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man formed a combination—a winner. You cannot discount personality in business. Advertising may make a product well known, may even sell some lines of goods; but it takes personal solicitude to clinch a sale. The commercial traveler, backed up by advertising—these two are the biggest factors in the development of the modern selling organization.

The expert salesman grew out of United States commercial conditions. The American drummer became famous as a character in fiction by Kipling—for instance; he began to write fiction himself—witness O. Henry, who was a commercial traveler. On our side of the line a future lies before the commercial traveler. Much of our destiny depends on him. These men who don't see their families from Monday morning till Friday night; who hustle through the week from town to town, ever on the hunt for orders; who live in the smoking cars of trains and eat in country hotels, are doing a great part of the work of entrenching our infant industries.

The spokesman of these men is The Commercial Travelers' Association of Canada. It was founded in the interest of traveling salesmen, thirty-six years ago, by such spirits as Warring Kennedy, once Mayor of Toronto, Postmaster Brown of Hamilton, and Hugh Blain, the Toronto wholesaler. Mr. Sterling explained in a sentence, the chief object of the Association, to THE CANADIAN COURIER.

"To obtain the very best conditions under which the traveler may do his work."

A fundamental problem of the traveler is transportation. Commercial travelers use the railroads more than any other class of the public. By the efforts of the Association they get cheap fares. The Association, besides advocating the claims of its members, sees that they do not abuse railroad privileges. Mr. Sterling pointed out that all applications for commercial travelers' tickets had to be vouched for by the executive of the Association and signed by the traveler and his firm.

The Association is supported by an annual revenue of over \$100,000. "Each member is assessed \$10 yearly," explained Mr. E. Fielding, "Finance Minister" of the Travelers. What money is left after expenses is turned over to a mortuary benefit fund for the members. Last year the Association paid over \$60,000 in life insurance.

A New General Manager.

THERE is scarcely a financial company in the country which has come so suddenly into prominence as the Dominion Bond Company. It is only a little over three years ago that it was founded in the City of Montreal by Mr. G. P. Grant. Its business grew very rapidly and last year it pulled off a coup in securing what is probably the best business site in the City of Toronto, on the north-east corner of King and Yonge Streets. After this purchase the head office of the Company was moved from Montreal to Toronto.



MR. STANLEY MANN,
General Manager, Dominion Bond Co.

A few days ago a new general manager was appointed. This young man has had almost as rapid a career as the Company which he now takes charge of. It is scarcely a dozen years since he was a junior clerk with Aemelius Jarvis and Co. From junior clerk in a broker's office to general manager of a bond company in so short a space of time spells intelligence, ability, and hard work. Mr. Stanley Mann represents these qualities. Under Mr. Grant, who is president, he will have entire charge of the Company's business in Toronto and will also have supervision of the branches in Montreal, Vancouver and London, England.

The other officers of the Company are as follows:

Mr. B. G. Winans, vice-president, who is in charge of the Montreal office; Mr. T. H. Watson, Toronto; Mr. James

Bicknell, K.C., Toronto; Mr. I. L. Innes, Hamilton; and Mr. A. Haig Sims, of Montreal.

First Year of the Sherwin-Williams Co.

LAST week the first annual meeting of the Sherwin-Williams Co. of Canada was held in Montreal. This company commenced operations on June 15th, 1911, but their fiscal year has been made to close on August 31st. Up to that date of this year the surplus profit amounted to \$366,754. Of this, \$200,000 was set to reduction of property, and the remainder divided between a reserve for depreciation and surplus account. This careful accounting should put the company on a stronger basis and make its stock more attractive as an investment. The total assets are something over ten million. Against this there is outstanding bonds amounting to \$1,983,700 and preferred and common stock totaling \$7,000,000. If next year shows as good a report the Company should be able to pay a dividend on the common.

British Columbia Coal.

AS a producer of coal, British Columbia may soon take the lead among the nine Canadian provinces. Heretofore, that honour has gone to Nova Scotia, which in 1911 produced coal to the value of fourteen million dollars. The British Columbia returns for 1912 are expected to reach \$12,000,000.

New Sugar Refinery at Halifax.

I N February the Acadia Sugar Refining Company's plant at Dartmouth was burnt down and a new refinery is being erected to take its place. The new mill is at Richmond on the Halifax side of the harbour. Its capacity will be between 2,500 and 3,000 barrels per day. It was thought at one time that the new building would be erected at a point near Montreal, but the Company had decided that the Halifax site is too advantageous to be lost.

1912 War Map

Published by C. S. Hammond & Co.
New York.

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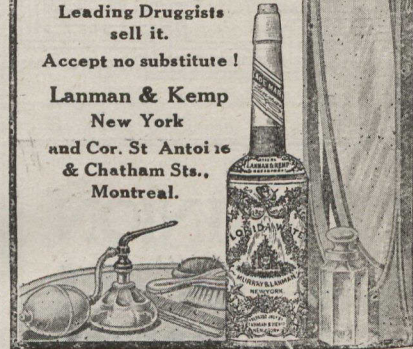
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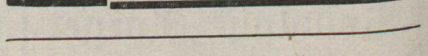
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