

POOL DOCUMENT

M C 2035

THE EVENING TIMES AND STAR, ST. JOHN, N. B., WEDNESDAY, FEBRUARY 22, 1922

SHOPS YOU OUGHT TO KNOW

Designed to place before Our Readers the Merchandise, Craftsmanship and Service Offered by Shops and Specialty Stores.

AUTO STORAGE

AUTO STORAGE FOR 20 CARS not running for winter months, "at reduced rates," centrally located. Phone Thompson, 1635-11.

BABY CLOTHING

BABY'S BEAUTIFUL LONG Clothes, daintily made of the finest material, everything required; ten dollars complete. Send for catalogue. Mrs. Wilson, 672 Yonge street, Toronto. 11-11-1921.

BARGAINS

ANOTHER LOT OF THOSE NICE large comfortable, going at \$2.75 each. At Wetmore's, Garden street.

BARGAINS IN READY-TO-WEAR and made to measure overcoats and suits, this month—W. J. Higgins & Co., 182 Union street.

BUSINESS CARDS

MURPHY, FISHER, SHERWOOD, Clark & Robertson—Hon. Charles Murphy, K. C., M. P.; Harold Fisher, K. C.; L. P. Sherwood, Stanley M. Clark, James A. Robertson—Barristers, Solicitors, Departmental Agents, 46 Elgin St., Ottawa, Ont.

DANCING

PRIVATE DANCING LESSONS. Main 4233—R. S. Seale. 1974-3-3

DYERS

NOTICE TO MOURNERS—FAST black returned in 24 hours. Phone 4700. New System Dye Works.

ENGRAVERS

F. C. WESLEY & CO., ARTISTS and Engravers, 59 Water street, Telephone M. 952.

IRON FOUNDERS

UNION FOUNDRY AND MACHINE Works, Limited, George H. Waring, manager, West St. John, N. B. Engineers and Machinists, Iron and Brass Foundry.

JACKSCREWS

JACK-SCREWS FOR HIRE at reasonable rates, per day or otherwise, 50 Smythe street. Phone Main 184. 2-12-1922

LADIES' TAILORING

EVERYTHING IN LADIES' and Gents' Tailoring and Fur. Made to order. A. Morin, Artist Tailor, 12 Green main.

MARRIAGE LICENSES

MARRIAGE LICENSES ISSUED, \$30 a. m. to 10.30 p. m. daily—Watsons, 711 Main St. and 19 Sydney St.

MATTRESS REPAIRING

ALL KINDS OF MATTRESSES and Cushions made and repaired; Wire Mattresses re-stretched. Feather beds made into mattresses. Upholstering made to order, twenty-five years' experience. Walter J. Lamb, 52 Britain street, Main 367.

MEN'S CLOTHING

MEN'S CLOTHING, OVERCOATS—We have in stock some very fine Overcoats, well made and trimmed and selling at a low price from \$20 up. W. J. Higgins & Co., Custom and Ready-to-wear Clothing, 182 Union street.

MONEY ORDERS

REMIT BY DOMINION EXPRESS Money Order. If lost or stolen, you get your money back.

PAINTS

H. B. BRADY PAINTS, \$3.50 to \$4.00 per gallon. Send for Color Card. Haley Bros. Ltd. 6-3-1922

PIANO MOVING

PIANO MOVING BY EXPERIENCED man at reasonable rates. J. A. Springer, Phone M. 4753.

HAVE YOUR PIANO MOVED BY Auto, modern gear, no jolts or jars. Furniture moved to the country and general cartage. Reasonable rates. Arthur Stackhouse, Phone M. 4421.

PIANO TUNING

PIANO AND ORGAN TUNING and repairing. All work guaranteed, reasonable rates. John Haisall, Phone Main 4421.

PLUMBING

CHAS. H. MCGOWAN, SANITARY Plumbing and Heating Engineer. Satisfaction guaranteed. Repair work promptly attended to—8 Castle street.

W. NOBLE, PLUMBER and Gas Fitter, Jobbing promptly attended to—53 St. Paul street, M 360.

FINANCIAL

New York Market closed.—Washington's Birthday.

MONTREAL MARKET.

	Montreal, Feb. 22	Open	High	Low
Abitibi	27 1/2	27 1/2	27 1/2	27 1/2
Atlantic Sugar	18 1/2	18 1/2	18 1/2	18 1/2
Bromfield	18 1/2	18 1/2	18 1/2	18 1/2
Brascan	94 1/2	94 1/2	94 1/2	94 1/2
Bell Telephone	109 1/2	109 1/2	109 1/2	109 1/2
Peter Lyle	36 1/2	36 1/2	36 1/2	36 1/2
Can S S Pfd	39 1/2	39 1/2	39 1/2	39 1/2
Can Car Pfd	50 1/2	50 1/2	50 1/2	50 1/2
Can Cen Pfd	55 1/2	55 1/2	55 1/2	55 1/2
Can Corn Pfd	50 1/2	50 1/2	50 1/2	50 1/2
Canadian Bridge	63 1/2	63 1/2	63 1/2	63 1/2
Dom Glass	25 1/2	25 1/2	25 1/2	25 1/2
Dom Paper	75 1/2	75 1/2	75 1/2	75 1/2
Laurentide	75 1/2	75 1/2	75 1/2	75 1/2
Montreal Power	86 1/2	86 1/2	86 1/2	86 1/2
Quebec Ry	23 1/2	23 1/2	23 1/2	23 1/2
Span R Com	69 1/2	69 1/2	69 1/2	69 1/2
Spanish Ry	60 1/2	60 1/2	60 1/2	60 1/2
Steel Canada	61 1/2	61 1/2	61 1/2	61 1/2
Shawinigan	108 1/2	108 1/2	108 1/2	108 1/2
Toronto Ry	94 1/2	94 1/2	94 1/2	94 1/2
Textile	189 1/2	189 1/2	189 1/2	189 1/2
Winipeg Elec	34 1/2	34 1/2	34 1/2	34 1/2
Ontario Steel	34 1/2	34 1/2	34 1/2	34 1/2
Price Bros	36 1/2	36 1/2	36 1/2	36 1/2
Riduron	25 1/2	25 1/2	25 1/2	25 1/2
B E 2nd Pfd	25 1/2	25 1/2	25 1/2	25 1/2

THE BUSINESS COLUMN

Edited by Mansfield F. Jones (Copyright)

"Cash or time—it's all the same to us. We've turned to good account the 'something-for-nothing' idea and it certainly works."

Henry Wolfrum, advertising manager for the General Furniture Company in Chicago, looked up from his work-pedestal and smiled the smile of a contented man.

"It's been five years now that we've used the Free Savings Bank Account Plan in connection with installment sales and the result has been that a 'time sale' is looked upon as being just as satisfactory to customers who pay cash."

"Now it has always been our policy to give a ten per cent discount off floor prices to customers who pay cash. The 'time' customer suffered under this plan. He had to pay for the cost of collectors and correspondents for losses due to people who left without making all their payments, for possible lawsuits. No matter how prompt he might be or how careful he was about paying the last penny which he owed us he suffered with the man who was careless or delinquent. Why shouldn't he get the ten per cent benefit if he causes us no trouble, if his sale is as good to us as a cash sale? Why wouldn't he get a ten per cent discount if he is as careful as the man who has been careless and the alibi to pay up? I asked myself these questions and I asked myself them often. 'So, some five years ago, we took up the problem with the Chicago City Bank and Trust Company—the bank with which we have done business for a good many years."

"We suggested that they needed savings accounts and we needed something to the folks down to making their payments and making them on time. The idea which we worked out has resulted to our mutual benefit. Here's the way it works:

"John Jones buys \$100 worth of furniture and makes all his payments promptly—that is, within the month when they fall due. When his \$100 worth of furniture is paid for he is given a card which identifies him and which shows the bank that he is entitled to a credit to the amount of \$10. The card is signed by our cashier and by the cashier who presents it at the bank upon receipt of a letter from them which tells Mr. Jones that they have been informed that his payments have been up to date. The customer may have his ten per cent in cash or he may have it debited to his credit in his savings account. Of course, and here Wolfrum smiled again, "it is left to the sales ability of the cashier to tell all the customers on the idea of keeping his money in the bank instead of withdrawing it."

"It has followed this plan for the last five years and we have found that it does exactly what it is designed to do. It succeeds in making the installment buyer pay up and pay promptly and almost eliminates absconders. The something concrete about \$100 coming to a man's bank is a prize in the customer's mind at the end of a protracted period during which he has paid \$100 to furnish his home. It is a thing which the average man isn't going to risk losing because of mere carelessness on the part of his cashier. If he can't help it, if the sale is a large one—that is going to take a year or more to pay for—the customer is told that he has ten per cent of what he has already paid credited to him every six months. The customer is told that if he doesn't pay up he loses his ten per cent. We are of good faith and encourage him to continue in prompt payments."

SHIPPING

ALMANAC FOR ST JOHN, FEB. 22

High Tide... 8:47 Low Tide... 3:07

PORT OF ST. JOHN.

Sailed Yesterday

Schr. Martha Parsons, 465, Steel, for Casco Bay, N. S.

Arrived Today

Schr. Canadian Compressor, 3347, Macdonald, from Halifax.

Schr. Caribian Head, 2151, Campbell, from Belfast.

Cleared Today

Schr. Caribian, 4876, Hall, for Glasgow.

Schr. Caribian, 2987, Murray, for Newcastle and Letha via Portland.

Coastwise—Star, Empress, 612, Macdonald, for Digby.

Sailed Today

Schr. Brant County, 3180, Palmstrom, for Haver and Bordeaux.

Marine Notes

The steamer Canadian Explorer arrived in this port this morning from Liverpool. She will sail for London on February 28.

The steamer Caribian Head arrived in this port this morning from Irish ports.

The steamer Caribian will sail to Liverpool for Newcastle and Letha via Portland.

The steamer Brant County sailed early this morning for Haver and Bordeaux.

The steamer Canadian Explorer is due from Liverpool about Friday.

The steamer Caribian Head Corporation arrived at Halifax from St. John yesterday.

The steamer Canadian Trooper arrived at Liverpool from St. John on February 18.

The steamer Hastings County arrived at London from Halifax yesterday.

The steamer City of St. Joseph arrived at Genoa with a cargo of sugar from St. John on Monday.

The steamer Empress of France arrived at Madeira from New York on February 18.

The schooner Truro Queen, on route from New Brunswick and Nova Scotia, arrived at Liverpool yesterday.

The steamer Canadian Mariner will sail for Avonmouth tomorrow.

The schooner George George C. Hogg passed City Island on Sunday en route to this port.

The schooner Martha Parsons sailed last night for Liverpool, N. S., where she will load pulp for export.

The steamer Canadian Navigator is due from London on Friday.

The steamer Canadian Conqueror is due in port from Liverpool tomorrow night.

The steamer Keyingham is due in port from Letha.

The steamer Manchester Brigade is due in port from Manchester the day of the week.

Rotary District Conference

(Moncton Transcript)

At the regular meeting of the Moncton Rotary Club this noon in the Bransford Hotel, the following were present:

A. H. Lindsay presided.

The meeting was held at which arrangements for the district conference here in March were discussed. It looks as if the conference will be another outstanding Moncton success, as local Rotarians are going to put it over with all enthusiasm.

It is expected that some 350 will be in attendance. The club today discussed the project to stage the opera, Fra Diavolo, here on March 9, 10 and 11. The participants are now holding rehearsals, and the Rotary Club are to get behind this project. At the district convention the "Willing Workers" of the First Baptist Church will serve luncheon and a banquet.

Will Meet in Moncton

At a meeting of the Moncton district executive of the Maritime Religious Educational Council, Moncton, last night, arrangements for the district convention to be held in Moncton March 9, 10 and 11, were discussed. The principal speakers at the district convention will be Miss Harrison of St. John, daughter of Rev. Dr. Harrison, Moncton; Rev. W. C. Machum of Fredericton, and A. M. Gregg of St. John.

In Terms He Understood

An old sea captain was reproving his daughter for being out late in an automobile with that "hubby" as he called her beau.

"But father, we were beamed!" she explained. "You see, the wind died down in one of the trees and we had to wait until it sprang up again."

The Mill Cutting for the Famous

ALADDIN HEAD-CUT HOUSES

—IS DONE BY MURRAY & GREGORY, LIMITED—

In Aladdin Houses the wastage is cut away down, giving you a better house, which comes complete, ready to set up, with full directions for building which can be accomplished in much less time. This means a great saving.

For Particulars, Phone Main 3000.

MURRAY & GREGORY, LTD.

A Decade of Canadian Railway Development

"If mileage is to be taken as a measure of progress in railway development in a country like Canada," says D. B. Hanna, president of Canadian National Railways, in Canadian Machinery, "then an advance of 54 per cent has been made in the last decade."

Tonnage handled and passengers carried are measures of progress in a traffic sense, but the length of haul and journey must be considered as well as the mileage operated to get a recognized gauge of the density of traffic. Earnings and expenses must be considered. Earnings are affected by increases in freight rates and passenger fares; operating expenses by increases in wages and the costs of material. These in turn are affected in an economic sense by the carrying purchasing power of the dollar. Comparison of all these items, and some others, is, however, necessarily a part of any analysis of the situation. Some comparative figures for 1911 and 1920 follow. This is one of the most important of the changes of all these items, and some comparative figures for 1911 and 1920 follow. The changes of all these items, and some comparative figures for 1911 and 1920 follow. The changes of all these items, and some comparative figures for 1911 and 1920 follow.

	1911	1920
Mileage	22,440	34,106
Tons handled	79,884,282	127,386,463
Passengers	37,097,718	51,306,074
Gross earnings	\$188,738,494	\$401,538,867
Operating expenses	\$131,053,755	\$275,002,829
Net earnings	\$57,684,739	\$126,536,038
Pay roll	\$4,613,738	\$29,515,517
Operating ratio	69.4	67.17

Per Cent.

From the above table those who wish to deduct gloom may point out that the railways were better off in 1911 than they are today, measured by the operating ratio. But this conclusion would be the point of view of the national welfare. Nor should the very much lower percentage of the earnings available for a return on capital be regarded as a situation peculiar to Canada. In the United States the return on capital which was 6.1 per cent in 1911, has fallen to 3.2 per cent in 1920.

	1911	1920
Prince Edward Island	9.54	7.78
Nova Scotia	7.78	7.78
New Brunswick	3.89	3.89
Quebec	2.67	2.67
Ontario	2.67	2.67
Manitoba	2.67	2.67
Saskatchewan	2.67	2.67
Alberta	2.67	2.67
British Columbia	2.67	2.67
Other lines	2.67	2.67

The mileage has been absorbed by the large system as shown by the table above. Since 1911 68.8 per cent of the western provinces, and 66.8 per cent of the total lines has gone into the hands of the Canadian National Railways. The trunk Pacific, Nat. Trans-Canada, and other lines, have been absorbed by the Canadian National Railways.

It is seen from the two tables above that the mileage put into operation since 1911 68.8 per cent of the western provinces, and 66.8 per cent of the total lines has gone into the hands of the Canadian National Railways. The trunk Pacific, Nat. Trans-Canada, and other lines, have been absorbed by the Canadian National Railways.

The Canadian National Railways as a system dated from the time the operation of the Canadian Government Railways was placed under the control of the board of directors which the government appointed for the Canadian Northern Railway Company. This was done in September, 1915, after the completion of the acquisition of the C. N. R. capital stock. The management of the Grand Trunk Pacific was not taken over by the Canadian National Railways until 1920.

It is of course, impossible to say what greater progress could have been made since 1911 if the three railways which had been under one management, since that date. Ignoring this feature, however, we can compare the traffic handled in 1920 with the traffic handled in 1911. The traffic handled in 1920, which will give some idea of the traffic development of the lines now included in the National System.

Every Man Recognizes

the duty he owes to his wife and other members of his family to see that each one of them is provided for after his death as well as before, but in many instances omits to make such arrangements as will ensure his and their affairs being properly managed after his demise. The appointment of this Company as Executor and Trustee under your will will safeguard and relieve them of duties which might prove onerous to them. Interviews and correspondence invited.

The Canada Permanent Trust Company

PAID-UP CAPITAL, \$1,000,000.00

New Brunswick Branch, 63 Prince Wm. Street, St. John, N. B.

R. F. WRIGHT, Manager. T. A. McAVITY, Inspector.

ST. JOHN

Registration and Employment Office

161 Prince William St. Phone M. 3429

CAN YOU PROVIDE ANY WORK FOR A MAN OR WOMAN?

Registered at the above office are men and women of all trades and professions; also in general work of all kinds, city or country—

THEY ALL WANT WORK GET YOUR WORK DONE NOW

railways' operations are kept in the hands of capable railway officers and business men free from the same of political interference.

Use the Want Ad. Way

WOOD AND COAL

2 KINDS OF SOFT COAL YOU LIKE

Acadia Nut and Broad Cove.

Come nicely screened. Limited quantity of each. Prompt delivery. Order now.

Phone Main 3938

Emmerson Fuel Co. Ltd.

115 CITY ROAD.

Splendid Kitchen Coal

Good quality, well screened, \$10.50 per ton dumped, \$11.00 in bags.

Broad Cove Coal carefully screened, \$13.50 dumped, \$14.00 in bags.

D. W. LAND

Cornet Erin and Hanover Streets, Phone Main 1185.

Branch Office, 140 City Road, Open evenings M. 574.

COAL

AMERICAN ANTHRACITE All Sizes

SPRINGFIELD RESERVE GEORGE CREEK BLACKSMITH KENTUCKY CANNEL

A Wonderful Grade Coal

R. P. & W. F. STARR LIMITED

49 Smythe St. 159 Union St.

DRY WOOD

Choice Hard Wood for Grate. Perfectly Dry Kindling. Dry Soft Wood Slabs. Quarter Cord in Load.

City Fuel Co.

257 City Road Phone 468

SOFT COAL

You have no soot troubles with Broad Cove Soft Coal and it does not mat or coke when burning.

Consumers Coal Co., Ltd.

M. 1913 68 Prince William St.

Reserve Sydney Coal

Well Screened \$12.00 PER TON

L. S. DAVIDSON,

Phone Main 1813 27 Clarence Street

Soft Wood, Hard Wood

DRY, BEST QUALITY. Broad Cove, Victoria and Sydney Coals Well Screened and Delivered Promptly.

A. E. WHELFLEY,

228-240 Paragale Row.

Tel. M. 1227

If you want the best soft coal on the market, ask for a ton of our McBain Picton. After that you will burn no other coal.

Call Main 332.

CITY FUEL CO.

C. A. Clark, Mgr., 54 Smythe St.

GOOD SOFT COAL—BOUND COVE

Queen Special Nut Coal, Broad Cove. Prices right. Orders promptly attended to—North End Coal Yard—Phone M. 3808, 118 Harrison.

FOR SALE—DRY CUT WOOD, \$2.50 large truck—W. P. Turner, Hazen Street Extension. Phone 4710.

FOR SALE—DRY SLAB WOOD, C. A. Price, corner Stanley-City Road Main 4602. 8-3-1922

GUARANTEED DRY HARDWOOD, cut any length, \$3.00 per load. Splendid soft coal, \$10.00 dumped, \$10.50 barrel. Tel. Main 4407, S. Jones. 21218-2-23

FOR SALE—PHONED M. 2554 WILL save you dollars on Hard Coal to arrive. 21087-2-25