spend their holidays, but ordinarily quieter colors, both in self and trimmed coats, are the best sellers. In men's wear two new shades are being introduced by a Canadian firm, somewhat resembling slate, and called "light smoke," and "dark smoke." Both are attractive lines and quite dressy, made up in Norfolk styles, fine knit, and with the stoling running up into the collar, replacing the band and button at the neck.

For athletic clubs the Varsity collar is still in active demand and shows up well in a trimmed coat. The combination collar has disappeared almost entirely. As a wholesaler explained it, "people do not want too much in one garment."

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MEN'S WEAR REVIEW



The tailored-to-measure man is generally a good spender



Why not get his trade with the Crown Tailoring Outfit?

Has it not been your experience that the man who wants tailored clothing, and who demands it, is a good spender? This is generally acknowledged, and is the reason why tailoring companies handling haberdashery usually work up a very good high class trade.

There is no reason why you cannot get this trade and still handle the ready-to-wear clothing. All you require is our full tailoring outfit—complete range of samples of the latest cloths, measuring outfit, etc. It costs you nothing, no stock to carry, only a little corner of your store and a little time in introducing your

samples to the particular trade whose clothing business usually goes to the custom tailor.



Write for full particulars to-day—get the agency for your town.

The Crown Tailoring Co., Limited

Our New Address: 533 College Street, TORONTO

MEN'S WEAP REVIEW.

Special Features of This Issue

Man's Evening Garb. A Review of Mid-Season Overcoat Styles. The Efficient Lighting of Show Windows. A Resume of the Closed Crotch Controversy. Solving the Vexed Alteration Problem. Should Selling Price be Marked in Code? Featuring Umbrellas as Christmas Gifts. Practical Systems in Men's Wear Stores.

NOVEMBER, 1913 THE MACLEAN PUBLISHING COMPANY LIMITED PUBLICATION OFFICE 143-149 UNIVERSITY AVE. TORONTO SUBSCRIPTION PRICE

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"DOMINION" RAINCOATS

I Our line comprises the most complete range of styles ever offered to the Canadian trade.

1 As we proof all our own cloth, we are in a position to guarantee that every garment we manufacture is ABSOLUTELY WATERPROOF.

I Send to our nearest branch for prices and information.

Canadian Consolidated Rubber Company Limited

MONTREAL, Que. Quebec, Que. Granby, Que. Ottawa, Ont. Kingston, Ont.SI. ComparedTORONTO, ONT.Moncton, N.B.Pelleville, Ont.Halifax, N.S. Port Dalhousie, Ont. Sydney, N.S. Hamilton, Ont.

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MEN'S WEAP REVIEW.

NOVEMBER 19, 1913

Making the Most of the Christmas Trade

Suggestions for the Men's Wear Merchant—Novelty Stocks Should be Carried During the Holiday Season—Some Brisk Sellers—Getting Shoppers Out of the Habit of Leaving Everything Until the Last Minute.

PREPARING FOR the Christmas trade is the big problem before the men's wear dealer at the present time. Christmas shopping makes the peak load of retail activity. The season of big profits will open in a few weeks now.

The men's wear merchant has always secured a substantial share of the Christmas trade. Unless a man has a distinct hobby, it is an uncommonly hard thing to select gifts for him. After letting the mind run the gamut of all the things that a man carries, needs and likes, one is almost certain in the end to hark back to the old reliable suggestion—something to wear. "Well, I guess, after all, it will have to be a tie," thinks the anxious wife, mother or sister; and rests content that the harassing question has been settled. The fact that "man wants but little here below" is brought home to distracted femininity when the problem arises of selecting him a Christmas gift. The list from which the selection must be made is a narrow one, beginning with a pipe and ending with something to wear. If he doesn't smoke, by process of elimination it simmers down to something to wear.

The men's wear merchant has secured in the past the bulk of the trade in men's Christmas gifts. Why not get the rest of it this year? This is not an impossible feat by any means. It has become customary in the majority of city stores of recent years to put in stocks of novelties, articles a little out of the beaten path of haberdashery, but of sufficient relation to it to make their

admission quite permissible and logical. Such lines as tobacco pouches, cigarette holders, ash trays, pipe racks, mantle decorations, watch fobs, tie racks and so on are all novelty articles which have an appeal for Christmas shoppers. There is no reason why the men's wear dealer should not carry them. It would simplify matters for the shopper to be able to select from a comprehensive stock at one store; it would mean increased profits for the merchant.

In fact, the men's wear dealer should make it his object to remove all responsibility from the shopper, by carrying a stock of sufficient variety to reduce shopping troubles to a minimum.

THE VALUE OF ATTRACTIVENESS.

That the trade appraise attractiveness in the store appearance at its real worth is a fact attested by the high position that the men's wear store occupies in this regard. No store is more uniformly attractive in appearance than the haberdashers'. Close attention is given to the arrangement of goods and to window displays and the



A display by E. K. Dallimore, with Hickey & Pascoe, Toronto, which presents some suggestions for Christmas displays.

quality of the fixtures and store appointments is of the highest. Nevertheless, the standard maintained during the rest of the year will not do for the Christmas season. It should be borne in mind that the bulk of the shopping during the holiday period is done by women and everything of a special nature should be undertaken with an eye to attracting feminine attention. On this basis, it is distinctly necessary to make the window display preeminently attractive. The interior decorations must be unusually inviting.

A good scheme, which has been adopted in a great many cases in the larger stores, is to build a eanopy over the front of the store using evergreen boughs for the purpose. A row of small flags along the sides adds to the festive appearance. Wreaths of holly, wreaths and mistletoe can be used to good effect in brightening up the store within.

MAKING AN EARLY START.

There is one deterrent feature which must not be overlooked. The shopping, which should be more or less evenly distributed over a period of a month or six weeks, is generally left until the last week. People postpone their shopping until the last moment. The result is that during the last two weeks before Christmas the stores are erowded, and are forced to handle a larger volume of business than they have the facilities for. In other words, the stores must handle more business than they can do with profit to themselves and perfect satisfaction to the customer.

The result is that not as much business is done as would otherwise have been the case. Customers have not the time to make proper selection of gifts, generally taking the first thing they find which seems to answer their requirements. Salesmen have not the opportunity to induce customers to purchase gifts which would suit them best.

There are, of eourse, people who carry out their Christmas shopping on a systematic basis. Many plan well in advance what they intend to purchase and proceed to carry out these plans in the most systematic way. Frequently many of the desired articles will have been secured several weeks before the holiday. These persons, however, are the exceptions

(Continued on page 64.)

Development of Ready-to-Wear Clothing

ALTHOUGH ready-towear clothing has attained wonderful popularity in this country, it is only very recently that the idea has been taken up in England to any extent. In fact it New Idea is Gaining a Strong Foothold in England, Despite Strong Prejudice at the Start—Selfridge & Co. Were Pioneers of the Movement—An Interesting Statement. "This month the section celebrates the first anniversary of the passing of the first milestone—when it was considerably extended, and nine months later the annex at the west end

looked at one time as though ready-to-wear clothing would never gain any foothold in the Old Country. English manufacturers were inclined to scoff at the idea. They contended that Englishmen had become so accustomed to having their clothes made at the tailors that it would never be possible to reconcile them to the new idea. That ready-to-wear would never "catch on" in the present generation was a view generally held.

It remained for Selfridge & Co. to convince them of their mistake. A short time ago the house of Selfridge & Co. began an active campaign to introduce ready-to-wear clothing for men into England. Their success was instantaneous, and remarkable in view of the opinions which had been held by all connected with the clothing trade previously. Englishmen took to the idea almost as readily as their American cousins, and the trade of Selfridge & Co. grew by leaps and bounds. It is now said that manufacturers there are beginning to develop the idea in their products. It is not unreasonable to assume that before many years have passed the vogue of readyto-wear clothing for men will be almost as marked in the Old Country as it is in America.

There can be no doubt that a large share of the credit for this change can be laid at the door of Selfridge & Co. Their campaign was conducted on the most progressive principles. They advertised extensively and conducted their business with the one viewpoint of giving the public the best possible service.

In a recent advertisement they comment interestingly as follows on the results of their experiment:

"ANOTHER MILESTONE PASSED.

"Three and a half years to the first milestone.

"Nine months to the second.

"Uphill to the first; sturdy work, gathering force and place, even when the gradient was steepest.

"A little easier work to the second—speeding ahead with all the exhibit and momentum of the rider when the fair, white road stretches before and behind, and the upward climb is only remembered as a vanquished enemy.

"Such is the history of the development of this house as a men's shopping centre.

of the main building was opened, and the department threw out its chest and drew a deep breath not of satisfaction, but merely to get ready for the next milestone.

"Uphill to the first! It is always uphill work for pioneers. They must be prepared to clear the brushwood away before they start reaping.

"Our 'brushwood' was Ready-made Opinion. Ready-made Opinion was planted deep in the mind of practically every man we wanted for a customer; there was scarcely anyone who knew the difference between the rightly ridiculed 'ready-mades' and our 'Ready-for-Service' clothing.

"Just a moment, please.

"For the benefit of those few readers who, even to-day, feel inclined to say, Pshaw! "Ready-for-Service" twaddle again!' let me state one fact before such a sentiment is uttered 'Ready-for-Service' clothing costs in many instances more than made-tomeasure clothes!

"Obviously, there is only one reason why a house of business professing to hold such policies as we have announced to be ours dares offer such goods at a higher price than its competitors—because they are far better value; far better in every way, from our point of view, from the customer's point of view, and from the point of view of the customer's friends.

"So, as we contend that our 'Ready-for-Service' clothing is superior to the bulk of bespoke tailoring, it is idle to defend its superiority to its discreditable ancestor—the 'ready-made' suit of 10 years ago.

"It was not easy for this department to gain its first converts. The average man, very naturally, classed it with the old 'stock-size' horrors. But, slowly at first, then gaining ground more and more quickly, came the knowledge that there was a new era in tailoring.

"Stout men, thin men, tall men, short men have come to the department—a kind of walking challenge to its capabilities—and have defied the resources of the department to fit them perfectly. And, as they came, each man a walking challenge, so they have departed, each man a walking advertisement for the new tailoring.

"For, once uproot a prejudice from a man's mind—open his eyes to something he has not understood, and straightway he starts proselytising among his friends.—Selfridge & Co., Ltd."



Clothes, Methods and Men

A Co-Operative Sale Plan

AT THE RECENT convention of the clothing men of the State of New York, a very radical plan was suggested, to wit., the co-operative plan of getting rid of old stock at the end of each season by hiring a store in one of the larger cities of the State where retailers in towns nearby could dispose of their odds and ends. This plan would be a most distinct departure, but it is altogether likely that it will ultimately be adopted. The need for some plan of disposing of these ends of stock has been felt for some time, and the retailers are anxious to dispose of their odds and ends without resorting to unfair measures of competition. The matter was discussed at the convention at some length, and on the whole the members approved of the idea. One retailer opposed the idea on the ground that customers of the merchants included in the scheme in the different cities would get into the habit of waiting for the cooperative sale at the end of the season. This objection was not considered to be pertinent, however, as most of the customers of the retailers represented had got into the habit anyway of waiting for individual sales, at the end of the season, and none of the retailers would stand to lose by running the co-operative sale as suggested. The clothing men in the State practically had adopted the clearance sales, and it was considered that holding a co-operative sale would enable them to reap the same benefit and, at the same time, keep the reputation of their stores on a higher plane.

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The Combination Shirt

THE COMBINATION shirt is the latest departure in men's clothing. Manufacturers are turning out shirts with drawers of the same material in one piece. The drawers button about the leg, so that the garment can be removed with little less trouble

than with the ordinary shirt. Combination shirts of this description were designed in the first place for athletic sports and, of course, could be worn only in the Summer when they took the place of underwear. Two advantages are claimed for them. They do away with underclothing and thereby reduce the weight and are, therefore, of value to the sportsman who requires as much freedom as possible. They prevent the shirt from hitching up, which almost invariably happens when a man is engaged in exercise. The combination shirt was introduced to the Canadian trade this Summer through the columns of The Review. Inquiry among the large retailers elicits the information that the public has shown some interest in the new garment. Necessarily it will take some time for the idea to grow in favor. Union suits were a long time in attaining to popularity. Men looked on them askance at first as an innovation which they were not sure of. Now, however, the union suit is fast becoming the leading feature in underwear. This same growth of favor may be accorded the combination shirt. But time will tell.

Why burden yourself with details? Systematize your store.

The principal ingredient in luck, some one has said, is common sense. It divides first place with hard work.

Business is showing improvement and there should be a marked change in financial conditions by the first of the year.

The Englishman has been slow to find the real value of ready-to-wear clothing, but is coming to it now.



A DISPLAY OF ORIGINALITY

The above illustration is of a window trimmed by Reid W. Pepper, display man with Marks & Price, Yonge St., Toronto. Readers of "The Review" will recollect that in the last issue we illustrated another of Mr. Pepper's original ideas in the form of a special card. His idea here was to draw illustrations of articles as they appear when worn. Another idea of Mr. Pepper's is illustrated in this window. He devises show cards, on which are listed prices of every article in the window. When a card of this kind is placed in a window trim it is not necessary to show any other card. He makes the card small and inconspicuous, and in this way the trim is not broken up in any way, and yet, nevertheless, the card serves the same purpose as a number of smaller price cards attached to each article would do.

The window trim herewith presented was arranged by Mr. Pepper for the Hallowe'en trade. Lights were shown in the pumpkins at night. Despite the fact that the space at his disposal in this window is not large, Mr. Pepper has been able to arrange a very commendable and attractive display of merchandise.

The idea of a single card in a window display is, as far as we know, a new one. It is one which other display men might utilize to advantage in their own work.



Figure 10.

Figure 1.



Figure 3.





Figure 5.

Figure 7.

the depth. Low trim.

Average height 5 ft.

Depth 2 ft. 6 in. Height

the ceiling; the depth

The Efficient Lighting of Show Windows

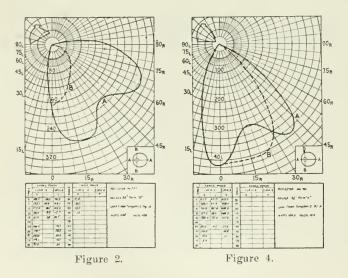
THE TYPICAL show window can be grouped in three classes, which for convenience we will designate as A, B, and C: and the more special windows in two other classes referred to as D, and E. The Style of Reflectors to Use to Secure the Best Possible Illumination—Rules to be Followed in Selecting Reflectors and Locations—Synopsis of an Interesting Paper.

From an address by H. B. Wheeler at convention of Illuminating Engineering Society.

The following classifications take into account, all of the various types of boxed-in windows.

Class A windows: heighth equal to depth. High trimmed. Average height 9 ft. Depth 9 ft. Heighth of trim 9 ft.

Class B windows: 1, heighth one and half times depth. Medium trim. Average height 10 ft. Depth



6 ft. Height of trim 7 ft. 2, heighthe one and half times depth. High trim. Average heighth 10 ft. Depth 6 ft. Heighth of trim 9 ft.

Class C: Heighth two times the depth. Medium trim. Average height 12 ft. Depth 6 ft. Height of trim 7 ft.

Class D windows: heighth equal to depth. High trim. Average height 5 ft. Depth 6 ft. Height of trim 5 ft.

Class E windows: height one and two thirds times

from the glass front to the back; the trim from the floor up.

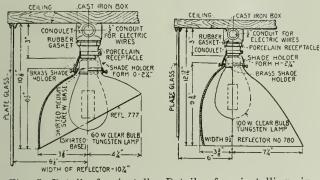
Windows of class A are usually trimmed up high on the background, and hence require a reflector which distributes the light over the angle zero to 90 degrees. The reflector shown (Fig. 1) has been designed to meet this condition; its introducing curve is shown in Fig. 2. This is a non-reflector, with a portion of the front cut away, to admit the light to escape horizontally. Hence a large portion of the lamp is exposed to view from within the window. Mirrors should not be placed in the upper part of the background, in order to avoid the possibility of seeing an image of the lamp when observing the window from the street.

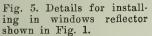
The more common windows of Class B are trimmed only to a medium height, but occasionally some are found in which the trim is carried up high. The first sub-division requires the use of a reflector, which distributes the light in the angle zero to 55 degrees. The reflector shown in Fig. 3 has been designed to accomplish this result. Its introducing curve is shown in Fig. 4. For the second sub-division it is necessary to use a combination of reflector shown in Fig. 3 and 4 in order to get the desired results.

In Class C the trim is carried up to only a medium height. A reflector which concentrates the light flux in the angle intercepted by the line of trim, most nearly meets the condition. Fig. 5 shows a reflector which has been designed to give the required results. Its light distribution curve is shown in Fig. 6.

Class D. is found chiefly in cases where the show window is divided into two tiers, and in shops with low head room, situation on the ground floor. The light distribution required is essentially that of the reflector shown in Fig. 1, but there is not sufficient

nn Internvention of of trim 2 ft. The height of the window is always measured from the floor to head room in these windows to permit its use. Fig. 7 shows a reflector which has been designed to meet the latter condition. Its light distribution curves are shown in Fig. 8. This reflector is provided with an adjustable holder, as shown in Fig. 9, and the lamps are placed horizontally in the reflector. It is usually

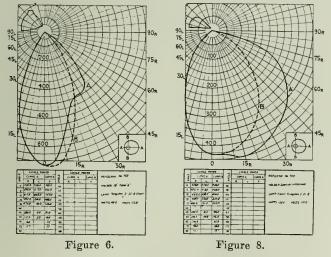




Details for installing in windows reflector shown in Fig. 3.

installed with the flat side tilted at an angle approximately 15 degrees with the horizontal. A mirror background should not be used in a window of this height for obvious reasons.

Class E. windows are found largely in jewellry stores, cigar stores, and shoe stores. The line of trim is low, and frequently it is practically flat. This window requires a reflector having a light distribution curve similar to that of the reflector shown in Fig. 5. This reflector, of course, is too large for a window of this size. The reflector shown in Fig. 10 installed as shown in Fig. 11, has been largely used for this type of window. Its distribution curve is shown in Fig. 4. A window may be illuminated in this manner very satisfactorily, but since the reflector is symmetrical it is not so economical, in as much as a great deal of the light flux escapes to the street and upper portions of



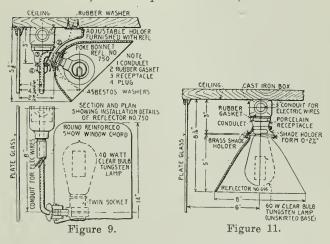
the window. The percentage of the total light flux incident on the surface of the line of trim is low. At the present time a small non-symmetrical reflector like that shown in Fig. 5 is being developed for this class of window.

The chart shown in Fig. 12 makes easy the selec-

tion of the correct reflector for any type of window. To start with, knowledge of three things is necessary: heighth, depth of window, and heighth of trim at background.

Suppose, for example, the show window is 10 ft. high, 6 ft. deep, and the trim or background to be lighted is 6 ft. high. The procedure would be as follows:

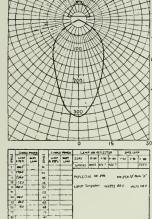
First, find the heighth of the window, 10 ft. on the left hand vertical scale. This point is indicated at A. Second, locate depth of window, 6 ft. on lower



horizontal scale. This point is indicated as B. Third from the latter point, locate another point corresponding to the highest point to which the window is trimmed. (In this case 6 ft.) This point is indicated as C.

Next note the diagonal line that most nearly passes through the two points A and C, which in this case is a heavy dark line. By referring to the key below, one finds the reflector designated by the heavy dark line, which is the reflector of Fig. 3. In the above example, if the window were 12 ft. high the chart would call for a reflector like that in Fig. 5. This chart is based on the use of a lamp for which each reflector herein mentioned is designed.

Continued on page 59.



Photonetric distribution curve and data on reflector. Shown on Fig. 10 when a 1.12 watt per candle lamp is used.

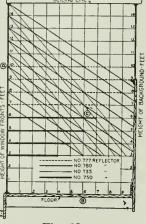


Fig. 12.

Solving the Vexed Alteration Problem

TREATING the all-important subject of alterations, Walter A. Oleson writes as follows in Men's Wear (New York):

We are gradually evolutionizing into that

analytical state of mind where our attention is being concentrated on causes—not effects. And this literally marks a promotion in the cycle of reasoning. Up to the present time effects have occupied the major part of our time and study. By this process, while undesirable effects were at times obliterated entirely or modified, the causes of those effects still remained to assume annoying maturity. And so, in the end, instead of freeing ourselves from the fetters that bound, we merely loosened them, to tighten upon the slightest provocation and first opportunity.

The alteration imposition is at the present time the most vital effect before the retail clothiers of this country. It is an effect that demands immediate annihilation. It is fattening on the fetters of its victims. Many remedies have been advanced to obliterate the effect. Some have been commendable, but all have failed because of the utter disregard to the paramount issue—the causes.

This is strictly a problem of the retail clothiers. The women's wear trade is not troubled with this imposition, because from the beginning they have discountenanced the causes. Now, while they are in clover in this respect, their brethren are seeking a way out of the mire. Like the weed, they are trampled upon by their customers with utter abandonment because they have invited the anticipation in every instance of favors in the shape of free alterations, etc. Many retailers will say, "But I have not, to my knowledge. It has been thrust upon me and my hands are tied." But this apparent "thrusting" is the work of the salesmen. By submitting to it the clothier is a party to and accessory of the crime.

Here in the beginning we have a cause. This cause has its influence on the policy of the house. The effect of the cause is felt in the policy. When

the policy is inaugurated it will be found that the causes have been conspicuous in the formulating thereof. A great many retailers are acting under the illusion that it is the policy of the house which embraces free alterations, The Key is in the Hands of the Hands of the Salesman—He Should Gauge Each Customer and Handle Him to Avoid the Alteration Difficulty—A Mental Chart. thereby accepting it as an effect. It is the alteration imposition (or any like cause) which precludes the possibility of a perfect policy. And so the issue

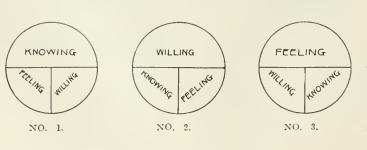
And so the issue becomes more signifi-

cant than ever—we must get at the causes if we hope to establish a permanent cure. And in the composition of this permanent cure the salesmen form the most vital composite. It can be safely said that the salesmen are the cause of fully ninety per cent. of free alterations. The promise of free alterations will awaken a responsive cord in any red-blooded man's bosom, simply because he imagines he is "putting one over" on the proprietor. I have heard friends of mine innumerable times express themselves as highly elated after purchasing a suit because they secured additional work on it without cost. The thought of alterations because they were really necessary never entered their heads.

Their common acceptance of the matter was, to quote them, "I got the best of that salesman."

Every avenue of productive cost is yearly mounting higher. The margin of profit, which is in sympathy with this increase, diminishes consistently. The more leeway the salesmen are given the more they take. The customers naturally derive all the benefit. This forms the one big reason why the repair department, carried along as a part of the "service" rendered the customer, is now assuming a real menacing form and shapes up as a positive bugbear. It has been nurtured and fed on the fact that it was not given much attention as long as the profits were large enough to make worry about items of expense unnecessary.

Another cause which the merchant controls is that of selecting and buying clothes properly designed to fit most correctly the varying human proportions. The most efficient force of salesmen in the world will be at loggerheads if they have not got the right kind of clothes to sell. Every commercial enterprise to be successful must be founded on honesty,



and to be permanent, must be built upon reliability. If the salesman has to sell a suit of clothes or overcoat that does not fit, it would be far better to give free alterations, even at a terrific loss.

Next to knowing his

stock, a salesman should make a psychological study of mankind. By cultivating the tastes of his customers and subtly suggesting the really proper model and size, he can, nine times out of ten, entirely submerge any ideas of free alterations his customer may possibly entertain. Knowing the mental processes of the human mind will be of far more help in this regard to the salesman than any subterfuges relating to his stock. For instance, nearly every man's mind comes under one of the classifications shown in the little sketch centred on this page.

Those in class No. 1, dominated by their knowledge, can best be sold by appealing to their intellectuality. They are also the ones who can be easily made to see that free alterations is an imposition on the merchant and not a necessity. By treating them on a "merchandising equality" basis, more will be gained by the merchant and salesman than if the latter acted the part of the "know it all." Many customers like to feel that they are "in on the secret," and these are in this class. They realize just how much they have a right to expect.

Class No. 2, dominated by their power, is absolutely the hardest to handle. Those constituting this element of mankind will always demand more than is offered them. Possibly eighty per cent of the "free alteration" takers are in this class. The salesman and merchant in this instance must play the part of humility and make subtle suggestions. Direct opposition would be fatal. Even then a certain percentage of them will always demand free alterations, if only to exert their authority and manifest their strength of will power.

Class No. 3, dominated by their feeling, allows the salesman and merchant to demonstrate their own personality and powers of persuasion. It is the easiest class of all to sell. They as a rule depend on others for initiative. The seller must assert his own pre-eminence in the particular transaction under development. He must at all times hold the upper hand and dominate the buyer. Positive claims will be more effective than suggestions. The customer in this class will rely mostly on the salesman, who can accomplish best results by playing on the feeling of vanity, appearance and economy.

By placing every sane man in one of these three divisions the salesman can complete his sale in the quickest time, at the least expense and to their mutual satisfaction. A salesman's good judgment can keep the alteration cost down to an extreme minimum, just as easily as indifference or over-anxiety to please results in excessive additional expense. But the only way a salesman can exercise his good judgment is by knowing the mental processes of his customer.

With the present state of accurate knowledge and efficiency there should be little call for free alterations. Eliminate the busheling expense! But get at the causes of things! Annihilate the causes and the effects will die a natural death! Try to kill the effects only and the causes will always remain to confound you. Permanency in remedial measures is embodied in destroying the germ. Pound a snake to a pulp, and if you leave it in the sun it will become whole and dangerous again. The only way to destroy is to kill the germ of life. The only way to suffocate the alteration snake, the most insiduous of all, is to utterly and unmercifully destroy the causes of it. Why not make a beginning now?"

-----®-----Sartorial Sidelights.

The best dressed men in London are wearing the evening coats short waisted, with lapel rolled shorter than usual and points very nearly meeting. The dress waistcoat is still cut with points, but not exaggerated, about three inches long from the bottom button.

During the Dublin Horse Show yellows and browns were the prevailing colors. The horsey men there have a weakness for yellow waistcoats, yellow gloves, ties, and handkerchiefs.

A serviceable golfing suit now being worn on the English moors during shooting season is a singlebreasted lounge suit, with coat rather longer than usual, rolled front, and three buttons to close it. There are four pockets, the two bottom of the bulging kind, with flaps, while the breast ones are patches. The back is plain, without a vent. The knickers are of rice-bag shape, but not as loose as in former years. The material is a homespun, with brown and green mixtures the most popular. The stockings are of popular homespun shades. The quiet heather colorings have come into great demand, and loud colors are passing away. This is said to be the result, largely, of a feeling that the birds recognize the bright colors quickly.

The Efficient Lighting of Show Windows (Continued from page 57)

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Where it is necessary to place reflectors on the transom bar they may be selected by using the distance from the floor of the window to the bar as the heighth of ceiling.

The window reflectors discussed in this paper are designed exclusively for use with the standard tungsten lamps. Each reflector is designed for a certain size of lamp.

In order to conceal show window reflectors from the view of the observer on the street, window drapes or valances are very much used. In addition to performing the above function they add a touch of refinement and exclusiveness to a show window, greatly increasing the attractiveness of the merchandise displayed.

Efficient Store Service Vs. Personal Effort

EXPERIENCE h as demonstrated that the one-man machine is not an effective force in the operation of any form of business.

It runs jerkily at all times and, being operat-

ed at full speed, is very liable to break down.

Many business men carry the whole burden of management on their own shoulders. They look after everything from the supervision of the bookkeeping to the financing of the business. They are swamped under a mass of detail which gets larger all the time. As a result, they cannot give undivided attention to any one phase of the business at any time and in some respects the business is likely, is certain, to suffer. This concentration of responsibility is due to two motives, economy and a sense of self-importance. The head would rather look after things himself than pay the salaries required to secure men capable of handling them; or perhaps he feels that the business needs his continual oversight, that no one could look after things the way he does himself.

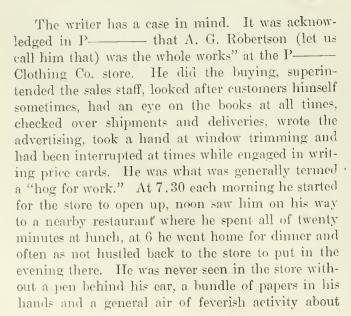
The Introduction of System Enables the Merchant to Shift the Burden from His Own Shoulders—The One-Man Machine Breaks Down in Time— A Case in Point Which Contains a Moral. him. He never walked; he jogtrotted. Words ripped out of him like bullets from a Maxim. He did everything about twice as fast as other men.

Once he was asked:

"Robertson, what would happen to this business if you were to step out" Robertson considered the idea a moment and replied: "It would live about a week, I guess. This business couldn't get along without me."

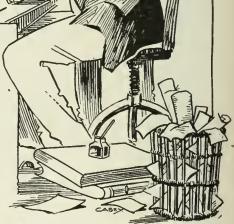
And he was right. As things stood, he was the

whole business. Nothing w a s d o n e without his supervision and o.k. The staff was made up of c h e a p men who had bec o m e mere machines un-



der Robertson.

But even with the dynamic and 100per-cent -efficient Robertson, to direct things, t h e business was not a smooth-working machine by any



Robertson was a "hog for work."

means. All departments were behind. Robertson himself was generally about three days behind schedule and, needless to state, the staff did not do any better. The store was in a continual turmoil, a mad rush to catch up with work. There was a deplorable lack of system noticed in every department. The inevitable happened when Robertson took sick one day and was laid up for five months. For a few weeks chaos settled down on the business. The head clerk, who found himself thrust automatically into charge, could not gather into his own hands the reins which Robertson had so suddenly dropped. He was totally at sea. Then with things getting into a worse tangle with each day, the need for immediate action was felt and Mrs. Robertson, through the medium of a wholesale house, secured a competent man to act as manager temporarily.

The new manager had had an extensive experience in the clothing and furnishings business and had topped off with two years in the office of the wholesale house through whom the appointment was made. He had become strongly imbued with belief in the value of system. On taking charge of the P_____ Clothing Co. store, he was appalled at the total lack of system he found and made it his object to correct things. In two months he had worked out and put into operation a system which fitted the business nicely and enabled him to keep closely in touch with all phases of it without difficulty. When Robertson was able to get down to the store, he found that order had been restored out of chaos. The business was running smoothly. New forms and systems were in use that kept every detail of business before the manager. Everything was right up to the minute. The personnel of the staff had been strengthened by the addition of a few capable men.

Robertson inspected everything and was delighted—and amazed.

"How did you do it?" he asked. "I always wanted to get things systematized but never found time to get at it."

"The reason, Mr. Robertson," said the manager, "is plain. I am not as good a man as you are."

Then, seeing the puzzled look on the face of the proprietor, he continued:

"This was a one-man business. You did everything. I don't know of another man who could do as much work as you were doing. When I came here, I realized at once that I couldn't begin to do the work you had done. So, I was compelled to put in a system which would simplify matters and lift the burden off the man in charge."

THE SYSTEM INSTALLED.

A few details of the system he had introduced will be of interest.

A stock book was used for information in buying. This was in loose-leaf form and by consulting it, one could find exactly what stock there was on hand in any line. Purchasing forms were used on which all particulars of every purchase were entered. A duplicate copy of this order was retained so that when the goods arrived, they could be checked

A Purchase Service book was used, provided off. with a loose-leaf A to Z index. When an invoice was received it was entered under the proper letter in the index. To illustrate an invoice is received from the Cosmopolitan Clothing Co. It is entered in the index under "C" on the first line, as being the first entered under that letter. Then the invoice is pasted on a separate loose-leaf and given as a reference number "1-C." Then the items on the invoice are numbered commencing with 1 and running consecutively. For example on June 2, invoice is as follows: "1-C-17" which instantly gives you the reference to the proper invoice under "C" index, and would indicate that invoice wanted was the first one under letter "C" and the seventeenth item.

A system for tabulating and classifying sales was also used. Delivery forms were used. Various original devices had been used for stocking shirts, ties, collars and other lines. Altogether an effective and far from cumbersome system had been evolved. These items were but a few of the many ideas which had been introduced to simplify the detail work of the store and to "oil the cogs of the system."

It is hardly necessary to add that Robertson continued the system and found that his business increased while his own work decreased.

It comes down to this. A system is better than a man who knows all about the business and can, therefore, do everything that the system otherwise would do.

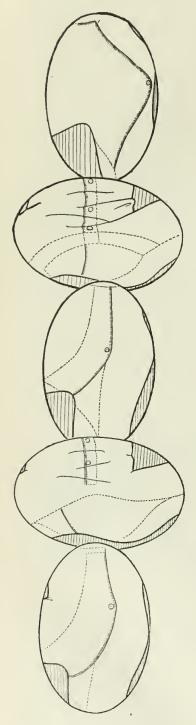
And yet there are hundreds of merchants in Canada to-day, who run their stores on their own knowledge and activities. They constitute the whole business themselves; and, as the inevitable concomitant, become slaves to the business. Their whole time, their unflagging energies, are required to keep the business running. If, as in the case of Robertson, they were suddenly withdrawn from the store, chaos would undoubtedly ensue.

If you were to see a business man laboriously grinding out correspondence with pen and ink, thereby using up hours of valuable time each day, you would assume him to be a very ignorant man or one decidedly antiquated in his ideas. You would be tempted to explain that he could save valuable time and ease his labors by getting a typewriter. It is equally incomprehensible that some merchants will run their stores on personal effort rather than on system.

Large checks in hosiery designs and the brightest of colors, scarlet, royal blue, emerald green, yellow, with a large overcheck of black or white, are quite the rage in London. Sometimes three or four colors are introduced. The 'limit' has been reached, however, with the national flag reproduced down the front in all the colors of life.

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A Resume of the Closed Crotch Controversy



Diagrams showing closed crotch patterns used by a number of American manufacturers. That at the top is the Cooper Underwear Co. pattern. Suit Brought By Cooper Underwear Co. Against Other American Manufacturers Pending in the Courts—Whole Trade is Showing Deep Interest in the Outcome.

A WIDE degree of interest attaches at the present time to the controversy being waged in the United States over the closed crotch. Inasmuch as the American retailer is involved in the question to some extent, the controversy has aroused more discussion than any previous development in the knit goods industry.

A resume of the facts of the case will be of interest to the trade in Canada.

There had always been difficulty with union suits of underwear owing to the lack of a suitable opening. The ordinary drop seat did not suit the manufacturers entirely and yet, when the first closed eroteh suit was introduced something over three years ago, it did not meet with entire approval. Much skeptieism as to its suecess was expressed. Nevertheless, the idea soon established itself, and to-day the elosed erotch is very generally used.

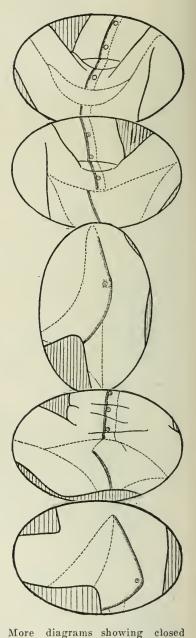
The Cooper Underwear Co., of Kenosha, Wis., were first in the field with the elosed erotch garment. They seeured a patent eovering a garment with an opening extending from a point in the back above the crotch to a point in the leg below the erotch. After the first uncertainty, the new garment was accepted with such favor that many manufacturers purchased the privilege of using the elosed crotch in their products, paying royalties to the Cooper Co., for this privilege. Other manufacturers began to put out closed crotch garments, which according to the Cooper Co., violate their patent.

A short time ago, the Cooper Co. decided to test the ease and issued notices to the manufaeturers making closed erotch garments, without a lieense from them, that they intended to prosecute. Announcements were also made that the company would also prosecute retailers who sold these garments. The manufacturers charged with infringement replied that they were prepared to fight the matter out and would protect any customers of

theirs who might be drawn into the litigation through selling closed croteh garments not purehased from the holder of the patent or licensed firms.

The Cooper Co. replied, stating their irrevocable intention of fighting to proteet their rights under the patent. The case was taken into the eourts where it now rests. The final decision will be awaited with interest.

The diagrams presented show various styles of elose croteh garments, made by American manufacturers.



Dry Goods Reporter.

crotch arrangements. These dia-

grams are reproduced from the

MEN'S WEAR REVIEW



A little water; a few rubs—and a clean CHALLENGE COLLAR

At this inclement season of the year a stock of Arlington Challenge Collars will meet with a ready sale. As neat appearing as the ordinary linen kind your customer is always assured, at a moment's notice, of a nice, clean collar. Made in four grades of linen coated and two grades of solid stock. Superior to any other similar priced collar on the market.

Toronto

The Arlington Company of Canada, Limited

54-56 Fraser Avenue.

Eastern Agent: Duncan Bell, 301 St, James St., Montreal Ontario Agents: J. A. Chantler & Co., 8-10 Wellington E., Toronto Western Agent: R. J. Quigley, 212 Hammond Block, Winnipeg



Fire Losses In Canada

ATTENTION has several times been called in the columns of The Review to the disturbingly large fire loss in Canada. That the fire loss in this country is the largest in the world is established in a recent copy of the Conservation Commission bulletin.

The per capita loss in Canada in cities of over 20,000 population, it is pointed out, was \$2.88 last year. In the United States it was \$2.55, in France it was \$4 cents, and in England 54 cents. The discrepancy between the figures as applied to American and to European countries is most significant. The loss in Canada is more than five times larger than in England.

And it is not hard to understand the difference. In Canada the only facilities provided are for stopping fires. In England the object strived after is to prevent fires. Rigid inspection of buildings as to suitability of construction, heating and wiring goes a long way to prevent losses in the old country. Λ fire there is regarded as little short of a public calamity, to be investigated and tested, with an eye to finding the means of preventing similar occurrences. In Canada a fire is a detail, a regular incident in the course of the day which attracts interest only when it is accompanied by loss of life. As the Conservation Bulletin says: "Unless there is a loss of life our Canadian public regards destruction by fire with altogether too much complacency." Even where loss of life occurs, the complacency of the public is only temporarily disturbed.

Fire losses in Canada are attributable to carelessness, both public and private. Public negligence is shown in the looseness of inspection and regulation of buildings. Structures not designed in any respect with an eye to safety are permitted to be built. Individual negligence is manifested in countless ways. People do not seem to care whether their homes, or stores, or factories, are properly safeguarded. They never enquire as to whether the wiring or piping in the house has been properly done. They leave matches around promiscuously, build bonfires, shoot off fireworks, dump live coals against fences and in innumerable other ways court visitation from the fire fiend. The huge fire loss in Canada is due purely and simply to the indifference of the authorities and the deplorable carelessness of the public.

This is a question which materially affects the retail merchant. Not only does it increase his risks of loss but it very materially adds to the amount of insurance that he has to pay. As long as the fire loss in Canada continues at this alarming rate, the merchant will have to foot the bill in the form of high rates.

Canada should not be content to rest under this unenviable notoriety. An effort should be made to stir the public conscience.

Making the Most of the Christmas Trade Continued from page 52.

which prove the rule. The average person leaves his or her shopping until the last week, or in a great many cases until the very last day. Procrastination, which is the thief of time, is also the bane of the retail merchant, for it leads to a large majority of people leaving their shopping until Christmas Eve, and expecting the merchant to give them the same service and the same selection which they would have had they attempted to carry out their shopping at a more seasonable and reasonable time.

The store staffs are so rushed that they cannot give proper attention to the persons they are waiting on; in fact, they frequently have to wait upon four or five parties at the same time. Deliveries cannot be made. Everything is in topsy-turvy condition. It is generally the case that the store staffs have to work until well after midnight on Christmas Eve in order to catch up on the business which pours in at the last moment through the procrastination of Christmas shoppers.

It is, therefore, incumbent upon the merchant to improve conditions as far as lies in his power. If he can induce more people to make their purchases at an earlier date his own profit will be increased therewith.

There is only one way in which this can be done. The merchant must keep continually impressing upon the public the importance to themselves of doing their shopping before the real rush begins. This can be done by starting to display Christmas goods early, by advertising early and continuously. It should be borne in mind that the average person does not leave shopping until the last moment through malice aforethought but rather through carelessness. "I will leave that off until to-morrow," is the mental attitude of the average person to the question of shopping. But, as in everything else, to-morrow never comes. In this way, they keep leaving it off day after day until the very last moment, when it is impossible to leave it off any further. It is only this fact that finally does force some people If proper methods were to get down to business. taken to keep before the minds of such people the fact that Christmas is growing closer all the time, it is certain that they could be induced to start their work of gift-selecting long before the time they do when left to their own resolutions.

The mens' wear merchant should leave nothing until the last moment that can be done in advance. Show and price cards should be done as far ahead of time as possible and an effort should also be made to get the advertising copy up in advance. When the rush is on, the merchant and salesman will have little time to attend to such things. It is doubtful if it is possible to turn out the best copy when rushed for time, so it would serve many purposes to have the matter written before the rush begins. The head-

From the railroad man's viewpoint

urned

Perhaps the severest test possible is given overalls on the road. The cinders, the handling of freight, the grease of the engine, the shovelling of coal, climbing around freight cars, handling ties and steel, everything is there to test the durability of overalls.

It is here that Carhartt Overall Uniforms have reached the height of popularity because they stand the test. They give freedom because of their roomy proportions, and have the self-adjusting suspender. They give service because they are made of the best materials, sewed with the best thread, and reinforced where they receive the greatest strain. The safety watchpocket keeps the watch from coming in contact with cinders, which is a big consideration with a railroad man, who, of necessity, must keep his watch in perfect condition.

Our proposition to you

Whether you have a railroad man's or machinists' trade, an ordinary laboring man's and farmers' trade, or the trade of the autoist, you should send for our trial order of Carhartt Overall Uniforms and Gloves. We will send it on sixty days' approval, returnable in whole or part at our expense.

You can't lose. Why not write a card for it to-day?

Note.--We make everything in overalls, corduroy pants and gloves for the working men.

Hamilton Carhartt Manufacturer, Limited TORONTO DETROIT

MEN'S WEAR REVIEW



82 Queen Street North, HAMILTON, ONT., John D. Moser, Manager

Criticisms of Some Seasonable Advertisements

Four Ads. Dealing With Overcoats Analyzed and Discussed—The Value of Leaders and Price Quotations—Lack of White Space a Common Fault With Retail Ads.

DURING FALL and early winter the attention of the advertising man is devoted largely to overcoats. Being the big selling line of the season, they naturally commandeer the bulk of the advertising space. A number of overcoat ads., selected at random from a pile of exchanges, are presented and a careful analysis of same will be of interest to advertising men.

Livingston's, Kingston, is an advertisement of considerable merit which could, nevertheless, have been made doubly effective by a rearrangement. A better lay-out would have been devised by dropping the border around the whole ad. and running one around the reading matter only, joining it to the rule beneath the illustration by curved joint rules. The value of the illustration, which, by the way, is an unusually good one, would have been enhanced in



Haberdashery

q If in doubt what to give your men friends for Christmas, remember you can make no mistake by deciding in favor of some article of men's wear.

¶ We have a very complete assortment of ties, shirts, gloves, etc., and will be pleased to assist you in making an appropriate selection.

q Our newest importations of New York and Chicago cravats present an excellent opportunity to secure the very latest materials and shades.

q An inspection will convince you that this is the store at which to secure acceptable gifts for your most discriminating gentlemen friends.

Harry Russel 259 Blair St. : Regina

A Suggestion for a Christmas Advertisement.



this way. Standing in white space above the ad. proper it would have double prominence.

Another advantage would arise out of this rearrangement. To look well, the matter would have to be set in smaller type and, if a generous margin were left around it, the result would be a doubly attractive ad.

The heading "classy overcoats" should be set in smaller type and in upper and lower rather than in caps. As shown, it is out of proportion to the rest of the advertisement, an effect which is heightened by the dissimilarity in the length of the two lines. If set in smaller type, the heading could have been put into smaller type.

The matter is well written and goes right to the point. Altogether, a very good ad.

Corkery's, Campbellford, Ont., is a neat advertisement and to a certain degree an effective one. The lay-out could have been improved in one respect only, viz., by setting the first paragraph in slightly more condensed form to allow of a better margin on either side. The ad. itself could have been improved in one respect also; either by quoting prices or by referring to the illustration in some way. The ad., as it reads, has no focussing point, no peg on which

MEN'S WEAR SECTION



to hang its appeal, as it were. A specific description, a heading of some kind is needed with every advertisement, no matter how small, to give it the "punch."

Prowse Bros., Charlottetown, P. E. I., have here an ad. which has many good points and few faults; and the faults are all typographical. It starts out with a good introductory talk, perhaps a little too lengthy but bound to win attention at that. It gives a range of prices and thoroughly describes two coats, wisely selecting them from each extreme in price. The illustrations, although inclining to the extreme of commonplace so often seen in style drawings, clearly indicate the trend in overcoats and so are effective.

A few errors of omission and commission were fallen into in the make up of the ad., however. In the first place, the heavy ornate border would have been a liability rather than an asset even if it were new; but in its battered condition, it looks far from attractive. It is much too heavy. A thin, singlerule border, placed at the outside of the space to allow as much as possible of that all important publicity ingredient, "white space," would have been much more effective. If the firm name had been printed in upper and lower and caps rather than all in caps and the rules above and below had been discarded, another typographical improvement would have been effected. Also it is hard to see what advantage has been gained by making two changes in the measure of the introductory matter when one change would have been sufficient. As set, the matter has a rather broken up appearance and is hard to read.

John McLeod, Sudbury, has an ambitious ad., dealing with all lines of mens' wear, with overcoats as the headliner. Whatever criticisms are to be made of this ad. are also along typographical lines. In the introduction, a keen desire for emphasis is shown, phrases here and there being set in larger type. The desire has been indulged in to such an extent that



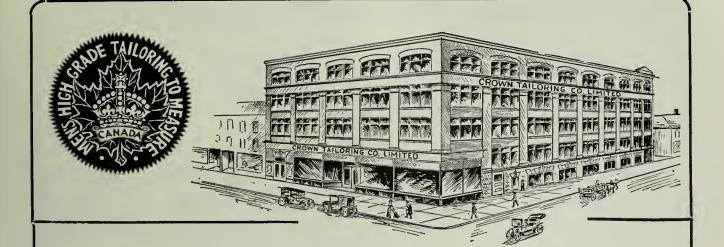
the purpose has been defeated. There is so much emphasis that no phrase really has any particular distinction. If a public speaker declaims at the top of his voice all through the course of his address, his most impressive passages fall flat for the reason that there is no higher height of declamation to which he may go. The old fable of the Wolf cry illustrates why too much emphasis in an ad. is far from effective.

Another criticism which occurs at once is on the score of the large number of rules used. If the row of four panels dealing with "men's sweater coats," "men's winter caps," etc., had been individually paneled and all other rules eliminated, the result would have been more pleasing and effective.

At a supper in Ireland recently Sir George Armstrong wore coat and trousers of black velvet, the coat double-breasted and held closed by black silk braid frogs. The waistcoat was of black poplin, and single breasted.

Ö

While London's swellest tailors are holding to a plain body-fitting Chesterfield overcoat this Fall, **a** big business is being done all over England in belts and pleats of every description. The "Guards" mentioned in October mid-issue of The Dry Goods Review, are quite popular.



Six square feet of Floor space and the Crown Tailoring set of samples will increase your revenue hundreds of dollars

All you require is a table, just large enough to hold the Crown Tailoring set of samples, measuring chart and style sheets and you will be amply prepared to take care of your trade that prefers tailored-to-measure clothing.

This trade is increasing every day with the result that hundreds of ready-to-wear departments are greatly increasing their revenue every year with little or no outlay attached, and practically no expense, by putting in our outfit.

You can do the same, no matter how select or how ordinary a trade you may have. Every Crown Tailoring garment has behind it an established business, built on honorable dealings, satisfaction for the merchant and a square deal to the public. Behind Crown Tailoring garments are facilities that as yet are unequalled in the trade.

Every order sent in, gets the very best attention of expert cutters, operators and finishers. Only the best materials are used, consistent with the price charged. Every stitch with the Crown Tailoring label attached gives 100 per cent. value for the money.

If there is no Crown Tailoring agency in your town write for it to-day.

It costs you nothing to learn about our proposition. It may, mean hundreds of dollars to you to know about it and to take it up.

WRITE NOW.

The Crown Tailoring Co., Limited Our New Address: 533 College Street, TORONTO

Should Selling Price Be Marked in Code?

DOES IT pay to mark selling prices in secret code? This custom is still followed out in many men's wear stores and the question, therefore, has become a pertinent one. A Problem of Vital Importance to the Men's Wear Merchant—Some of the Disadvantages of the Secret Code System—Methods of Marking Cost Prices.

tell themselves what the price of the article is. In many cases this suspicion is a well grounded one. There are unfortunately stores which take advantage of the customer by

The consensus of opinion in the trade is that it does not pay to have prices marked in secret. One cannot help but agree with this opinion when it is considered that the one-price-to-all principle now holds good in practically all men's wear stores. Only in stores that cater solely to transient trade is it possible to deviate from the rule of one price to all. In stores of this class, salesmen frequently ask customers for the price which they think the customer will be prepared to pay. It is obvious that this can be done only when the salesman feels sure that he will never have occasion to wait upon this customer again. In the average men's wear store, it is impossible to do business profitably and permanently unless strict adherence is made to the one-price-to-all principle.

In view of this well established fact it is hard to see what excuse there could be for marking price marks in secret code. There is a price fixed for each article in the store, and the salesmen have no authority to deviate from that price in any case. Why then should not the price be marked so that all can see

Except where a certain latitude is lent to the salesman in the matter of price, there can be no advantage in marking selling prices in secret code. There are, however, many disadvantages which go with this system. With many customers it will arouse a sense of suspicion. The fact that the price is marked so that he cannot understand it will lead many men to think that the salesman is offering the article to him at a higher price than he might offer it to others.

To illustrate this point let us consider an occurrence which is very common in all stores where secret marks are still used. A customer has asked for a suit of clothes, and has been shown a suit which the salesman offers him for \$20. He suggests that he might want a better quality article and is shown a second suit which is priced at \$25. It may be that the second suit does not show the extra quality warranting the \$5 more asked for it. The customer has never seen the salesman before. It is not unnatural that the thought might occur to him, "This man is taking advantage of me because he knows I am prepared to pay more than \$20. This second suit may be no better than the first." This sense of suspicion is very liable to spoil a sale under such circumstances

Suspicion can be aroused in countless ways where prices are marked secretly so that customers cannot means of secret marks. The number of stores of this class is comparatively small, but still enough of the practice is going on to make it risky for a reputable merchant to adopt any principle which would leave him open to suspicion of the kind.

IT LEADS TO HAGGLING.

Another very tangible disadvantage attaches itself to this way of doing business. A customer can only think of one reason why the merchant should mark his prices in this way. He concludes that there is no set price on the article, and that the merchant is prepared to change it if occasion arise. Naturally enough he concludes that it will be possible for him to beat the price down some, and he proceeds to haggle with the salesman on that score. If the price had been marked in plain figures, the salesman would have had no difficulty in convincing the customer that he had no power whatever to change the price of the goods. The secret selling prices let salesmen in for a great deal of trouble on that score. If a merchant has no intention of cutting the price of his goods he should at once abolish the secret selling price system.

THE COST MARK SYSTEM.

This refers, only of course, to the selling price. Cost prices must in all cases be marked in secret code. Cost marking is a problem which has bothered many men's wear dealers. Codes of a widely different nature have been tried with a very small degree of success. All these systems, modern and obsolete, are still in use in the trade. The main object of marking the cost price is to have it readily obtainable in reckoning the profit to be obtained on any article or for purposes of stock taking. At the same time it is hardly necessary that this price should be secret to everyone but the dealer himself or in some cases to the salesmen. As a general rule the merchant does not desire to have even the members of his own staff initiated into his cost prices. The reasons for this are obvious. If the salesman knew the exact cost of an article he might in some way allow customers to find what this figure was. The average person, having no idea of the cost of doing business, is prone to believe that the retailer makes an enormous profit on everything he sells. If he were to learn that an article offered to him for \$1.75 had been purchased for \$1.10 he would be inclined to think that the merchant was

If you're hunting for Seasonable Christmas Lines Read this—

"Just the goods you want, when you want them"

MOTOR SCARFS (Pure Silk and Artificial Silk)

These scarfs are in big demand for Holiday selling, and our stock is very complete.

Magnificent value in Artificial Silk Scarfs, in Pearl and Cream, beautiful weaves, at

\$4.50 \$6.00 \$7.50 \$8.50 \$10.50 \$12.50 \$13.50 \$15.00 and \$18.00 per dozen.

A rare collection of **All Pure Silk Scarfs**, rich and heavy, made from the finest Italian raw silks, and manufactured by one of the largest makers in Macclesfield, England. Note this exceptional price range—

| \$21.00 | \$24.00 | \$27.00 | \$30.00 | \$33.00 | \$36.00 | \$39.00 |
|---------|---------|---------|---------|---------|-----------|------------|
| \$42.00 | \$45.00 | \$48.00 | \$55.00 | \$60.00 | \$66.00 p | oer dozen. |

In **COLORED ACCORDION WEAVE** we have a line in Shot Effects in Black and White, Black and Scarlet, Black and Sky, Black and Blue, selling at \$6.00, \$9.00, \$16.50 and \$21.00 per doz. These are splendid value.

SEND IN YOUR LETTER ORDERS AT ONCE

We will prepay all charges for mail orders and offer a SPECIAL DISCOUNT of 10 per cent. off all orders payable January 3rd.

(All the above are packed in individual boxes.)

DON'T DELAY. WRITE TO-DAY.

Crescent Manufacturing Co., Limited Montreal

making a profit of 65 cents on the transaction, whereas in reality a large share of this apparent profit would go to pay the overhead expenses of doing business. Therefore, as the average person is not in a condition to accurately judge the proportion of profit, on the selling price, it is unwise to allow any knowledge of cost prices to leak out.

It is also true that, when a salesman knows the cost price of an article, he may sometimes be inclined to lose faith in the article. It may have been one of a job lot picked up by the merchant at a very low price, but which is perfectly good value at the selling price marked. The salesman, however, does not know any of the circumstances connected with the purchase of the article. If he can decipher the cost price and thereby learn that the profit on this article will be considerably in excess of the usual margin of profit, he is likely to feel that he is selling that article above its real market value. If he is a thoroughly conscientious salesman, this knowledge will not help him in making sales, as it will to a certain extent dampen his enthusiasm in the article in question. His arguments, unconsciously perhaps, will lack the ring of sincerity which is needed to close the sale.

SOME SYSTEMS.

A system which was once used to a very general extent was to pick out a word of ten letters, each letter would be selected to stand for one number; thus if the word "important" were selected it would stand thus: i for 1, m for 2, p for 3, etc. Thus if the cost price were 1.25 it would be marked imr. This system was so simple and transparent that it did not serve the double purpose, and as a result has passed out of general use to a very great extent.

Still another system used at one time to a very great extent was to adopt one number and to add to that the exact cost of the article. For instance, the number 125 might be selected. In cases where the article had cost \$1.75 the cost mark would be put down 300. The same drawbacks were found in connection with this system. It did not take the salesmen in the store more than a very few days to learn what the code was, and thus to figure out **the exact** cost of each article offered.

A system has been developed of recent years, and is now used in most of the larger stores in Canada and the United States, which seems to fill every requirement much better than any system previously brought forward. With this system the stock books are divided into departments and a letter is used to designate each department. Starting with the first of each year invoices are entered up as they come in. Full particulars with reference to each received shipment are entered, such as the nature of the goods, the cost price and the name of the firm from whom bought. Each entry is given a number. Tags are then made out and attached to the goods, containing the letter to designate the department, the year, and the number of the entry and selling price. To demonstrate the point, an actual transaction may be traced. A consignment of hats is received costing \$18 per dozen. It is, let us suppose, the fifth assortment of hats secured during the year. It has been marked to clear them out at the selling price of \$2.50. Tags would be made out as follows: H, 13, 5, \$2.50.

This system will have many advantages which will appeal at once to merchants. By referring to the tags it is possible to find the cost of the goods by referring to the book. Information given on the tag is so complete that no difficulty would be experienced in finding the cost on the stock book. At the same time no hint would be given to salesmen or customer as to what the actual cost price was. Only by referring to the books would the salesman be able to secure this information, and needless to state his facilities for this would be very limited. Another advantage would be that the public seeing the number 13 on the tag would at once assume that the goods offered were stocked in the present year. This would be an assurance that they were buying new goods and would doubtless assist in making the sale.

Seventy-Five Years in Business

THE firm of Score & Son, Limited, 77 King St., Toronto, have achieved the unique distinction of having been seventy-five years in the clothing and men's wear business. They can claim to be among the pioneers of the business in Canada.

Richard Score, the founder of the institution, was born in 1807 and sailed from Plymouth for Canada at the age of 27 in 1834. The voyage was made in a sailing vessel, which took three and a half months to make the trip from the Old Country to Quebec. Four years afterward, in November, 1838, he started a little tailoring store on Duke St. He adopted the motto "Clothes made on Honor." Shortly afterwards his store became known as "The House that Quality Built." The business grew rapidly, and in 1843 it was moved from Duke St. to a spot near the present location on King St. It is interesting to note that the store at that time was surrounded by fields and the founder actually pastured cows in a field to the West of where the store now stands. Residents of Toronto will find it hard to credit the fact that the site of the large office buildings at the present day was used for this purpose such a comparatively short time ago.

The founder of the business died in 1896, leaving the business to be carried on by his son, and grandson, R. J. Score, President; Frank M. Score, Vice-President, and Fred L. Score, Secretary-Treasurer.

By way of commemorating the three-quarters of a century mark the firm are issuing a pamphlet giving the history of the business.

MEN'S WEAR SECTION











A Cold Weather Story

It's a cold day—a man is going to business—he is reading his Newspaper in the Street Car—the car is cold—he feels chilly and reads a























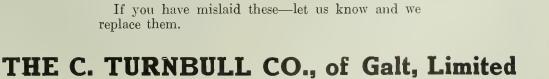
















"CEETEE

UNDERCLOTHING

advertisement in the paper, or one of the striking posters on the street-it tells him "Ceetee" Underclothing will keep him warm and comfortable this winter.

The seed of the sale is sown. The cold day continues—perhaps the man's office is cold—returning home that night he sees your

WINDOW DISPLAY

of "Ceetee" Underclothing-the final reminder is

This is just one instance of the particular value of "Window Displays" NOW, while our advertising

Display "Ceetee" Underclothing NOW and reap

With every order of "Ceetee" Underclothing we send a quantity of attractive literature and cards that are very valuable in decorating your windows and

If you have mislaid these—let us know and we

GALT, Ont.

given—he enters and buys.

campaign is in full swing.

stores.

replace them.

the benefits of larger and quicker sales.

































Spring Will Bring Some Startling Innovations

YOU ARE going to see —and carry—red shirts next Spring, if the prophecy of a London fashion authority in a letter, just received by a Canadian manufacfacturer of shirts, comes to pass. Red Stripes Bid Fair to Cut a Figure in Shirts—Colored Stripes in Colors Are Also Predicted—In Neckwear Wider Knitted Ties Are Now Having a Run— What Retailers Are Selling.

A red stripe, he says, will be one of the new lines for Spring; not only the thin unobtrusive, red hair line, but the wide, cannot-mistake-it effect. Pink has been promised—and bought—weeks ago. Now comes its twin, so let blue and black beware.

Style No. 2.—Colored collars worn as a regular thing with colored shirts, but not to match. In fact they will be fashionable only if they do not match. People were right in throwing away their colored collars this Summer when they came as part of the price of colored shirts. They will be right in doing so next Spring, but they must at the same time choose a different kind of colored collar, and the "proper" kind is one with a narrow hair line pattern of light, delicate shades, blue, mauve, heliotrope, etc. Much the same as the light colorings, self effects, for the silk shirts next Spring.

Do you get it?

With that fleeting glimpse into the future the curtain falls for this month and we take a look around the stage of men's wear for late Fall, 1913.

WIDER KNITTED SILK TIES.

Perhaps the most noticeable development since last issue has been the sudden appearance of wider knitted silk ties. For years these have come out season after season in the same narrow 2-inch derby or straight tie effect, never varying, until their supremacy, or rather their very existence was challenged and threatened by the wide, and ever wider, flowing ends, and bias patterns in the rival silks. But at last the knitted silks have taken the hint, though it had to be bawled out long and loud, and behold we have them in their 4-inch glory. Not quite so splendid looking as the other flowing ends around them, but still making a much braver show in the window for the merchant, and bulging out in some sort of a proud flare below the knot. The move has saved their lives, even although the selling price is fifty cents more apiece.

Quite a nobby looking line of these knitted goods, mostly in the narrow widths, have come over from England, in white and black effects, with narrow stripes, and heavier crossbars, and greyish mixtures. They are labeled the "latest craze in London." Talking of increasing the girth of ties, The Review was shown some that have all the others faded in width. From tip to tip they measured full twelve inches and are wider

all over! They are expected to fit in well for Christmas selling. They come mainly in poplin silks, plain and in striped effects. To offset these some corded silk samples are shown, narrower than usual, with a wide border of black near the ends, and the rest all-over patterns or stripes.

Plaids are also being shown by several stores, usually in fancy boxes to catch the Christmas buyer.

And of velvets? Has the time indeed come to write their obituary? No they still live but tie physicians hold out no hope of recovery and pretty generally agree that their strength will not carry them over the beginning of the year. It was a short and merry life, of a few months. A couple of manufacturers who got in early report that they eleaned up well, but neither stocked heavily for Christmas and they are content to get rid of the small portion of the stock still remaining without adding to it. Some who got into the game late, may be eaught with quantities on hand. One of the difficulties, outside of the thickness and consequent awkwardness in tying, has been that the introduction of velvets was mainly in the cheaper lines, 50 and 75 cents, and as was pointed out in The Review some weeks ago in quoting a merchant in London, Out., when a new style in ties starts in with cheaper lines, it can never be brought up to the more expensive, and hence, never reaches the clientele that are usually required to perpetuate a fashion for any length of time.

BOWS FOR WINTER?

The bow tie is starting in again with new vigor after its rest since Summer, and one firm expressed the opinion that with the bow collar, rather than the double, it would hold a place for several months. This idea is by no means general, however, and many would postpone the bow to Spring wear.

FLANNEL SHIRTS IN DEEP COLORS.

The flannel shirt is having steady sales this Fall, chiefly in stripes. Unlike the linen no objection is taken to deep colors, and if sales are considered, popular taste in these runs to deep shades, such as would be rejected hopelessly in the other lines, pinks, greens, blues and browns, meeting with approval.

(Continued on page 87.)

MEN'S WEAR SECTION



WHEN YOU THINK of umbrellas you usually divide them into two classes. There is that blessed brand of dollar umbrellas, standing upright in the case outside the store door,

that the poor wretch, caught in a downfall, grabs up and appropriates, while he rushes inside, throws down a bill, refuses ordinary counter check for his money, or cover for his goods, and then out again in a trice, monarch of all he surveys, with special emphasis on the rain drops.

Yes, those are the best kind of friends, friends in need those dollar umbrellas, and to the transient they look as good and feel far better than a fivedollar article.

But it is not the rainy day umbrella that Christmas shoppers will think about when they look over your stock. For one that questions you about the wearing qualities of the silk inside the trim, thin cover, the other nine will decide it on the handle, and the chances of his liking the look of it. Nor will be until the January thaw comes round, uncover it to look the "gift horse in the mouth." Umbrellas and parasols are as attractive, sensible and substantial a Christmas gift as most men or women could desire, and a varied stock of dainty designs,with gold and silver and gun metal trimming, that

Featuring Umbrellas as Christmas Gifts

Profitable Trade Can be Done at This Season-Latest Styles in Umbrellas-A Tendency for Simpler Styles is Noted -Woods Which Are Finding Favor for Handles.

INSIDE OF THE MINT EFFECTS.

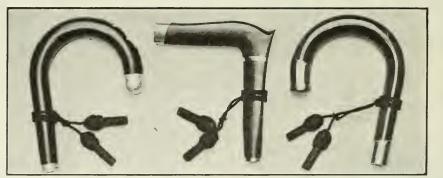
One looks more to the jeweler's store for the elaborate metallie decorations in handles that suggest an inside

view of the Canadian mint. Probably it is just as well under such conditions that the trend of manufacture and of popular taste-in so far as this can be diagnosed in advance-is turning towards plainer effects. One buyer went so far as to tell The Review that the only line he expected to sell for Christmas was the wooden handle, chiefly crooks, absolutely devoid of any suspicion of gold or silver. "Of course," he added, "that is the way I size up my regular customers. Another man will want trimmed stock."

EACH MUST CONSULT HIS OWN CLIENTELE.

It is all the old question of the man in business carrying on a dual study at the same time: the field of production and the tastes of the people who enter his store. Each must judge for himself what is likely to suit his own clientele best. It will rest with The Review to lay before him from time to time, the new things, the novelties, that are brought out, and the general trend of fashions that, sooner or later, naturally will work their way in the selec-

may encase the whole slender handle of ladies' favorites. or the more plain effects in men's, with simple cap of metal, or inlaid work, or no adornment at all except the beauty of the polished wood in its natural grain,-such a varied stock should well repay the dry goods or men's furnishing store that had the enterprise to place it before the buying public.



NEW STYLES IN MEN'S UMBRELLAS. These samples illustrate the two types of handles that are most popular at this season, the crock being the newer. No. 1, on the left, is of rosewood and inlaid gold; No. 2, of ebony and gold trim; No. 3, of malacca and gold. Shown by Irving Umbrella Co., Toronto.

STYLES IN MEN'S UMBRELLAS.

Crook handles very strong.

Plainer effects, simple trimming in gold or silver, inlaid, or untrimmed ends.

Light colors in natural woods. Pimento maple, apple, rosewood, snakewood, are among the leaders.

Ebony preferred in hexagon shape and in hook handles.

Horn and boxwood losing favor.

Tendency to closer fitting effects in closed umbrellas.

tions of his own customers.

FOR SIMPLER STYLES.

It has been said that the whole tendency is for simpler effects in men's umbrellas, as it is, though to a less degree in women's. The "turned" handle as it is sometimes called or more commonly the "hook" must share its popularity with the "crook" to an increasing extent. The feeling towards the latter is a

MEN'S WEAR SECTION

STIFEL'S INDIGO CLOTH Standard for over 75 Years For Overalls,

Uniforms, Shirts and Coats

This trade mark on the back of the goods



is your guarantee against all imitations of the Indigo Cloth that has held the confidence of garment makers and wearers for over 75 years---on its anapproachable merit.

Nothing can equal Stifel Indigo Cloth for service and satisfaction.

Insist upon Stifel's Indigo Cloth-the world's standard.

J. L. STIFEL & SONS INDIGO DYERS and PRINTERS

NEW YORK 260-262 Church St. TORONTO 14 Manchester Bldg. MONTREAL 100 Anderson St. BALTIMORE ~ W. Fayette St.

HRF

SALES ST. LOUIS 426 Victoria Bldg. PHILADELPHIA 839 Market St. BOSTON 68 Chauncy St. CHICACO 223 W. Jackson Blvd.

SAN FRANCISCO Postal Telegraph Bldg. ST. JOSEPH ST. PAUL 201 Saxton Bank Bldg. 242 Endicott Bldg. KANSAS CITY WINNIPEG 205 De Graw Bldg. 400-02 Hammond Bldg.



THE HALL-MARK OF Registered No. 262,005 Maximum Comfort and Durability at Minimum Cost.

SALES OFFICES

FIRST in the Field and STILL LEADING.

Made on the **GRADUATED PRINCI-PLE**, and starting with TWO THREADS in the TOP, it increases in WEAR-RE-SISTING PROPERTIES as it descends Thus THE LEG HAS THREE THREADS, THE INSTEP AND FOOT FOUR, and the HEEL and TOE FIVE. By this process the WEIGHT and STRENGTH of the Sock are where they are most needed IN THE FEET, making it essentialiv

> A HALF HOSE FOR HARD WEAR Absolutely Seamless. Perfect in Fit.

Guaranteed Unshrinkable

THE ACME OF PERFECTION IN FOOTWEAR

To be had from any of the Leading Wholesale Dry Goods Houses



Clothes for the Youth of Good Taste

Such are Lion Boy's Clothes. Made in the most up-to-date designs, they appeal to his instinct for style. The fine wear-resisting quality of the materials makes them a most profitable range from the parent's point of view.

It has taken us years to establish a standard brand of boys' clothing, but to-day this standard assures your customers the utmost satisfaction in style, material, fit and wear.

This line stocked in your store will mean more business-more profits for you.

Send us a sample order to-day.

The Jackson Mfg. Company CLINTON, ONT.

Factories at :- Clinton, Goderich, Exeter, Zurîch

natural one, as a buyer figured it out. A man can hang the erook umbrella on his arm while he attends to something else; the other must be laid aside, with the result that frequently it is lost. The Umbrella Seller, one might think, should rejoice at this, but he has enough of human sympathy in him to assist in a custom that will protect his fellow, even at an expense to his own sales and the output of the umbrella makers.

PIMENTO, MAPLE, APPLE STRONG THIS YEAR.

Among the leaders in woods for handles are ebony, a tried favorite, pimento, malacca, rosewood, maple, and apple. Cane is found also. The boxwood that has been in such common use the last few years is now being relegated gradually to cheaper lines. Probably there is not such a feeling towards dull finished wood as there was, and those that take kindly to polishing, such as most of those named above, are being chosen in preference. All are being made in crooks, as well as in the "hook" handle. Nor should that imitation of ebony be forgotten in this list, ebonine, a light-weight black enameled wood. This is particularly strong in ladies' parasols and has extended to men's as well. However the fact that it is lighter does not commend it to the male sex as much, and its chief argument is the smaller cost.

Horns and buckhorns, sterling and gold trimmed are still selling but unquestionably there is a movement away from these towards the natural woods.

SOME NEW DESIGNS.

Coming down to details among the displays of the manufacturers, The Review presents three in an illustration in this issue that represent some of the lines that are being shown. The first is a malacca crook with gold trimming or tip. Malacca is a favorite with the makers this year, and is found in the plain, and "stepped," that is with ridges or rings, much resembling a cane handle. It is trimmed or untrimmed to suit the taste. It may be worth noting here that crooked canes of malacca are one of the features of the year.

Rosewood, rich in eolor, inlaid with sterling silver is another leader. This is much sought after in the crooks, and is made plain, or with silver tip as well, and is found in very handsome effects in ladies' parasols also.

Ebony is "as good as ever," to quote a manufacturer, but tastes with this seem to run more to the hook than the erook, possibly because a lighter wood seems more suited to the latter. Ebony is good in plain effect, trimmed or inlaid, but the hexagon rather than the round cut appears to be the more popular.

A RIVAL TO EBONY.

A certain rival to ebony is pimento. This is finished in all shades, and some makers elaim is more suited for inlaid silver than the ebony as it is a "dry" wood and does not shrink, a danger in all inlaid work. In any ease it is proving very popular, round or in hexagon, hook or erook, but seems especially adapted to the latter.

LIGHT SHADES IN NATURAL WOODS.

Pimento fits also into the feeling for "light shades in natural wood effects in crook handles." Advantage has been taken of this in several directions this year with decided success. One of the woods chosen is apple, which has a rich reddish tinge going through it like a grain, and makes up into very handsome crooks. These are left untrimmed, but also mounted in sterling silver or gold. Maple is also seen, treated in similar ways.

Nor should the folding umbrella, ready for suit cases of travelers, be forgetten. These are growing in popularity and form very acceptable Christmas gifts. They are made up in all varieties of handles.

CLOSER FITTING LIKE LADIES'.

There is little need be said, about the rain-shedding portions of the umbrellas as no special deviation has been made this year. Efforts are being made continually, to secure a treatment of the silk that will make it more durable in contact with wet and rusty steel ribs, and the pattering rain. There is a more pronounced feeling than ever before towards a close-fit when the umbrella is folded. This was always strong in women's umbrellas, and for men's the tendency is the same.

NO VANITY BOXES, HOWEVER.

While men are following women's likes in this respect there is no hint of a reproduction of a "vanity box" in the head of men's umbrellas, such as is being shown in women's this Fall. The contrivance consists of a movable top (in straight handles) which can be raised to show a mirror inside, and a receptacle for puff and powder! No, men have not come to this.

MEN'S CANES FOLLOW HANDLE STYLES.

It is not surprising that fashions in men's canes should run along the lines of umbrella handles, and this year particularly they are going strong for light colors in natural woods, such as malacca, maple, apple, pimento, etc. The crook is the favorite also. Partridge malacea makes an attractive cane, "stepped" like cane. Ebony, however, still retains a strong hold.

The new showings in both umbrellas and eanes should prove good selling inducements during the next few weeks of Christmas buying.

In Stock For Sorting Needs

One hundred lines of

KNITTED AND SILK MUFFLERS

From \$3.50 to \$72.00 per doz.

Our No. 102, @ \$22.50 per doz., is the only genuine Accordian Muffler shown in Canada at this price.

Express prepaid on letter orders.

The REGENT SHIRT CO., Ltd. 149 Notre Dame Street, West MONTREAL

Dr. Neff's PURE WOOL Underwear

Made by specialists

Dr. Neff's Sanitary Underwear is made out of the best materials procurable and manufactured in the most up-to-date health producing manner by skilled workmen who have specialized on men's underwear for many years. It offers you a profitable line to sell and for your customers to buy.

Write for samples.

Thos. Waterhouse & Co. Limited Ingersoll Ontario

Mr. W. R. Mosey, Toronto, agent for Ontario, John W. Peck & Co., Winnipeg, for Manitoba, Saskatchewan and Alberta; John W. Peck & Co., Vancouver, for British Columbia and the Yukon.



Experience is the Key-Note of the Success of **Imperial Brand Men's Underwear**

Experience — and lots of it—in the man uf a ct ur e of men's underwear is the foundation on which we base our claim that Imperial Brand Pure Wool Underwear offers the merchant and his customer more value for his money than any other men's underwear on the market today.

Šince 1880 Imperial has been in the process of perfection. D u r i n g these thirty-three years we have been studying u n d e rwear—nothing but men's underwear with the result that Imperial Brand has set a standard in



men's underwear that cannot be excelled.

We are specialists in Men's Natural Wool, Men's Elastic Knit, Men's High-Grade Imperial, Men's Double Thread Balbriggan.

Your wholesale house will supply you.

Kingston Hosiery Company Established 1880 KINGSTON, ONTARIO



Christmas card suggestions by Paul O'Neal.

Show Cards for the Christmas Trade

Some Suggestions for Men's Wear Merchants—No Season Will Demonstrate the Utility of Cards More Certainly Than the Christmas Shopping Period—Cards Should be Neat and Artistic, Not Large and "Splashy."

Written for The Review by Paul O'Neal.

POSSIBLY no season of the year will demonstrate the artistic usefulness of show cards so much as the Christmas season. It is just possible that this season widens the sphere of almost every phase of commercialism. It is the one great harvest period for all classes of business, and there are few merchants who do not take advantage of it.

Christmas merchandise may be divided into various groups for the Christmas trade, something as follows: Artistic or sentimental presents, children's presents, including toys, candies, etc., and useful presents which may include presents for every person from baby to grandfather. It is of the useful type of presents to which men's furnishers will have to confine their attention. There is not a line they earry from a suit of clothes to a handkerchief but may be included among the useful presents. In your advertising it may be well to offer this suggestion, that it is the useful present that gives the greatest satisfaction and is remembered the longest.

Many merchants are not content with simply advertising their various lines for the Christmas trade, but of specially preparing these for the holiday shopper. They secure boxes at a nominal cost and put into them handkerchiefs, gloves, braces, socks, ties, etc. These boxes, of course, should have a holly or other Christmas design on them, and the merchant's imprint in neat lettering. If these lines are bought in boxes specially for the Christmas trade, or even for the regular trade, your imprint can be obtained in some pretty design and placed on one corner. This should be neat and artistic, not large and splashy. Goods arranged in this way add much to their attractiveness and selling powers.

It is also at this season of the year that your show windows should be utilized to the greatest advantage. Holly, mistletoe and the new Christmas flower, the poinsettia, may be used lavishly. These are appropriate and make excellent decorations. The size of your window will largely determine the character of decoration to use. If large enough a chimney may be constructed in the centre with Old Santa entering it. If this idea is too large an appropriate snow scene or Santa Claus in some characteristic attitude may be painted on cotton and used in the back.

As mentioned in opening this article, it is at this season that show cards may be used to special advantage. The various lines you are specializing on for Christmas will need ticketing. There will be the various greeting cards also and your window displays. Plenty of holly designs and sprays can be used in these cards, either painted or the real flowers. Do not spare your preparations for this one great season of the year. The cards we offer herewith are merely suggestive and you may embellish or change to suit your own surroundings. The \$24 suit card is panel shape, and may be used for any occasion. The word "Suits" is in white with a half shade in black and air brush tint behind. The figures are in red or brown to harmonize with the air brush tinting.

The "Suiting" and "Overcoat" cards are the reverse shape of the panel card. They are done in red with black trimming and black overlay. The initial letter and figures are striped with either white or yellow and can be outlined with the same color. These are very attractive cards.

The 75c tie card is one suggesting ties as Christ-

Demand For Small Bosom Shirts AMERICAN manufacturers of shirts report a rapidly growing demand for bosomed shirts. They are pleased with this tendency as they feel that it may go a long way toward solving the two season problem. It combines negligee comfort with the stiff bosomed appearance, and on that account may help to eliminate the habit men have fallen into of using soft shirts the year round. In fact it is stated that in the United States the sale of soft shirts the year round is declining somewhat, and to a certain extent this tendency can be credited to the growing favor for small bosomed stiff shirts.





Another card in same style



Notes

Absence of eccentric colors is a marked feature of the French fabric color card.

Cottons are going higher, according to advices from the South. Retail prices will have to follow suit.

Vancouver, B.C.-Wray & McKee, Limited, who recently had a serious fire in their store, are holding a large fire and smoke sale.

La Soie Artificielle, France, had a net pearly profit of \$201,100 on a capital of \$289,500. There seems to be a good profit in artificial silks.

Christmas card done by air This demonstrative brush. form of card proves effective.

as above a good suggestion.

The white centre is made with the air mas gifts. brush and the lettering and figures are in black.

The "Sox" card is another Christmas gift idea. The space for the lettering is done the same as the previous card with the holly spray added. The spray is in green with red berries. The 50c may be in red or black and shaded with a subdued color.

The Old Santa design is a greeting card suitable for store or window. The coat and trousers and top of cap are red with white fur. The "Merry Christmas" is in red and shaded with a subdued color. The rest is in black.

Practical Systems in Men's Wear Stores

DO YOU KNOW when you are running short of any particular size of shirt or underwear, or any special line of ties?

Or do you run the chance of "noticing" it

yourself, or having your attention called to it by the clerk who finds the package empty when a customer wants that very size?

That's a "Twenty Minutes Late" plan of running a men's furnishing department, that unfortunately is allowed to stand by many merchants in Canada. The Review, in the course of inquiries among several men's furnishers who pride themselves on suiting their customers and retaining their patronage, was given methods adopted by some of the most wideawake men in the business and will present these in this and subsequent issues.

KNOWS STOCK IN ALL DEPARTMENTS.

For instance: the buyer at Rathbone's, Toronto, ean tell at a glance every morning what lines are nearing the vanishing point in shirts, collars, ties, underwear, hosiery, dressing jackets, gloves, belts, handkerchiefs. umbrellas and all the other departments of a well-equipped men's furnishing establishment.

He has before him records made out by the six heads of departments every evening: records of stock in the store, and the reserve stock upstairs in what the manager, A. H. Murray, terms "the wholesale." The record of stock on the shelves in the store, naturally cannot be gone over minutely day by day, for that would involve hours of work apart from the selling, but naturally large stocks cannot be kept on hand downstairs when a large variety of goods pack the shelves, so that this item becomes a more or less negligible quantity. What is more important is to know that if the quarter or half dozen pieces in a special line of shirts, underwear or ties runs out downstairs, there is reserve stock of half a dozen, a dozen, or two dozen, if need be upstairs that can be called on. Thus the daily "stock taking" is not so formidable as it looks at first glance.

THE CHART FOR TIES.

Take, for example, the chart for ties. This is made out on a large piece of eard board. The name, in this case "Bengaline" appears at the top of the column and under it the different shades. The numbers next the colors are those of the particular manufacturer of these Bengaline ties. For example, No. 8 represents that shade of blue known as Copenhagen, and No. 5 that shade of grey termed "slate"

Methods Employed by Some of Toronto's Best Stores—Methods of Keeping Track of Stock in Various Lines—A Plan for Fitting and Suiting Underwear Customers — Keeping Sales Records in Approved Manner. in distinction with "just grey," No. 6. Thus the buyer would not think of ordering so many "grey" or "blue" ties, for the shades are so many and the distinctions of each maker

of ties vary so much: he simply follows the special divisions of the maker of this special line of ties.

The third column shows the number of dozen ties in stock of No. 932 (the manufacturer's branding again), in bias ties, with the number filled in for each shade. The fourth column is for another tie, known as No. 943, a straight or derby shape, and so on. In the Rathbone store, for private guidance, the head of the department adds to "932, bias" letters which represent the selling price of that tie, say "Cm," for 50 cents; or "ty" for 75, and so on.

RECORD OF GLOVES IN STOCK.

In gloves, as seen in the chart given in this article, one column is reserved for each size, from 6% to 9 and the kind of tie placed at the top of the first column. In this case a simple device has been adopted as it is thought advisable to keep track of the number on the shelves as well as in the reserve stock. That is, the first line 6. 6. 6. 6., represents the reserve stock and the line below, say 6. 6., the number on the shelves in the store, 24 of one, and 12 of the other. Where no number appears, or a cipher, the buyer knows that an order should be sent in to replenish the stock. A similar system is extended to all the lines in all the departments.

ADVANTAGES OF SUCH A SYSTEM.

In explaining the advantages of some system like this to The Review, Mr. Murray said: "Supposing a phone call comes for a certain size of underwear. I. myself, could not be expected to remember the details of the whole stock, and would call to the man in He might not remember, and ordinarily charge. would have to delay the man at the 'phone by looking through his stock. Under our system he simply consults his ehart, and we either have it, or know it has been ordered, and will be here, say, to-morrow or next day. We are able to give a prompt and definite answer and in most cases, even if we haven't the goods, ean still retain the inquirer by being able to tell him definitely when we can supply his need. The main advantage, however, is that we do not run out of different lines through not knowing they are missing, with the result that there might be a long delay in re-stocking. It also keeps the department heads and myself in closer touch with the best selling lines."

Who are you and why are you?

Are you one of the salesmen or saleswomen, or are you a top-notcher, drawing the largest salary? Are you a mere circumstance to the business whose position could be filled at a moment's notice, or are you the cardwriter or adman? Which are you and why are you in that position?

The S.C.S. Mail Courses Ad. writing and



in Cardwriting, Salesmanship

Writing

will, if you are only one of the minor employees, place you in a position where you will be not a circumstance, but a necessity. Any or all three of these courses will get you in the class with the "fat" pay envelope. You owe it to yourself to look into our proposition. Our courses are prepared by the live men in their respective lines. They are practical courses by practical men. Signify the course you are interested in, sign your name and address in full, mail to-day. Our handsome prospectus is yours for the asking. It costs nothing. It may mean your future. Don't wait, but write now.

The Shaw Correspondence School YONGE AND GERRARD STREETS TORONTO

Wreyford & Co.

Wholesale Men's Furnishers For Christmas Trade

House Coats from \$4.00; Dressing Gowns from \$5.75; Silk Neck Wraps from \$18.00 doz.; Mercerized ditto from \$4.50 doz.; Silk Half Hose and Tie in Wallet, \$15.00 doz.; Best Lisle and Crepe Tie in Wallet, \$8.00 doz.; Half Doz. Handkerchiefs in Wallets, \$10.00 to \$24.00 doz.

Young & Rochester London and Londonderry

"Wyanar" Shirts and Pyjamas—Select Neckwear for Christmas now ready.

Correct Dress Wear

Tress & Co., London and Luton High Class Hats — Caps and Straws. Latest Styles — The "Rosmar," The "Strath."

J. H. Downing & Co., Leicester Knit Royal Coats and Hosiery

Dominion Agents for "AQUATITE" Coats for Rain and Shine in Gabardine, Silk and Ulster Cloths.



kinds. It is made of the best worsted wools, and the warmth and wear for which it is famed are knit into it to stay. If you have never stocked this line, do so now. It will give the utmost satisfaction to both yourself and your customers.

Showcard

THOS. WATERHOUSE & CO., Ltd. INGERSOLL, ONTARIO HAROLD F. WATSON, WELDON & CO., Selling Agents Coristine Bldg., Montreal.

CHECKING OFF IN STOCK ROOM.

Leaving Mr. Murray for the moment—for his 25 years' experience in this same store has given him ideas that have proved eminently useful in salesmanship—a glance at the third chart, that is in use in Dunfield's Yonge Street store, will be helpful. This was devised by Mr. Smith, head of the underwear department. It is worked on a slightly different principle, not so much a daily stock-taking of the reserves, as a keeping tab on the reserve by checking off all packages that are removed to the store shelves. As will be seen, he has a form ruled to provide columns for the different sizes, and on the left the first column is devoted to shirts of various styles and drawers, "knee," "stouts," etc. Each dot represents



the usual package that is found, be it a dozen, or half, or quarter; such as is well known to the one who handles the stock. This chart is kept usually in the stock room and as soon as a package is brought outside a line is run through the dot to check it off and these lines increase, of course, as the dots decrease. When only a couple or so are left it is high time to arrange for replenishing.

Of the two methods, both are simple and quite practical, though operated from a slightly different point of view.

MEASURE EVERY ONE FOR UNDERWEAR.

Speaking of underwear, The Review will propound another simple, but perhaps informing question: Do you measure every one who comes into your store for a suit of underwear?

Take it from those who have tried it, it pay', doubly, trebly.

Men are such forgetful creatures when it comes to remembering (or forgetting) those details in a man's life that he considers not worth the trouble. How many of them can tell you the size of socks that fit him, or of gloves, or of underwear? Strange to say, very few forget the diameter of their heads, and that's the very article, and the only one in the list that they do much trying on in a store.

| *STOCK SHE | ET F | OR 1 | FIES. |
|------------|------|------|-------|
|------------|------|------|-------|

| Name of Tie | No. | Maker's Number | Maker's Number | Maker's Number | Maker's Number |
|--|----------------------------------|---------------------------------|--|------------------------------------|-------------------|
| Real Bengaline | | 932 Bias | 943 Straight | 948 Bias | 906 Bias |
| Black White Slate Grey Copenhagen Helio Myrtle | 1 3 5 6 8 9 37 | 3 2 1 1 1 0 1 | 192-92-192-192-192-192-192-192-192-192-1 | O 12 34 1 34 2 1 | |

* Kept by Rathbone's, Toronto.

This, then, is a motto of the up-to-date salesman in underwear: Never take a man's word for his size.

Just measure him with a tape.

Measure him under the shoulders and across the chest for his shirt.

Measure him around the waist for his drawers.

Then decide whether "short stouts" or "regulars" are his style, and you have him for keeps.

DON'T CONTRADICT HIM.

And once again: If he tells you he wears 36 and your tape says 38, give him a 38, and don't tell him you did so. It seldom pays to contradict. Give him what fits him, and when he's at home and tries 'em on, he'll keep what you gave him—and probably jot a good mark down for your consideration. This last is a tip given by Mr. Fisher, of Dunfield's King Street store, Toronto.

| * STOCK RECORD | FOR | UNDERWEAR |
|----------------|-----|-----------|
|----------------|-----|-----------|

| Brand of Shirts | 32 | 34 | 36 | 38 | |
|-----------------|----|----|----|----|--|
| | | | | | |
| | | | | | |
| | | | | | |
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*Kept by Dunfield's Yonge Street Store. Each dot represents a package of $\frac{1}{4}$, $\frac{1}{2}$ or 1 dozen, as case may be, and as soon as a package is taken out of this reserve stock for the store, a stroke is run through the dot, and the unstroked dots show the number on hand.

Sue

Gre

Dup

Pearl

White

Chamois

6

In selling combinations, or Union suits, the usual measurement is to run the tape over the shoulder and under the crotch, although some depend on the chest figures alone.

Several heads of underwear departments emphasized the importance of this measuring in talks with The Review. One considered the absence of this in many stores was the reason his firm had such a list of regular customers for underwear. He gave as an instance the fact that he had been absent from his store for a year and shortly after his return a former customer came in.

"I've been waiting for you to return to get a decent fitting suit of underwear," was his salutation. "You seem to be the only one who can fit me, and I left your store and tried several others, but they were all alike."

The trouble simply was that the man was of rather unusual build and quoted a size that really would not fit him. The other salesmen, apparently, had taken him at his word, with dissatisfaction as the dividend on the transaction.

DIFFERENT SIZES OF DIFFERENT MAKERS.

There is another reason. Different manufacturers have not the same scale of sizes, and an imported size may not be the same as a Canadian, nor an English follow the American measurement. A 36-in. one brand might mean a 38 in. another. The conclusion is obvious.

SAMPLES OF EACH BRAND.

A useful scheme in selling underwear was explained to The Review by Mr. Smith, of Dunfield's, who was referred to before. He keeps on the top of a show case, samples of the different lines or brands of underwear, all probably in one size. When a man comes in to buy, he shows him these: comprising light, medium and heavy weight; fleece-lined, silk and wool, etc. The customer first selects the brand he prefers, and it is a simple matter then deciding on the size. It is an expedient that dispenses with the labor, time and bother of opening up a number of packages in the man's own size, before he decides what he wants.

| | 01 | .00. | L DI | DET T | On C | TU | VEG. | | |
|------|-----------|------|-------|----------|----------------|----|------|------|------|
| ede | 63/4 | 7 | 171/4 | 71/2 | $7\frac{3}{4}$ | 8 | 81/4 | 81/2 | 83/4 |
| y | [6, 6, 6] | 6 | 6 | 6, 6, 6 | 6,6 | 6 | 6 | | 6 |
| | 6 | | 1. | 6 | 6 | 1. | | | . |
| olex | 6.6 | 6 | 1 6.6 | 6. 6. 61 | 6 | | | 6 | i |

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6

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*STOCK SHEET FOR GLOVES

| NoteUpper line of numbers is for reserve stock; lower for |
|---|
| stock on store shelves. |
| *Kept by Rathbone's, Toronto. |

Another point in Mr. Smith's conduct of his department is well worth recording—he keeps a memo on hand of the lines in stock and the selling price. This prevents delays and mistakes particularly on the part of substitutes.

RECORD OF WEATHER AND EVENTS.

Again, The Review yields to the temptation to project a third question: When you are comparing your sales to-day, or this week, with the corresponding period last year, and find you are far ahead this year, or far behind, have you any way of telling why, or are you unduly elevated or depressed? In Continued on page 89.



MANY CHOICES 1N GLOVES. This shows a variety of gloves for evening wear. No. 1 is a white suede glove with pearl button, considered one of the smartest for dress wear. No. 2. White kid glove with silk between fingers. No. 3. White kid with pearl button. No. 4. White kid glove with silk net palm, very popular for dancing. Courtesy of Dunfield's, Toronto.

A WAIL IS HEARD among the shirts. Comes from the corner where the plain, stiff linen fronts have reposed for generations past. There is a tone of the decrepit in this nonagenarian; half protest, half appeal, breathing forth offended dignity.

Has it come at last; the dress shirt of our grandfathers dethroned? And by this strutting, puffedout coxcomb; this fussed up, pleated youngster?

Firmly the jury proceed to announce their verdict, as if they were performing a hateful but pressing duty; the young more decided; the older men of to-day, half doubtful, shaking their heads; consenting under a demand that hardly could be stayed.

*

For months the close-pleated shirt has been a claimant for recognition as "the" thing for dress wear, but it is only the last few weeks or so that Canadian leaders in the retail of men's furnishings have begun to feel that even elderly men were coming to it. To-day this opinion is wide-spread, and growing in strength.

"The only thing," said one "just look at this!" and he opened boxes that had just arrived. "Isn't it a beauty! It's going like wild-fire. Everybody wants it. Nothing else can touch it."

There was a pride in his voice as if he spoke of a living thing. And to this buyer it did live; for it moved!—in sales.

SHIRT OF THE MUSHROOM FRONT.

He called it The Shirt of the Mushroom Front. It has been referred to before in The Review as a novelty: pleats very close together and standing out

Man's Evening Garb

What Well Dressed Canadians Are Wearing for Formal and Informal Affairs.

from the shirt instead of lying down as the earlier style showed, and as the pleats still are on colored shirts. But the real point is in the criss-crossing of the pleats, secured by running a knife across to break. or bend the straight lines, so that there seems a pattern running diagonally, much after a mushroom's appearance. The "feel" of it is a medium between stiff and soft.

Another buyer, quite as enthused, called it The Shirt of a Thousand Pleats. In reality the number runs from 40 to 60 on each side of the centre.

WHAT MEN ARE WEARING.

Mushroom s h i r t , close pleated linen bosom, with "diagonal" effects, with evening dress.

Double French cuff, inner part of cuff stiff, and outer (fold-over part) shorter, and soft or medium laundered.

Silk pleated white shirt, and soft French double cuffs for dress wear.

White Suede gloves in place of more glossy, more easily torn kids.

Rounded bow collar. Plain linen, or pique tie, plain or figured.

"With white silk waistcoat, use white silk tic, with pique, use white linen tie."

Black stock bow tie with Tuxedo.

Linen, pique or silk waistcoats, U or Vshaped.

The cuffs are equally important, however. They are a "cross" between the soft double French cuffs and the single starched. That is the inner half of the French double cuff is laundered but the turnover part is soft or "medium" laundered, and besides, is not as wide as the other, and the corner of the cuff is fairly cutaway. The shirt is seen in the centre of the group of evening wear accessories shown in this article, on the bust fitted with wing collar and plain white linen bow tie.

With a soft front shirt like this the tendency will be more towards a V-shaped vest, with less showing than the U-shape which, has been the steadier fashion with the stiff front linen shirt.

BREAKING AWAY FROM STAID STYLES.

While the peculiar mushroom effect has found favor in many quarters, other high-class furnishers have not adopted it yet, but are showing the close-pleated shirt, and agree that this, too, is proving a splendid seller. The public, at last, seem ready to break away from the more staid styles and customs. and once they get started from the anchorage of Plain Linen there is no telling over what seas of fashions they will embark; indeed they may land at length hard by the realms of the gaily colored velvets and silk doublet and hose and ruffs of the gallant Raleigh.

"But no, not just yet," comes the deprecating answer, from the man who is attaching his pearl studs to his new Mushroom shirt.

PIQUE TIE SEEN OFTEN.

With the change of sentiment towards the plain linen bosom, there follows naturally a colder feeling in regard to the plain linen tie, and the pique, plain or figured, will be seen more than ever on well dressed men this winter. That particular form that permits of the bow being tied, and removed without untying, by unbuttoning at the back, a feature of the tied bow, seems to be well received.

One authority on fashion enters this edict: "With a silk waistcoat you should wear a silk tie; with a pique waistcoat, a plain linen tie."

SUEDE GLOVE RIVAL OF KID.

Various styles of gloves are shown in an illustration in this article, including the plain white kid, the kid with silk between fingers, and the kid with silk net palm which is much used for dancing. The suede glove, as shown at the top of the illustration, promises to supplant the kid in many quarters.. In its favor is set the fact that it has a dull finish in place of the rather glossy surface of the kid; and some maintain it can be cleaned more easily, is not so likely to rip between the fingers, and hence is a better wearer. White silk gloves are also being worn this Fall.

VARIOUS STYLES OF WHITE WAISTCOATS.

As has been said, a general use of the pleated dress shirt would make a V-shaped waistcoat almost inevitable, so as to prevent any bulging of the softer bosom. With all the life-long complaints against the stiffness of the plain linen bosoms, and the consequent uncomfortable feeling that resembled those of a victim of a ramrod stuck up the front (rather than the back), those stiff bosoms knew at least enough to keep their place, a quality rather lacking in the later substitutes. There is a wide latitude in regard to the white waistcoat for formal evening wear. There are some who limit it to the linen or pique; others allow of silk in addition. Some recognize only the single breasted, others single or double breasted. The V or U-shape is equally permissible, the former, however, entailing a soft roll collar. Taking present-day usage the "specifications" would read something like this:

Material silk. CutU or V-shape. BreastSingle or double. WEARING PEARL STUDS MAINLY.

For cuff buttons and studs there is little worn except the pearl, with white enamel occasionally. The gold has, of course, long since been relegated to informal evening wear, where the Tuxedo is supreme.

In socks black silk is the usual choice, although a deep blue or purple is preferred by some.

For informal occasions, including dinners, stag parties, club and At Home dinners the pleated shirt has more chance, for there are some arbiters of men's fashions who refuse still to give it any recognition, and hold obdurately to "stiff bosom in plain or small pique pattern." No French cuffs for them, even if they are laundered!



Plain pique bosom and cuffs, single and stiff, with pearl links and studs.

plain linen double starched cuffs. gold links and studs, and black silk bow tie.



This ledge, prepared for The Review by Mr. Fisher, of Dunfield's, King Street store, Toronto, to illustrate this

article, contains an effective arrangement of accessories for evening wear, for formal and informal occasions. In the centre is a bust figure containing the "mushroom" shirt referred to in this article, and the diagonal lines criss-crossing the close-set pleats are visible. The cuffs are French doubles, and laundered. The collar is a wing, with rounded flaps, and the bow a duplex of plain pique. The waistcoat is of white silk with collar, and the jewelry of plain pearl.

On the right is another dress shirt of French pique, with a poke collar.

The informal evening dress, for a Tuxedo jacket, is shown on the left. At the extreme side is a tucked linen shirt, with poke collar, and black silk stock tie, such as is frequently worn, coming up high on the collar. The shirt next it, on the right, is a plain pique, with wing collar and bow of black silk. The jewelry is of plain gold.

The gloves below are of white suede that is becoming a rival with the more glossy kid, both for appearance and for wear. These, like the kid, are worn with plain backs or black stitched, both being shown in the illustration. A black waistcoat for informal evening wear is displayed to the left of the white, and lower down, and wing collars, in groups, tips upward, are seen to left and right.

Two canes of the most popular prevailing style, crooks in light colored natural woods, stand up in well balanced positions, on left and right, and besides giving a finish to the display serve as holders for a silk knitted scarf, and a couple of pairs of suede gloves in an easy hang.

This unit marked the use for the first time of a handsome ledge that will be a feature of the displays in the window of this store. It is semi-elliptical in shape, indent in the centre and curving off to both ends. It is suspended about midway in the window by a chain and allows of a second display in the space below, on the flooring of the window. The ledge is draped with a rich looking frieze in a brownish shade, and to the under panel are attached electric lights which help out in the illumination of the lower display, making up for the cutting off of a portion of light from the top by the ledge. Separate switches are used for the upper and under lights.

FOR INFORMAL WEAR.

But in the more easy-going, stretch-yourself-ifyou like, and fill-up-your-pipe (as well as your glass) catalogue of evening entertainments, the soft bosom is rapidly growing in popularity; the "Shirt with the Thousand Pleats," and even the Mushroom twinkling bravely out, as it ripples along up and down the bosom of its joyful owner.

The black bow tie is the usual fashion, either the ordinary tie or the stock, the latter showing probably two-thirds of the way up the collar at sides and back. Both of these appear in the accompanying illustration, at the right hand side, the stock bow being the outer one.

In collars the wing, square or rounded, and the

straight are worn equally. The links and studs are usually of gold, although pearl and colored enamel are quite proper.

The waistcoat instead of white is generally black, of the same material as the coat, single or double breasted, although the single is more worn in Canada. With double breasted the facing is of black silk, with single, of white with V-shaped opening and soft rolled collar.

The socks are the same as for dress wear.

MANY CHOICES FOR GLOVES.

For gloves there is a multiplicity of choices: the white suede, chamois, doe skin or tan cape. A New York authority says: "white buck" and refuses any

alternative, but more latitude is allowed in Canada, at all events.

Where the silk hat is essential for evening wear, the black derby, and the soft hat are worn for the informal occasions.



TYPES OF DRESS WAISTCOATS. From left to right-1. White corded pique; 2. White corded silk; 3. Fine silk.

The accompanying illustrations show a general view of formal and informal dress accessories; as well as individual views of kid and suede gloves; plain and pleated bosom shirts with ties, collars and stude suited to dress or informal occasions; ties and waistcoats.

"SHORTER" DRESS COATS.

In evening dress there are two modifications that are being adopted by leading "makers of men's clothes" this Fall. The roll of the coat is shorter and the amount taken off the length of this really reduces the length of the coat in front, the distance between the end of the lapel and the bottom of the coat remaining as before. Thus instead of the "dip" in the ends in front, they are in a straight line running towards the back. The whole impression of the new model is of a shorter coat, although the back portion, the tail is the same length as before.

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Death of Thomas I. Reid

Montreal.—Thomas I. Reid, sales manager of the Walpole Rubber Company, died suddenly Nov. 11. He was seized with a paralytic shock at his office, and was rushed to the Royal Victoria Hospital, where the end came a few hours later. Mr. Reid was born in Knowlton in 1861, and came to Montreal thirty-five years ago. He was connected with the firm of Lyman Sons & Co., for many years, and later became manager of the Davis Lawrence Drug Company. After remaining in that capacity for a time he entered a partnership with the late B. E. McGale. At the time of his death he was in charge of the Canadian business of the Walpole Rubber Co., of Boston.

Practical Systems in Men's Wear Stores Continued from page 85.

other words, to put it briefly, Can you tell whether your sales were lower last year than average because it pelted rain all day, or was bitterly cold or were higher than usual because there was a big dance on?

For twenty-seven years, Rathbone's have kept a daily record of weather and events and can settle any kinds of disputes as to dates, as well as presenting means for a really intelligent comparison of sales.

"For instance we record the visit of the Prince of Wales to Toronto; the Woodbine meets, the coming of the Duke of Connaught and a ball at the Yacht Club, which might mean fifty dollars worth of dress shirts," said Mr. Murray. "These are occasions which swell our receipts, and it would be unfair to compare the sales on the anniversary of a big event that stimulates buying, with that day itself. Other times that meant increased output were the capture of Paardeburg, the deaths of our last two Sovereigns, and so on. It is very handy and no trouble to add to the page on which we mark down our daily sales."



Spring Will Bring Startling Innovations Continued from page 74.

WILL CHAMOIS DISPLACE TANS?

Styles in gloves seem to be passing through a transition period and exciting an interesting controversy. The tan has reigned so long for ordinary business wear that many will receive a shock at any idea of it being dispossessed. However, the chamois is being seen more and more, and in some of the more fashionable windows is the only glove shown. In fashion charts it is being given a place beside the tan, and often in advance of it. Some styles are of heavy chamois, hand sewn and black stitched. The doe skin in a light grey finish is also a claimant for a place, so that there are all signs of a good-sized upheaval.

A fourth style is a Scotch knitted wool, in brown shades, reminding one of the vogue of home spuns in tweeds.

WHITE CASHMERE SOCKS.

Inquiry as to Fall socks shows white cashmere as a good-selling novelty with black cashmere as the steady-going ruler. Shot effects in cashmere and silks are hardly so popular as they were. Black silks, of course, sell well for evening wear.

A 3½-INCH COLLAR.

The new Madras collar may be brought in fittingly for the closing item on this brief programme. It is seen yet only in a few shops but may have a good season for all its slow reception. It is rather a Spring than a Winter style, just as the long 3-inch turn down collar of the Summer, ended months ago. This new one, is close-fitting, however, and is exactly $3\frac{1}{2}$ inches from top to tip. It is intended for business wear.

MEN'S WEAR REVIEW



London and Paris styles in overcoats as sketched by The Review artist. In at least two cases, these styles are rather extreme, but they indicate what fashionable men in the world's capitals are wearing.

Furs The World Over

The increase in the cost of fox is indicated in a consular report, from Vladivostok, Asiastic Russia, of a fur fair at Yakutch, in Siberia, where there were 20,000 white polar fox skins sold; 1,000 red fox, 100 grey fox, 10,000 ermine, 70,000 squirrel, and 100 black bear. The white fox skins sold at 28 to $31\frac{1}{2}$ roubles, or \$14.42 to \$16.22 each, whereas during the Winter of 1912-13 the price was only \$7.73 to \$8.24. Other figures of this sale were: red fox, up to \$8.75, grey fox, \$12.88, ermine, \$1.39, squirrel, 28 cents.

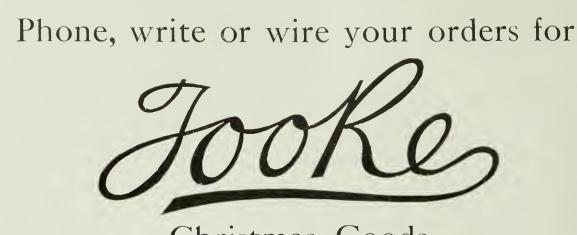
At the Nijni Novgorod fair there was a keen demand for ermine, arctic fox and red fox. The supplies of foreign furs, skunk, otter, beaver, raccoon, etc., were not large, and prices rose from 20 to 50 per cent. Persian lamb was very plentiful and dropped 10 per cent. as a result. Cat fur was 20 per cent. and hare 10 per cent. higher.

Leipzig reports fur trimmings as going very strong, and an extraordinary impetus has thus been given to the sale of the various rabbit articles. The tail business is not so good. Dyed American opossum is too high and as a substitute dyed jackal and dog are being used extensively.

ADVERTISING INDEX

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Christmas Goods

Dressing Gowns and Smoking Jackets

A big, attractive range that cannot be beaten for quality or value

Fancy Hose

Silks and Cashmeres, in the popular Accordions

Fancy Suspenders, Armlets and Sets

Plenty of variety, put up in handsome fancy boxes.

All these lines ready for immediate delivery

TOOKE BROS., Limited, Montreal

Manufacturers of Shirts, Collars and Neckwear and Importers of Men's Furnishings

Winnipeg Warehouse: 91 Albert St. Toronto Warehouse: 58 Wellington St. W.

MEN'S WEAP REVIEW.

Special Features of This Issue

Selling One Thousand Overcoats.
Building Up An Exclusive Business.
The Display Man's Work After Christmas.
Selling Points on the Sale of Overcoats.
Working Out Problem of Knit Goods Advance.
Regulation of Credits.
Putting Spotlight on the Show Card.
A Review of Mid-Season Overcoat Styles.

DECEMBER, 1913 THE MACLEAN PUBLISHING COMPANY LIMITED PUBLICATION OFFICE 143-149 UNIVERSITY AVE. TORONTO SUBSCRIPTION PRICE



These ADVERTISMENTS

will appear in thousands of Daily newspapers in Canada during the winter months.



Have You A Sufficient Stock of KUMFORTS

to meet the demands of your customers for this popular seller? If not, send your order to-day to our nearest branch.

CANADIAN CONSOLIDATED RUBBER CO., LIMITED

Montreal

28 Branches Throughout Canada

MEN'S WEAR SECTION

Selling One Thousand Overcoats

How a Hamilton Firm Almost Did It—The Advertising Methods Adopted—Stock Was Nearly Cleared Out as Result of the Campaign, But the Unfavorably Clement Weather Made it Impossible—Some System Ideas of This Firm.

ONE THOUSAND OVER-COATS Is Certainly Some Purchase

S TRETCHED across the top of a full-page ad. in a Hamilton paper the message caught the eye and held readers by tens of thousands on a Friday evening.

A huge cut, four columns in width, formed the centre-piece. It was unusual also. It was a photograph of a lorry drawn by heavy horses, piled high with cases of overcoats, on each of which was the

label, "Overcoats for Begg & Shannon, Hamilton," and placards on each side reaching from the floor of the lorry to the ground, "20 cases containing about 1,000 men's overcoats, just arriving at the Begg & Shannon store."

Two models of coats were shown, one on either side. Under one were the words, "Our D. B. Shawl. Many of this style on sale." Under the other, "Our model 'Serene', of which we have five hundred on sale."

Then came three lines of display type, the 20 cases, 1,000 overcoats, "On sale at wholesale prices."

Next followed the body of the ad. in smaller type, explaining that the firm "because of the enormous sale we have built up for Men's Overcoats," and the money stringency which left thousands on the manufacturers' hands, had snapped up, at about onethird less than was paid the first of the season, about 1,000 overcoats.

"Keep in mind that these overcoats are just out of the factory—fresh, new merchandise,—the desirable new patterns, models and fabrics, etc.

Near the bottom were three panels, each descriptive of a certain line at a certain price, \$14.90, \$9.90 and \$6.90.

WHAT HAMILTON DID TO THOSE COATS.

When The Review called in to the Hamilton store a week later, what the public had done to those 1,000 overcoats was, in the parlance of the youthful sport,—and any sporting term goes in



A novel way of advertising.



A recent window display of Begg and Shannon, Hamilton-All three trims were splendid result-getters.

a eity of 100,000 that won five Dominion Championships in two years—"a shame."

The whole thousand had not disappeared. The balmy zephyrs that floated over Ontario the last week of November did not conduce to overcoat, buying, as many a man will tell you, but far over half were gone, and Mr. Begg contemplated a very handsome addition to the total receipts for November. Besides he had weeks longer to reduce the few hundred left.

As he told The Review, this stroke meant all the difference between a busy store and a store where the legendary Satan would "find some mischief still," for idle clerks to do.

CAMPAIGN OF ADVERTISING.

The campaign was carried on vigorously, as the two young partners of ten years, J. C. Begg and C. R. Shannon, know well how to do it. There was newspaper advertising, big splurges; then smaller; changing every day; bright, snappy, newsy ads., that carried a different story daily, but all pointing the same moral. The windows,—and they are large and brilliantly lighted, and keep renewing their youth continually—carried the message of the sale each day, also in different versions, and a big sign painted in red lettering on white cloth, was stretched over the top of the window. Not many who passed by could urge any excuse short of being stone blind, for failing to grasp the fact that an overcoat sale was going on inside the Begg and Shannon store.

The prices were odd sizes, \$6.90, \$11.90 and \$14.90, favorite ones in this store, and used frequently. They have a pretty good bargain flavor. The sale did not cause any confusion in the establishment, for the goods were displayed on hangers in the clothing department, and the other four left clear for their regular business.

In a half-page ad. one week later the first line read: "Just follow the wise ones," and under it, "They Are Headed for Begg & Shannon's to Buy their Winter Overcoat."

Underneath this was the following in smaller type:

Undaunted by the unfavorable weather the men who erowded our clothing department last Saturday and all this week conclusively show that Begg & Shannon's news of low prices is the talk of everybody.

At each side was a cut of a man, nine inches in length, and in between these three panels, one headed Men's Overcoats. \$6.90, Instead of \$10 and \$12; the next, Men's Overcoats \$9.90, instead of \$15 and \$18, and the third, Men's Overcoats \$14.90 instead of \$20 and \$25.

APPEALING TO THE IMAGINATION.

Mr. Begg attributed much of the success of the sale,—a remarkable one when the mild weather is considered—to the Shedden team idea appealing to the imagination of readers. To this were added real values, that brought repeats from friends of buyers, and to the growing reputation of the firm for never making a "splurge" unless they had something unusual to offer.

BUYING FOR SPECIAL SALES.

Every year, about the same time, the firm plan to have some special line of goods on hand on which they can make reductions that attract crowds, increase sales, and at the same time add to their profits. This is not a universal result of bargain sales.

Mr. Begg explained that sometimes the buying for these sales was done four, five or six months before. Often he gave an order before the firm's travelers started out to the retail trade. At other times he took advantage of trade being dull late in a season and buying up a heavy consignment at a low price with cash.

The overcoat sale was brought on at a period when the best of his regular stock was sold, and so the sales of the earlier goods at full profits would not be interfered with. Then the sale came at a period when trade generally was dull, and there is no need to enlarge on the advantages of this point.

While the firm specializes more, perhaps in clothing than their other lines; or say, rather, that this bulks more largely, similar sales are put on in the other departments at various times. In addition the firm carries on a steady round of advertising that keeps them before the public during the whole year.

HAND POINTING TO THE STORE.

Reference has been made to the search of the advertising man for some striking introduction to the announcement of each sale. Mr. Begg showed The Review one he used some time ago, in which two figures of men, regular goliaths are pictured standing at the left side of the drawing, the one with arm outstretched towards a facsimile of the Begg & Shannon store across the road. It was a "speaking" invitation to visit that centre of interest. This was a full-page ad, with the drawing running across the top.

A THRILLER IN FIVE CHAPTERS.

Another clever idea for a sale of suits was an eight-column banner, "Begg & Shannon to the Rescue, or How They Did It," and below on another line, in that double-barreled form of title, common alike to the English 3-volume novel and the Penny Dreadful, "A Thrilling Story in Five Chapters."

The "thriller" consisted in a series of five large drawings representing vividly, and in a novel form, the whole transaction which ended in the actual sale. First there was seen the manufacturer loaded up with stock and in need of cash; he ponders for a while and then decides, on a course that means a sacrifice in the original price, but he must have the money. He decides, the picture tells us, to go to Hamilton and lay a proposal before Begg & Shannon.

The next picture shows Mr. Manufacturer in a sample room at the Waldorf Hotel with his goods laid out before him, and Mr. Begg-and-Shannon listening, but fearful of tackling such a big proposition, even for Hamilton. Finally the story goes, Mr. B.-and-S., just as the manufacturer was leaving his store after continuing the argument there, called out, "Hold on! I'll take them."

The last shows a huge train, not straight, but curved, as if it was too long for any straightaway line in the country. It is heading for Hamilton, heavily loaded down with hundreds of suits of clothes.

Then comes the final thrust at the resolution of the three-quarter convinced readers, in another farflung eight-column line: "Is there anything more to be Said Except to Get Begg-and-Shannonized?"

Letter to Every Buyer of Clothing

A SYSTEM for keeping in close touch with their clothing customers has been worked out by this firm which, it is safe to say, is not duplicated in many stores.

The name of every one who buys a suit is taken, with the address at the time of the sale, and a month or so after, a personal letter is sent him by the partners, expressing the hope that the suit has proved satisfactory.

Taking too much trouble?

Not worth it?

What's the good when the sale is over?

Perhaps these are comments from a few.

CURE FOR DISSATISFACTION.

But let the idea sink in, and its advantages will occur, one after the other.

Suppose, for instance, the sale has not been quite up to the mark. The buyer, as most people do, lets it go with a resentful feeling that he has been "stung," and a resolve never to go back. The firm's letter comes, inquiring about the suit. It impresses him with their honesty; they were not afraid of conditions a month later; at least they sold the suit thinking it was all it was represented. The man may not bother to go back. or he may. In either case a dissatisfied customer is reformed, and the chances are that he goes back to that store for his next suit.

If he is entirely satisfied, well and good; the letter does no harm; on the contrary it strengthens the bond between himself and the firm.

A drawing is given here showing the form of "tag" that is used for recording the names. It is folded in the centre, and fitted to the right sleeves of each coat in stock. On the outer side the size, price, etc., are shown, while the inner contains a blank for the name and address, and the number of the salesman.

PROTECTION FROM CLAIMS FOR REPAIRS.

Apart from the advantage of placating a disappointed customer Mr. Begg mentioned an advantage to the firm as a protection from unfair claims.

SOME GOOD SELLING IDEAS.

In advertising overcoat sale used big cut showing huge load of cases of overcoats coming up from the station.

Separate department for boys where mothers can shop free from men customers. Also separate ads. appealing to mothers of boys.

Record is kept of name and address of every person who buys a suit or overcoat, and in month or so afterwards letter is sent expressing the hope that elothing turned out satisfactory.

satisfactory. Extra pair of pants with many boys' suits, forming good inducement.

In arrangement of store furnishing, department placed in direct line with entrance as likely to be busiest section.

Liberal use of show cases near entrance.

Five departments separated by partitions, men's furnishings, men's boots and shoes, men's clothing, men's hats, and boy's wear.

"Suppose a man buys a suit and comes in afterwards and tells you he got this a month, or a few weeks ago, and 'look here how poorly it has worn, I want a new one.' In the majority of cases you have no defence, but with our system we simply ask his name, and look up our record-made daily from those tags. Mr. So-and-So bought that suit not a month ago, but five months ago. Hasn't worn so badly after all. 'But surely you are mistaken?' 'No, here it is, in our record. There's your name and address, and the date.'

"It may be he knew the real date, or, as often happens he really forgot it was so long ago. In any case we are ready to deal with a claim based on fact, not on a pretence or a poor memory."



This is tag attached to cuff of every coat, name part going inside. Openings at bottom are for clasping with ticket pins.

Five Departments Represented

A REFERENCE to the plan of the store shows five departments, distinct not only in the goods that are shown but in the physical arrangements to keep them separate.

The first view on entering shows silent salesmen apparently in every direction, at both sides, and in front. Thus the forefront of the store is given up to these. They contain shirts, ties, collars, underwear, gloves, sweater coats, etc., well arranged. The firm is installing a new system of lighting these silent -alesmen with 40-watt Tungstens close to the front near the top, and frosted globes, semi-circular, fitted to the upper side, and leaving the light to shine down on the display below. The space for showing goods and such extensive utilization of silent salesmen is unusual in a men's furnishing store, but a glance at the bright and busy-looking entrance would dispel any doubts as to the practical value of the arrangement.

MOST STIR IN MEN'S FURNISHINGS.

In a line with the entrance and partitioned off from the men's clothing and boy's sections is the men's furnishing department. Mr. Begg explained that this was selected for the centre space because it was usually the most busy-looking portion of a men's store; more so than the clothing or shoe departments, for example. This air of good business being done, he thought, conveyed a good impression to those entering, and even influenced those passing by who took a look in as they moved on.

To the left is the men's shoes section, with the trying-on place well sheltered nearest the front. Men, it is felt, prefer a certain absence of publicity in being fitted for shoes. Behind this is the men's clothing department, with hundreds of hangers on racks, for keeping the clothes in shape and ease in handling and in selection.

To the right of the entrance is the hat department, with cabinets glassed in, and back of this, the boys' department, with double rows of hangers, and a liberal mount of shelving.

The location of each department is indicated by a sign close to the ceiling in front of each.

KNOW PROFITS OF EACH.

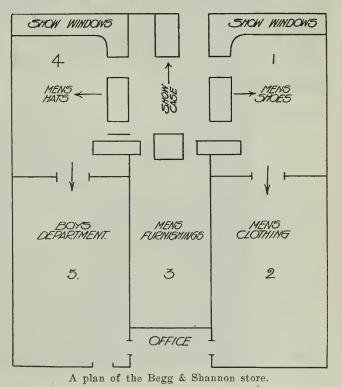
In bookkeeping the sales of each department are tabulated separately; and the firm know the exact returns of each in profits, etc. The rent is divided up according to space used. The cost of window display is estimated approximately for each, without any exact division according to number of days used. amount of space, etc., as is done in some departmental stores.

Direct Appeal to Boys' Mothers

A S will be explained in detail later on, this store is divided into five departments, each fairly well secluded. By that is not meant a suggestion that it is out of the way, or hard to get at, or even slightly concealed behind another. Simply that it is distinctly separate. Many departments of stores are not. Withhold discussion for the present in your own mind and just consider a statement of Mr. Begg in explanation of the separation and the fact that the firm carries a separate advertisement of the boys' clothing and other essentials for a complete toilet:

"When women come into a store to buy clothes for their boys, they prefer not to go into a part where men are buying: they like to be off by themselves. In the same way we feel that we can get the attention of mothers better if we appeal to them in an ad. all for themselves (and their boys); not mixed up in one of men's clothing and haberdashery, which they might not read."

The ad. reproduced in this article gives an idea of the type of separate announcement applied to the boys' department. Many of them are addressed directly to the mothers themselves, as was a fourcolumn one at the end of November.



One of the schemes for attracting the support of the mothers, Mr. Begg said, was to give an extra pair

Continued on page 54.



A sample of the way the firm advertise boys' lines separately.



Clothes, Methods and Men

Educate Your Customers

THE AVERAGE man is too careless in his dress. He does not, in fact, care how he appears so long as his clothes are neat and elean. It does not worry him if his collar is old style or if his tie is reminiscent of what was proper three years ago or if his hat is the wrong block.

What woman will wear an old style bonnet or suit, if it is possible to avoid doing so? She will scheme and scrimp and save to find the wherewithal to dress herself properly. Style is a big factor in the life of a woman.

Men's wear dealers can do a great deal toward educating men to take a more intelligent interest in clothing themselves properly. Salesmen will sell a customer just whatever he thinks the customer will buy, regardless of whether it will suit him or not, or whether it is being worn by well informed men. Salesmen should be mentors to their customers, advising them what to purchase. In this way they would raise the standard of male attire and what is more important still, bring a larger and better share of business to the store.

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Early Clearance Sales

THE ALMOST complete lack of cold weather, which has been felt in almost every part of the country, has again brought to the fore the question of the advisability of holding clearance sales early in any season. Impatient of waiting for business to eome their way a certain number of retailers have started to offer special inducements on overcoats and all Winter lines of clothing. This is particularly noticable in some of the larger cities. Down town men's wear dealers are holding sales and offering goods at prices decidedly lower than the regular price on these lines. There is some excuse for this inasmuch as the season is well advanced and the dealers feel that, if they do not get as much business of this class as they can before Christmas, they are not likely to get very much of it after the holiday. At the same time it should be borne in mind that the holding of sales at this early date prejudices the sale of goods later in the season at prices which would give the retailer his proper share of profit.

Retailers realize that it is not advisable for them to carry over stock of any size from one season to another. They, therefore, feel impelled to take matters into their own hands when trade in any season seems backward. It is not advisable, however, to commence the clearance sale till the season is well advanced. This gives a chance to sell the bulk of the stock at the regular price.

Sartorial Sidelights

Smart dressers in London have taken strongly to check caps. They use them for all outing purposes. Black and white shepherd plaid caps are in high favor and are seen wherever the "nobby" man is to le seen.

Although the talk is of soft shirts and collars with colored stripes not necessarily matching, the demand in England is still for shirts and collars to match. Silk shirts with soft Oxford collars make a popular combination.

Single-breasted Chesterfields, more or less waisted, are very much worn at the present time. Some of the coats are not only waisted but have skirts of

* * *

Handkerchiefs of the bizarre order, ornamented with pictures of a more or less melodramatic order, which had quite a vogue in England, are going out with the celerity that might have been expected. Their popularity was as short-lived as they deserved. Any craze which jars on good taste gets short shift.

extreme width.

MEN'S WEAR REVIEW



A window trim arranged by M. Fisher of Dunfield's King Street store, Toronto-An attractive grouping.

The Display Man's Work After Christmas

The Opening of the Social Season Gives the Window Trimmer an Opportunity to Arrange Result—Drawing Displays—The Question of the Effectiveness of the Stocky Display—A Suggestion for a Motion Device.

IMMEDIATELY following Christmas is one of the dullest seasons for the retail merchant. Business passes without any interval of gradual change from one extreme to the other. People as a general rule have neither time, inclination, nor cash for shopping after the Christmas season. Nevertheless the aggressive men's wear dealer can turn what would otherwise have been an extremely dull season into one of considerable activity. This can be done largely through the co-operation of the display man.

Christmas ushers in the most active social season of the year. Social events begin then in real earnest and the man who goes out to any extent will become a good prospect for the sale of evening dress accessories. The display man should bear this in mind and make all his window trims bear on this one subject. Displays of dress shirts, collars, ties, mufflers, etc., will be found peculiarly effective during the few weeks immediately following Christmas.

Necessarily all work done at this time will be along the quality order. Men who will be interested in evening dress can afford to pay a good price for what they require. They will, therefore, be more interested in assuring themselves that they are securing the very best and the very latest than they will be in the question of price. The best results, therefore, will be obtained by making displays of the very best grades that the store has to offer in the lines above mentioned.

Many stores which use price cards at all other times of the year discard them in all displays containing evening dress accessories. The results they claim satisfy them that this is the best policy to pursue.

The most effective trim possible is a unit showing everything which a good dresser would require.

MUST BE SUGGESTIVE.

Displays of this kind should be largely suggestive in their bearing. A great many men are never quite sure of what is proper and what is improper to wear. They approach the subject of selection, therefore.

MEN'S WEAR REVIEW



HANDSOME DISPLAY WINDOWS FOR MEN'S CLOTHING.

This photograph shows the front of the retail department of the Crown Tailoring Co., Toronto. This firm is now occupying extensive new quarters on College Street, a three-storey brick building. The front of the western section is devoted to the local retail department. The backgrounds of the windows are of rich circassian walnut, in pauels, a description which applies to the store itself and the offices at the east corner. In this window are displayed neatly draped overcoats, suits and suitings, while in the foreground are colored plates showing the Fall and Winter styles. Large palms at either end and in the center are the only decoration, a very fitting addition to the polished walnut on back and sides. Three sides of the building are almost entirely of glass, for lighting show rooms and factory. Special arrangements are made for ventilation.

with considerable diffidence. They will depend very largely upon the advice of the salesman as to what they will select for their own wear. If this force of suggestion can be put into the window display, there ean be no doubt that the results will be most direct and unmistakable.

GAVE BOOKLET AWAY.

A men's wear dealer of almost national reputation informs "The Reveiw" that last season he got splendid results by giving a booklet to customers on "Proper evening dress." In all window displays appearing in the store windows for several weeks before Christmas and a month afterwards a card was inserted containing an invitation to enstomers to come and secure a copy of this booklet. Many hundreds availed themselves of the invitation. It contained a complete explanation of what was proper for men to wear with evening dress together with a large number of illustrations. He states that customers consulted these books very largely and that the number of sales which can be traced directly to them were numerous.

Necessarily displays of evening dress will not be in any sense of the word stocky. It is necessary to show only one of each article. This rule may be varied in cases where two styles are both proper, as for instance in the ease of shirts. As has already been outlined in "The Review" there are at the present time several styles of shirts which can be worn by proper dressers. In cases of this kind it is advisable to show one of each kind together with a card making a brief reference to the use of each.

THE STOCKY DISPLAY.

This brings up the question as to whether stocky displays are effective at any time. Many display men take the position most strongly that the stocky window has no place in the men's wear store. This opinion, however, is hardly within the facts. Many of the most effective men's wear displays are cecidedly stocky. Windows in down-town stores will often contain a very large variety of goods, and results from displays of this nature are such that all doubts can be dismissed as to the effectiveness of the stocky window. Much discussion has been heard recently as to the amount that a display man can put into his window and still get good results. Opinions of a very diverse nature have been advanced. No set rule can be laid down, however, which would cover every case. It depends entirely upon the nature of the goods, the size of the window, the location of the store, and, what is greater than all else, the skill of the display man himself. As one man puts it. "I ean get good results from both styles of windows. It is entirely a matter of taste. A stocky display can be trimmed to appeal to the man of fastidious taste just as surely as a display containing a very few articles only. On the other hand a stocky window gives a larger selection and in most cases will have

a greater attraction for the passing public on that account. We believe in making complete use of our window space except in cases where it is desired to feature some one article or a limited number of articles most strongly. The success of a trim is not founded on rules as to the amount of goods which can be put in. It depends entirely upon the skill of the display man."

In connection with the trimming of windows for the social season an idea which appeared in the last issue of "The Review" could be utilized to good advantage. One card only might be used with a brief reference to each article shown in the display. In cases where it was desired to quote prices the price of each article could be enumerated on this card.

PUBLICITY WINDOWS.

Display men in men's wear stores do not as a general rule resort to publicity windows at any time. By publicity windows is meant the style of display designed to advertise the store and call attention to it rather than to any particular line of goods. This possibly is because the merchant of to-day clamors for direct results. He wants to be able to trace sales directly to each display which is put in. As a result the display man does not feel justified in giving his time or the use of the window space to secure publicity. There are times, however, when a publicity window can be used to splendid effect especially where the display man has large window space at his disposal.

SUGGESTION FOR MOTION DEVICE.

Under the head of publicity windows would come anything in the nature of a motion device. The following suggestion would produce a suitable effect for a Winter trim. By the means described it would be possible to show two windmills in motion during a heavy snow storm.

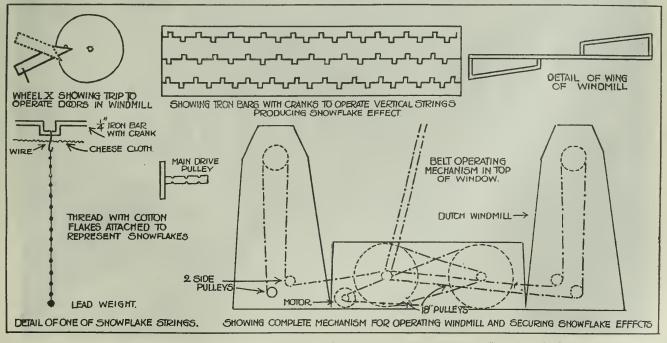
The windmills can be kept constantly in motion by motor power, the mechanism being concealed under the floor or behind the window.

The snow storm effect can be secured by the use of three one-quarter-inch bars extending the full length of the window, each bar having a two-inch crook about every four inches. To every crook is attached a four-inch piece of stove pipe wire with a hook at the bottom. This wire extends through loosely draped cheese cloth to represent white clouds. To every hook a thread is attached with a lead weight at the bottom and to these threads cotton flakes to represent snow flakes are attached. The shafts holding the imitation make about 20 revolutions a minute, all alternating, and thus produce a most realistic snow-storm effect.

The windmills can be so constructed that the wings will make two revolutions a minute and the doors in the front open with every revolution, a miniature Santa Claus within. The whole device, which is shown in detail in the accompanying plans can be operated by an eight-horse power motor with a series of pulleys to reduce the speed. The entire cost would not exceed \$15.

Aylmer, Ont.—The death occurred of William Caron, formerly of the firm of Christie and Caron, men's furnishers. Four years ago, he was appointed Collector of Customs for Aylmer and the business became known as G. R. Christie Co. The deceased was one of the most popular citizens of the place and his death created profound sorrow.

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Details of mechanism for operating windmill and snowstorm effect in window.

Building Up An Exclusive Business

F. C. Petrie. of Hudson-Parker Store, has Unique Plans, Including new method of Utilizing Waste Space in Windows—Displays Are Changed to Suit Weather Conditions—Splendid Results Have Followed.

HERE IS A STORY told by a bright young manager of a men's furnishing store in Hamilton of his experiences during his first two or three months in building up an exclusive men's wear business in that city. It gives his ideas about window display and a design of his own to get rid of that awkward dark corner in a window that widens towards the doorend. It gives also his plans for the internal equipment and designing, and several wrinkles that he has turned to good account.

The store is a Hudson-Parker branch, at 103 King street east, and the manager, F. C. Petrie, formerly manager of the men's furnishing department of Fashion Craft, Peterborough. As will be seen by the accompanying plan there is a display on three sides of the left hand window. The bases of the windows are of copper. In one window is a display of overcoats and suits with men's wear accessories, and in the other an evening wear showing. Each window has a shelf two-thirds of the way up, along the back walls for shirts, ties, etc., and the height prevents these from interfering with the trims below.

WINDOWS SAME WIDTH THROUGHOUT.

Did you notice anything different from the usual window? No? Well how about the inner corners of those windows that slope from the door to the sidewalk, leaving the inner ends wider than the outer and the space to be filled lop-sided?

Mr. Petrie had a different view. He thought the extra space towards the inner end worse than wasted; that it detracted from the general impression of the window and made it more difficult to secure a wellbalanced effect. So he was reckless enough to "waste" space, to have an extra inner wall put in, running parallel with the window glass, so that on the right handside one the width was four feet in front and rear alike. See the plan for corroboration. On the left side this idea was followed out in a modified manner, so as to allow of an uninterrupted display not only along the front but on the extreme left side where there is an entrance to a hallway. The space left in this window is used for electric switches and storing the outfit for the window trimming.



A view of the interior of the Hudson-Parker store.

MEN'S WEAR REVIEW



A recent display in the Hudson-Parker store, Hamilton. The results obtained from this trim are referred to in the accompanying article.

CABINETS ALONG THE SIDES.

The store inside, like the windows is finished in mahogany, and is much wider than the average men's furnishers' quarters. The floor is covered with linoleum. Along the left side is first a set of three glass covered cabinets for hats and these will be extended in a short time. Next are open cabinets with hangers for overcoats, and beyond these again cabinets for waterproofs, and for smoking coats, etc. Each one has a draw curtain of tan (to match the paper), which keeps out the dust, when the store is being swept.

On the right towards the front are stocked shirts, collars; ties, etc., on the shelves, and three silent salesmen display the smaller wear. A counter with cabinet attachment is used for storing underwear, pyjamas, etc. 'The cabinets for ready-made men's shirts are towards the rear of the store, also fitted with draw curtains.

OVERCOATS DRAPED ON CHAIRS.

Three chairs along the left side of the store were used in a novel way. Over the back and seat of each was tossed an overcoat, carelessly, apparently, but arranged so as to display its style. This "accidental"

disposal of the coats has caused a number of inquiries for these goods.

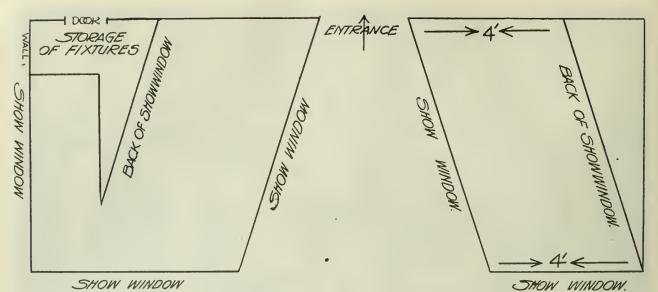
In addition to ready-to-wear clothing the Hudson-Parker store takes orders, and this they propose to make the really important part of their clothing business.

"What means are you taking to build up a good class of business?" The Review inquired of Mr. Petrie.

TRUSTS MOST TO WINDOW DISPLAYS.

"My chief confidence to get men in lies in my window displays." he returned. "I do not advertise anything except the special line of clothes I carry, and not my regular men's furnishings, hats. shirts, collars, etc., at all. I try to put in a lot of windows that will appeal to men who want a fine class of stuff. Once I get them in it is up to me to have the goods they want, get them to buy and please them so much that they will come again."

Mr. Petrie is not one of your once-a-week window dressers. This is a necessary evil in some large, or small and very busy stores, but the manager of Hudson-Parker thinks a stale window is bad business. So he renews them, two, three or four times a week.



Plan of the store front of Hudson-Parker Co., showing original shape of display windows.

CHANGE WINDOWS WITH THE WEATHER.

"One rule that guides me is to change the windows with weather conditions," he explained. "If it starts to rain early in the day, I will jerk out a window, say of shirts and underwear, and put in waterproofs. On a frosty day I would put in overcoats. When a big social event was coming off I would feature evening wear.

"It is astonishing what a rapid response there is to some of our window trims. There was one we put in three days ago and will take out to-night, of evening wear, with dress suit, a bust form with collar, tie, vest, gloves and so forth, and a very near suit of grey for morning wear, braided. The accessories included silk mufflers, also.

SOLD DRESS SUIT FROM WINDOW.

"It had not been in an hour before business began—it was nearly dead before that. If it had been snappy, cold weather, probably we could not have afforded to give up that window, but as it was we got a \$30 touch for a ready-made dress suit and ties, gloves, and collars, and all, taken together, made a good addition to the day's business.

"When we get customers in, we give each a booklet containing attractive illustrations of ready-made or made-to-order clothing, and in this way we are building up quite a business. Outside of this it is a question of keeping a first-class stock of fairly wide range, and this we feel we are doing."

PLAN OF THE STORE.

The following is the plan of the Hudson-Parker store:

LEFT SIDE Settee for stocking show cards, mirror attached. Shelves for collars, shirts, ties. Shelves for underwar, pajamas, etc. Cabinets for men's coats with hangers for tronsers and vests. **RIGHT SIDE** Settee for stocking umbrellas, mirror attached. Glass cabinets for hats. Cabinets for verecoats. Cabinets for smoking jackets.

Men's Dress in the Future

A CERTAIN writer in a current magazine takes occasion to present what he believes male attire in the year 2000 will be like. A tight pair of trousers with wide flare at the bottoms, heavy coat and no vest and a soft felt hat with a very broad brim are among the items that he foresees. Man apparently is to sacrifice appearance and a certain degree of comfort even on the altar of utility. We trow not. Man is taking more stock in his clothes right along, and he will never descend to the level of garbing himself on the standard of the stage Dutchman. Our friend the arthor had better "guess again."

Direct Appeal to Boys' Mothers Continued from page 47.

of pants with each suit, at ages 7 to 17. "Our Two-Pants Suit," is it called, and the descriptive matter is word noticing. It read:

"Saves mothers a world of pants patching, button sewing, seam stitching and relieves them of a lot of worry and trouble. They are ideal suits for boys who are hard on their clothes, and each suit is chock-full of smartness and style. The coats are made in nobby D.B. style knickers are cut in full peg. Prices \$4.95 to \$12,50.

This extra pair is not very expensive when ordered with the suit and has proved an excellent argument in drawing trade and in actual sales to inquirers in the store.

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Galt, Ont.—A J. Smith's store is to be remodeled. A clearance sale is now being held.

Blyth, Ont.---G. M. Chambers is setling out his business.

The Carhartt feature that stretches the buying power of a dollar bill

The workingman now-a-days, in the face of the high cost of living, must needs make a dollar bill go as far as possible. The Carhartt Glove will increase the buying power of a dollar nearly double by giving a glove that wears twice as long as the ordinary kind.

Rip off the reinforcement shown in the illustration and you will find an entire glove. At this point the wear is greatest, therefore, the reinforcement which actually doubles the glove's usefulness.

Every glove is wax-thread sewed. Carhartt's Gloves are guaranteed absolutely satisfactory or money back without hesitation. These gloves are made in a number of styles with or without gauntlet cuff or welted seams.

> Let us send our sixty days' approval shipment of gloves and Overall Uniforms. It is returnable or any part of it at our expense.

Write for exclusive agency for your town.

Hamilton Carhartt Manufacturer Limited

TORONTO

ARHARTTS

DETROIT

MANUFACTURED AT THE ME OF THE CARHARTTOVERALL DETROIT MICHIGAN

Selling Points on the Sale of Overcoats

The Difference in the Viewpoint of Buyer and Seller—How to Reconcile Them—Sales of Broken Lots to Keep Stock Clean—Advertising Sales to Advantage—Some Pointers on Salesmanship.

DID YOU EVER REALIZE the difference in the point of view between the Buyer and the Seller?

You will reply, Why, surely their interests are identical. They are both working for the turnover of stock; they both, in order to this end, are working to please the tastes of customers, to build up a permanent and increasing trade. They both want to keep abreast of desirable changes in fashions.

Quite true, but too often there is this distinction; the buyer wants to keep the old stock shifting so that it will never be "old": so that there will be nothing but "new." The Seller, with an eye to rapid an l easy sales, is tempted often to move the new stock. so that the portion bought before is apt to accumulate. The Buyer would push the old; the Seller, the new stock.

This, at all events, is the view taken by a successful Buyer-Seller. James Craig, a composite manager of the extensive overcoat department of Fairweathers. Limited, Toronto, where overcoats are the only live of clothing that is carried. The firm carry a men's department with hats, gloves and overcoats alone; no ties, shirts, collars, underwear, or sweater coats. The stock of overcoats includes those for ordinary wear, for evening dress, for motoring, leather-lined, fur-lined, and all-fur ranges.

CONDITION OF STOCK AS WELL AS SALES.

" Λ satisfactory year's business must be viewed not only from the standpoint of the turnover but the condition of the stock at the close of the year." he told The Review in the course of an interview.

"You may have to discount your total sales if you have a big stock of deteriorating goods left over, to handicap your next year's business. The loss on these should be a debit item against the increases and profits of the past twelve months, and your net profit, the genuine value of your year's work, may fall far below a smaller turnover with a smaller stock of last year's to add to your new purchases. There were not half a dozen coats earried over from last winter; to be exact only five. I don't know whether under present weather conditions and other influences, I shall do as well this season, but that is what I am aiming at.

WHOLE STOCK IN VIEW.

"It works out in this way. It so happens that I have no 'reserve' stock: that is, every overcoat in the store is on display here, on hangers, in these open stands. I bring them all here, in spite of limited quarters that get crowded with a large stock. But I prefer it even so, for in this way I can keep them

under my eye, and there is less chance of an accumulation of bad stock; no chance of forgetting what I really put in stock months before.

TEMPTATION TO NEGLECT THE OLD.

"That is why I feel that as buyer it is to the best interests of the store that I am seller too. There is a tendency, a temptation for the salesman to show the newest goods as the ones most likely to sell, and to neglect those that have been hanging a few weeks. But as Buyer I don't want any stock to grow old; so I bring all out so that there is no liability to forget what there is, and I keep actively working off the stock; I try to keep it alive, to see that nothing drags.

"I pick out the slow-sellers; I get them in front, and make the price attractive."

SPECIAL SALE AT \$21.50.

Mr. Craig illustrated this by a special sale that he was conducting on the same day, Saturday, which had included also the preceding day.

"We are offering a certain line of overcoats at \$21.50. These are, as we call them in the ad., odd lines; some that are not moving out as quickly as they should, and ones that may be left on our hands. We arrange to have all sizes filled in from our stock to start with, although not all colors. Of course later on in the first day or on Saturday, we may be sold out of a certain size, but the customer understands he runs a risk in all sales by delaying long after the announcement. By these week-end sales of special lines,—not a general sale—we clean out any slow goods, and keep our stock fresh. This system hardly ever fails."

"AN INSANE POLICY."

"And you are content to lose money early in the season on these \$21.50 goods?"

"Oh no, indeed we do not. We save ourselves even at this price. I do not believe in selling at a loss; it is an insane policy."

SALESMAN'S TALK IN THE NEWSPAPER.

"How do you persuade the public of the reliability of a sale with such large reductions in price?" inquired The Review.

"By telling the truth," he replied. "Telling it through the salesman to the customer when he has him in the store; and telling it through the newspaper. We simply said we were clearing out broken lines.' I have found that the best line of talk in the newspaper is the line of talk a salesman uses in persuading the individuals as they come to look over the goods."





Well-Built Clothes

If you are one of the successful merchants that handle Lion Brand Boys' Clothing, you know that you can safely guarantee your customers fit, style, quality of fabric and tailoring.

If you haven't stocked this line, you owe it to your boys' clothing department and to the youth of your town to give it a trial. The correct style, all wool fabrics, the tailoring that will give permanent shape and fit are selling points embodied in Lion Brand Clothes that will take the youth's trade of your town by storm.



To be had from any of the Leading Wholesale Dry Goods Houses



Have you told your customers these things about



- 1. That the reason "CEETEE" Underclothing is a little higher priced than other brands, is because of the special care taken in the knitting-the long painstake-shaping of the garment on the machines and the superfine quality of the pure Australian Merino Wool used.
- 2. That every garment is guaranteed unshrinkable because it undergoes a patented treatment that absolutely prevents any shrinkage whatever.
 - 3. That every garment fits perfectly because "CEETEE" Underclothing is automatically shaped on the machines—an exclusive "CEETEE" feature. It makes the wearer feel more comfortable and his outer clothing looks better.

The above are strong talking points for you in making sales -clip out this advertisement and keep it for reference.

Look for next issue of this paper for new points.

C. TURNBULL CO. OF GALT, LIMITED, GALT, ONT.









Later, in the interview, Mr. Craig went into this point more in detail

THE \$21.50 SALE.

The announcement for this sale of broken lines took the form of a two-column advertisement headed by the registered trade-mark of the firm. "The House of Quality," and in a border at the upper left hand corner, the words, The Overcoat Shop. The ad. continued thus with the first three lines in display type, the first and third more prominent than the second:

\$21.50 Buys Regular \$30.00 to \$35.00 Great Coats

When selling is as spirited as it is here lines will break up in a great stock such as we carry. We're as quick to give you the benefit of it as you are quick to appreciate the break in prices to clear up the lines in the shorter order.

- These great coats are amongst the London tailored specialties which we are featuring.
- Ulsters, the famous "Toga" coat—soft, fleecy. warm cloths in nice assortment of patterns and eolors.
- Chesterfields. in plain grey eheviots, satin lined, with or without velvet collars.
- All of them seasonable garments and regular \$30,00 and \$35,00 lines at an attractive clearing price. Friday and Saturday.

\$21.50

On the following day. Friday, "The Overcoat Shop" had a parallel column with "The Hat Shop" in announcing a sale of broken lines, to clear out slow-moving -tock.

The result of the overcoat sale achieved what the Buyer-Seller had in view, the moving of stock that might later have proved an obstacle in a clean-up for the season.

OLD PRICES LEFT ON TICKET.

Mr. Craig pointed to the stand where the sale coats were collected.

"But this one is marked \$30; isn't that reduced?"

"They all are, but I don't believe in that system of putting up a price card showing some higher amount marked out and a lower one—the selling price—below it, in red ink, perhaps," was his reply. "I have a feeling that the public suspect the ticket was a made-to-order one, with the price "marked up and then marked down' as they say. I prefer to keep the original price mark on, unaltered, and when we tell customers that this coat has been reduced to \$21.50, they are more convinced we are giving good value.

When they see the original price ticket in small figures still there, unchanged, with \$30 on it as if it were unconcerned about such a thing as a sale."

ON FRANKNESS.

"Be frank with your customers."

This is a maxim with this Seller and he finds it works well.

"If the salesman doesn't know anything about the wear of a certain eloth, or the good-selling points, far better for him to say so. But better than that, he should be instructed the moment the coats are put in the racks.

"I would go so far as to say to a man that I don't think we have anything in stock to suit him. This is an extreme case, but why not? Of what use in future is a dissatisfied customer?

"Frankness often has its own reward. I remember once an actor came in to buy. We looked over and tried on at least a dozen, and finally I said, "To my mind, this is the only coat in the whole lot that really becomes you."

"Ilc took that eoat."

NO ALTERATIONS TO THE SHOULDERS.

"To what extent do you make alterations to promote a sale?" asked The Review.

"We alter the length of the sleeves and the bottom of the coat, but never experiment with the shoulders. It is dangerous. You are apt to spoil the whole fit, and change the shape if you do. I give up a sale sconer than do that. However, I often remark to a person,—as I really feel—'Why look for a tight-fitting shoulder? You don't want to seem a band box fashion. There is an aristocratic air, sometimes, in an easy-fitting coat, an easy elegance.' As like as not they agree: the sale goes through and the eoat is not spoiled."

MISSIONARY WORK,

Mr. Craig was called away at this moment. His assistants were busy with other customers and his quick eye noted a new and unserved arrival. He excused himself, and The Review noticed him take down a couple of coon skin coats. The visitor shortly afterwards went out.

"Did vou make a sale?"

EXCUSES PEOPLE OFFER.

"No, this was only missionary work. I was 'showing goods.' Perhaps he will come back, perhaps not. He said he was looking over them for a friend.

"Strange what excuses people often think it necessary to make: what lies they often tell, just to get out of buying. And the strangest thing about it is that it is not at all necessary.

Dry Goods Review



CHALLENGE COLLARS

Popular, Stylish, Economical

Arlington "Challenge" Collars have been stocked year after year by merchants throughout America, because they are the waterproof collar that their customers need and demand. If you have not yet handled these neat-appearing, laundrysaving collars you owe it to yourself and to your customers to give them a trial.

Made in four grades of linen coated and two grades of solid stock. Each superior to any other similar priced collar on the market.

Toronto

The Arlington Company of Canada, Limited

54-56 Fraser Avenue,

Eastern Agent : Duncan Bell, 301 St, James St., Montreal Ontario Agents : J. A. Chantler & Co., 8-10 Wellington E., Toronto Western Agent : R. J. Quigley, 212 Hammond Block, Winnipeg



The Cartage Question Causes Anxiety

If the Railway Companies Adhere to Their Determination to Give up the Cartage of Freight, it Will Mean a Serious Problem for Wholesaler and Retailer Alike—Some Phases of the Situation.

WITH THEIR 1913 BUSINESS pretty well cleaned up and with that rather tedious task of stock-taking occupying the attention of their staffs the partners and managers of wholesale firms, men's furnishings or dry goods generally, are trying to work out a new problem, bearing not upon styles or supplies or purchases, but upon the cost of transportation. This has been forced upon them by the determination of the railway companies to give up entirely the cartage of freight at the beginning of 1914.

This puts it up to the jobbers to arrange for the conveying of goods between the stations and their warehouses and the hauling of outgoing goods which formerly was handled by the cartage companies under a fixed rate agreement between the manufacturers, jobbers and wholesalers, and the railways themselves. As the railways are canceling all agreements on the plea that they have been losing money under the arrangement for years past, it is natural to cenclude that the readjustment will mean a higher cost to some one. Will it fall upon the retailer?

It should be pointed out that there is a feeling among a number of Canadian wholesalers that the railway companies have not facilities to carry the new arrangement into effect by the first of January. As one said to The Review: "Up to the present the railways controlled the cartage companies in the larger cities, such as Montreal, Toronto, Winnipeg, Hamilton, etc. This meant not only that the companies did all they could to facilitate the handling of freight, making the best use of the plant the railways had, but were aided in this by manufacturers, jobbers and wholesalers, both coming and going. Under the new arrangement the conditions will be reversed. The merchants will be 'paying the piper' and will not put themselves out as much as they did before. There are certain to be more delays, and unless the railways improve their own equipment, congestion and serious tie-ups will result. Whether they are willing to take the risk remains to be seen. They need our utmost co-operation even as it is to maintain conditions even half satisfactory."

Another put the case this way: "The railways have certain rules which they claim the right to enforce on all who use them for transportation purposes. We have conformed to these for the most part, but it is quite conceivable that conditions might arise when the companies may not be able to provide a proper service, then whatever their claims to being above the Railway Board, there is at least common law, civil law, which protects the rights of shippers and receivers of merchandise, to which law they must conform.

"In taking the stand, that they will neither deliver goods to us, nor call for goods we are shipping, see what they may be up against. Suppose we find the condition an impossible one for us to solve except at what seems exorbitant cost, and we should say: 'If you will not call for our goods to send off, we will leave the goods that have arrived for us on your hands until it is convenient for us to remove them.' What a congestion there would be.

"Again take consignments marked "rush freight.' Under the present system the railways' cartage companies handle goods sent to the stations in the order of the emergency for they are in control of the situation as they handle all the outgoing freight. Suppose each wholesaler established his own freight delivery system, and a dozen were at the freight sheds at once, all demanding preferential treatment, where would things be?

"These difficulties make me feel that the railway cartage companies will continue in business and that they will make a new offer to us instead of the railways,—a higher one of course than the 3 cents per cwt. we pay now—and on the new basis the freight charges to the consignee will be worked out. We could not each have his own system and work one for each shipment the extra cost to each customer of taking goods from our warehouses to the stations for shipment."

SEPARATED FREIGHT AND CARTAGE.

For many years, up to about 1898, the railway companies in quoting freight rates, allowed a certain amount to be included for cost of delivery. When the latter increased, they found that the two combined would exceed the legal rate they were allowed to charge under their charters. Consequently, in order to approach to this for railway transportation charges alone, they separated the two and made a specific charge of 2 cents per cwt. for delivery. Later on this was increased to 3 cents, which it now is.

In presenting their case to the Railway Board the railways claimed that the 3-cent charge did not equal the cost of delivery as the cartage companies, such as the Shedden, had advanced rates gradually until they far exceeded this. As a result, they were losing money on delivery at all points where cartage companies were connected with the railways, as in the larger centres. They objected, too, to the system as discriminating against the smaller places where

Continued on page 68.

MEN'S WEAR REVIEW

STIFEL'S INDIGO CLOTH Standard for over 75 Years

For Overalls, Uniforms, Shirts and Coats

This trade mark on the back of the goods



is your guarantee against all imitations of the Indigo Cloth that has held the confidence of garment makers and wearers for over 75 years---on its anapproachable merit.

Nothing can equal Stifel Indigo Cloth for service and satisfaction.

Insist upon Stifel's Indigo Cloth-the world's standard.

CLOTH MANUFACTURED BY I. L. STIFEL & SONS **INDIGO DYERS and PRINTERS**

Waxed Hangers, per 100

NEW YORK 260-262 Church St. TORONTO 14 Manchester Bldg. MONTREAL 100 Anderson St. BALTIMORE W. Fayette St.

ST. LOUIS 426 Victoria Bldg. PHILADELPHIA 839 Market St. BOSTON 68 Chauncy St. CHICACO 223 W. Jackson Blvd.

SALES OFFICES

\$3.50

\$5.00

SAN FRANCISCO Postal Telegraph Bldg. ST. JOSEPH ST. PAUL 201 Saxton Bank Bldg, 242 Endicott Bldg. KANSAS CITY WINNIPEG 205 De Graw Bldg. 400-02 Hammond Bldg.

If you buy Garment Hangers-

you cannot afford to place your orders before seeing samples of our lines

We carry in stock for prompt shipment, from 50,000 to 150,000 garment hangers, of all styles. Write us for samples by mail,

\$7.50

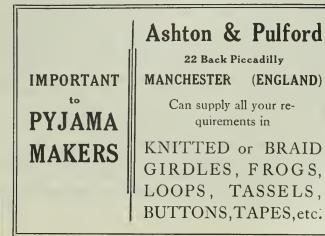
also send for our large fixture catalogue. Wholesalers! Attention, we want you to handle our hangers. Write us at once for quantity prices.



No. 6-73 Price per 100



CLATWORTHY & SON, Limited 161 King St. W., Toronto, Ont.



Working Out Problem of Knit Goods Advance

Sweater Coats, Underwear and Hosiery Meeting Rise in Wool— Some Feeling of Apprehension—Color Season in Spring Hosiery Revealed in Orders for Whites and Shot Effects — Are Tans Receding?

HOW TO BREAK the news of higher prices as gently as possible to the retail trade in January is the particular aspect of Selling Talks that is making the knights of the knit goods knit their brows as well, now that the day of their sortie upon the hosts of the retailers draws nigh. The article in the last issue of The Review in which a manufacturer was quoted as saying that the schedule of sweater coat prices would be advanced from \$33 to \$36, \$36 to \$39, \$39 to \$42, and \$42 to \$48, and lower rates in proportion, owing to the advance in yarns, has been received with deep interest. While some manufacturers agree that this will be their practice-or, reversing it, giving a lighter weight for the same price as last year, others declare that the season is hardly opportune for a heavy advance and that they may still decide to bear the increase in wool themselves. Others again, claim that they will advance prices to "uneven" figures, for example, from \$36 to \$37, instead of \$39; as representing more exactly the real increase in cost. To offset this there is the opinion advanced in many quarters, retail as well as wholesale, that the retailer does not want to deal in "odd" prices, neither from the wholesaler nor to force it on the public, that he would be more content with a \$36 to \$39 advance, and selling at his usual retail price for a \$39 article, rather than to pay only \$37, and create a new retail price based on a \$37 wholesale cost. The solution of buying at a \$37 rate, and selling on the basis of a \$39 one, does not seem to have struck either party as a possible way out of the difficulty, which surely unconscious or not, is a tribute to the innate honesty of the retailer in his dealings with the public.

SWEATER COATS, UNDERWEAR, HOSIERY.

These coming advances apply not only to sweater coats, but to wool and cotton underwear, and to hosiery, though with different percentages. Agents of British firms and jobbers agree that in nearly every line of knitted wear advances have been or will be made. Picking up some samples of sweater coats, a low-priced line, a manufacturer's agent stated that these were invoiced to him at 40 cents a dozen more than one year ago, and better lines in proportion. Another estimated the average advance in sweaters at 5 to 7 per cent. and in underwear about the same. It should also be pointed out in this connection that some agents have written manufacturers advising against increases going into effect at present; others feel that where the state of the "raw" market warrants it, trade is buoyant enough to absorb any increase that is justified. In one or two cases the former class declared they themselves, as jobbers, intended to pocket the loss in profits the manufacturer's increase in prices would represent, and hand on the goods to the retailer at last year's schedules. (From 5 to 7 per cent. up.)

A large jobber in hosiery who has just returned from a trip to England gave the following statement to The Review of the situation in that line: "There has been an advance of from 5 to $7\frac{1}{2}$ per cent. in the low grade of worsted yarns only, and in these alone there has been an increase in prices. One way of allowing for this is to leave out the 'mending card' (the card often inserted in socks and stockings with some yarn on the same as the goods themselves.) This would make up in cost for the advance in price. I find that in cashmeres and the better yarns generally prices are steady and no advances have been made."

WHERE TANS FELL TO THIRD.

The Review was permitted to glance over the records of orders of another large jobber in hosiery and it contained on analysis some very interesting sidelights on the views of many of the leading retailers in Canada on the tendencies in hosiery for Spring. So far as women's lines are concerned and they have at least a reflected interest even in a men's wear article—it was evident that this was to be a Colored Hose Season. Those colored lines were ordered in every direction. Blacks and whites were there, but orders from scores included tan, champagne, purple, cadet, emerald green, pink, sky, Nell rose, pearl, cerise, helio and nearly every other color not contained in the rainbow.

As for men's a similar investigation showed blacks slightly in the lead, with whites (and creams) a close second. What of tans?

"A very poor third," was his reply. "Yes," he added, as he turned over page after page, "tans will be relegated to a back place this year among my customers."

Shot greys in silks and greys in clock effects are also showing up strong.

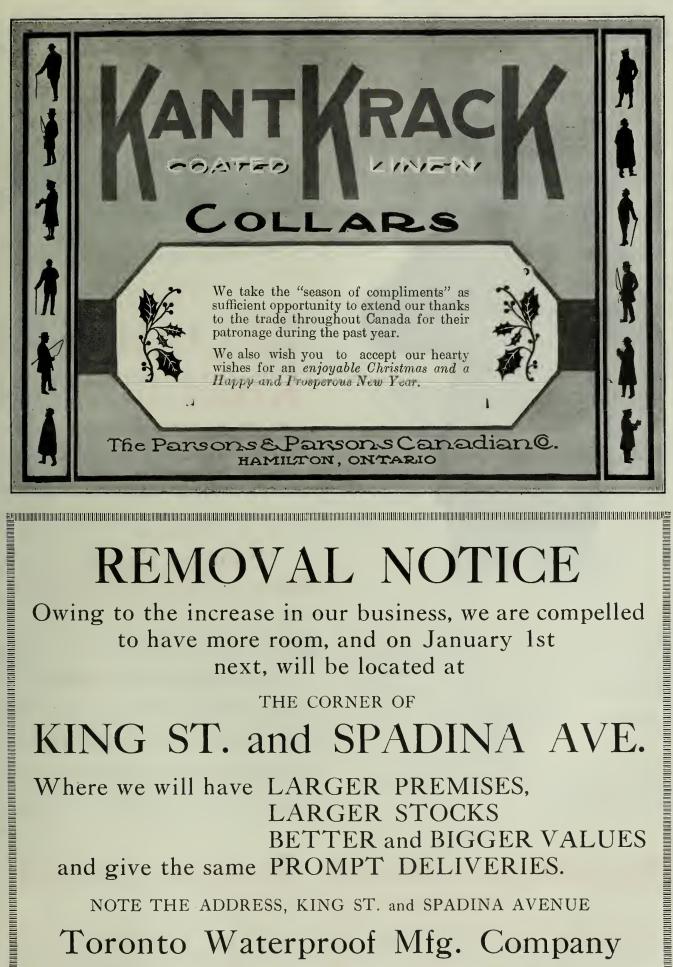
A second jobber when spoken to had not had the same experience as to tans, but thought they would be "pretty strong again;" better than white. Greys, helios and navies were also figuring in the orders.

FANCY SILKS WILL SELL WELL.

"Fancy silks will go well, judging by our orders so far," he went on. "These are being made up in Continued on page 68.

MEN'S WEAR SECTION

Dry Goods Review



NOTE THE ADDRESS, KING ST. and SPADINA AVENUE

Toronto Waterproof Mfg. Company

RELIANCE BRAND KNIT COATS FOR GOOD DRESSERS



Our selling force will be out the

of Reliance Knit samples of sweaters,

underwear, caps and children's wear.

ments to cover the entire Dominion

of Canada.

first of the year with an entire range

We have made adequate arrange-



THEY WILL STRETCH BUT NEVER TEAR NEVER SHRINK AND ALWAYS WEAR

THE RELIANCE KNITTING COMPANY LIMITED

Makers of

Reliance Brand Sweaters and Underwear

We are showing for Fall the most complete and exclusive designs in -

Canada. In the range are many features which are not only new to ourselves, but have never before been offered to the Canadian merchant.

The Reliance Knitting Company, Limited King and Bathurst Streets, TORONTO

RELIANCE BRAND COATS FOR WOMEN AND CHILDREN

RELIANCE BRAND UNDERWEAR HAS EXCLUSIVE POINTS

The Staunch Waistband

-strongly stitched and thoroughly well finish-ed, showing the extra fine workmanship put into all parts of the garment.

RELIANCE BRAND SWEATERS AND UNDERWEAR

THEY WILL STRETCH BUT NEVER TEAR NEVER SHRINK AND ALWAYS WEAR

REGISTERED

THE RELIANCE **KNITTING** COMPANY LIMITED

Makers of **Reliance Brand** Sweaters and Underwear

We are amply prepared to take care of your requirements large or small. Our styles are right, our values are right.

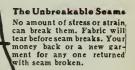
Do not place your Fall order until you have seen our line.

The Elastic Collarette fits the neck snugly and keeps out the winter wind, never gaps and leaves the neck exposed.

4

The Reinforced Shoulder

Shoulders are reinforc-ed with a narrow strip of cloth running across the wale to prevent them from stretching and dropping down.



The Improved Cuffs are firmly knit to hug the wrist and cannot flarc out.

A Closed Crotch Combination that is positively perfect.

The Form-Fitting Anklets knit to shape and will not flare out.

The Reliance Knitting Company, Limited

King and Bathurst Streets, TORONTO

RELIANCE BRAND UNDERWEAR GIVES PERFECT FIT

Those After Christmas Dull Days

A Few Helpful Suggestions to Overcome the Christmas Lull--Clearance Sales Should be Held -- Specialize on One Line at a Time-Show Cards and Price Tickets Should be Used.

Written for The Review by Paul O'Neal

EVERY MERCHANT experiences that depressing commercial calm after the blustering, busy business days preceding the Christmas holiday. It is during this lull one feels like locking the store doors, telling the help to take a holiday while you go home and read and smoke till business picks up. But one must not give way to such business suicidal feelings, so it is well to do something to "Raise the Wind" to blow your trusty old Store-boat out of the temporary calm of the commercial sea.

What shall be done? Simple enough. Offer specially attractive inducements from a price point of view that will be so compelling in interest that trade will simply drift your way, naturally, unconsciously. If you handle cloth-

ing there will be the odd sizes in suits and overcoats that should be cleared out even if you have to go down to the cost price to do it. Remember the first loss is the cheapest. Such a clearing is good advertising. It will be sure to bring customers who will purchase more or less of your regular lines. Remember this clearing sale is not a general clean up of everything you have in stock. It is a clearing out of odd lines and special lines and the price reductions will be the attracting power while the regular lines will furnish the profits.

MAKE HALF YEARLY EVENT.

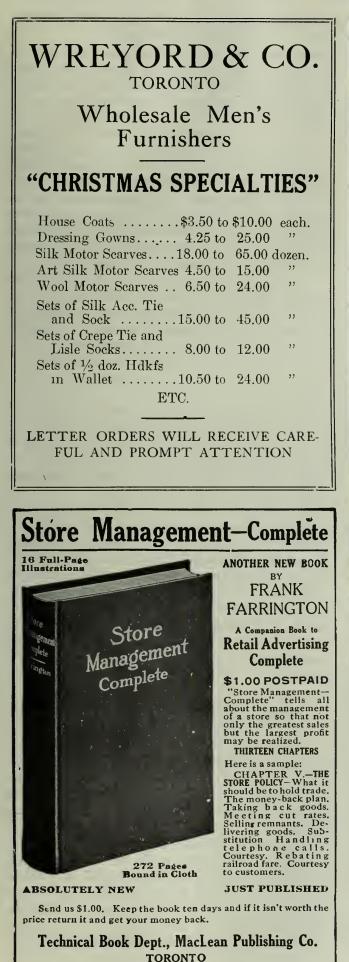
It may be well to make this clearing sale a regular halfyearly event, every July and January. Arrange to start it on a fixed day each time. That may be the second Saturday or the 15th of the month, or any other day that may suit you best. Call the sale by some special name, such as your "Regular Half-Yearly Sale," or "Our Twice-a-Year Clearing Sale," etc., There will be odd lines among your ties, gloves, shirts, collars, hats, etc., that can be made very tempting

buying during this dull season. Increase your newspaper advertising space, then dig up your cut drawer and get enough cuts to make your advertisements a little out of the ordinary. One day advertise a collection of men's gloves, odds and ends of sizes and styles, a straightening out of your regular lines at from one-half to two-thirds regular price. Quote two prices, the actual price and your sale price. By actual price we mean the truthful regular price. Do not "Raise" the price for this sale. No merchant can afford to do anything but make his every business transaction strictly honest. The time for tricky business methods is past, except in large centres where sharks cater to transient customers whom they



MEN'S WEAR SECTION

Dry Goods Review





WHICH?

\$12 to \$15 as a clerk or \$25 to \$50 a week as a salesman, as a cardwriter or an ad-writer

Have you got into the rut where you are satisfied to let the future take care of itself or have you a desire to get more money for your services whether you are worth more or not? In either case you are ripe for a little advice and here it is. If you're in the old rut "get out of it." If you want more money just size yourself up and find out if you are really worth more. Place yourself in the position of your employers and take off your smoked glasses, don't magnify your abilities and your results. Be honest with yourself. When you come to the conclusion that you are just barely earning your money tear out this advertisement, underline the course which you are interested in, cut out the coupon and mail to us to-day.

The S.C.S. Toronto

R.

Please forward particulars re your course in Cardwriting, Ad. Writing, Salesmanship, Art, Commercial.

Name

Address.....

Shaw Correspondence School Yonge and Gerrard Sts. TORONTO expect to see but once. Fair, honest, upright dealing is the kind that wins confidence and holds trade.

A' SUCCESSION OF SALES.

Following your glove sale arrange a shirt sale. It may be well to buy a few specials to augment your stocks in this line. A shirt sale is always an attraction for buyers. It is sure to bring trade to your store. This shirt sale can be run for two or three days.

A collar sale with an accompaniment of ties can follow this sale for two or three days more. Buy a line of "Off-Color" collars from the makers to sell at about 7c each. This can be made a great feature.

The tie sale will be just a collection of slow sellers and odd colors reduced to a price that will clear them rapidly.

Then there is the hat sale which will enable you to rid out odd sizes and last fall's styles, leaving your shelves ready to receive the new spring lines so soon to come in.

If you have double windows use one for your sale goods and the other for your regular lines. Among your special regular lines will be clothing for the social season which will be well into line by now. There will be dress suits, ties, evening shirts, vests, gloves, etc., which should come in for prominence in your advertising and displays.

DESCRIPTION OF CARDS.

In all these various lines use your windows extensively and see that your cards are attractive and displayed prominently. Price ticket all your sale lines both in the store and in the windows. The cards shown this month should give you suggestions both for your sale goods and for your regular lines. The Annual Sale card is done on white with large letters in red, and small ones in black. The shading is in grey.

The \$2 hat card is made by cutting a hat from a manufacturer's fashion plate or other advertisement and pasting it onto the card. It will do for either your sale or regular lines, the difference being largely in the price. This makes a very strong card.

The Shirt Card is an air brush design made by laying an oval pattern and two strips on to the card and air brushing around them. The word Shirts is in red and the dollar and small letters are in black.

The Tie card is an air brush design, a marble slab effect. It is done in dark brown, the figures in black and the small letters in red.

The dress suit card is brown with the man in black and lettering in white. This is a very effective card.

From these card ideas you should evolve others that will help you over this usually slack January month.

WorkingOutProblem of KnitGoodsAdvance Continued from page 62.

black and white, black and red, black and tan, etc. Shot effects will be good sellers, the color (in contrast to the black ground work), showing up more prominently in the silk and wool combinations than in the pure silk."

CASHMERES LOSING GROUND.

Are customers losing their popularity of years? Yes, if the opinion of a number of retailers is an accurate sizing-up of public wants.

One of these wrote to a wholesaler early in December that his best policy would be to supply cotton socks to sell at 25 cents retail, and lisle at 35 and 50 cents. "If you do this we don't care much what you send us in cashmere for the Spring."

"The people are getting out of a fancy for the heavier cashmere," said this wholesaler to The Review, "just as they are doing away with heavier underwear. "They are wearing cotton in Summer and lisle or silk in Winter,—and even cotton."

How do you find it in your own experience?

The Cartage Question Causes Anxiety Continued from page 60.

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local carters delivered goods for which the consignee paid. They, therefore proposed to discard the whole responsibility for the delivery of freight after January 1, 1914.

The situation is a very complicated one but any new system is certain to be considerably more costly however it is worked out. In a certain line of goods, a manufacturer assured The Review that while the cost of distribution to a single party figures out from \$2.50 to \$3.75 per carload at present, under the new arrangement this would be increased to \$8 or more. If this is divided up among several hundred dozen articles it will be seen that the advance may not be excessive, but still it is such as to call for a careful adjustment.

Selling Points on the Sale of Overcoats Continued from page 58.

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"They will, tell you they have come in for a brother, or a friend; look over the goods and go away, saying they will tell them about what they saw. Probably it's ten to one they are looking on their own account and chose this as giving them an easy chance to retreat.

The Review should make a memo here, as an additional cause of gratitude to Mr. Craig from itself and its readers, that the visit took place on a Saturday morning. And, finally, if wishes are of any help, it proffers its own most heartily, that Mr. Craig's stock sheet at the end of the winter selling will contain, as last Spring, not more than FIVE unsold overcoats.

Bows and Knitted Ties Strong for Spring

Former so Important That Special Designs of Silk Are Being Made—Knitted in Derby and Straight Tubular Will be Popular —Basket Weave Effects—Styles in Mufflers.

THE SHOWINGS of ties for next Spring have been described in earlier issues of The Review, but at the present time opinions are more likely to be exact as samples will be ready for the road in a week or two, and a certain unanimity of prophecy on the part of the manufacturers is usually a pretty safe guide for the several lines on which they agree. The merits of their choice on lines in which they differ can be established only, of course, by the reception they receive from the retailers, and sometimes not always then. The ultimate possessor of the tie sometimes makes the best of the merchants renounce all claims to foresight in their make-up.

But there is a fair amount of agreement on the strength of bow ties, which were coming on promisingly in August and September. The start they received then, after such a long probation, has drawn more attention to them in Spring planning, so much so that special designs have been created for the batwing shapes, instead of leaving them to be cut from the ordinary tie silks. The new designs, as might be expected, show stripes and borders for the ends, following the examples of the four-in-hand. The latter will head off bows only if there is a late Spring, for the little fellows are warm weather ties, *par excellence*.

SMALL CONVENTIONAL DESIGNS.

The four-in-hands will continue along present popular lines, broad flowing ends with borders and bias stripes under the knot. Although in Europe there is a hint of bright colors and prominent designs as if an Oriental revival were coming. All signs among Canadian jobbers point in the opposite direction, towards small, neat, conventional designs in stripes and borders with nothing bizarre or noisy.

This is quite in line with the prevailing tendency in shirts, although in these, the last few weeks, there have been heard the rustlings of some fairly pronounced colors and wide stripes. If the makers can do good guessing, green will be a much worn color, probably the leading one.

"BASKET WEAVE."

One of the novelties in design so far as the adoption to ties is concerned will be a "basket weave" effect resembling the shepherds' plaid. This was suggested indeed by the strength of the latter among suitings for Spring, as announced some weeks ago in The Review. The tie design, however, is many times smaller than the cloth squares as more befitting a small piece of silk. These will be found to a certain extent in all-over effects, but more in warp or background of black, and the basket weave of black and white as a border or pattern below the knot. This is also worked out in a combination of silk that is ribbed like a fan and has a basket weave border, and comes in all shades. Sometimes it is seen in red on a warp of black. This basket weave effect has been reproduced on collars as an edging down the front in black and white, tapering off at each turn.

DERBIES IN KNITTED SILKS.

The feeling months ago that knitted ties would continue to run strong shows no signs of relaxing, and the strength developed during the past few weeks in Christinas lines confirms the earlier views. Mention has been made of the broadening of knitted ties, to double the former width or nearly four inches at the end. The object of this was to secure a better display that would rival the ordinary flowing ends. and provide a wider flare below the knot. While this tie in a few weeks has become a universal seller-in spite of an advance on the old narrow style of 50 cents to \$1.00 each-it is not thought it will do so well in the Spring just because of its greater size, suggesting too much warmth. But the departure to double width is not the only one: a derby shape is shown in crushed out goods. As to colors, while the simple self-colors are always good, some bright combinations are shown, yellow and red border effects being one. Indeed, where the cut silk ties are quieter, the brighter colors are being worked out in the knitted goods.

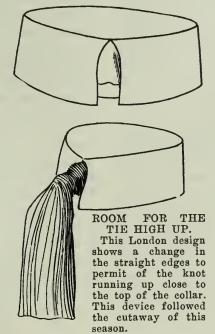
Along with the derby shape the narrow tubular knit or "straight" tie will be even stronger than this

Fall as there will be no rival in the wider ties, the "English handframe knit." These last named, a manufacturer claims, cannot be made up in Canada yet, as this requires new and costly machinery.

Ties will continue to be bought for their looks in the haberdasher's window, regardless of whether the pattern portion of these looks can be reproduced on the outside of the small part that shows in the cut of the vest. And so long as this tendency lasts—and why should it not indefinitely? so long, it would seem, would the call for the wide flowing ends continue.

A SHIFTING SCALE OF PRICES?

This again brings up the question of the greater cost and again



and again manufacturers voice the opinion, the protest of the one in The Review of two months ago, against being forced to keep on the larger, more costly, flowing ends at \$4.25 per dozen, instead of paying \$4.50 as a small margin to the maker to lower the extra cost of the larger article. While most larger manufacturers report that the ordinary, staple silks for ties remain about the same price, the novelty silks—especially when only one order of a particular design often goes out to prevent duplication—are costing from 20 to 25 per cent. more than one year ago.

"We can make ties for \$4.25 a dozen as we did before, but if we are to get any profit at that rate the quality must be cheaper, and the chances of their splitting after a little wear or fading, much greater. We must either get a little extra or cut down on quality, and the quality is what every one, manufacturer, retailer and public, should combine to retain. There should be a sliding scale in ties, such as 50, 55, 65 cents retail. Then the public will be getting better values than they are now, with greater satisfaction all round."

NO VELVETS FOR SPRING.

There appears to be general unanimity over velvet ties, that their day is over. The sale has been very scanty for Christmas and few are making any attempt to show any for the Spring. While velvet has failed in ties, there is a revival in one direction—vests. Manufacturers report these are going better than ever. Warmth is a quality that appeals in a vest, where it is a detriment in a tie.

While a few knitted mufflers are being shown now with border effects they promise to be very strong for next Fall judging by the samples that are being prepared. Two-color combinations and ribbed effects will be seen everywhere.

The close relation between the style of collars and of ties, season by season, is recognized by the manufacturers of both. The growing flare in ties below the knot, in the desire to present on the wearer something of the expansive display that caught admiring eyes in the store windows, has led to a widening of the collars to admit of more of the tie being seen. In this issue is shown a design that permits the knot to be moved up to the top of the collar. There is a difference of opinion just at present as to whether this tendency will continue next Spring and Summer. Some are confident it is a custom come to stay as most of the collars sold now for business wear are cutaways. A tie manufacturer told The Review, however, that his information led him to believe the more closely-fitting collar would return next year, and so he was turning to a rather smaller knot in tie designing. That was one reason why he felt the wider silk knitted shapes would not be permanent.

The popularity of velvet vests for this Winter has been referred to. There is reason to believe that the Spring will see fancy vests strong after a few years of

comparative quietness. These are being made up in fancy patterns, principally in greys and white and black two-tone effects.

Altogether, if Spring prophecies come true to even a moderate extent the men's furnishers will have all manner of variety to work upon.

PLAY UP TO EVENING WEAR FOR FIVE DAYS

THE DULL WEEK between Christmas and New Year's, when people seem sated with shopping, and the giving and receiving of gifts, would seem to have spoiled the zest for bothering about what is doing in the shops,—what have you planned for it?

You have been busy with the last few days of Christmas shopping, glad enough when it is over at the prospect of a rest, not thinking of the holiday week; willing, it may be, to let it go by default so far as any serious arrangements are concerned for converting it into good business with a fair share of the months profits.

You may be getting ready on the other hand for a big "elearance sale" early in January; a semi-annual or an annual; getting rid of your left-overs as best you ean to clear the deeks for your Spring stock. But there is a safe and profitable line awaiting you for the Christmas-New Year's interval.

Try five days of pushing evening wear.

Many whom The Review saw this month, in several cities in Canada, had worked along this line for one year or several; and all recommended it as the best line of effort.

You will rack your brains in vain to find a weak spot in the public's armor along many other lines. Nothing doing in eolored ties:—"Got to get rid of that fright —— gave me some way or other." Underwear does not appeal particularly; smoking jaekets may be needed and wanted badly, but the disappointment at the failure of some good Christmas fairy to supply it, is likely to remain.

But evening wear: dress suits, shirts, glace kid or suede gloves, white ties, pearl studs, and an occasional topper, are the questions of the hour. It is a season of festivities, the most active in this particular of the whole year. "Parties" galore, dances, an evening at whist, and entertainments varying from a concert to a skating supper, or a sleighride a la hay wagon. Everything goes. This is the harvest-time of the evening wear lines of the men's furnisher.

Advertise them if you ean; use euts in your "ad," and play the game strong in your window. Put them all in, and add a dressy silk muffler. It all helps to whet the appetite and draw the young man or his mother in to buy. The window display is as strong in suggestion at this time as a stocky trim of small wear before Christmas.

Continued on page 71.

Blue Has the Call for Soft Hats for Spring

Green Losing Ground Steadily—Higher Crowns in Stiff, Soft and Straws—More Roll in Brims—The "Pugaree" in Bands for Stiff Felt and Straws—Better Quality in Spring Buying.

SEVERAL MONTHS AGO The Review dealt with the main features in Spring hats and caps. In the stiff hats the tendency towards higher crowns and a more pronounced roll in the brim, supplanting the low crowns and flattish brims of last Spring. In straws the higher crowns and narrower brims were described. It was also stated that the bow at the back would not be as strong as it had been this Fall, but that the "three-quarter" bow would make a bid for favor.

Later information and complete lines of Spring samples confirm these views in all particulars. The extreme style of the back bow has been added to by buckles or buttons in many samples, and these are found to a certain extent on the three-quarter bows also. As in the past, a good stock of side bows must be carried for older men and the more conservative of the younger set.

DEEPER BANDS ON FELTS. While the velvet band is commonly used with the

soft hat, it has not been adopted to any extent on the stiff and the silk band remains. In all styles except straws the band is deeper, increasing from the average of one inch to an inch and a half. There is a peculiar looking band on the market for Spring, the "Pugaree," which promises to take some education to stir up admiration. One might be forgiven for coming to the conclusion that the band developed a few creases in be-

ing ironed and that the presser forgot to take them out. The silk band has several tucks taken in it, not up and down, but around the hat, about onesixteenth of an inch in width. At the back, to take the place of the bow, the band is folded on the bias to within one-quarter inch of the bottom, when it runs straight down. This band is being made for straws also in "removable" style.

BLUES SUPERSEDING GREENS.

In soft hats the going will be harder for greens next Spring than it was in the early Fall. Then they had a phenomenal vogue. This continued for six weeks or two months, and then the public, seeing them too often, turned to blue, which has become the more popular early Winter shade. The manufacturers are looking for it to continue into the Spring, perhaps on the analogy of navy blue being one of the most popular of Spring lines in suitings. Light browns will also be strong, while greys can never be supplanted as the staple in soft hat shades.

Velours end with the Winter. So with velvets. This seems to be a dictate of custom, a reasonable one, surely for the average head that fears over-loading. So with all manner of chinchillas and allied varieties. The plain felts seem to have pretty much their own way. Velvet bands naturally follow the heavier crowns and brims into seclusion until next Fall.

As in stiff hats, higher crowns will be the prevailing style with brims tending to be more rolled instead of the flatter forms they were assuming the last couple of years. For all that, welt brims either of the broader type, or the narrower with the appearance of a roll, are going well. It will take a long time to kill that rakish-looking cowboy-sombrero effect in the soft felts.

DEMAND FOR BETTER CLASS GOODS.

Manufacturers are looking forward to a good volume of placing business in January. One Ontario

firm mentions the cities of Western Ontario and the larger centres of Western Canada as developing surprisingly expensive tastes in soft hats. The ones that retail at \$5 are being ordered heavily, and in stiff hats \$18 is being replaced by \$24 per dozen lots. Western Canada also, at least in the best stores in the larger cities, is after the latest style and best quality. This condition cannot but hold out bright prospects for the retail

stores, as a higher grade in hats is not found by itself: better shirts, better ties, better suits, better underwear, are all linked together in satisfying the latest edition of tastes in men's wear.

And with higher-priced goods, come higher profits.

-...-

Play up to Evening Wear for Five Days

(Continued from page 70.)

PRICE DOES NOT MATTER.

Probably it is better not to bother about price tickets, this time least of all the year. The young man and his mother will not bother much about it themselves, so why need you? It is not a question of price, but of quality. If they look nice, dressy, good, the sale is yours without a word more. He must look his best: what matters a few cents. Be an "exclusive" men's wear man for this week even if you never repeat the offence.



GERMAN VELOUR HAT.

Berlin firm, made in green, blue, brown and black.

This is a new design by a

the go

A Talk on Selling Clothing

By Otto Buehrmann

THESE SELLING talks are but suggestions to the individual; the application of the ideas must be a personal matter; and at this season, nearing the holidays, the recollection of long hours on the floor, the many trying experiences of temper and patience, bring to mind a few suggestions of time and tempersaving practices, chief of which is a complete and thorough knowledge of the location of the stock and an intimate acquaintance with each article, its value and its adaptability to certain classes of customers.

In the rush of the Christmas trade, one salesman who knows the stock, and can put his hands on any article in the house in an instant, is worth two men who will have to "look it up." No matter if the item is not in your stock proper, for your customers buy all over the house in the average-sized clothing store; the salesman is expected to sell all over the house, and when he can do this without any hesitancy he is in a position to make friends of the trade.

The crowded condition of the store demands this thorough knowledge of the stock, and a cool head, a quick eye and an even temper are friend-making attributes for the salesman who is so happily equipped. No wonder he has one or more customers waiting for him to serve them. He saves hours of stock keeping by handing the customer his size of 38×31 trousers at once, without waiting to measure him or asking the size. When the tired mother comes shopping he sizes up her pocketbook and the demands of the boy who accompanies her in an instant, by showing just what is wanted, as against trying to find something to suit.

It is not that his ability as a salesman is so superior to the other men on the floor, but he knows where to find the goods at the right moment. A firstclass stock man will have advantages over the brilliant salesman, for the records often show that brilliant salesmanship makes but comparatively few sales in the rush.

I use this actual happening as an illustration: A mother, wishing to buy a suit for her son, came early in the day to avoid the rush. A salesman who had not felt called on to learn the boys' clothing stock, as he was "over on the other side of the house," came forward to wait on her. Of clean-cut appearance and capable looking, she felt him to be efficient. She selected the suit; the coat seemed to fit, and, as the trousers of a like age usually fit, the suit was bought, but the salesman did not know that the trousers selected were cut very full, and would fit a chunky boy much better than this one, who was slender and tall for his age. When at home the trousers were tried on, and were found entirely too large, and, now that this fact was so plainly seen, the coat was deemed too full in the back, and in the busiest hours of the afternoon the mother and boy were compelled to go back to the store.

Following the rule that the salesman who sold the goods must make the exchange, the two had to wait until he was at leisure. When at last the now really busy salesman made his appearance he knew no more at this time of the day about the stock than he did in the morning, and the day's selling had not put it in better shape for him to find other kinds of suits and sizes for Tommy. So he went at the job with a doubt in his mind, which should never be present in the man who knows his work. Suit after suit was tried on until, in desperation, one was selected and taken home, where it did not fit overwell. The element of "good service" is not present in the entire transaction. It was even possible that the whole performance would have to be repeated on the morrow.

Mr. Salesman, whose fault was it that your "book' was no larger that night? "The boys' clothing was not in your stock at all," you may reply. Every garment, every article in the house is your stock when you wait on your customers all over the house. The customer only knows that you are a salesman in the store, and only remembers the service you rendered was poor. No store advertisement of "the greatest efficiency and service" will ever explain to the mother why she had to make two, or possibly three, trips to find a suit for her boy, and caused her so much annoyance when she was busy with her Christmas work.

The holiday season is the time for "second calls," "stock men" and "extras" to forge ahead, by knowing when and where to find the goods in the rushes of trade. Head salesmen are the ones who have worked their way to their positions by "knowing," and the road is free and open to any ambitious man who wants to use it. Success is within the grasp of every man in the house, and while at times it may seem an impossibility to the stock boy that he can ever become "First Call," let him take a try at climbing, during the rushes, when so many of the salesmen are asking, "Where is this or that?" Be able to say, "What you want is on the third table, near the bottom of the second stack, on the north side of the house." Within the next few days, you, the stock boy, will jump into such prominence that it will surprise you, and everybody else, to find that there is somebody who knows what everybody wants to know, at a time when the store is as noisy and as busy as a country sawmill. "Knowing how" is a key to open all opportunities, and it makes the pay envelope thicken in a most happy and satisfactory manner. The proprietor is not as blind as he may seem. He has to shut his eyes to many things he knows and sees, but when he realizes that any one man in the house knows, he will first begin to "try him out," and then think about raising his salary. For the effect follows the cause, and the cause is knowing how.

There is one royal road in selling clothing which we almost overlooked, one "easiest" way. It is this: Meet the customer with a smile, and let him see you are glad to see him right now, although you were thinking of going out to lunch; your good nature radiates from your personality as the glow of the fox-fire used to light up the old stumps away down South in boyhood days. Cordiality is of the greatest value in this selling game; not the "grin" kind, that may mean any of a half dozen emotions, but the red-blooded sort, that stands for a feeling of genuine hospitality. No customer warms up to a cold-blooded, "fishy" salesman. You set the example, and they will follow as surely as the one little duckling slips into the pond after the other.

At this time particularly it is the duty of every salesman on the floor to know to an item what is advertised; not only the price, but also the words in which the goods are presented to the trade, so that the salesman will use the same words and terms, to avoid confusing the customer, who has been induced to come to the store by the advertisement. The customer is thinking in the language which attracted him, and to change it and have the salesman use another way of expressing it is to confuse the customer, and he will be required to readjust his entire impressions to make them fit the new presentation.

He has, for instance, been attracted by the description of the new "Montagnac" overcoat; he is not fully acquainted with the fabric, but has a hazy idea it is a rough-surface goods, the impression probably gleaned from the fashion notes in the newspapers. The salesman shows him "a handsome new rough-surface material" in an overcoat. It looks good, but he came to see the "Montagnac" material, and if he be diffident-better mark this, Mr. Salesman, there are many, very many, diffident men, the very ones who are to be cultivated, for their trade is of the "come back" kind, for when once pleased they prefer to go where they feel at home, and do not have to form new acquaintances every time they buy a suit or overcoat. These men do not ask to be shown everything in stock.

When the salesman shows him the "Montagnac," and uses the same words in which it was advertised, the customer feels a certain familiarity with the goods, and he does not hesitate and halt to readjust his subconscious mind to the new statements. The impulse to buy is natural, and is a sequence to pre-

conceived favorable impressions which brought him to the store.

To know what is advertised is a great time saver, as well as an additional selling argument of much value. "If a customer wants anything he will ask for it," say some men on the floor, who long ago used to see this card in all stores, "If you don't see what you want, ask for it." The day of practical usefulness of such invitations has gone the way of the old style of advertising the firm as "J. Smith & Co., wholesale and retail dealers in clothing, hats and gent's furnishing goods." Customers do not ask for goods nowadays; it is up to the merchant to show them, and it must be done cleverly, too, or they will go to some other place where such service is extended them.

Years past the family had an account at the store and would take what the storekeeper had, but now every mail brings letters from many storekeepers who, each and every one, make liberal offers of superior merchandise and service, and to presume or assume that any customer in your community is ignorant of this fact is to argue that the trade world does not move.

If the proprietor does not think it worth his while to tell his salesmen what is advertised, it is the self-interest of the salesmen to learn to a word what the advertisements said, and how they said it, for the salesman wants a "book" which will command the best price for his services, and, to make his "book" a success, he must know everything, inside and out of the store, the stock, the business, the advertising and the customer.

As an illustration, a sale was recently made in which it will be seen the salesman knew his business. The customer, a man of about 28 years, accompanied by his mother, came upstairs "To look at a suit like the one in the window." The salesman saw at a glance that a 28-year-old "sissy" was going to be a fastidious and critical customer, and "mama" was to be reckoned with as well. It was to first please their taste, next fit the man, and then suit their pocketbook; this latter point was seemingly not hard to do, as the evidences of ability to buy what they wanted was attested by the dress of both man and woman. and their expressed preferences for "something real nice" gave a cue to quality. When shown the same kind of suit as the one displayed downstairs, the man said, "This suit does not look as attractive to me as it did in the window; how does that happen?" The salesman was ready with an answer, and said, "When you saw the suit in the window you admired it, and it pleased your fancy; now that you see it up here you are critical, and look at it with that thought in your mind." This answer made a good impression, as it was so logical as to admit of no questioning.

Now began the inspection of the entire line. In the course of conversation, the salesman noticed that when he used the term "imported" it made quite an impression on both mother and son, and, having an unusually good line of suits to show, ranging in price from \$30 to \$40, in which several were made of imported materials, he was strong in this direction. When at length a preference for a suit at \$36 was shown, the man said that his tailor had offered to make him a suit to order for \$38, giving him choice of a large range of fabrics, and he did not feel inclined to pay \$36 for a ready-made, when for \$2 more he could have a custom tailor-made suit.

Then it was that the salesman brought out his reserve force, the knowledge of his work. He rung the several changes on the exclusiveness of the patterns in the imported goods, the acknowledged superiority of the qualities of such materials, and made a feature of the fact that "This was but a try-on for this suit," and that he would have the tailor come and make it a fit of which the customer would be justly proud." The price of the ready-made contrasted with that of the eustom-made was the point to be overcome, and the salesman now began to tell the eustomer the cost of materials, linings and findings, supporting his arguments with the quality of the materials used in the suit before them. He gave the cost of these materials and making of the same high-class garment by a custom tailor, and as it totaled \$50, which, by the way, was a fact, the difference in price was the talking point, for he had

satisfied his man with the "try-on" argument, that the fit was to be perfect.

The mother had all along been active in assisting in the selection of a pattern, and the "imported goods" argument had won her over to the quality, and now the apparent saving of \$14 was the erowning feature to induce her to approve of the choice and counsel buying this suit as against the tailor made.

Had the salesman not known the value of his goods, materials and making he would never have been able to demonstrate these points and his report would have been, and truthfully so, "They were just looking around, and intended having a suit made by a custom tailor." He used the points of advantage to the wholesale manufacturers, of buying in large quantities from first hands, setting out in detail this difference in cost. Then he made plain the savings in making, by the team process of tailoring, showing in every word of his argument that he was familiar with his business in all its details.

This salesman had never manufactured a garinent, but he had taken enough interest to learn all about it from those who knew, and at the right inoment used his knowledge to land the "lookaround" customer. It was a case of "knowing how," which makes the average of misses of this salesman less than 4 per cent. Hard work and application are the means by which he accomplishes this wonderful result.

Tell your customers about it read it yourself—

One glance through the pages of the December Number of MacLean's will convince you of its merits. The racy account of the Fighting Denisons of Toronto, a family who would not settle in the Queen City when it was proposed that **Toronto be called** Dublin, is in itself sufficient to induce every Canadian to secure a copy.

The Germans who have aided the Kaiser in making modern Germany what a magnificent machine it is, are well described by Frederic W. Wile, Berlin correspondent of the London Daily Mail, MacLean's has the copyright. Ballin, just out, is timely. He is even now trying to make the German Empire a partner in the Hamburg-American Steamship Line. Bebel, the Red Napoleon, will be described in December. But this is not all, take a look at:—

The New Scrooge Moving a University The Banking Situation The Power That Serves

Millions from Waste A 1,000 Miles of Wealth The Popular Book

and the excellent Review of Reviews Department, then you will understand why MacLean's is the Premier Magazine for Canadians. Acquaint your customers with its merits and reap profit from its sales.

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BANK OF MONTREAL

Proceedings at the Ninety-sixth Annual Meeting of the Shareholders.

The 96th Annual General Meeting of the Shareholders of the Bank of Montreal was held at noon, December 1, in the board room at the bank's headquarters.

Amongst those present were: Messrs. H. E. Rawlings, D. Morrice, J. McK. Rea, Wm. Hansou, G. L. Ogilvie, W. R. Miller, H. B. McDougall, Alfred Piddington, E. Fiske, J. B. Learmont, J. Patterson, W. B. Blackader, H. M. Stanway, Sir William Macdonald, Hon. Robert Mackay, Sir Thomas Shaughnessy, Messrs. D. Law, William McMaster, T. Durnford, Preble Maciatosh, C. R. Black, W. H. Evans, Henry Joseph, George Caverhill, Dr. H. B. Yates, George G. Foster, J. Rodger, Hamilton Gault, C. B. Gordon, C. R. Hosmer, D. Forbes Angus, J. A. Hawthorne, H. R. Drummond, R. B. Angus, Dr. Shepherd, Charles Chaput, H. V. Meredith, F. F. Archibald, Campbell Nelles, E. B. Greenshields, A. Falconer, Guy Drummond, and J. J. Reid. On metion of Mr. R. B. Angus, Mr. H. Y.

On motion of Mr. R. B. Angus, Mr. H. V. Meredith was requested to take the chair.

Mr. Hartland B. McDougall moved and Mr. A. Piddington seconded, that Messrs. W. R. Miller and David Law be appointed to act as scrutineers, and that Mr. James Aird be the Secretary of the meeting. This was carried unanimously.

The Chairman then, in the absence of the general manager, called upon Mr. A. D. Braithwaite, assistant general manager, to read the annual report of the directors to the shareholders at their 96th Annuai General Meeting, held Monday, December 1st, 1913.

THE PRESIDENT'S ADDRESS

Mr. Meredith, in moving that the report of the directors and the accounts, as read, be adopted and the same be printed for distribution among the shareholders, said :---

Gentiemen-In moving the adoption of the Directors' Report, I will refer to the changes which have taken place during the year in the Balance Sheet, a copy of which has been furnished you, before alluding to general and financial conditions. The Bank has experienced another good year and its business has been well maintained. The Authorized Capital remains at \$25,000,000; the Paid-up Capital at \$16,000,000, and the Rest at \$16,000,000. Out of net earnings, which, for the year, amounted to \$2,648,402.86, \$243,402.86 was transferred to Profit and Loss Account, bringing that balance up to \$1,046,217.80, and there has been set aside for Bank Premises Account during the year an amount of \$485,000. A Bonus of 1 per cent. was paid to shareholders on 1st June and 1st December over and above the quarteriy dividend of 21/2 per cent.

Deposits not bearing interest remain practically unchanged. Interest bearing deposits show an increase of \$2,500,000. A portion of these is always of a temporary nature, but I am pleased to say that, notwithstanding the fact that considerable sums have been withdrawn during the year for investment at the tempting rates prevailing, the aggregate of the savings banks deposits has been well maintained.

Turning to our assets, the current loans and discounts in Canada and eisewhere and other assets, amounting to \$134,160,000, show an increase of \$15,000,000, caused by taking on new business and by the increased iegitimate requirements of our customers. Investments in railway and other bonds are \$12,933,000. Bank premises, Montreal and branches, remain at \$4,000,000. Cail and other loans in Great Britain and the United States are \$51,240,000, against \$55,150.000 a year ago, which deduction, with \$8,000,000 withdrawn from foreign correspondents and agencies of the Bank outside of Canada, has been used to provide for the increased demands of our Canadian customers, mentioned above. Our bills payable amount to \$919.308, as compared with \$1.717,-000 as at the same date last year. At that time, however, the amount was shown as a contingent liability instead of being included in the General Statement as at present.

The delayed decenniai revision of the Bank Act was finally completed at the last session of Parllament. On the whole, the new measure may be characterized not only as workable, but as preserving the fundamental principles of past laws, but as weii designed to promote and safeguard the interests of the public, which I need scarcely add, are identical with the interests of the Bank.

As the measure was a non-contentious one, I think I am at liberty to add my tribute of praise to the Finance Minister, Hon. Mr. White, for the very capable manner in which he supervised the rev' ion of the Act. Throughout the protracted discussion of the bill, he exhibited a thorough grasp of the subject and a keen desire to make the measure conform as fully as possible to the needs of the public, the safety and stability of the banks.

THE GENERAL SITUATION.

In regard to the general situation, the year 1913 may be truly described as a memorable one. In Great Britain it has been disturbed and disappointing. The demands of borrowing countries, both old and new, have outrun capitai supplies, and there has been an ever-increasing difficulty in obtaining loans, however sound the security might be, and, when obtainable, the rates and terms have been far more onerous than for many years past.

As is well known, there have been several factors combining to produce these stringent conditions: the Balkan war and record public fictations, which, in London alone, totalied not iess than £200,000,000 to the end of October, exclusive of special borrowings and treasury bilis, of which no less an amount than £54,-000,000 were Canadlan emissions. Then there has been world-wide trade activity, a rise in the price of commodities, coupled with serious political disturbances in France and Germany, and the continuous and heavy gold demands of such importing countries as Argentina, Brazil, Egypt and India, heavier requirements for home trade in Great Britain, and accumulations by joint stock banks in their private vaults. Added to ail this, the position was aggravated by the prolongation of the Balkan war, and social unrest in England.

In France, the economic position has been less favorable than usual. The severe political shocks I have mentioned occasioned a withdrawal of funds from Germany, and hoarding has been continuous and constant. A vast aggregation of loa.s to finance the Balkan states and for increased home armaments still await flotation. In Germany, the situation shows a marked betterment in the improved condition of the Reischbark and a curtailment of that country's excessive trade activities.

In the United States, conditions throughout that country are thought to be fundamentally sound. Politics have affected business activities, and with the exception of wheat, there is a shortage of rops throughout the country. A disposition to go slow and not to make commitments beyond actual requirements is apparent, so that no undue strain is likely to take place, but, rather. an ora of economy, which should have a beneficial effect on the situation generally. The money situation has proved to be of greater ease than was at one time expected, and the usual fall strignency has not so far materialized. The principal cause for the prolonged ease may, I think, be put down to the early preparations to meet the contingency of dear money, the slowing down in general business, and the depositing of Government funds in the banks of the West and South, thereby relleving the Eastern banks of a portion of the burden of financing the crops, for which they had been prepared.

The conditions in Great Britain and abroad which I have endeavored to outline will no doubt take time to ameliorate, and improvement will probably be brought about by reduced trade activity gradually releasing money for investment purposes and hoarded funds; but the process will of necessity be slow.

I have thought it well to make these somewhat extended remarks in regard to financial conditions in other and neighboring countries, as they have an important bearing upon existing conditions here.

TRADE OF CANADA.

The returns of the foreign trade of Canada are not unsatisfactory. Imports are failing off, in consequence of the monetary situation and the curtailment of foreign loans. In October the value of imports of merchandise was \$8,-664,000 less than in the corresponding month in 1912, while for the seven months endlng October, the value of imports was only \$4.-300,000 in excess of last year. On the other hand, the export trade is expanding, the value of domestic products exported in October having been \$23,360,000 in excess of the same month a year ago, and the exports for the seven months, \$49,330,000 greater than in 1912. The aggregate foreign trade of Canada for the seven months ending with October was \$636,094,000 as against \$582,444.000 a year ago, showing a gain of \$53,650,000, and in this period the excess of imports over domestic exports has been cut down from \$190,000,000 to \$145,000,000. This trend of foreign trade

Is likely to continue for some time. The balance of foreign trade, as you are aware, has been heavily against Canada during the past decade. In the last six fiscal years, imports exceeded exports in value by \$850,000,000, and this considerable gap has been made, in certaln quarters, the subject of adverse criticism of the country. It is to he borne in mind, however, that in this period, Canada has obtained immense sums of money from Great Britain for development purposes of various kinds, which money has been imported largely in the form of merchandise paid out of the proceeds of long-term loans. Now, while these ioans must ultimately he liquidated from the earning power of this expenditure, I may point out that meanwhile, only the interest charge has to he met; in other words, the excess of imports representative of the proceeds of longterm horrowing has to be halanced only to the extent of the interest on the loans. This is not, indeed, the whole conclusion of the manysided subject, into which a variety of con-siderations enter. We cannot, moreover, expect to go on widening the gap between imports and exports indefinitely. Our annual interest charge on British and foreign loans is already a formidable item, to be provided either by exports or new borrowings. While monetary conditions abroad remain as at present, the stream of fresh capital will run less freely towards Canada.

The recent reduction in the tariff of the United States can hardly fall to enlarge the markets of that country to Canadian products. Many agricultural ltems such as eggs, milk, live stock, are now on the American free list; so are lumber, timber, fish, meats, coal, and many manufactured articles made ln Canada. Already the movement of these articles to our neighbor's markets in increased volume has begun, some advance in prices has resulted thereform, and there appears no reason to douht that our sales to the United States will augment in future.

Immigration rcturns have continued to he of a highly satisfactory character, both in regard to number and desirability. The figures for the year ending 30th Septemher, 1913, reached a total of 436,050 souls, of whom 122,230 were from the United States and the remainder from European countries, principally Great Britain.

The value of the field crops in Canada this year at present prices 1s estimated at \$500,-000,000, or approximately the value of the crop of the preceding year.

LEGITIMATE TRADE GOOD.

In view of the foregoing, it is not surprising to find that legitimate business generally In Canada continues to be in a satisfactory condition. There are no signs of trade depression, though a slowing down in many hranches of trade is in evideuce, and there is a disposition to confine commitments to actual requirements. More economy is being exercised than has been the case for some time past. The flow of money which eame in great volumes in the past few years from the British Islands. and abroad, both for investment and for speculative purposes, and created a somewhat unhealthy expansion, has met with a check. It had much to do with the outhreak of land speculation in the West, which, owing ln a measure to a wise precaution of the Bank Act. was limited to individuals and has not affected the country generally in an adverse manner to any appreciable extent. Advantage was unfortunately taken of the ease with which money could be obtained and of the popularity of Canadian securities in Great Britain hy cer tain individuals on hoth sldes of the Atlantie to exploit the London market with securities of a doubtful nature, to their own advantage, and some of these enterprises, owing to overeapitalization or incompetent management, or both, have met with disaster, causing suspicion to he east on many undertakings of a

thoroughly sound character seeking capital. There has heen a collapse of the land specula-tion in the West of which I have spoken. Municipal expenditure has heen restricted to actual necessities and with due regard to the ability of the municipality to find a market for its securities. In this connection, it may be noted that the American market has re-lleved the situation in London and in Canada by purchasing, in the first ten months of the year, a sum of no less than \$29,000,000 of our municipal, Industrial, corporation and public utility bonds, without taking into considera-tion an amount difficult to estimate sold through Canadian brokers.

PROVINCE OF ONTARIO.

Viewing the country by sections, in the Province of Ontario the year, as a whole, may be said to have been satisfactory. Crops have been a full average and the farmers prosperous. Manufacturing industries in general have had a fair year and a considerable amount of American capital is coming into the province. The rural population, unfortunately, continues to slowly decrease, while among the dties, To-ronto, with a present estimated population of 488,000, shows an estimated increase of 63,000 souls. souls.

THE ANNUAL REPORT.

| | \$3,201,410.00 |
|--|----------------|
| Dlvidend, 21/2%, paid 1st March, 1913\$ | 400,000.00 |
| Dividend, 21/2%, paid 1st June, 1913 | 400,000.00 |
| Bonus, 1%, paid 1st June, 1913 | 160,000,00 |
| Divideud, 21/2%, paid 1st September, 1913 | 400.000.00 |
| Dividend. 2½%, payable 1st December, 1913 | 400.000.00 |
| Bonus, 1%, payable 1st December, 1913 | 160.000.00 |
| state stat | 1.920.000.00 |
| | |
| Provision for Bank Premises | 485,000.00 |
| | |
| Balance of Profit and Loss carried forward | \$1.046.217.80 |
| | |

Since the last Annual Meeting, Branches have been opened at points in the following provinces, viz.:--

provinces, viz.:-In Quebec.-Bleury Street (Montreal), Notre Dame de Grace (Montreal), Windsor Street (Montreal).
Ontario.-Schreiber. St. Catharines, Queen Street East (Toronto), Welland.
North-West.-Dauphin, Man., Prince Albert, Sask.
British Columhia.-Alberni, Lumby.
London, England.-Waterloo Place, Pall Mall.
The Branches at Suffield, Alta, and Sapperton, B.C., have been closed.
The Branch at Gretna, Man., destroyed hy fire, was not re-opened.
The Shareholders are aware that the Bank Act has been under revision for some time past, and a new Act, as revised, went into force on 1st July, 1913. The main changes are:---In the published statements the condition of the Bank is shown in greater detail than formerly.

In the published statements the condition of the Bank is shown in greater detail than formerly. The establishmeut of "Central Gold Reserves" where the Bank can deposit gold or Dominion Notes and increase its circulation by a similar amount when necessary. Under Section 56 of the new Act you are required at this meeting to appoint Auditors for the Bank and to vote the amount of their remuneration. With deep regret the Directors have to record the death of Mr. James Ross, who had been a memher of the Board for nearly fourteen years. The vacancy caused thereby was filled by the election of Mr. William McMaster. The Directors have also to record with much regret the resignation of Mr. R. B. Angus as President of the Bank, owing to his advancing years. His association with the Bank will, however, be continued as a Director. Mr. H. V. Meredith was elected to succeed him as President, remaining also Chief Executive Officer. All the offices of the Bank, including the head office, have been inspected during the year.

cutive Officer. All the offices of the Bank, including the head office, have been inspected during the year. (Signed) H. V. MEREDITH, k of Montreal, 1st December, 1913. President.

Bank of Montreal, 1st December, 1913.

THE GENERAL STATEMENT.

The general statement of the position of the Bank on October 31, 1913, was read as follows: LIABILITIES. \$ 17,046,217.80 250,50 560,000.00 17.606.468.30

 Notes of the Bank in circulation
 \$ 17,061,665.00

 Deposits not bearing interest
 45,134,956.54

 Deposits bearing interest
 144,437,882.33

 Balances due to other Banks in Canada
 519,808.13

 Due to banks and banking Correspondents elsewhere than in Canada
 583,130.65

 Bills Fayable
 919,308.65

 \$ 33,606,468.30 $\begin{array}{r} 208,656,751.30 \\ 2.523,824.95 \end{array}$ Acceptances under Letters of Credit \$244.787.044.55 ASSETS.

 Gold and Silver coin current
 ASSETS.
 \$11,015,339.47

 Government demand notes
 11,149,460.25

 Deposit in Central Gold Reserves
 11,149,460.25

 Deposit with Dominion Government required by act of Parliament for security of general bank note circulation
 1,000,000.00

 Due from banks and banking correspondents else 790,000.00

 where than in Canada
 \$6,126,729.75

 Call and Short Loans In Great Britain and United
 51,240,795.02

 57.367.524.77 Dominion and Provincial Government Security Railway and other Bonds, Debentures and Stocks Notes and cheques of other banks 530,880.7412,403,169.79 9.443.052.22

 Current Loans and Discounts in Canada and elsewhere (rebate interest reserved) and other assets
 128,935,567.24

 Loans to Cities, Towns, Municipalities and School Districts
 5.227,905.74

 Debts secured by mortgage or otherwise
 285,281.83

 Overdue debts not specially secured (ioss provided for)
 115,037.55

 -\$103.699.427.24_\$134.563.792.36 Bank Premlses at Montreal and Branches Liabilities of Customers under Letters of Credit (as per Contra)..... 4,000,000.002.523.824.95 \$244.787.044.55

H. V. MEREDITH, General Manager.

PROVINCE OF QUEBEC.

.

General conditions throughout the province have been good. Crops have been up to average. Hay, the chief crop, turned out better than at first anticipated, and other crops have heen satisfactory, both as to quantity and price. Among manufacturing industries, the cotton industry has had a good year. Other manufacturers have hardly done so well. The year has been a good one for lumber, both as regards demand and price, and it is anticipated that the recent removal of the United States duty should further increase the profits of the business. It is thought not unlikely that one result of the removal of the duty will be to give a further impetus to the increasing proportion of lumber shipped to the United States instead of Great Britain and Europe. Pulpwood and paper shipments have been large, both from Canada and Newfoundland. With regard to this industry, it would be well that care be exercised in order that production may not exceed the demand.

MARITIME PROVINCES.

General conditions throughout the Maritime Provinces for the past year have been uni-formly satisfactory. The farmers have had a favorable year and all crops, apart from fruit, have been above the average. The fishing has been good, with higher prices, and the lumber cut was fair, and prices, on the whole. satisfactory. The output of the coal mines has exceeded all previous records; and the tonnage of pig iron produced was 25 per cent. greater than last year. Manufacturing industries generally have had an output up to the average. Railway bullding has not been extensive, but large sums are to be expended in providing terminals at St. John and Halifax for the Intercolonial Railway and ln establishing a car ferry with Prince Edward Island.

In Newfoundland the high prices obtained for fish have induced a period of prosperity. The building of branch lines of railway, the development of the mining of iron ore at Belle lsle, and the growth of the pulp and paper Industry have all improved conditions.

NORTH-WEST PROVINCES.

Altbough business affairs are rapidly becoming more diversified, the production of wheat and other cereals is, of course, first in Importance. The crop this year has been larger in quantity and better in quality than ever before, but the price at present is somewhat lower than at the corresponding date last year. The comparative crop figures are :--

| | 1912 Bushels. | 1913. Bushels. |
|-------------|-------------------|---------------------|
| Wheat | 183,000,000 | 190 to 195,000,000 |
| Oats | | 240,000,000 |
| Barley | 26,000,000 | 28,000,000 |
| | | 15,000,000 |
| and the e | stimated value o | of the 1913 crop is |
| \$209.000.0 | 00. against \$192 | .000.000 in 1912. |

The immense additions to mileage made by the Railway Companies, especially the Canadian Pacific Railway, in double-tracking and terminals and rolling stock, have enabled this enormous crop to he delivered with unprecedented rapidity. The rapid growth of population and the springing up of new towns have continued. The population of the three North-West Provinces, according to the census of 1911, was about 1,300,000, and is now placed at 1,600,000, and the immigration generally is a high-class, a satisfactory feature being that two-thirds of the population are rural.

The method of harvesting the North-west crops will ln time, no doubt, be reduced to a more systematic basis. In past seasons farmers have rushed their wheat to market in the short period intervening between harvest and the close of navigation on the Great Lakes, thereby producing more or less congestion of the markets, to their own loss. An amelioration of this condition has begun by the provision of greater storage accommodation, not only at the lake ports, but what is more to the purpose, at interior points, where the Government, as well as private corporation and individuals, are proceeding with the erection of elevators at the principal grain producing centres. In this way, local markets will be created for the farmers where their grain can be readily disposed of. Mixed farming continues to be an urgent need of the Northwest. I am pleased, however, to observe a betterment in this respect. From the figures which have been furnished me, there has been an increase in the past five years of 640,000 in the number of horses, cattle, sheep and swine. It is a matter of regret that the returns from the other provinces do not exhibit a similar satisfactory increase, but rather a diminution.

BRITISH COLUMBIA.

The province generally has not been as prosperous as in 1912. The salmon fishing season nas been a good average and the pack has been sold at remunerative prices. The same may be said of the halibut and herring fishing, and the free admission of British Columbia fish to the United States will be of advantage to the trade. Conditions in the lumber trade have been very unsatisfactory. The prairie demand has been poor and the prices so much lower than in 1912, that it is a question if many of the mills have made money. The foreign lumber trade has fallen off both in volume and in price, and the free admission of lumber to the United States is not likely to he a much henefit, as the lumbering states on the American side of the line can supply their own market. Mining has prohably given the most satisfactory results of any industry in the province, the product of the mines increasing in value \$9,000,000 over the preceding year. The total immeral output was over \$32,000,000, of which coal and copper contributed respectively, say, \$9,000,000 and \$8,000,000. Crops have been good and prices satisfactory. The fruit industry in the Okanagan and other districts has realized higher prices and market arrangements have been improved. New Railway construction has only been undertaken to a moderate extent, and new power development has consisted chiefly of extensions, designed to supply the City of Vancouver. The stringent money conditions which have existed throughout the year have checked new enterprises of all kinds, especially municipal undertakiugs, and the probability is that there will be cousiderable unemployment during the coming winter.

MEXICO.

In Mexico, general conditions continue to be disturbed, and the outcome is impossible to predict. We feel that our interests there are in safe and capable hands.

WORDS OF CONFIDENCE.

My last words are of counsel and confidence. The finger of conservatism. While the financial sky remains clouded over in Europe, we shall do well to hasten slowly. It is not a time to attempt enterprises of a speculative nature, nor to undertake new commitments prior to the financing thereof, and an accumulation of stock by merchants and manufacturers should, as far as possible, be avoided. The excellent harvest, particularly in the Nortbwest, should do much towards liquidating debts and ameliorating the situation, but it seems probable we will be compelled to pause awhile in the wonderful progress of expansion of the last ten years. On the other hand, the commercial condition of Canada is fundamentally sound. Business as a whole, as I have said, continues good. Our vast natural resources have scarcely been scratched. Immigration is large, railway construction active, new territory and new resources of wealth are being steadily opened, the confidence of British and foreign capitalists in our country is unabated. A temporary halt can only refresh Canada for yet greater achievements.

Mr. R. B. Angus seconded the motion for adoption of the report, which was carried unanimously.

The Chairman stated that, under the pro-visions of the new Bank Act, it would be ne-cessary for the meeting to appoint three auditors.

Mr. C. R. Hosmer thereupon moved, and Mr. Huntly Drummond seconded, that there he appointed three auditors of the Bank to hold office until the next annual general meet-ing, and that this meeting do now proceed to their nomination and appointment.

Mr. C. B. Gordon moved, and Mr. Wm. Mc-Master seconded, that the remuneration of the auditors to be appointed he not more than \$15,000, to be divided equally hetweeu them (or to be otherwise divided as may be thought best).

The following nominations were made: By Mr. J. B. Learmont, Mr. George Hyde, C.A., of Montreal; by Mr. G. L. Ogilvie (in the absence of Mr. Bartlett McLennau), Mr. J. Maxtone Graham, C.A., of Edinburgh; by Mr. W. B. Blackader (in the absence of Mr. W. Stanway), Mr. James Hutchison, C.A., of Montreal.

Mr. Meredith mentioned that he would de-posit one ballot, representing the directors and other shareholders who had sent him their proxies, which was all that would be necessary, unless any shareholder wished to deposit a ballot bimself. The ballot was unanimous.

It was moved by Mr. J. B. Learmont and seconded by Dr. H. B. Yates, that the thanks of this meeting be presented to the President and Directors for their attention to the interests of the bank.

Mr. R. B. Angus, in reply, on behalf of the President and Directors, expressed in a few well-chosen words their appreciation of the thanks tendered them.

Mr. David Morrice moved that the thanks of the meeting be given to the General Manager, Assistant General Manager, the Superinteud-ents, the Managers and other Officers of the Bank for their services during past year. In speaking to the motion, Mr. Morrice expressed in the highest terms his appreciation of the Bank officials he had met in his long experi-ence, covering a great part of the country, and said he had no hesitation whatever in pre-senting this motion rendering thanks to the Management and Staff of the Bank.

Mr. D. Forbes Angus seconded the motion, which was carried unanimously.

Mr. William H. Evans moved, and Mr. Charles Chaput seconded, "that the share-holders at this annual meeting of the Bank of Montreal learn, with deep regret of the resig-nation of Mr. R. B. Angus from the Presidency of the Bank, and desire to express their keen appreciation of hls long and faithful services in the interests of the Bank. The Shareholders, however, sincerely hope that Mr. Angus will co-operate with his co-directors for many years to come." to come.

Mr. Chaput, in seconding, said that the mo-on was a well-deserved compliment to Mr. tion Angus.

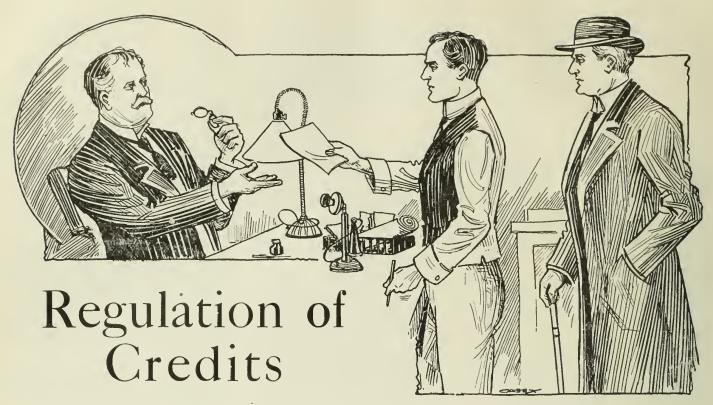
Angus. Returning thanks, Mr. Angus said : "I thank you for that expression of your goodwill." Mr. Braithwaite said that he desired, on be-half of the Staff, to thank the shareholders for the very kind expression of appreciation of their services, and he thanked Mr. Morrice es-pecially for the very kind words he had spoken. The prosperity of the Bank must always he to a large degree depending upon the outside mau-agers and the rank and file officers of the Bank. "I can assure you," he added, "of my worn knowledge of the absolute loyalty and de-votion of the staff to the interests of the Bank and of the hard work done by them. I cordi-ally thank you, and assure you that you have a staff second to none."

ELECTION OF DIRECTORS.

The result of the ballot for the election of Directors was declared by the Chairman as fol-lows: Mcssrs. R. B. Angus, D. Forbes Angus, A. Baumgarten, Huntly R. Drummond, C. B. Gordon, E. B. Greenshields, C. R. Hosmer, Sir William C. Macdonald, Hon. Robert Mackay, Messrs. Wm. MacMaster, H. V. Meredith, D. Morrice, Sir Thonas Shaughnessy, K.C.V.O.; Right Hon. Lord Strathcona and Mount Royal, G.C.M.G., G.C.V.O.

The meeting then terminated.

At a subsequent meeting of the Directors the following officers were elected: Hon. President, Lord Strathcona and Mount Royal; President, Mr. 11. V. Meredith.



Energetic Methods of Collection go for Naught if the Granting of Credit is Not Carefully Supervised—Each Account Should be Given Individual Study and Consideration—One Hardwareman's Experience.

WITH his financial affairs in a far from satisfactory condition, a merchant in a western city once went to a friend of his, who was engaged in another line of retail enterprise in the same place.

"I am hard up for cash," he confessed. "For the past five years I have been doing a splendid business and my turn-over has been increasing rapidly each year. I have watched costs closely. My overhead expense is as reasonably economical as that of any merchant in town. Nevertheless I can't get the funds to finance the business smoothly. My profits are all on my books."

"You have been lax in making your collections," charged the friend. "That is the only cause that could have led to this state of affairs."

"I'll wager that I have given twice as much time to collections as you have," stated Smith (we will call him that) emphatically. "I've kept after every account on my books zealously every month. I've written letter after letter, have made personal calls, have studied each case separately. And still," he said, with an air of almost pathetic finality, "it does no good. The heavy burden of uncollectable accounts on my books will wreck this business before long."

The upshot of the conversation was that the friend took a few days off from his own affairs and vent through Smith's business from top to bottom. Before the end of his investigation, he had located the trouble.

"Smith," he said, "there is only one thing wrong with your methods—but that one fault is a pretty serious one. Your sales methods are, I should judge, perfect and you certainly have your costs down to rock bottom basis. Your collection plans have been thorough. I can see that. But what is the good of locking the stable door after the horse has been stolen? You've allowed people to run up bills who should never have been allowed a eent of eredit. No matter how thorough your methods of collection may be, you can't get anything out of a hopeless deadbeat—and there are plenty of that variety on your list."

"Just look at this," he continued. "H. X. Beiry, \$26.43. Beiry is the most unprincipled man in town. He has as much moral sense as a maneating shark. He'll never pay that bill and he has no visible assets that would make suit worth while. Why did you ever let him, of all men, run up a bill with you? You could send him dunners until Doomsday and he would still owe you \$26.43 at the last trump. You might as well write that off as a dead loss.

"Then there's old Hank Pelby for \$14.16. He owes every merchant in town—except me. I set the old rascal down properly on the one occasion when he had the nerve to suggest credit with me. And let me tell you I sell him more goods on a cash basis than any other merchant in town. They tell me he gets five or six letters every day—all dunners. What chance have you with that wily old rascal?"

And so on down a very lengthy list. The friend summed up the case as follows:

"Smith you've got to run your business on the principle that an ounce of credit regulation is worth a pound of energetic collection. Heretofore, you have allowed credit to any Tom, Dick or Harry that came into the store. You did so because you believed you were capable of collecting from anyone. Now you have found out that you were wrong there and you had better get a new focus on the credit problem. You can easily make this one of the best paying stores in town if you do that."

And Smith did. The same plan that he had formerly used in working his collections, he now utilized in the matter of regulating credits. That is, he studied each case individually and did not base his conclusions and actions according to a set system. He realized that what went in one case would not do in another. The plan that he now follows can be described briefly as follows:

SYSTEM OF REGULATION.

When a customer asks for credit on a purchase, the salesman has no power to accede to the request until the office has been consulted. Before carrying the case to the proprietor, the salesman takes a printed card and secures certain facts from the customer. This can be done without offending the customer, if the clerk uses a little tact. "We have a separate system for credit accounts, you know," he explains. "It is necessary to fill out this card."

The information secured is as to the name, address, and occupation of the customer, and when the account will be paid. This card is taken back to the proprietor to be passed upon. If the latter knows the customer, he decides at once if he thinks the risk can be taken safely; in which case, the salesman leaves the card at the office and, returning to the customer, makes out a regular charge slip. The card is then entered in an index containing other cards of the same kind. Thus Smith has at his arm's length information filed away about every account on his books.

If, on the other hand, Smith knows the applicant but does not feel that he is a good "risk," he does not hesitate to refuse credit. "I have too much on my books now," is his excuse. "I do not feel that I can add any more." If the customer takes umbrage at the refusal and goes elsewhere, Smiths accepts the result with equanimity and does not regret his decision. The customer in such cases is probably no loss; and the losses prevented by this form of discrimination more than make up for what he may suffer through occasional loss of trade.

ADDITIONS TO CREDIT.

Now to follow the working out of the system in cases where a customer asks for an addition to his credit. In all instances the matter is again referred to the proprietor. Smith promptly gets out the customer's card. If any payments have been made on past indebtedness, they have been entered on the card and thus the card shows the present standing of the account. It shows more than that, however. Supposing this customer on opening the account, had offered to pay within a certain stated time. The card shows that the larger part of the amount had been wiped out within the specified period. This shows good intentions in the matter at any rate. He gets the goods as a result. But supposing that the promise to pay has been absolutely disregarded. The account is not enlarged unless the customer can give a satisfactory reason for his delay.

Futhermore, this merchant uses the information on the cards to fix credit limits. Beyond the limit that his judgment has led him to fix in each individual case, he refuses to go.

Each card has a space left blank for the entering of information about the customer. This is done by the proprietor himself. He may learn that the man in question is carrying an account with a rival store. The fact is noted on his card and will weigh heavily if the man makes application again for credit. If it is found that so-and-so is inclined to lay off work occasionally and go fishing, or that a certain customer, on good authority, is a gambler; down it goes on the cards. These comments Smith keeps secret as much as possible, making all entries of payment himself.

In cases where the applicant is not known to the proprietor—they are rare—the card is made out and the customer told that the proprietor will be consulted and the goods sent, if the latter agrees. Then enquiries are made about the man. If whatever information is secured is of a favorable nature, the goods are sent. If there is any ground whatever for doubt, the order is not filled and a courteous letter is sent to the party, explaining that it is not expedient to increase the amount of credit business carried on the books.

Such is the system. To some it may appear arbitrary, upsetting to trade traditions and difficult of operation. Nevertheless, this merchant has carried it on successfully for some time. He has lost the custom of not a few persons by refusing them credit or by presuming to question their bona fides, but he has at the same time reduced his loss through bad debts to an almost infinitesimal proportion. "No one questions the right of the banker to make full enquiries before giving out money," he declares. "Why then should the merchant be refused the right,

Continued on page 86.

Putting Spotlight on the Showcard

How the Efficiency of Modern Window Displays can be Increased —Different Styles of Cards, Their Advantages and Disadvantages —What Styles Are Favored in Various American Cities.

THE following article from the pen of II. A. Stebbins in Men's Wear (New York), is reproduced, as it covers the field of show card writing for the men's wear store with singular thoroughness and gives a resume of the styles which find favor in the large American cities:

It is a salutary sign in modern merchandising that the trading-up idea has extended even to what has heretofore been regarded as a very menial phase of the window display—the poor, abused, overworked show card. Coupled with this is the perceptible increase in time and expense devoted to the preparation of window displays—an improvement that augurs well for future work along this line.

And the change has come about quite naturally -because retailers are beginning to realize that their window displays must reflect the store "in toto." They are beginning to see that the window display is not only an eye by which the passersby get a "lookin" at the store, but a virtual character sketch of their policy, progressiveness and store spirit. The window display is more, and particularly so if it is located at a point of congested sidewalk traffic in a great city. Here it becomes a forceful salesman continually reminding the shopper of the advertisement he has read, reminding him of the need he has forgotten to satisfy, and further reaching the shopper who doesn't believe in reading advertisements. Thus it links up-perhaps subconsciously-with the effect obtained from the store's advertising.

Retailers may find some food for thought in the suggestion that a portion of their advertising appropriation be devoted to more effective, and consequently more productive, window displays. It is not intended, however, that this additional money be spent in more costly fixtures, richer draperies and more ostentatious show cards. On the contrary, expend the money in more thought, more effective ideas, more striving for simplicity, a higher grade of trimming and eard writing that will sell merchandise, and that will constitute more intensive window salesmanship.

It is significant that F. B. Silverwood's men's wear store in Los Angeles, known the country over as "the store with a conscience," is working along these constructive lines, and the idea in experimentation was amply evidenced in the fall opening displays of this store. Treatments of paper flowers, superabundant drapings of plushes, fancy scroll window cards, and here and there a stray article of men's wear that reminds one of Robinson Crusoe's sad plight when stranded on a desert isle—all these were conspicuous by their absence. Instead the window display comprised 33 perfectly plain, small units. Each unit featured a new model suit, arranged to delineate its style characteristics, and with it an overcoat model, furnishings and several types of hats that harmonized best with the suit and overcoat in each individual unit, the entire unit being in one color scheme and each unit in harmony with the color schemes of the units on either side of it.

While there is nothing particularly striking about this, back of it is an idea that commends itself to those interested in increasing the efficacy of their window displays. To be candid, the trims in question reflected an apparent lack of time and thought in carrying out the presentation of the new style points of interest in the models displayed. But the idea was there!

The centre of interest in each unit was not the merchandise, but the card — a plain undecorated, gray card, with crisp, sturdy, legible lettering, masterfully done, so splendidly executed that the shopper who passed the window could not help but stop and read it, and yet not be conscious of the fact that there was anything unusually attractive about the card, except that it was decidedly pleasing. And the merchandise seemed to speak up and say: "Here I am; compare me with what the card says about me."

The card, in turn, really said something about the merchandise. It gave the name of the maker; it gave the name of the model displayed; it told of the distinctive and new style points in the model; it went even further and told what type of man the model was created for; it outlined its characteristic features; it gave the price of the model. Then followed the signature of F. B. Silverwood, as though endorsing the statement of the card; after this came the price and the word "guaranteed;" and instead of using a fancy card to match the color scheme of the unit, the lettering was in a dark tone of the unit, hardly defined from black, but enough so to give the subtle psychological harmony which many contend is preferable to the blatant way ordinarily employed.

Who can deny that this is good window trimming, shorn of all cleverness? So plain and simple and effective in its thoroughness that cheap imitating would be completely lost beside it; so strong and virile in its simple effectiveness, or effective simplicity, that the man or woman who looked in the window forgot for the moment that it was a window, and was impressed with it, without knowing it.

Instead of the decorator trimming 33 units and

writing "fall announcement" cards for them, Sherley Hunter, the advertising manager of the store, "clipped"—as he termed it—sufficient money from his advertising appropriation and prepared simple, strong copy for the show cards. The services of Louis Treviso, a professional card writer, were then brought into play, and he spent several days working on a type of card that would best present the message in an appealing and convincing manner. The accompanying reproductions admirably illustrate how effectively and how uniformly the idea was carried out.

Mr. Treviso has a nation-wide reputation in his profession. His work is characterized by its versatility, simplicity, elegance of lettering, originality, and what is still more uncommon, a keen appreciation of the salesmanship side of a show card. "Does it sell?" is the paramount question with him. He will sacrifice his originality and beauty of letter stroking for a striking simplicity that will make the card more productive as a salesman. He realizes that it is not a question of how much he can put onto a card, but conversely how much selling force he can put into it.

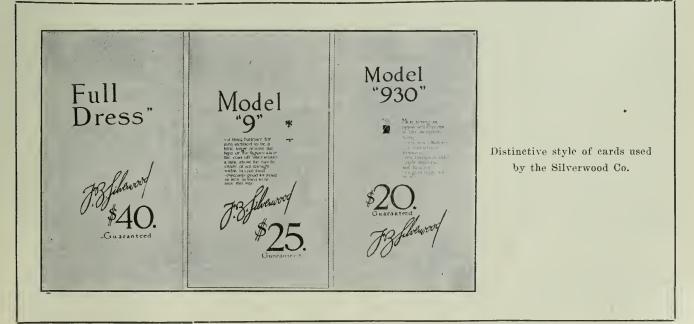
It was Mr. Treviso who carried out a fall opening for F. B. Silverwood's store two years ago this fall, using an Indian scheme. Everyone of the 33 units that constituted the trim was accompanied by a display card, deftly done in oil and one color, the unit harmonizing with the card. Each suit was given an Indian name, and this also was indicated on the card. Indian blankets and curios also formed part of the decorative features of each unit. Mr. Treviso's work this time, while not so elaborate in color and decoration, was admittedly much more effective, the lettering dominating everything else in its sturdy, plain legibility.

Mr. Treviso's views on show cards and their place

in modern window displays are of vital interest to those who have tried to hurdle the obstacles in the way of increased effectiveness in this phase of window advertising. His is an art that has but one thing in view-the ultimate selling power of the finished product. And everything is sacrificed to this end. It should not be understood, however, that attractiveness or real artistic effect is relinquished by him in his work. A sense of true composition-to a degree instinctive-leads him to execute a show card in a manner that immediately commends itself to the person viewing it. His observations gleaned from his experiences and training, extending over a period of many years, are embodied in the following pertinent review of the mission of a show card, and the important part it plays in modern window displays:

"In the final analysis, a good show card and a good salesman have much in common. While I realize that this is a comparatively vague definition of the mission of a show card, it is no more so than the axiomatic doctrine which, it seems, has been handed down to posterity by show card writers of the past. I allude to the almost universally accepted fact that 'An artistic show card in your window will unload goods from your shelves.' You can walk into most any card writer's studio from Maine to California and you will almost invariably find these 'worldly words of wisdom' adorning the walls. And many card writers to-day, throughout the country, if one is to judge from their work, apparently believe it to be akin to heresy to depart from the 'thumb-of- rule' methods formerly in vogue.

"It is really distressing to observe how keen merchants will expend so little thought and effort in the preparation of such 'mere trifles' as show cards. And yet, how much thought and time and expense are devoted to the windows! How much money is



represented in the value of the window frontage! But the cards—unph! why, they're merely cards!

"And when you get down to bed-rock, aren't the window cards an integral part of the display? Do not they resolve themselves into silent salesmen? Are they not placed there for a specific, purposeful reason? And are they not put there to create or hasten the desire for the merchandise on display? Surely they're not stationed there to stand like so many sacks of sawdust, lifeless, listless, saying and doing nothing!

"To revert, then, to my original comparison, the difference between a good show card and a poor one is not unlike that between a mild-mannered, softspoken, clever salesman, and a poor, loud-mouthed, offensive-mannered clerk. Good merchants can readily recognize and criticize the good and bad qualities of their clerks and salesmen. And are not the window cards really window salesmen, if silent ones? Do, they not beekon the buyer to stop and look and reflect, and perhaps subconsciously cause him to walk in and give the salesman a chance to put in his work? Granted that this is so, then why not give the preparation of the window cards the thought that it merits?"

"What, in your opinion," interrupted the writer, "are the essential requisites of a good show card?"

"The first requisite in 'writing' a card is to consider 'proportion.' Perfect composition, then, is but a natural sequence, if you use judgment in 'spotting.' Neatness is also necessary, but you must not become too mechanical lest you lose that desirable quality characterized by artists as 'bruteness.' Proportion, composition, proper 'spotting,' neatness—when you have all of these in a card, you get 'punch,' and this coincides with the convincing arguments advanced by a real live salesman.

"I have always advocated the use of a short, cryptic headline on a show card. Two short words are always better than one long one for this purpose. Under this should come a 'spot' of reading matter proportionately arranged and lettered small enough, with plenty of spacing to show up by contrast. If this method is employed, the proportion of the matter on the card appears exaggerated, and this is merely the result of a desired optical illusion, as it were. In this manner you get what is known as 'color,' and in order to get your 'gray,' you may use either a lot of thin lettering, widely spaced, or 'squatty' lettering grouped together.

"Instead of underlying and using large letters, you may obtain your accentuation by relieving the black with the gray. Then it becomes 'flat' in color, and therein lies the secret of color. Regardless of the color combinations used, the graduation of tone is obtained in the same way.

"Every card-writer should strive for simplicity, and it should be obtained solely by the lettering, and not by curves and 'snakes' and meaningless scrolls and flourishes. You may use plenty of color, but that should not necessarily make your cards 'loud.' Only relative colors should be used, colors that harmonize; and you can make a card fairly 'hum' and 'sing'—and, yes, even 'shriek'—without having to resort to any riotous or 'loud' colors.

"I have made it a practice not to follow any set rules of lettering, although, of course, I have acquired the fundamental principles in lettering. My work is also influenced to a material degree by the Spanish, German and Roman alphabets. I use elaborate lettering, and just where to tinge it lies wholly with your ability to understand where to 'spot' it. The trouble patently lies in the fact that too many card writers are prone to place the 'swing' on the wrong place on the card; it should fit as if it were expressly intended for its particular position. When lettering, I think not of the technical phrases of each individual letter, but of some correlated character or animal. To illustrate: When I make an 'S' I think of a swan, the graceful sweep of its neck, the beautiful symmetry of its form. An '&' brings to my mind the contour of a frog squatted on the ground, with a diminutive leg pointed at me in a wistful or reproachful attitude."

"From your observations is there any perceptible or characteristic difference between the cards used in the larger cities of the country?" was the next question of the interviewer.

"Most certainly," replied Mr. Treviso, "but only in so far as it relates to the aspect of the merchants in the respective cities. Too many cards that are to be found in stores throughout the East are-to use a homely simile-as like as two peas. They're too stereotyped, too plain; they lack character and interest and individuality. Yet each of those stores is extremely zealous in its effort to make its advertising intensely individual, and anyone who has made a close study of the subject is naturally at a loss to understand why a proportionate amount of thought and study is not expended on this important phase of advertising. You see both extremes-the ultraconservative and the ultra-riotous, the latter variety reminding one of the advance poster used by circuses. Too many of the cards haven't enough 'brute' in them for the evident reason that too many of the card-writers are inclined to be virtual slaves to tradi tion and can't wrench themselves free from the timetattered ideas and conventions laid down in years gone by. In their effort to get practical they become too stiff and funcral-like. They've dug a 'practical' rut for themselves that they can't get out of, or don't want to.

"Let me reiterate that the merchants in the various cities differ in their aspect of window display cards. In New York, for instance, you find the stiff, severe style, and some stores in their effort to become 'fancy' use landscapes and other fanciful effects that have no correlation. The show-card writers there are not impressionistic enough.

"Philadelphia, on the other hand, is loyal to the Benjamin Franklin style of lettering, using the socalled Postol alphabet in most instances. It is decidedly 'Quakery,' and is somewhat akin to the German poster style. In Philadelphia they also seem to favor short, 'squatty' letters.

"In Buffalo one is visibly impressed with the fact that the idea is to make signs out of the show cards. Comparatively crude color combinations are used accompanied by air-brushed shades to give the 'round' effect, and in some instances stenciled cutouts are employed. Large letters are the rule and some use a scroll around the initial.

"Boston favors what I might term as a 'mid-eastern style' of show cards. It is, in many respects, similar to what is in use in New York, although modified to a great degree by the ideas that find expression in Chicago.

"In Washington—the hub of lawmakers—there seem to be no generally accepted laws in the handling of show cards. To one conversant with the varied styles now in use it is evident that in Washington the cards represent the ideas expressed in New York, accentuated to a degree by an attempt at Washingtonian originality.

"And now we come to Chicago. The 'flashy,' bulletin-like card seems to be the rule and not the exception. Landscapes, too, are prominently pictured in almost indiscriminate profusion. I am glad to say, however, that there are some notable exceptions in Chicago. Marshall Field & Co., for instance, almost invariably use a neat white card with the initial in gold and the lettering done in a style that closely resembles sign-writers' Roman. This makes a very effective and decidedly pleasing card.

"Denver, I regret to say, is a very poor imitation of New York, in so far as show cards generally are concerned. However, one or two stores there have made a commendable effort to create a different style for themselves, and in these isolated instances the difference is most perceptible, and I imagine most profitable.

"In Salt Lake City the white card with turkeyred headings seems to be in universal favor. Plain capitals are used and the prices almost invariably are indicated in red. The cards usually have a tinted background.

"Show cards in San Francisco have shown no basic or material improvement in the last fifteen years, in my opinion. 'Railroad board,' dark colors and fancy initials are most common. The air-brush is just beginning to be used there, and, then, too sparingly. Around the initials may usually be found a dark red scroll with an orange 'high-light' and flowers, foliage, etc., in abundance. The so-

called bulletin style seems to be most favored, although all the alphabets in use are practically the same and the lettering in many instances is too large, proportionately, for the size of the card.

"In Portland one finds cards with air-brushed headings and an occasional cut-out. The lettering used is too large, the upper and lower case of the Egyptian alphabet dominating most cards.

"The styles used in show cards in Seattle are somewhat similar to those in Los Angeles, but admittedly do not come up to the Los Angeles standard. It has come to be recognized as an accepted fact that in recent years Los Angeles has advanced more rapidly in this connection than any other city. There are a number of reasons for this. In the first place, it has resulted in some measure from the insistent demand of Los Angeles merchants for something different-something intensely individual. And the card-writers, with but few exceptions, have been privileged to drift away from the stereotyped styles. As a matter of fact, they were virtually compelled to, in order to give the merchants that something different. It is rather a characteristic fact that most of the card-writers in Los Angeles look to the German, French, Spanish and Italian art magazines for inspiration, and study these so that they may develop styles of their own that will show this foreign influence. Los Angeles is a big town also for window posters, striking examples of which may be found in quite a number of the local stores. It is interesting also to note that Los Angeles is the first city in which original theatrical posters were used in theatre lobbies, a fruitful idea that is being adopted by theatres all over the country."

It is clear from Mr. Treviso's observations that all merchants must sooner or later front this show-card problem; must study it and give the show card its just due, both in its preparation and execution. Too many of them give but little thought to the preparation of copy for the show cards. Too many of them indulge in bombastic generalities that say nothing and mean less. Every card used in a window display should be of some specific suggestive value. Almost as much, if not more, time should be expended on it, as if it were an ad. in a local newspaper that was to occupy "preferred" position.

And in the final analysis, it should really be an ad. occupying a prominent position in the "newspaper" of window display. The principles of psychology should enter into its preparation, just as in advertising. It should please the eye and stimulate the desire or imagination. There should be some human interest about it.

When Belasco, or any other master of stagecraft, sets a scene in a play, he has the attention-spotlight, so to speak, focussed on the logical, dominant character in the scene. So why hide the show cards? Out into the light with them!

Says Price Cutting Practice is on the Wane

Sir Joseph Beecham, Who Spends Half a Million Dollars a Year in Advertising, Expresses This Opinion After Two Months' Tour Through Canada and the United States — Predicts Return to Smaller Advertising Space.

THE HEAD of the firm which makes Beecham's Pills, Sir Joseph Beecham, made a two months' trip through Canada and the United States recently. Beecham's Pills are among the best advertised lines in the world, and Sir Joseph keeps closely in touch with that phase of the business. Accordingly, he is closely in touch with advertising developments and during his tour he studied conditions on this side of the Atlantic closely.

He found among other favorable features, that price-cutting is on the decline in this country and in the United States. This opinion he expressed succintly in the course of an interview with Printer's Ink.

"Another tendency which is very marked," continued Sir Joseph, "perhaps more marked to us coming from abroad than to you in this country, is the change beginning to take place in your merchants' attitude in regard to price-cutting. I am aware of the recent decision of your Supreme Court in the Sanatogen case and the effect this is presumed to have on trade-marked and patented articles, but whatever this may be, and whatever legislation if any, may be secured to protect the owner of a patent or trade-mark, the general tendency among retailers in the drug line is away from extreme price-cutting and advertising on that basis.

"This is equally true of the large department stores and the chain stores. There are severe pricecutting wars going on between different chains and stores in the country, but there has always been more or less of that, whereas, on the other hand, I hear talk among the retailers such as I had not heard before on my previous trips through the country, that bargain offers fail to attract as an advertising appeal. The American public has become both skeptical and overwise, just as it has in England.

"The Boots' chain of 600 stores in England was built up on a price-cutting policy, but to-day it is trying very hard to keep the practice within bounds. It cuts to a ten or fifteen per cent. profit on standard goods, but it will not cut to cost, as it formerly did, to make a 'leader,' unless it is forced to do so by the competition of other local stores. It will always meet a sharp cut, but it will not try to go under it.

"There is a sound reason for this. The chain stores and other large stores have found it impossible on the whole to dislodge the small stores, and when they see a turnover of, say $\pounds 5,000$ without a penny's profit, they do some hard thinking. "The small store, on the other hand, is learning not to cut prices too deeply because it has found that the big store will meet the cut, and that the cost price will thus become the permanent price for the article in question.

"For these reasons the big store is desirous of getting as far away from price considerations and putting competition instead on a basis of service to the customer. And the small store is perfectly willing to follow.

"This condition, of course, while not wholly protecting the national advertiser, is much more to his advantage than is a free-for-all, cut-as-you-please market. It offers more permanency. It seems to me that conditions are shaping up here in America that way."

SMALLER SPACE ADVERTISING.

Sir Joseph further expressed the belief that the department stores would soon begin to reduce the space they use in newspaper advertising. After commenting on the way the mammoth ads. of the big stores affect the user of modest space, he said:

"There is nothing we can do to offset it that I can see. We shall keep on advertising and await developments. I do not understand how the department stores can keep up this heavy advertising indefinitely. A great deal of it is competitive advertising and hence uneconomical. I believe also that with the growth of the tendency away from price cutting, the present immense size of the department store advertisements will decrease. I think this would be a good thing if it would not at the same time widen the cost of space. I do not believe it would, because doubtless there are many not now advertising who would do so if they felt they would not be smothered by the huge department store ads."



Demand for Small Cards

It is a fact that many merchants who have small display windows demand small cards, using perhaps two or three; and were they to use one fairly large card, in proportion to the size of the window, of course, the effect would be materially enhanced. A "landscape card" in a tall window also looks out of place, because you then lose the vitally necessary sense of proportion. To get the proper effect, show cards should be viewed from a considerable distance, not near, the idea being that there should be sufficient magnetic force about the card to actually compel you to look at the window.

A Review of Mid-Season Overcoat Styles

Retailers Agree That Chinchillas Reign Supreme — In Shades, Grey Seems to Lead by a Small Margin—The Shawl Collar is Accepted—"Fold Cuff" is Being Introduced.

AMONG overcoats in the Fall of 1913 the chinchilla reigns supreme. This is the verdict of every retailer questioned by The Review. There are all grades of chinchillas and the cheaper lines, some of them faraway cousins of the real chinchillas, are likely to prove disappointing after the surface has come in contact a few months with some body harder than itself, for it is prophesied, by sad experience that nothing will be left, in spots, save the warp. And, for good looks, it must be of a retiring disposition.

But the real chinchilla, that lovely, soft, wooly, warm weave; that thick softness that could not take a chill even in temperature of -40;-ah, there's the coat!

In shades, grey seems to lead the blues. with browns a fair third. "A very strong lead," reports one. "An easy first," another, in speaking of greys. A bronze green is also a fairly good seller, perhaps exceeding browns.

When it comes to styles, the shawl collar would appear to have it. Some of these are made by individual makers in very graceful lines, the soft roll harmonizing with the soft texture of the cloth. This collar is ousting the convertible collar that adorned the heavy tweeds of last Winter. It can be buttoned up fairly close in extreme cold or stormy weather, but has not the strap that passed across the throat or even over the mouth, nor that high 6-inch collar effect, that was certainly a comfortable introduction to early morning walks or drives in January and February. This latter combination, it may be remarked here, has not been lost, but is found chiefly in heavy tweed ulsterings, for very cold climates as in parts of Western Canada, and motoring. The collar, a deep convertible one, is known as the "Blizzard resister."

The chinchilla ulster has one more feature that is being pretty generally held to by most manufacturers: instead of the strap on the cuff of the sleeve there is what is commonly called a "fold cuff," which does not go all way around and is about $2\frac{1}{2}$ inches wide.

So far as general design is concerned, the backs are made in the "belted" or half belted" effects, with the latter as the more popular, that is cut in half by a button, whereas the other is in one piece and unattached at the centre. For younger men the coat is more closely fitting than for the older ones.

Along with chinchillas, Shetlands are having a fair run and tweeds, particularly Harris tweeds. The Shetlands are objected to by some on the same ground

as the cheaper lines of chinchilla, that the "hairy" effect is in the nature of a veneer that is likely to wear off too quickly. As a buyer said, you have taken the surface out of the cloth and you can't get it back again—nor will it remain more than a year or so in its present condition." In Shetlands, browns appear to be as popular as ever.

In addition to the chinchillas, Shetlands and tweeds, there are the Chesterfield materials, black and dark greys and the meltons, always staple goods.

The coat mentioned in last month's issue, the Guards, is also a popular line for young men. It is a shorter coat than the regular ulster, and has an inverted pleat in the back and one-piece belt.

While speaking of the ulster, it should be noted that a common sense practice is coming into effect in the ready-to-wear goods, thus meeting one longstanding advantage of the made-to-order. This is an attempt to regulate the length of the coat. It has too often happened in the past that a coat for a short man was too long, and a coat for the long man looked skimpy in length as most were made on the one model. Now they are being graded. There are (1) The young man's ulster, rather shorter and of closer fit; (2) The short and stout men's, and (3) The tall man's. The one standard for all styles will soon make its farewell appearance in makers' workrooms.

A coat, made of coarse tweeds, that is making a place for itself in Canada is built on the lines of the English opera coat. It has the narrow, sloping shoulders, sleeves with very wide armpits, attached far down along the side, and fastening close to the throat. Around the skirt it is very loose, almost enwrapping the form twice. The advantages are its roominess, warmth around the throat and ease in putting on and off, with the big sleeves. The cuff of the sleeve can be turned down to fit closely around the wrist, keeping out the cold. This is being called the "balmacoan" in imitation of the English opera coat. The latter is also taking well in Canada.

One more style of coat should not be omitted: it is of American origin and is built on the lines of the Newmarket, a close-fitting English coat. It lacks the seam at the waist, however, and is in one piece from the shoulder down the front. In its fit-the-form cut it is looked on as rather extreme, and there has been a disposition to reject it.

The old-time friezes are being limited pretty much to uniform coats these days, drivers, chauffeurs, etc., occupying much the place of navy blue as an overcoating.

Regulation of Credits

Continued from page 79. before giving out goods, which are the equivalent of money, of assuring himself that he will not lose thereby?"

USE OF PERSONAL JUDGMENT.

This system is intended only for comparatively large stores where trade is done with a shifting population. Obviously it would not be necessary in a small place where the merchant knew every man in the place, their exact standing, prospects, antecedents and habits.

In the case of the small store, the merchant can regulate his credits by personal judgment without any such system. That there is a great amount of laxity in this respect, however, is a fact which will not require proof.

In basing one's judgment of a customer's financial soundness and honesty no rule or set of rules can be followed. It is largely a matter of opinion. The merchant who knows the people of his neighborhood should not often make a mistake.

Efficiency and Salesmanship Instructor for Retail Establishments

If you desire my services would advise making necessary arrangements now, as 1 can only fill very few engagements in one year. My work includes re-organization in methods and system all through the store from the buying end to the parcel desk. installing modern ideas which are in force in the largest and most progressive establishments lu United States and Canada. My last engagement was with Smallman & Ingran, London. Ask them what they think of my work. I am a graduate of the Economist Training School. If you are interested in making your store more efficient in every particular and in making your clerks hetter salesmen, write to-day to

G. P. IRWIN

45 W. 38th St. New York, N.Y. U.S.A.

John Wanamaker says that advertising doesn't jerk it PULLS. He ought to know, and yet some men think that advertising should go against all rules and precedents and jerk them to success with one tremendous yank.

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Condensed Advertisements

CANADA—AGENT REQUIRED FOR THE sale of Scotch Milled Gloves, Homespuns, Tweeds and Steamer Rugs, to the jobbers. Apply, giving full particulars to the Strathbogie Woollen Co., Huntley, Seotland.

ADVERTISER RESIDENT IN LONDON, with 20 years' experience in the shlpping trade, and at present engaged as buyer for an important Australian and New Zealand firm of export merchants, wishes to negotlate with a soft goods house in Canada, desiring a buying representative on this side. Thoroughly acquainted with the best markets and highest references given. Write Box 109, Dry Goods Review, 88 Fleet Street, London, Eng.

EVERY DRY GOODS MAN SHOULD STUDY our new course in salesmanship. It will give you new power, increase your business and prove the hest investment of time and money you ever made. Write us about it. Address Shaw & Edwards, care of The Shaw Correspondence School, 393-7 Yonge St., Toronto.

 Image: Circularizing the Dealer

 "In had not made a personal investigation of the retail situation for a year or two," said an agency solicitor and service man, "and I thought I would go out and get a line on it as a help to preparing a trade circular.

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MEN'S WEAR REVIEW

THE CAP THAT'S SELF-ADJUSTING

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THREE SIZES IN EVERY CAP

The Cooper Cap

You no doubt have been up against the proposition of trying to fit a number seven head from a stock fertile with every size but the one your customer wanted. It's the same old "two and six pence" that has caused the cap salesman trouble since caps were first invented, that necessitates carrying three times too much stock, that shows a loss at the end of the year from having to sacrifice on odd sizes.

THE COOPER CAP STOPS ALL THIS.

Every cap will adjust itself to fit three sizes of heads, thereby cutting down your cap stock about two-thirds and ensuring more sales. This

is the well known Windless Cap, worn all through the country by automobilists, guaranteed to stay on against any wind. With the Cooper Cap you are seldom ont of the size required.

We are the originators and sole manufacturers of this cap in Canada, having sold the patent rights for the "States." Every cap is guaranteed to be replaced by a new one if defective.

Write for samples.

On Jan. 1st we will show an exclusive line of nifty tweeds and classy styles for next Fall and Winter. Wait for our representative. It will pay you.

THE COOPER CAP COMPANY260 Spadina Ave.TORONTO

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