

SHOPS YOU OUGHT TO KNOW

Designed to Place Before Our Readers the Merchandise, Craftsmanship and Service Offered by Shops and Specialty Stores

AUTO STORAGE
WIRE STALLS, FLOOR SPACE TO Let. Cars Washed, Repaired, day and night. Thomson's 55 Sydney, Main 603.

BABY CLOTHING
BABY'S BEAUTIFUL LONG Clothes, daintily made of the finest material; everything required; ten dollars complete. Send for catalogue. Mrs. Wofford, 672 Youngs street, Toronto. 11-1-1921

BARGAINS
PREPARE FOR COOL NIGHTS—Blankets and Comforters, White Spreads and Sheetings at Wetmore's, 59 Garden street.

FORD CAR OWNERS TRY A LIBRARY
Ford Spark Intensifier, makes your car start easy, makes old plugs like new; more power and speed. Locates ignition trouble. Lipsett's Variety Store, corner Brunswick and Exmouth streets.

CONTRACTORS
C. KELLY, CARPENTER AND Builder, Jobbing attended to. Phone 3887-11. 1878-10-27

CHIMNEY SWEEPING
J. B. WATTS, THE EXPERT CHIMNEY Sweeper and property repairer. Ask your dealer for Watts' Magic Soot Eater. Phone 2981-21. 12283-11-13

ENGRAVERS
F. C. WESLEY & CO., ARTISTS and engravers, 59 Water street. Telephone M. 982.

HATS BLOCKED
LADIES' BEAVER, VELLOR and felt hats blocked in the latest style. Mrs. T. R. James, 280 Main street, opposite Adelaide street.

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

MARRIAGE LICENSES
WASSON'S DRUG STORES ISSUE Marriage Licenses. Hours, 8:30 a.m. till 10:00 p.m.

MEN'S CLOTHING
MEN'S CLOTHING—WE HAVE now in stock a full line of men's and young men's overcoats for winter wear. Ready-to-wear Clothing, 182 Union street.

MONEY ORDERS
BUY YOUR OUT-OF-TOWN SUPPLIES with Dominion Express Money Orders. Five dollars costs three cents.

MUSIC LESSONS
CORNET INSTRUCTION, FRANK G. Loveley, Cornetist, Imperial Theatre, 177 Pitt street. Phone 446-11. 18938-10-25

PIANO MOVING
PIANOS MOVED BY AUTO. Furniture moved to the country. General cartage; reasonable rates. Arthur S. Stockhouse. Phone 314-21.

PHOTOGRAPHIC
SWEET SIXTEEN COMES ONCE IN life. Why not keep that sweet face always by having your photograph taken? Victoria Photo Studio, 40 King Square, St. John, N. B.

PICTURE TAKEN DAY OR NIGHT
rain or shine while U wait. Films developed and printed quick-clear, reasonable price. We enlarge any photographs, 48 King Square, St. John, N. B. Phone 1598.

PLUMBING
GORDON W. NORRIS, PLUMBER and Heater, Jobbing given prompt attention. Telephone 2000-31, 154 Waterloo street.

RAINCOATS REPAIRED
WE REPAIR ANYTHING IN waterproof clothing; work guaranteed. Maritime Waterproof Clothing Co., 44 Sydney street, St. Malachi's Hall. 12-18.

REPAIRING
UMBRELLAS REPAIRED AND RE-covered, 578 Main street. 18753-11-3

FURNITURE REPAIRING AND UP-BALSTING
267 Union. Phone 915-11.

SECOND-HAND GOODS
WANTED TO PURCHASE—GENTLEMEN'S cast off clothing, fur coats, jewelry, diamonds, old gold and silver, musical instruments, bicycles, guns, revolvers, tools, etc. Best prices paid. Call or write H. Gilbert, 18 Pitt street. Phone 2092-1

WANTED TO PURCHASE—GENTLEMEN'S
cast off clothing, boots, fur coats, jewelry, musical instruments, bicycles, guns, revolvers, tools, etc. Highest cash prices paid. Call or write L. Williams, 16 Dock street, St. John, N. B., Phone Main 4439.

WANTED TO PURCHASE—LADIES'
and gentlemen's cast off clothing, boots, jewelry. Highest cash prices paid. Dependable service. Call or write to 641 Main street; Main 4372, Dominion Second Hand Store, St. John, N. B. t.f.

WANTED TO PURCHASE—LADIES'
and gentlemen's cast off clothing, boots, jewelry. Highest cash prices paid. Dependable service. Call or write to 641 Main street; Main 4372, Dominion Second Hand Store, St. John, N. B. t.f.

WE PAY HIGHEST CASH PRICES
for Second-Hand Goods. Phone 2984-11, 578 Main street.

SILVER-PLATERS
GOLD, SILVER, NICKEL, BRASS and Copper Plating. Automobile parts made as good as new, 24 Waterloo street, J. Grouncie.

SNAPSHOTS FINISHED
SEND ANY ROLL OF FILM AND 50c to Watsons, St. John, N. B., Box 1843 and have a set of very best pictures, glossy finish. Work returned postpaid.

WATCH REPAIRERS
DIAMONDS BOUGHT AND SOLD. Watch and Clock Repairing a Specialty. G. D. Perkins, 48 Princess street.

RINGS, WATCHES, CLOCKS FOR SALE
watch repairing, seven years in the watch factory. G. B. Haggard, 67 Peters street. t.f.

W. BAILEY, THE ENGLISH, AMERICAN and Swiss expert watch repairer
188 Mill street (next Hygienic Bakery).

FINANCIAL

NEW YORK STOCK MARKET.
(J. M. Robinson & Sons, members Montreal Stock Exchange.)
New York, Oct. 23.

Am Sumatra	86 1/2	86 1/2
Am Locomotive	96	96 1/2
Am Can. Pac.	59 1/2	59 1/2
Am Smelters	59 1/2	59 1/2
Am Tel. and Tel.	100	99 1/2
Am Woollen	71 1/2	71 1/2
Anacosta Mining	50 1/2	50 1/2
At. and S. P.	88	88 1/2
Brooklyn R. T.	11 1/2	11 1/2
Bolt and Ohio	46 1/2	46 1/2
Baldwin Loco	114 1/2	114 1/2
Butte & Superior	16	16
Beth Steel	70 1/2	70 1/2
Chino Copper	25	25 1/2
Gen Motors	17 1/2	17 1/2
Can Pac.	125 1/2	125 1/2
Cent Leather	41	40 1/2
Cruible Steel	129	129
Erie	18 1/2	18 1/2
Gen Motors	17 1/2	17 1/2
Gr. North Pfd.	87 1/2	87 1/2
Inspiration	43 1/2	43 1/2
Int'l Mar. Com.	18 1/2	19
Int'l Harb.	70 1/2	71
Indust. Alcohol	82 1/2	83 1/2
Midvale Steel	38	38 1/2
Maxwell Motors	24	24 1/2
Mex. Petrol.	106 1/2	107 1/2
North Pacific	89 1/2	89 1/2
U. S. Rubber	36	36 1/2
New Haven	32 1/2	33 1/2
Pennsylvania	43 1/2	43 1/2
Port. Ariz.	52 1/2	52 1/2
Port. Ariz. Pfd.	59 1/2	59 1/2
Reading	93 1/2	97
Republic I & S	42	42 1/2
St. Paul	18 1/2	18 1/2
South Pacific	98 1/2	99 1/2
Studebaker	58	58 1/2
Union Pacific	128 1/2	128 1/2
U. S. Steel	88 1/2	88 1/2
U. S. S. Rubber	36	36 1/2
Utah Copper	57 1/2	58
Westing Electric	87 1/2	87 1/2
Willis Overland	10 1/2	10 1/2

THE EXCHANGE RATE

III.—What Controls It?

IN No. II. of this series we explained why foreign dollars in a banker's hands are merely an evidence of indebtedness, a commodity to be bought or sold.

In order to make use of the credit these represent, he must first exchange them for the currency of his own country and this he does by sending them to a bank in the country in which they were issued. This means not only the labor of counting and sealing the parcel, but the cost of postage and the premium for insuring it against loss on the way.

The Bank to which he sends it must either remit payment for the foreign dollar in gold (the intrinsic value of pure gold being equal in all countries) or by express charges and insurance on the parcel, or if the bank has a credit balance in the country from which the foreign dollars came, it may give a cheque against that balance to the sending banker.

It was to avoid this cumbersome, risky and unsatisfactory way of settling international debts by the transfer of gold that the system of Bills of Exchange was brought into use, and we will try to explain that system next week.

THE CANADIAN BANK OF COMMERCE

Capital Paid Up \$15,000,000.
Reserve Fund \$15,000,000.

This series, when completed, will be published in pamphlet form. If you desire a copy, write to our Head Office, Toronto.



The Fourteen Points of Window Decorations.

1. Window glass should be so clean inside and out that a store would stake its reputation on it.
2. The woodwork, floor coverings, etc., should be made to bring a lot of business by receiving the careful treatment they deserve.
3. It is much easier to make a display with one or two or three related objects than with a miscellaneous assortment.
4. Simplicity is the key to success in window display work.
5. Size is not the most important thing about a show window; it is the larger one that gets results as well as a larger one.
6. Windows should be well lighted with the proper lamps and shades.
7. Do not fill a large window with small objects unless you group them and allow space enough to have each group stand out well by itself.
8. Group only articles that go well together.
9. Every window should have a background which serves to make the display stand out and gives an opportunity to properly illuminate the display.
10. Windows should be illuminated at night. Many people who would not see them during the day.
11. Pedestals in convenient heights and shades serve to raise a display of the floor and out of the mediocre class. Suitable height for pedestals for electrical goods stores are twelve, eighteen, twenty-four and thirty inches. A convenient size for glass for window is about twelve by twenty-four inches.
12. Every display should have at least one descriptive card or poster to get your message over quickly to the less discerning.
13. Displays should be timely and advantage taken of every holiday and event.
14. Money put into show windows pays the largest return of any form of investment.
15. All the money, time and intelligent effort put into window display pay big in dollars and cents and a growing business.

THE PROVINCIAL HOSPITAL, N.B.

TENDERS FOR SUPPLIES.

Sealed tenders, addressed to the undersigned, will be received until noon on the 28th October, 1920, at the Provincial Government rooms, 108 Prince William street, St. John, for supplying the following to The Provincial Hospital, Lancaster, St. John, N. B., during the three months ending January 31st, 1921:

GROCERIES.

- 80 lbs. Baking Powder, per lb.
- 8 lbs. Barley, per bag of 98 lbs.
- 800 lbs. Cornmeal, per bag of 98 lbs.
- 100 lbs. Flour, per bbl. of 196 lbs.
- 200 lbs. Lard, per lb.
- 400 gals. Molasses, per gal.
- 24 lbs. Mustard, per lb.
- 50 lbs. Rolled Oats, per bbl. of 180 lbs.
- 25 lbs. Pepper, per lb.
- 500 lbs. Rice, per lb.
- 5 bags coarse Salt, per bag of 186 lbs.
- 5 bags fine Salt, per bag of 186 lbs.
- 5,000 lbs. Yellow Sugar, per lb.
- 1,000 lbs. Tea, per lb.
- 800 lbs. Coffee, dried, per lb.
- 200 lbs. Prunes, per lb.
- 400 lbs. Raisins, per lb.
- 35 bush. Beans, per bush.
- 8 doz. canned Corn, per doz.
- 10 doz. canned Tomatoes, per doz.
- 8 bags Split Pease, per bag of 98 lbs.
- 4 cases Dutch Cleanser, per case.
- 4 cases Pearline, per case.
- 20 boxes P. Y. Soap, per box.
- 7 boxes Castle Soap, per box.
- 276 lbs. Chewing Tobacco, per lb.
- 276 lbs. Smoking Tobacco, per lb.
- 50 lbs. Citron Peel, per lb.

BREAD.

- 400 loaves, daily, of white, fresh bread, in 1 1/2 lb. loaves, such as are ordinarily supplied to the trade, per loaf.

BUTCHERS' MEAT.

- 10,000 lbs. Beef, in fore and hind quarters, per lb.
- 2,200 lbs. Mutton, in whole carcasses, per lb.
- 5,000 lbs. Veal, in whole carcasses, per lb.

COAL.

- 1,000 tons Soft Coal, run of mine, per ton.
- 500 tons Soft Coal, split, per ton.

W. E. POSTER, Chairman of Commissioners. St. John, October 19, 1920. 18711-11-1

VIEWPOINT OF RETAIL TRADE

(New York Evening Post.)

The retailer has a lot of advice coming his way these days from both jobbers and consumers. The jobber is urging him to cut prices and clean his shelves, and the recipient of these suggestions does not regard this counsel as wholly disinterested. The consumer gives him advice by deeds rather than by words, indicating what he thinks should be done by simply withholding his patronage.

"You marked your goods up when prices were advancing and pocketed big profits. Now, when the prices are falling you must pursue the opposite course, even though you did buy in a high market. It's a poor rule that does not work both ways." This is the sum and substance of what the retail merchant is now having dinned into his ears.

On the other hand, when a drop is announced in wholesale prices he is subjected to immediate pressure from the buying public to make a corresponding cut in his high-priced stocks. While the rule should work both ways, it seems to work more quickly in one direction than the other.

The recent drop in wholesale prices, therefore, has resulted in something like an endurance test between retailers and their customers, and as a result the expected fall trade has not been so pronounced as it still holds out and hoping that the approach of severe weather will make the buyers a little less reluctant to lay in their winter supplies.

Why Buyers Wait.

Merchants who are despondent over the reluctance of the consumer to make his fall purchases at present price levels sadly recall the eagerness with which the buying public responded a year ago to the admonition: "You'd better buy now; it will cost you more next week." This recollection, however, ought really to aid them in accepting the present situation philosophically. Conditions today only illustrate the workings of the law of compensation. If people buy quickly to forestall higher prices, they will surely postpone buying when prices strike the downward grade.

Easy Money in Sight?

The farmers who are making such a vigorous fight for better credit are slow to the South this is ascribed to the present condition of the cotton market, though the complaint there is not so pronounced as it is in the East and West. Railway congestion, causing goods to remain in transit for two or three months, is also regarded as a contributing factor. Many mercantile houses have a rule that bills are not to be paid until delivery is made and each item has been carefully checked, and therefore the greater the congestion of freight the slower will be the consignee's pay.

Gravel Roofing

Galvanized Iron and Copper Work for Buildings. Repair Work Promptly Attended to. Vaughan & Leonard 11 Marsh Road Phone M. 2879-41

SHIPPING

ALMANAC FOR ST. JOHN, OCT. 22. A.M. High Tide... 8:15 Low Tide... 2:26 Sun Rises... 6:08 Sun Sets... 5:20

CANADIAN PORTS.

Montreal, Oct. 22—Arrd, strs Canadian Miner, St. John's (Nfld); Canadian Victor, Liverpool; Altrium, Gibraltar; Trevalgan, Newport. Sld, strs Canadian Beaver, British West Indies; Krubane Head, Belfast; Iskra, Italy; Pretorian, Glasgow; Cairnvalona, Glasgow. Connelton, Oct. 20—Cld, schr Victoria Chimes, Buchanan, Bar Harbor via Georgetown, P. E. I., with shingles. Halifax, N. S., Oct. 22—Sailed, strs Batsford, Arvonmouth; str Kanawha, London; str Canadian Observer, Montreal. Arrived, str Saxonia, London.

MARINE NOTES.

The four-masted schooner Harry A. McLennan has arrived at New York from Apple River, via St. John, with a cargo of spruce plumb. Messrs. Nagle & Wigmore are the local agents.

Ontario Fuel Administrator. Toronto, Oct. 23—H. A. Harrington, former fuel controller, has been appointed fuel administrator for Ontario. He has the right to put retail coal merchants under license.

Think Before You Spend

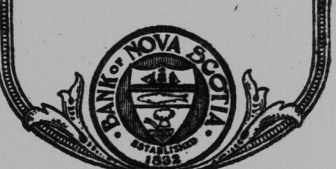
Before you spend \$5.00 per month needlessly, remember that \$5.00 deposited each month in our Savings Department will in ten years amount to \$697.17.

Begin the regular savings habit to-day.

Paid-up Capital \$ 9,700,000
Reserve \$ 18,000,000
Resources \$ 220,000,000

THE BANK OF NOVA SCOTIA

J. M. Stevenson, Manager, St. John Branch, 240-242 Main Street, St. John, N. B. Branches: Sydney, Miramichi, Moncton, Fredericton, Antigonish, Pictou, New Brunswick, and other places.



Business which are temporarily embarrassed.

A further indication that money will soon be more plentiful is the marked tendency among shrewd investors to place their funds in good long-time bonds, now obtainable at prices which in view of the expected decline in interest rates, will make them a very profitable investment.

WOOD AND COAL

Emmerson Fuel Co.

—For— GOOD SOFT COAL Well Screened Phone M. 3938 115 CITY ROAD

Soft Coal

RESERVE AND SPRINGHILL

We recommend customers using Soft Coal to buy now and insure getting prompt delivery.

R. P. & W. F. STARR, Ltd. 49 Smythe Street 157 Union Street

Soft Coal

Promptly Delivered

McGivern Coal Co.

C. Arthur Clark Phone M. 42 A. Douglas Clark 1 Mill Street

Soft Coal

PRICES RIGHT. APPLY A. E. WHELPLEY 226-240 Paradise Row Phone Main 1227

The Colwell Fuel Co., Ltd.

Bituminous and Bunker Anthracite Coal Phones West 90 or 17

NICE DRY KINDLING

In Uniform Bundles. Best in the City. WILSON BOX CO. 10-29 Lf.

WOOD DRY BOARD-ENDS

\$2.00 Per Truck Load To Make Room for Lumber Phone 3471-11

FOR SALE — DRY KINDLING. Telephone Main 6, ring 41, or call at 173 Main street. 18978-10-30

SOFT COAL

ORDER NOW. PROMPT DELIVERY O. E. LOCKETT MAIN 4542. 10 BRITANN ST