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THE PRINCE VISITS TUBERCULAR HOSPITAL FOR RETURNED SOLDIERS, BALFOUR, B.C.



"LOOKING AHEAD", BANKER'S MOTTO

Business Rule of James B. Forgan,
Noted in Finance

Once Worked in St. Andrews— Wise Advice to The Young Man and The Business Man in His Words

There is a homely atmosphere imparted to the successful business career of one of the biggest bankers in the United States—James B. Forgan, chairman of the board First National Bank of Chicago—in his own story of how by applying the simple rule of "looking ahead" he has reached a high pinnacle in the financial world. Mr. Forgan got his early banking experience in Canadian banks in the maritime provinces. Several times in my business career it has seemed to be a very close question whether I should go on to bigger work, or stay where I was, and each time the chief factor in pushing me ahead appears to have been the same. It was not an extraordinary talent, I do not believe I had such a thing. It was just a kind of studious habit that I stumbled into while working as a junior clerk. The habit has been of great use to me in developing my own capacity, but that is by no means the sum of what has done for me. Since I became an executive, it has repeatedly suggested means of enabling employes and customers to develop in the same way. And so its value to me, to say nothing of the others, has been multiplied many times over.

The method seems rather obvious, one that almost anybody might fall into, and yet if there is one reason more common than all the rest for refusing loans at the bank, it is the lack of just this studious habit. Not infrequently a man who has a good statement and plenty of demonstrated ability along certain lines is willing to take a leap in the dark. He is cutting prices without knowing his costs, or planning extensions without analyzing his market. In one way or another, he is going ahead without a reasonable amount of investigation before hand.

The Best Laid Plans.
"This lack of thoroughness has been back of practically all the failures and indifferent successes that I have known about. The best laid plans do sometimes go agley, but not so often as is frequently supposed. Nearly always you can find some glaring carelessness in the planning.

Even more common than lack of thoroughness in executives, I have found, is the type of organization that makes it impossible for subordinates to be thorough. And this, of course, tends in the same direction, away from real success. If the story of how I have developed the opposite method in some measure and how it has worked to my advantage is interesting or useful to other executives, I shall be very glad to have told it.

The studious habit started from an ordinary healthy curiosity. I wanted to understand what I was doing, and from the day I first got into a bank I worked with that in view, without much thought of specific profit from it. The first bit of it: I had of the value of the understanding came about eight years later when it suddenly whisked me across the chasm that exists between a bank clerk and an official position in the bank. Measured by money, the habit, the will to understand or whatever you call it, has done much bigger things for me since, but nothing could have wedded me to it more firmly than that.

The Canadian Bank.
I was a teller in the head office of the Bank of Nova Scotia in Halifax, and about twenty-four years old. The manager, Thomas Fyvie, received a telegram one morning from the manager of the bank's branch at Yarmouth a town in the same province, announcing that he had been quarantined and asking that someone be appointed to take his place at once.

Fyvie had no one except clerks to choose from. There were about twenty of us in the head office and none of us, I suppose, stuck out particularly. He sat in his office a while thinking us all over, and then came out behind the cages to look us over and refresh his mind about us.

"I saw your shock of hair towering over the top of your cage," he told me afterward, "and that made me look at you twice."

"But, of course, if there had been nothing besides my height to recommend me, I would have been worked off for my very conspicuousness. What turned the balance in my favor, Fyvie once told me plainly, was the habit I have mentioned. I had been a poor teller. Fyvie himself had said so, and to me, I was slow, because I was too much interested in what was back of the checks I handled. I had been an indifferent bookkeeper for the same reason. It was never enough for me to know that John Jones was checking out \$50 to Henry Smith. I wanted to know why he was doing it."

A youngster in a bank, especially in a small city, can learn a great deal about the business of the place, simply by keeping his ears and eyes open. But I used to go further. I used to get acquainted with customers and ask them about transactions of various kinds that I did not understand.

This took time, of course, and Fyvie did not like that. But he did like the way I stored up information. He sometimes came to my cage for facts, and even opinions, and I usually gave him what he wanted. This was what occurred to him most forcibly that morning as he stood there looking at my head and he called me out and offered me the temporary branch managership.

Being slow often meant working overtime. I did not pay much attention to hours in those days, and as a matter of fact I never have. The studious habit often involves this sort of thing. It may take away some of a man's playtime, but far from taking his fun, actually makes it. Every manager who has thoroughly understood his business knows there is no real fun or even peace of mind to be found short of such an understanding.

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The same is true of every other advance I made, from Halifax to Chicago. No account of this studious habit would be complete without a word about three other practices that have helped to make it effective.

I have already explained how it involves extra work and extra thinking, beyond what one is paid for at the moment. That, of course, is inevitable.

The second practice is that of taking up always what appears to be the most essential pending matter, and then giving one's whole attention to that until it is disposed of. Nothing, I have found, gets a man further in his studies and his work than this. Nothing can slow him up more than lack of concentration, letting irrelevant thoughts run in from whatever quarter to divide and distract his attention. This latter tendency will defeat a man altogether if he does not control it. But anyone with a little persistence can control it. Handle one thing at a time, and that one the most important and concentrate your mind on it. That is the second essential practice.

The third is to be friendly. You have to be friendly with people to know all the valuable information we get comes through people who like us and have some confidence in us. If I had not made friends with these people back in St. Andrews and Halifax, I could not have asked them about the business back of the checks I was handling for them. If I had more understanding, I should have seen, as I did soon begin to see, that it was not necessary to do much asking. Watch how friendship goes, and you will see that friends spontaneously tell one another most of the things they need to know.

Each of these positions marked an advance over the one before, and Mr. Gage was doubtless influenced more or less by the record. But the decisive factor—I know from more than one talk with him—was essentially the same as it was with Thomas Fyvie the day he called me out of the teller's cage at Halifax; he saw that I had let my information and understanding broaden out beyond the strict

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BEWARE OF DECEPTION

Statistics show that when egg albumen is used as a constituent of baking powder, the amount so used is too small (usually 15/100 of 1%) to affect the quality or effectiveness of the baking powder containing it, and when so used, is plainly for the purpose of fraud. Intelligent buyers will not permit themselves to be deceived by the water glass test.

MAGIC BAKING POWDER

contains no alum or egg albumen and is guaranteed to be composed of the ingredients printed on the label—and none other.

Made in Canada By Canadians For Canadians

Tact. day in my work. He—I do. How could you take a big step with such small feet?—San Francisco Chronicle.

Everyone Who Bought Canada's Victory Bonds Made Money

EVERY one of the million and a half subscribers to Canada's Victory Bonds knows that he can sell them today for more than he paid for them.

Every one who bought Canada's Victory Bonds has received 5½ per cent interest per annum—paid twice a year.

Over half a million Canadians who bought Canada's Victory Bonds on the instalment plan saved money that they would not otherwise have saved.

The guarantee back of Canada's Victory Bonds is the same as the guarantee back of a One Dollar or a Two Dollar bill. There is this difference, however, that you get interest on the Victory Bonds and you don't on the One or Two Dollar bill.

Canada's Victory Bonds will always be accepted as security for a loan.

Banks are ready to loan money on Canada's Victory Bonds.

Canada's Victory Bonds may be turned into cash at any time.

There is no other way in which you can invest your money with such absolute security—paying such a good rate of interest.

Canada will soon give her citizens an opportunity to buy Victory Bonds 1919. It will probably be the last chance to buy Canada's Victory Bonds on such favorable terms.

Prepare to buy as many Victory Bonds this time as you now wish you had been able to buy the last time.

Victory Loan 1919

"Every Dollar Spent in Canada"

Issued by Canada's Victory Loan Committee, in co-operation with the Minister of Finance of the Dominion of Canada.

veterans

of

Windsor Table Salt

MADE IN CANADA

THE CANADIAN SALT CO. LIMITED