

## SHOPS YOU OUGHT TO KNOW

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

### AUTO STORAGE

SPACIOUS QUARTERS FOR LIVE and Dead Storage at moderate rates. Now available in steam heated garage. Imperial Motor Co., 296-300 Union St. 1924-11-28

AUTOMOBILES STORED, \$4 month; overhauling done by contract; cars always ready. At Thompson's, 5 Sydney; Phone 668.

### BABY CLOTHING

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

### BARGAINS

UBBERS TO FIT ANY BOOTS, At Wetmore's, Garden street, where you will find ends of fashions.

OW IS THE TIME TO LINE YOUR Store with Foley's Fire Clay. Will set for years. We have it, 4c. pound. Core-Pipe, Elbow, Coal Hods, Fire Saws, Dumpers, New Buck Polish, Lip-Smoothers, etc. Write for catalogue, it's Variety Store, corner Brussels and Amouth streets.

### DANCING

DAVIDSON'S DANCE ORCHESTRA, open for engagements. Ring M. 2996. Inaugurate at the "Studio" every Saturday night. 1920-11-24

### ENGRAVERS

C. WESLEY & CO. ARTISTS and engravers, 69 Water street. Telephone M. 984.

### HATS BLOCKED

ADIES' BEAVER, VELOUR and felt hats blocked in the latest style. T. H. James, 292 Main street, opposite Adelaide street.

### IRON FOUNDRIES

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

### MARRIAGE LICENSES

ASSON'S DRUG STORES ISSUE Marriage Licenses. Hours, 8:30 a.m. to 10:30 p.m.

### MEN'S CLOTHING

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

### MONEY ORDERS

DOMINION EXPRESS MONEY Order for five dollars costs three cents.

### PIANO MOVING

ANOS MOVED BY AUTO. Furniture moved to the country. General tags, reasonable rates. Arthur S. Eckhouse. Phone 814-21.

### PHOTOGRAPHIC

AKE YOUR XMAS GIFTS PERSONAL. Portraits will solve the problem, as gifts they are always appreciated. Come early. 1921 styles ready today. Victoria Studio Co., 40 King Square, St. John, N. B.

ICTURE TAKEN DAY OR NIGHT, rain or shine under U. W. light. Finest development and printing, quick, clear, reasonable price. We enlarge any photograph, 5 King Square, St. John, N. B. Phone 998.

### PLUMBING

ORDON W. NOBLE, PLUMBER and Heater, Jobbing general plumbing. Telephone 2000-31, 154 Water street.

### AINCOATS REPAIRED

REPAIR ANYTHING IN waterproof clothing; work guaranteed. Lifetime Waterproof Clothing Co., 44 Sydney street, St. John's Hall. 12-18.

### REPAIRING

URNITURE REPAIRING AND UPOLSTERING, 267 Union. Phone 914-11.

### SECOND-HAND GOODS

WE PAY HIGHEST CASH PRICES for Second-Hand Goods. Phone 2384-11. 78 Main street.

WANTED TO PURCHASE—GEN- tlemen's cast off clothing, boots, must- i instruments, jewelry, bicycles, guns, volvers, tools, etc. Highest cash prices paid. Call or write Lampert Bros., 535 Main street. Phone Main 2384-11.

WANTED TO PURCHASE—LADIES' and gentlemen's cast off clothing, boots, hats, jewelry, musical instruments, bicycles, guns, tools, etc. Highest cash prices paid. M. Lampert, 46 Dock street. Phone 4176.

## Thoughtless Spending

brings only superficial pleasures which soon pass and are forgotten.

Thoughtful people are checking unnecessary expenses and opening savings accounts where their money will constantly grow and will bring contentment and security in the future.

Full-paid Capital \$ 9,700,000  
Reserves 18,000,000  
Resources 230,000,000

## THE BANK OF NOVA SCOTIA

J. H. Stevenson, Manager, St. John Branch, 100 Water Street, St. John, N. B. Branches: Sydney, Miramichi, Moncton, Fredericton, Halifax, and other cities in the Maritimes.

ish firm on the train an American banking firm had closed the deal, and we were beaten. When I return to England I will produce authenticated cases and will furnish English business men with an illuminating and instructive account of conditions and opportunities in Britain's finest dominion and I will in my report emphasize the necessity for British industries to have branch offices and factories on the job, so that we will not in future be beaten within our own Empire."

## USE The Want Ad Way

## THE EXCHANGE RATE

### VII.—What Controls It?

WE have shown in former issues of this series that currencies, outside their own countries, are commodities, not money; the advantage of Bills of Exchange over gold for making settlements and the effect of the Trade Balance on the Exchange Rate. In our last article, we explained the influence of the Inflation of the Currency. We will now deal with the effect of the second of the War Finance measures, the Restriction of the Export of Gold.

Before the War, except during the greatest financial crises, paper currencies of the chief countries could be redeemed in gold on demand, and the gold could be sent to another country.

The fact that this was possible had great controlling influence on fluctuations in exchange, for when the premium on a Bill of Exchange on any country rose above the cost of shipping an insured shipment, gold reserves were made by shipments to countries where our paper money was at a discount, usually were restored by the purchase of gold in countries where our paper money was at a premium. The range of the rise and fall in exchange was thus kept within comparatively narrow limits.

When war broke out, however, all the belligerents prohibited the export of gold in order to retain as large reserves as possible for their future financing.

The principal controlling factor in the exchange market was therefore withdrawn, and the price of Bills of Exchange depended chiefly on whether the amount offered exceeded, or was less than the demand.

In our next issue, a week from to-day, we shall touch upon some other influences on the exchange value of the dollar which, have so far been omitted.

## 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.

## ST. JOHN TRANSPORTATION, LIMITED

PHONE 4500

Transfer Trucking

Furniture Moved

OIL GASOLINE

50 CLIFF STREET

11-24

USE The Want Ad Way

## FINANCIAL

### NEW YORK STOCK MARKET.

(J. M. Robinson & Sons, Members Montreal Stock Exchange.)

New York, Nov. 20.

	Prev.	Open.	Noon.
Am Sumatra	67 1/2	67	67 1/2
Am Car and Fdry	120 1/2	120 1/2	119 1/2
Am Locomotive	80 1/2	80 1/2	81
Am Beet Sugar	52	51	51
Am Can	23 1/2	23 1/2	23 1/2
Am Steel Fdries	26	26	26
Am Smelters	48 1/2	48 1/2	48 1/2
Am Woollens	63	63	63 1/2
Anacosta Min	87	87	87 1/2
At, T and S Fe	82	82 1/2	82 1/2
Brooklyn R T	12 1/2	12 1/2	12 1/2
Balt & Ohio	86 1/2	86	86 1/2
Baldwin Loco	98 1/2	98	98
Butte & Sup	11 1/2	11 1/2	11 1/2
Beth Steel	52 1/2	52	52 1/2
Chino Copper	30 1/2	30 1/2	30 1/2
Ches and Ohio	61 1/2	61 1/2	61 1/2
Col Fuel	82	82 1/2	82 1/2
Reading R T	72 1/2	72 1/2	72 1/2
Gen Motors Cert	114	115	115 1/2
Inspiration	32 1/2	32	32 1/2
Ind Mar Com	18 1/2	18 1/2	18 1/2
Ind Mar Pfd	48 1/2	48 1/2	48 1/2
Indust Alcohol	67 1/2	67 1/2	67 1/2
Midvale Steel	81 1/2	81 1/2	81 1/2
Reading	72 1/2	72 1/2	72 1/2
Mex Petrol	153	152 1/2	152 1/2
Northern Pacific	82 1/2	82 1/2	82 1/2
N Y Central	73 1/2	73 1/2	73 1/2
Pennsylvania	40 1/2	40 1/2	40 1/2
Pierce Arrow	21 1/2	20 1/2	20 1/2
Pan-Am Petrol	84 1/2	84 1/2	84 1/2
Republic I & S	65 1/2	65	65
St Paul	102 1/2	102 1/2	102 1/2
Studebaker	42 1/2	41 1/2	41 1/2
Union Pacific	118	117 1/2	117 1/2
U S Steel	38 1/2	38 1/2	38 1/2
U S Rubber	59 1/2	59 1/2	59 1/2
Utah Copper	50	50	50
Westing Electric	41	41	40 1/2
Willys Overland	7 1/2	7 1/2	7 1/2

### MONTREAL TRANSACTIONS.

(J. M. Robinson & Sons, Members Montreal Stock Exchange.)

Montreal, Nov. 20.

Royal Bank—25 at 100.	
Brazil—150 at 85.	
Brompton—20 at 60, 125 at 60 1/2, 100 at 60 1/2.	
Canada—25 at 29.	
Cement—25 at 56.	
Bell—3 at 101.	
Dominion Steel—225 at 47.	

## If Your Beard Is Very Tough

a Square Top or slightly Oval Top Lather Brush will soften it better than a brush with the "French Dome" top.

You can get all these shapes in the 200 different styles in

TRADE MARK  
LATHER BRUSHES.

Ask your Druggist, Hardware or Department Store to show you the Simms Lather Brushes—you'll know the genuine by the trademark on the handle.

T. S. SIMMS & CO. LIMITED  
Head Office: ST. JOHN, N. B.  
MONTREAL TORONTO LONDON  
Makers of Better Brushes for 54 Years.

Converters—51 at 60.  
Ogilvie—200 at 100.  
Laurie—150 at 91 1/2, 25 at 91, 50 at 91 1/2.  
Power—25 at 78 1/2.  
Cannons—10 at 80.  
Powers—25 at 78 1/2.  
Ships—14 at 80.  
Abitibi—25 at 87 1/2, 180 at 87, 25 at 87 1/2.  
Quebec—50 at 21.  
Spanish—35 at 82, 50 at 81 1/2.  
C. G. E.—110 at 93.  
Steel Corvay—100 at 60.  
Sugar—80 at 22.  
Wayagamack—25 at 103, 25 at 102, 125 at 100, 10 at 100 1/2, 50 at 100 1/2, 150 at 100 1/2.  
Brew—10 at 92 1/2.  
Textile—10 at 81.  
Spanish Pfd—80 at 86, 25 at 86 1/2, 5 at 86 1/2.  
Cement Pfd—10 at 90 1/2.  
Car Pfd—25 at 77.

## Trade Reviving

Indications are not lacking that Toronto's buying public is heeding the best of the merchants' advice to get their Christmas shopping early, and in November, if possible. The approach of the holiday season, along with the drop in temperature, has brought about a material improvement in the retail trade.

Shopping is now becoming more general during the earlier hours of the day, and street cars comfortably filled with women shoppers is a common sight these mornings. In fact, it has become quite noticeable this week. More better news is also apparent on the part of the merchants to attract trade, and all indications go to show that, whereas the trade during the past few years has been more or less of a sellers' market, it is now turning into a buyers' market. Unique are some of the methods that are utilized by the city's progressive merchants to induce buying. One big store which at the present time is making a strong bid for the Christmas trade by toys has placed toy departments on every floor of the store. Back of this is apparently the idea that the children will persist in visiting every section of the store where there are playthings, and the long-headed managers hope thus to spread business to other departments.

Preparations have been made in an extensive way to meet the holiday trade, and the general opinion is that a gain will be shown. Even if conditions fall have not been as good as the retail settlements expected or would like to have seen, they have now prepared with general stocks for an even better than usual holiday demand. No more than any other year do they anticipate that the buying will run more than usual the useful class of gifts. To be sure, there will be the useful gifts as usual, but store managers do not foresee any drop in the quality of the purchases. Some of the merchants are claiming that the retail trade is being injured by the luxury tax. While the arrival of cold weather has undoubtedly helped business, some merchants say that the improvement is not as great as is looked for, and they blame it on the luxury tax and the propaganda for lower prices.

## COMPLAIN OF DIFFICULTY IN GETTING UNDERWEAR

An Ontario wholesale dry goods house complains about inability to get orders for underwear that has been on order for nine or ten months. A letter from the wholesaler to the manufacturer of underwear, and the reply that to which are self-explanatory are in part as follows:

"We beg to enclose you a little memorandum which we think will make you ashamed of yourselves. It is really painful to us to have to write to our customers who bought goods from us last January and February, and to say that we cannot fill their orders because we have not as yet received goods from the manufacturers. Every mail brings complaints about delay in delivery and demanding that we ship at once. We enumerate below a few of the serious reports on each line, so that we can give our customers some intelligent information. Kindly ask your dealer to give this his immediate attention and report as requested."

The reply from the manufacturers was as follows: "We acknowledge receipt of your letter, and feel you are handing it to us pretty strong when you mention 'we ought to be ashamed of ourselves' regarding deliveries. You must observe the situation this year has been beyond human control. We did everything within our power to get orders, but it was absolutely impossible for us to do so. However, we are pleased to say we now have every machine in the mills filled and production from now on should be normal. We should feel the result of this immediately. In fact we have done so."

## AUCTIONS

F. L. Potts, Real Estate Broker, Auctioneer, Office and salesroom 96 Germain street.

I am instructed to sell at Public Auction, Saturday night, 7:30, and every night next week at 123 Brussels street, stock consisting of cups, saucers and shaker blankets, silks of all colors; also poplin silk in all shades, and silk velvets, all colors; men's woolen socks, men's, women's and children's sweaters. Yard goods of all kinds. Fancy soaps. Shirt waists and goods of all kinds.

Furniture, Furniture, etc. Removed to Our Salesroom for Convenience of Sale. BY AUCTION. I am instructed to sell at salesroom, 96 Germain street, on Tuesday afternoon, the 23rd inst., commencing at 2:30 o'clock, following is a partial list of goods to be sold: One handsome hand-carved three-piece walnut bedroom suite, box spring and hair mattress, 2 arm and 6 solid oak dining chairs and sofa. Engravings Wellington and Blucher; Soldiers Dream, Highland Harvest, Between Love and Honor, Scotland Forever, English upright piano, makers Collard and Collard, M. T. table, vases, china cups and saucers, granite and kitchen ware, plated dinner and tea knives, gas ranges, also three part chests tea and one high desk.

Twenty small round ice cream tables and 40 iron framed chairs; also quantity of S. F. Ice Cream dishes. BY AUCTION. at salesroom, 96 Germain street, on Tuesday afternoon at 3 o'clock.

ESTATE SALE. Lady's 3-stone diamond ring, 14-karat gold watch, pearl necklace, 1-2 doz. sterling silver knives, forks and spoons, 1-2 doz. Sheffield knives, one large cut-glass bowl, one cut bonbon. BY AUCTION. at Salesroom, 96 Germain street, Tuesday afternoon, 23rd, at 3:30 o'clock.

Household Furniture at Residence. BY AUCTION. I am instructed to sell at residence No. 196 Princess street, on Thursday morning, Nov. 25, at 10 o'clock, the contents of house consisting of parlor, halls and bedroom furnishings.

Exceptional Real Estate Bargain. Three family houses, each flat containing large living room hall with three bedrooms, front dining room, kitchen and bath room opening off. All modern improvements.

FURNITURE To Our Customers. We are selling each week furniture from storage. We would advise you to take advantage of the present market to dispose of your household furniture.

PREPARE FOR THE SLUSHY weather. 100 pairs new military rubbers; heavy, \$1.00 per pair while they last.

ARNOLD'S GREAT AUCTION Sale will start Saturday, Nov. 20th, at 7:00 a.m. at our new store, 137-139 Brussels street. Everything new, new store, new goods, new auctioneer, \$10,000 stock to be sold at public auction. Ladies' and children's hosiery, undersuits, men's and boys' sweaters, socks, caps, leather gloves and mitts; ladies' sweaters, middie, silk waists, shaker flannel, art muslin, cretonnes, shaker blankets, white and grey cotton, black and colored velveteens, toweling, dress goods, cloth for suits and coats, children's knitted caps, men's and boys' fleece lined shirts, stationery, cups and saucers, plates, ornaments, dolls, toys, fancy goods, soaps, brushes, crocheted ware and hundreds of useful articles. This is your opportunity to save. Sale will continue every night until entire stock is sold.—T. K. Gibbons, Auctioneer.

## SHIPPING

ALMANAC FOR ST. JOHN, NOV. 20.

High Tide... 5:58 Low Tide... 12:00

PORT OF ST. JOHN. Sailed Yesterday.

Str Millais, Liverpool via Sydney.

CUT GOVERNMENT BILLS. BLAMED IT ON DOG.

Attempted Fraud Is Discovered by Sharp Chicago Detective.

Chicago, Nov. 20.—Isaac Hirsch recently made affidavit to Government officials that his dog, Julius being hungry, had chewed up a number of greenbacks, a total of about \$1,000. Isaac enclosed remnants of a number of the bills and asked that he be given new ones in place of them. Captain Porter, head of the Secret Service for this district, after forth to interview Isaac. He took with him the remnants of the bills, the dog, which sniffed and then backed away. He would have nothing to do with the

## WOOD AND COAL

Good Soft Coal Well Screened. Phone Main 3938. Emmerson Fuel Co. 115 CITY ROAD

COAL R. P. & W. F. STARR LIMITED 49 Smythe Street. 157 Union Street.

Soft Coal Broad Cove Coal. Reserve Sydney. Promptly Delivered. McGivern Coal Co. Phone M. 42. 1 Mill Street.

WELL SCREENED SOFT COAL and Dry Soft Wood 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

WOOD DRY BOARD-ENDS \$2.00 Per Truck Load To Make Room for Lumber Phone 3471-11

NICE DRY KINDLING In Uniform Bundles. Best in the City. WILSON BOX CO. Phone West 99. 10-20 t.f.

FOR SALE—BROAD COVE COAL in stock. Orders promptly delivered. R. J. Porter, Main 484-11. 18761-11-20

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