

up in ridges flatten back. The general dampness gives place to a torrid heat. Furniture solid enough before shows symptoms of falling apart.

Because wood and metal are what they are and subject to climatic changes, the one expanding with moisture, the other contracting when cold, the piano needs tuning. Don't imagine that because your piano has never been tuned you have saved money. You have not, you have probably impaired the musical ear of the child for whom you are buying music lessons, and have let your piano drop in pitch until several tunings will be required to correct it.

But this article is to speak of the varnish on the piano case checking, and this sudden change from the damp and clammy atmosphere that makes artificial warmth necessary, is one of the causes of varnish checking.

While the varnish on every piano checks, only about fifty out of a thousand persons make complaint of it. To each one of these in turn it seems to be a new experience, and one that troubles him until he learns and becomes used to the facts of the matter.

We venture to say that there is no such thing as a piano two years old, in any part of the country, that is not checked. Some show it more than others. The light-colored woods show it more than the dark ones, and it is more apparent in certain lights and at certain angles than others. A large majority of pianos stand in such places in the house that it is not readily seen. People often say that the piano is so and so many years old, and is not checked, but we never have found one of these pianos that did not show checks when examined in the right light. Black and dark mahogany pianos show the checking less than others because of the color. Bird's eye maple, figured birch, Hungarian ash, and figured walnuts show the checking more plainly than other woods.

The thicker the body of varnish, the clearer the varnish, the more lustrous and highly polished it is, the more distinctly the checks show. This is true for the same reason that a crack in heavy plate glass is more prominent than a crack in thin glass; there is more of the crack to show.

When one buys fine cutlery—for instance ivory-handled table knives—the warrant does not mean that the ivory handles will not turn yellow and crack under the ordinary conditions that accompany the use of table knives. The warrant would hold the manufacturer to real ivory; but that would mean ivory with all ivory's peculiarities.

If a piano were finished as a carriage is finished, or as furniture is finished, or with no varnish at all on it, it could rightly be claimed that the warrant called for something different: for a universal custom has established a different standard for the piano. Where varnish is used the piano is subject to both the advantages and the defects inherent in material and method. The clear lustre and high polish of piano varnish necessarily involves brittleness, and handsomely figured woods lend distinctiveness to the checking. Just as certain complexions, flawless if subjected to an unreasonable degree of care, become somewhat marred by freckles under the reasonable conditions of practical, every day life.

Nothing has ever been made as a varnish that will not check. It is just as sure to check in the course of a short time as the skin of a human face is sure in the course of time to put off the appearance of youth and take on that of age. It is not one instantaneously completed change—it begins immediately and never stops. We don't look on it as an imperfection in man that he shows his age in a natural way, nor that he bleeds when he is cut, nor that he is subject to freezing and sunstroke and every other vicissitude of life, because we are all familiar with the facts. Anyone who is familiar with varnish knows just as well that checking is a part of the nature of that article.

No one can buy or make varnish that shall have the

qualities of glass. No one can change the nature of the different forms of matter or procure skill that can conjure it out from under the laws of nature. No one can find wood and varnish which, being applied one to the other so that they adhere, will, both of them expand and contract equally and in the same direction under all changes of temperature and atmosphere. Varnish is more sensitive to the liability to expand and contract than wood; it is stuck fast to the wood on one of its surfaces. It must expand or contract with every change of temperature. It is a solid body in the three dimensions of length, breadth and thickness; a small fraction of an inch thick, a few inches wide, and several feet long. Something has to give! and the varnish is that thing; and the fine checks are in evidence. But checking of varnish is neither serious nor wrong. One may regret it, but no one is to blame. It is the nature of the article. Varnish is as sure to check as ice to melt in the ice-chest, for "it is made that way."

The fact is, a piano is primarily a musical instrument, but so far as case and varnish are concerned it is only cabinet work—household furniture—and it has no right, as such, to be exalted in any one's mind to any such position in the cloudland of unreason as to lead to the expectation that it isn't going to show the natural effects of time, of wear, and what is sometimes called "the inherent cussedness of matter."

Advocates Better Terms

"THE size of the down payment and the monthly instalments are of more concern to me just now," replied a retailer, when asked by the Journal as to his attitude on the "One price system." "I am ready at any time to commit myself to a definite arrangement of not less than twenty per cent. as the initial payment on a piano or player sale, and not less than three per cent. per month. This pays for the piano in less than thirty months, and is the only safe basis to do piano business at any time, and much more so under present conditions."

This dealer then ridiculed the ridiculously low figures accepted on piano sales, and which extend the credits to a ridiculously lengthy period. "I am safe in saying," said he, "that the average dealer gets no better payments now than he did when the cost of his goods was less and his margin of profits greater."

"Why urge pianos upon people on a basis of eight dollars a month when you can just as easily and regularly get payments of ten dollars? People who are buying pianos can pay down fifty dollars just as easily as they could pay twenty dollars down three or four years ago, and if they can't they shouldn't have the instrument."

"The curse of the trade is the low terms, and I believe nothing will get the business on a one price, self respecting basis as quickly as when we piano men have the backbone to sell on the safe and sane principles of not less than twenty per cent. down, and not less than three per cent. per month."

N. H. Phinney & Co., Ltd., Halifax, N.S., have opened up a branch store at 98 Gottingen Street.

On a recent visit to Canadian points, Mr. Thomas O'Grady, of the sales department of Lyraphone Company of America, New York, arranged with the George McLagan Furniture Co., Ltd., Stratford, to distribute Lyric records in Canada.

No man can be blamed for the natural endowment with which he is born—we can't all be the highest salaried man—but he can be blamed for not making the most of what he has; he can be blamed for not trying.