

# FINANCIAL

NEW YORK STOCK MARKET.  
(J. M. Robinson & Sons, Members  
Montreal Stock Exchange.)

New York, Jan. 17.

Am Sunat...	Prev.	Open.	Noon.
Am Car & Fdy.	136	136	136 1/2
Am Locomotive	96	96	97
Am Beet Sugar	91 1/2	91 1/2	91 1/2
Am Can	83	83	83
Am Int Corp.	108 1/2	108 1/2	109 1/2
Am Steel Pkys.	42 1/2	42 1/2	42 1/2
Am Smelters	68 1/2	67 1/2	67 1/2
Am Tel & Tel.	97 1/2	97 1/2	98
Am Woolens	148	150	146 1/2
Anacosta Mining	61	60 1/2	60 1/2
Atch, T. & S. Fe.	83 1/2	83 1/2	83 1/2
Balt. & Ohio	31 1/2	31 1/2	31 1/2
Baldwin Loco	112	112	111 1/2
Beth Steel	93 1/2	94 1/2	94
Canadian Pacific	129	129 1/2	129
Central Leather	93	93 1/2	93 1/2
Crescent Steel	204	204	201
East	13	12 1/2	13
Gen. Motors	307	310 1/2	303 1/2
Inspiration	55 1/2	55 1/2	55 1/2
Int'l Marine Pfd.	40 1/2	41 1/2	41
Int'l Marine Pfd.	96 1/2	96 1/2	96 1/2
Industrial Alcohol	105 1/2	105 1/2	105 1/2
Kennecott Copper	30 1/2	30 1/2	30 1/2
Midvale Steel	49 1/2	49 1/2	49 1/2
Mex. Petroleum	189 1/2	190 1/2	189 1/2
Northern Pacific	78 1/2	78 1/2	78 1/2
N. Y. Central	69 1/2	69 1/2	69 1/2
New Haven	28 1/2	28 1/2	28 1/2
Pennsylvania	43 1/2	43 1/2	42
Pierce Arrow	69 1/2	70 1/2	68 1/2
Pan-Am Petroleum	89	89 1/2	88 1/2
Reading	75 1/2	76	75
Republic I & S	107 1/2	109	109 1/2
St. Paul	36 1/2	36 1/2	36 1/2
Southern Ry.	21 1/2	21 1/2	21 1/2
Southern Pacific	90 1/2	90 1/2	90 1/2
Studebaker	102 1/2	103 1/2	103
Union Pacific	121 1/2	122	122
U. S. Steel	104 1/2	104 1/2	104 1/2
U. S. Rubber	123 1/2	124 1/2	124 1/2
Utah Copper	75	75	75
West Electric	52 1/2	53	52 1/2
Willis Overland	29 1/2	29 1/2	29

MONTREAL STOCK MARKET.  
(J. M. Robinson & Sons, Members  
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Montreal, Jan. 17.

Bank of Montreal	204
Union Bank	160
Brew	200 at 195 1/2
Brazil	305 at 48 1/2
McDonald	25 at 43 1/2
Bridge	50 at 111
Brompton	35 at 82, 75 at 81 1/2, 23 at 80 1/2, 245 at 81, 25 at 81 1/2
Canada Car	25 at 67 1/2, 50 at 68, 50 at 67 1/2, 20 at 67
C. G. E.	95 at 103
Cement	35 at 71 1/2, 10 at 71 1/2, 10 at 72
Asbestos	10 at 82
Dominion Steel	525 at 77 1/2, 25 at 77 1/2
Atchafalaya	15 at 27 1/2
Ships	60 at 78
Laurentide	65 at 270
Power	23 at 89, 25 at 88 1/2
Locomotive	25 at 86
Smelters	5 at 30 1/2, 40 at 80 1/2
Carriage	25 at 35
Shawinigan	45 at 116
Spanish	235 at 80 1/2, 125 at 86 1/2
Waygammack	100 at 75, 275 at 74 1/2, 25 at 74
Steel	50 at 84 1/2, 130 at 85
Textile	15 at 127 1/2
Sugar	85 at 95, 405 at 84 1/2, 185 at 95, 200 at 94 1/2, 150 at 94 1/2, 175 at 95, 25 at 94 1/2
Quebec	110 at 80 1/2, 225 at 81 1/2, 405 at 81, 185 at 31 1/2, 35 at 30 1/2, 5 at 30 1/2, 15 at 30 1/2
Loyal	25 at 85
Shawinigan	45 at 116

## Your Savings Mean Much To You

They are important to you as his millions to the millionaire—perhaps more so.

They mean the beginning of your independence, the founding of your fortune.

Then entrust them to a bank with a reputation for 87 years of reliable and courteous service.

We accept deposits from a dollar up, and pay 3% compounded half-yearly.

Paid-up Capital \$ 9,700,000  
Reserve Fund - 15,000,000  
Resources - 220,000,000

## THE BANK OF NOVA SCOTIA

R. H. ANDERSON  
Mgr. St. John Branch, Branches Charlottetown, Miramichi, St. John's, and Lunenburg, N.S., and Halifax, N.S.



Car Pfd—60 at 105.  
Spanish Pfd—150 at 127.  
Ships Pfd—80 at 84.  
Holt Pfd—3 at 85.  
Iron Pfd—3 at 91, 10 at 92.  
Victory Loan 1922—99 1/2.  
Victory Loan 1933—102 1/2, 102.

Unlisted Stocks.  
T. Power—33 at 20 1/2.  
L. Power—25 at 74.  
N. A. P.—25 at 6 1/2, 110 at 6 1/2.

TORONTO TEAM MANAGER

Hugh Duffy who will manage the Toronto team this coming season.

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## THE BUSINESS COLUMN

EDITED BY MANSFIELD HOUSE

### Spurrier Finds Service Pays Better Than Speed.

Service from the retailer's standpoint isn't confined to seeing how fast you can deliver the goods and take the customer's money. That idea of service is out of date.

Such is the theory upon which W. A. Spurrier, Jr., Des Moines hardware dealer, operates.

"When we quit that sort of service," he says, "and commenced to practice the real sort of service, our business commenced to grow by leaps and bounds."

"And the thing we did was very simple, almost inconsequential, it would seem. But it worked, and that's the acid test of worth."

The point was simply this: When customers came into the Spurrier store and asked for a given article, a screw-driver, for instance, Spurrier or his clerks would try to find out just what they intended to use the article for.

If they happened to be carpenters, artisans or builders, he would show them the best screw-driver in the store, for such customers demand quality first, and they are willing to pay for it.

But if the customer merely has a screw door to put up or a storm window, a cheaper article will serve his purpose just as satisfactorily. Spurrier and his clerks never fail to drive home the point that they are willing to sacrifice a few cents' profit in order to better serve the customer in a large way.

If a customer states that he merely has an old job to do he is directed to the ten-cent counter in the basement with a smiling statement that there is no use in him spending seventy-five cents when ten cents will do his work.

This never fails to make a hit with the customer. Put yourself in his place and run over what you'd be thinking.

People get confidence in a store and the management after just one such experience, and their attitude is crystallized to such an extent that they become fixed patrons of the store in the future.

If they cannot find out just what the customer has in mind to do just what the article he is buying, where they carry several grades in stock, or it seems the best of diplomacy not to lay too much stress on inquisitiveness, they size up the customer and select a moderately priced article, according to his apparent need for it. One can usually tell at a glance whether a customer is a carpenter or a business man.

"It has more than repaid us," says Spurrier. "I believe it is the best piece of advertising we have done, and it has given us the confidence of the community in a short time. We clinch the trade then, and besides, it makes us feel as if we were really doing some of the things the word 'service' means."

There are articles in every store that may well be "salvaged" rather than thrown into the paper baler. A dry-goods store has an inquiry for some spool boxes from a school child. She said her teacher used them in kindergarten work. That time on she ren thus making a number of friends. saved each thread box and sent them over to the school by one of the children.

Slaves of the Machine

(David Harold Colcord in The Review.)

We live in an age of specialization and machine production and the heroes of today and to-morrow are not the men of the plow, the hoe, the scythe, the sickle, the mallet, the hammer, the saw, the plane, the lathe, the tractor, the gang saw, and other countless devices that wear out men and save time and money.

A chosen few are selected by Destiny to sit in the seats of the mighty to plan, to conceive, to fashion ideas, and by virtue of their brains being blessed with the secret of happiness—they have the leisure to indulge their instinct in creative activity. Theirs is the fascinating end of the world's work. It is their ideas that the remainder of the world must carry out—must serve masters of iron and steel that other minds have fashioned, and serve with little interest. The realization of this fact drives men

War brought freedom of thought and action; new faces, lands, work, duties, interests, values; and now that it is over, men return to the order of the day with a keener distaste for the monotony of machine labor.

What are you going to do about it? Shall we destroy our men with great intellects, burn our factories, tear down life-shafting and machines, and revert to the hand labor of two centuries ago? The world would starve in a month.

Your great-grandfather was a shoemaker, made shoes by hand and worked from 8 a. m. until 9 p. m. He was his own boss—a glorious estate? Had he the leisure, convenience, comforts, luxuries, and privileges that we enjoy? The aspirations you have for your children—those aspirations that are within your reach—do you hand labor of two centuries ago? The good old days like distant sails seem whitest.

TAKES DR. BRAND HOME.

Specialist Will Study Case of "Professor X," Victim of Amnesia.

Philadelphia, Jan. 16.—Dr. John L. Brand, known as "Professor X," in a strange case of amnesia, has arrived here at the home of his son, Lieut. Commander Charles S. Brand, who is in charge of construction at the Philadelphia Navy Yard. Both had motored to Philadelphia from Lambertville, N. J. The ride seemed to have invigorated "Professor X," and he was in his spirit when he arrived.

"My father now recognizes me and remembers me as his son," said the naval officer. "It is only a question of time until his memory clears up entirely. A specialist will be engaged to study his case. He will be kept in the utmost quiet to prevent excitement from retarding his progress and restoring his lost memory."

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## The West Indies and Mexico

Trade between Canada and the countries to the south of us is rapidly increasing.

With branches in the United States and Mexico and a close working arrangement with our Correspondents, who have branches throughout the West Indies, this Bank is able to place at the disposal of its customers a very complete service.

## THE CANADIAN BANK OF COMMERCE

Capital Paid up \$15,000,000 Reserve Fund \$15,000,000

St. John Branch, W. H. LUGSDEN, Manager

### TYPEWRITER TALKS

NO. 2

## Be Fair to Your Typewriter

When sickness occurs in your family and they need physical repairs, you consult a competent doctor, and so in the typewriter world, when your machine is in need of repair, be fair to it, call in an expert typewriter mechanic, get rid of the habit of consulting a man who claims to know something about a machine. Your policy is to get advice from an expert mechanic, the man that understands everything about typewriter construction and adjustment.

It does not take very long for an incompetent repair man to put your machine out of commission, waste your time and money, then sell you a new machine. NUFF SAID.

Watch for Typewriter Talks No. 3

## BRIGHT OUTLOOK FOR THIS YEAR

(Bradstreet's.)

It is plain to be seen that Canada lost little time in converting her war machinery over to peace-time requirements. With such rapidity were orders received after the armistice for textiles, steel, iron, lumber, steel and other lines, that day and night shifts were employed, where necessary, to make required quantities of these commodities.

Then his eyes fell on a sample book about to be discarded. He had a girl about to be discarded. He began to tear out the swatches. He began to tear out the swatches. He began to tear out the swatches.

There are articles in every store that may well be "salvaged" rather than thrown into the paper baler. A dry-goods store has an inquiry for some spool boxes from a school child. She said her teacher used them in kindergarten work. That time on she ren thus making a number of friends. saved each thread box and sent them over to the school by one of the children.

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