9. The Certificates, as received each week, shall be deposited with the R. S. Williams Co., Ltd., until every membership shall have paid in \$21.50 and each one drawn a certificate, at which time they shall be distributed and the Association shall automatically cease, unless the members yout to continue.

10. Members leaving the employ of this Company during life of the Association shall be entitled to continue as members until they have paid \$21.50, or can withdraw and have their money refunded, except as provided in clauses

11 and 12.

11. Members winning a draw, and having a certificate in their name, may not withdraw from the Association until they have paid the total of \$21.50 to the treasurer, at which time their certificate shall be given to them.

12. Members withdrawing before their third payment has

been made shall forfeit amount paid.

13. The R. S. Williams & Sons Co., Ltd., will assume the obligations and privileges of members who withdraw at any time.

- 14. The officers of the Association shall consist of an honorary president, honorary vice-president, president, vice-president and secretary-treasurer, who shall act as executive.
- 15. It shall be the duty of the president, or vice-president in his absence, to preside at the meetings and supervise the affairs of the Association.
- 16. It shall be the duty of the secretary-treasurer to collect and pay out all money, secure all Certificates, and keep records of same.

Mainly About Ourselves

THE change of type face in the letter press of the Journal is now permanently adopted. This is in line with the practice of thrift arising out of war conditions, although actually adding to the Journal's cost of production. It is an improvement, according to type experts.

The thrift is represented in paper conservation. Obviously the printer requires more time to set the greater number of words represented in the smaller-sized type; the proofreader requires more time to read it; therefore the cost is greater. And, really, the Journal is not using less paper, but less than if we continued the former type. This paper saving then is, unfortunately for us, more than offset by the increased type-setting charge, but that the supply of paper will last a little longer is important. That the quality of coated paper has deteriorated is something users of it cannot control. This publication is considered fortunate so far in paying for coated paper only 92 per cent. advance on pre-war prices. We continue the use of coated paper so long as it is available. Among periodicals the Journal has a reputation for clean and attractive make-up. Aiming towards a standard in keeping with the products

PIANO & ORGAN

LARGE

MUSIC WIDE RANGE

POPULAR and CLASSIC

Including Vocal, Operatic, Choir, Orchestral, etc., etc.

STOCK MUST BE SOLD

Splendid opportunity for Dealers to obtain quantity of good standard Music at bargain price.

The Bell Piano & Organ Co., Ltd.

of the industries served requires continued improvement. This is only made possible by the firms using the Journal's advertising columns.

More than a year ago the dead line in production costs was reached by us, but we continued to absorb the increases until the end of 1916. The alternative of cheapening the Journal or advancing advertising rates could no longer be evaded. The latter was decided upon, and in not a single instance were the Journal's representations questioned nor paying the advanced rates demurred in, a confidence equally encouraging as the much needed increase in the Journal's revenue.

The Journal management takes this method of putting on record appreciation of the ready approval of an ambition to keep on improving the Journal, and an equally prompt and courteous acquiescence in higher advertising rates in spite of the multitudinous and severe advances that our manufacturers and wholesalers have been faced with during the past two and one-half years.

Selling Soldiers' Families

A RE music dealers justified in discouraging business with soldiers' families' Impossible as it may seem to some, there are dealers in musical instruments reluctant to make a profit out of soldiers' families simply because they are soldiers' families. To adopt a policy differentiating between soldiers' families and civilians' families where the risk is good is not only unwise but unfair. It may even be a hardship, especially where there are children to be musically educated or persons who demand the talking machine to relieve the severe strain imposed by the danger of loved ones overseas.

On the platform, in the press, and privately, the improvidence of the soldier's wife is a favorite topic. These self-appointed arbiters of what is extravagance for the family of a private should keep in mind that the soldier's wages, or the separation allowance to the family, carries with it no more right to stricture than does the income of any civilian. That in some cases it is improvidently used cannot be doubted, but even a business man, previously thought level headed, can be made a fool of by a sudden accession of wealth, and in a great many cases the income of the soldier's wife is more money than she ever before had.

After all, is not extravagance a matter of personal opinion? Furthermore, there are families of privates with other incomes than the Government pay. It is quite possible that the soldier's wife can afford the nine-dollar boots that the wealthy capitalist publicly criticized her for buying just as readily as he can his limousine and servants.

If in the judgment of the vendor the soldier's family is a good risk for piano or phonograph, he is to be censured for not placing the instrument where it is a real home need. What the women of Canada have given up to make it possible for their men folk to go to the front surely entitles them to the unrestricted privilege of doing what they like with their money, which is small enough compensation for what they are doing.

Milk before melody was probably the idea that prompted a woman of Rossel, Man., to advertise her piano for sale or in exchange for cattle.

Boris Hambourg and Redferne Hollinshead, who recently completed a concert tour of the West, assisted by Gerald Moore, the popular English pianist, used a Williams new scale grand for the entire tour. Concerts were given in Manitoba, Saskatchewan and Alberta.

SALES MANAGER WANTED

By Toronto piano house, where an attractive proposition offers to
an aggressive and capable man who can handle customers and get the
co-operation of good salesmen. Box 15 Canadian Music Trades Journal,
56-56 Agnes Street, Toronto.