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ASHES REMOVED. PHONE MAIN 8588-42. 16400-10-8.

AUTO SERVICE

TAXI SERVICE, OIL, GASOLINE. Royal Auto Service and Supply Station. Up-to-date cars supplied for all occasions. All calls receive prompt attention, night or day. Service station at Paddock street, Phone M. 4060. After 12 p.m. call M. 2194-21. 17281-9-30

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FRED E. WHITE, 163 ROTHESAY avenue, specializing in Cadillac and other high grade cars. Twenty years' experience in automatic machine manufacture construction and repair, electrical work, auto construction and repair, etc. We aim to do accurate auto repairs. 17694-9-30

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FALL AND WINTER HOSIERY. Gloves and Underwear for men, women and children at Wetmore's, Garden street.

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WITH MECHANICAL APPARATUS we make and repair furnaces and conductors pipe, kettles, boilers, also plastering and whitewashing. Repair shop, corner Brussels and Haymarket square. Open evenings. Phone 8714.

ENGRAVERS

F. C. WESLEY & CO., ARTISTS and Engravers, 89 Water street. Telephone M. 982.

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HATS BLOCKED-LADIES' BEAVER, Velour and Felt Hats blocked over in latest styles. Mrs. T. R. James, 80 Main street, opposite Adelaide. T. f.

HAIRDRESSING

MISS McGRATH, N. Y. PARLOURS, Imperial Theatre Building. Specialized in hair goods in every design. All branches of work done. Gents' manicuring. Phone Main 2695-51. N. Y. graduate.

IRON FOUNDRIES

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

MEN'S CLOTHING

WE HAVE JUST RECEIVED SOME young men's suits and overcoats, ready to wear, made of good cloth and trimmings; splendidly tailored; fair and pleasing price. W. J. Higgins & Co., Custom and Ready-to-Wear Clothing, 192 Union street.

MONEY ORDERS

WHEN ORDERING GOODS BY mail send a Dominion Express Money Order.

MONEY TO LOAN

MONEY TO LOAN ON CITY REAL Estate. Roy Davidson, Solicitor, 42 Princess street. 16320-10-4

MONEY TO LOAN ON FREEHOLD and Leasehold Security. Loans negotiated for both borrower and lender. J. M. 684 Heber S. Keith, 50 Princess street.

OPTOMETRIST

WILL TEST YOUR EYES AT YOUR home by appointment. K. W. Epstein & Co., 198 Union street, Main 8554.

PIANO MOVING

PIANO MOVING BY AUTO. Furniture moved to country, parties and picnics taken out, general cartage. Phone Arthur Stackhouse, Main 814-21.

PROFESSIONAL

TO LADIES-A SPECIAL TREATMENT for removal of hairs, moles, warts and muscular wasting, etc. R. By Medical Electrical Specialty and Surgery, 46 King Square, St. John.

REPAIRING

FURNITURE REPAIRING AND UPOLSTERING, 276 Union. Phone 915-11.

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VAUGHAN & LEONARD, GRAVEL Roofing and Metal Work for buildings. Have your furnace and pipe repaired before cold weather. Stoves bought and sold. Work promptly attended to. Phone 2573-41.

SECOND-HAND GOODS

WE BUY AND SELL SECOND-hand clothing. People's Second-Hand Store, 573 Main street. Phone 2384-41. 17197-10-15

SECOND-HAND FURNITURE bought and sold, 122 Mill street. 5-16-1920

WANTED TO PURCHASE-GEN-lemen'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, 24 Mill Street. Phone 2382-11.

WANTED TO PURCHASE-LADIES

and Gentlemen's cast off clothing, boots, musical instruments, jewelry, bicycles, guns, revolvers, tools, etc. Highest cash prices paid. Call or write M. Lampert, 5 Dock street. Phone 3956-11.

WANTED TO PURCHASE-LADIES

and Gentlemen's cast off clothing, boots, musical instruments, jewelry, bicycles, guns, revolvers, tools, etc. Highest cash prices paid. Call or write I. Williams, 16 Dock street, St. John, N. B. Telephone 328-21.

SEWING MACHINES

SEWING MACHINES-REPAIRS made by factory expert at reasonable charge. Furishers Limited, 169 Charlotte street. M. W. Parle, manager. Phone 3652.

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GOLD, SILVER, NICKEL, BRASS and Copper Plating, Automobile parts made as good as new, 24 Waterloo street. Grounds. T. f.

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STOVES, RANGES AND FURNITURE, bought and sold. J. M. Logan, 18 Haymarket square. 11-1.

UMBRELLAS

UMBRELLAS REPAIRED AND RECOVERED. J. Stokely, 578 Main street. 17196-10-15

WATCH REPAIRERS

RINGS, WATCHES, CLOCKS FOR sale, watch repairing, seven years in Waltham factory. G. B. Huggins, T. f.

WATCH AND CLOCK REPAIRING a specialty. Watches, rings and chains for sale. G. D. Perkins, 48 Princess street. T. f.

W. BAILEY, THE ENGLISH, AMERICAN and Swiss watchmaker, 188 Mill street (next Hygienic Bakery). For reliable and lasting repairs come to me with your watches and clocks. Prompt attention and reasonable charges. Watches demagnetized.

WELDING

ST. JOHN WELDING WORKS, Nelson street, St. John, N. B. Our scientific welding experts can repair any broken auto parts or any machine parts in any metal.

REAL ESTATE

LOTS FOR SALE with water and sewerage. Beaconsfield Ave., two minutes' walk from the Church of the Assumption and St. Jude's Church. Prices from \$200 up, on Easy Terms. City Real Estate Co., or J. M. O'NEIL, Canada Life Bldg., St. John.

FOR SALE-ON ROTHESAY AVE., frehold two-tenement house, toilet, electric lights, near railway station, eight minutes' car ride from Haymarket square. Apply James McTavish on premises or phone 1768. 18042-10-8

BUILDING LOTS, CHEAP, FREEhold, all large enough for two-flat houses; water and sewerage; on car line, Prince street, West Side; also lots on DeMonts, Champlain, Duke and Windsor streets. Fenton Land & Building Co., Ltd., corner Princess and Canterbury streets. 18035-10-4

FOR SALE-BEAUTIFUL TWO-story house, two lots 50x130 feet, The Place, short distance from King's Corner; two minutes' walk from car. 17988-10-3

FOR SALE-DOUBLE TENEMENT, Seely street; frehold. Post Office Box 516. 17987-10-1

FINANCIAL

NEW YORK STOCK MARKET. (J. M. Robinson & Sons, Members Montreal Stock Exchange.) New York, Sept. 29.

Prev. Close. Open. Noon.

Am Car & Pdy.....129 1/2 129 1/2 129 1/2

Am Locomotive.....105 1/2 105 1/2 105 1/2

Am Beet Sugar.....98 98 98 1/2

Am Can.....66 1/2 66 1/2 66 1/2

Am Int Corp.....100 100 100 1/2

Am Steel Fyds.....41 1/2 41 1/2 41 1/2

Am Smelters.....73 73 73 1/2

Am Tel & Tel.....99 1/2 99 1/2 99 1/2

Am Woollens.....119 1/2 119 1/2 119 1/2

Anacosta Mining.....68 1/2 68 1/2 68 1/2

Atch. T. & S. Fe.....89 1/2 89 1/2 89 1/2

Brookline R. T.....20 1/2 20 1/2 20 1/2

Balt. & Ohio.....39 1/2 39 1/2 39 1/2

Baldwin Loco.....138 138 138 1/2

Butte & Superior.....28 1/2 28 1/2 28 1/2

Chgo. Steel.....102 102 102 1/2

Chino Copper.....42 1/2 42 1/2 42 1/2

Colorado Fuel.....46 46 46 1/2

Canadian Pacific.....102 1/2 102 1/2 102 1/2

Central Leather.....101 1/2 101 1/2 101 1/2

Crucible Steel.....21 1/2 21 1/2 21 1/2

Erie.....15 1/2 15 1/2 15 1/2

Great North Pac.....85 1/2 85 1/2 85 1/2

General Motors.....25 1/2 25 1/2 25 1/2

Inspiration.....60 60 60 1/2

Int'l Marine Com.....37 1/2 37 1/2 37 1/2

Int'l Marine Pld.....117 117 117 1/2

Industrial Alcohol.....139 139 139 1/2

Kennecott Copper.....35 35 35 1/2

Midvale Steel.....32 1/2 32 1/2 32 1/2

Maxwell Motors.....47 1/2 47 1/2 47 1/2

Mex Petroleum.....218 1/2 218 1/2 218 1/2

Northern Pacific.....86 1/2 86 1/2 86 1/2

N. Y. Central.....74 74 74 1/2

New Haven.....32 32 32 1/2

Ohio Cities Gas.....54 1/2 54 1/2 54 1/2

Pennsylvania.....42 1/2 42 1/2 42 1/2

Pierce65 65 65 1/2

Port-Air Petroleum.....118 118 118 1/2

Pierce Oil.....21 1/2 21 1/2 21 1/2

Reading.....80 80 80 1/2

Repatrol I & S.....94 1/2 94 1/2 94 1/2

St. Paul.....49 1/2 49 1/2 49 1/2

Tobacco Products.....102 1/2 102 1/2 102 1/2

Southern Railway.....25 25 25 1/2

Southern Pacific.....102 1/2 102 1/2 102 1/2

Siddebacker.....119 1/2 119 1/2 119 1/2

U. S. Steel.....123 1/2 123 1/2 123 1/2

U. S. Steel Pld.....114 114 114 1/2

United Fruit.....194 1/2 194 1/2 194 1/2

U. S. Rubber.....116 116 116 1/2

U. S. Copper.....82 1/2 82 1/2 82 1/2

Vir Car Chem.....80 80 80 1/2

Western Union.....84 1/2 84 1/2 84 1/2

West Electric.....55 1/2 55 1/2 55 1/2

Wills Overland.....34 34 34 1/2

WHO GETS BIG APPLE BAKE-OFF?

Enormous Difference Between Prices Consumers Pay and Amount Farmer Receives For His Fruit

(Montreal Herald.)

"Who is making the rake-off on apples?" enquired a farmer, who came into The Herald office yesterday. He said that he had an orchard that produced famous apples, which he sold to merchants at between 88 and 84 a barrel of ninety-six quarts, and he was surprised to see that apples were selling in Montreal to consumers at fifty and sixty cents a dozen.

Some stores are polishing the apples, placing them in small boxes, eight or ten to a box and selling them at ninety cents a basket. Ordinary cooking apples are being sold at thirty-five cents for fifteen.

"That's a big price," he was told, "but what would you think if you had to pay fifteen cents for one baked apple in a Montreal restaurant?"

"It is almost unbelievable," he exclaimed, "and we are supposed to have a Board of Commerce enquiring into the high cost of living!"

How Prices are Justified. If you ask a wholesale fruit merchant about the large profits that are being made on apples, he will justify the high prices by instancing his large expenses.

He said that he had to pay from seventy-five to eighty cents for empty barrels. "It isn't just what we pay the farmer for the cost of the apples," he says. "It's the overhead expenses."

Then, of course, some excuse has to be got from an alleged had crop this year, although a dispatch from Halifax today tells us that "1,250,000 barrels of apples in Nova Scotia this year is the estimate made by the Department of Agriculture."

At Ottawa, as weather conditions have been particularly favorable. "Anyhow, it is clear that if the man who has an orchard could sell direct to the consumer at the price the dealers make the consumer pay, there would be a gold mine in orchards. But the farmer does not do this."

Some enterprising dealer buys his crop before it has grown on the tree at 50 such a barrel, and what the dealer does not take care to dispose of by the enterprising youngster who scrambles into the orchards at night and out again. He is the only person who gets apples cheap in Montreal these days!

Mr. O'Connor would find it interesting if he could to enquire into the cost of apples in Montreal. He could answer the question: "Who is making the rake-off on apples?"

TOO FEW POTATOES IN PECK MEASURE (Montreal Herald.)

Fourteen storekeepers and one pedlar will have to appear before a police court within the next few days to answer to charges of selling potatoes under weight. The summonses were served upon the alleged offenders this morning.

The men mentioned in the summonses are charged in some instances, with selling potatoes by the quarter peck which weighed sixteen pounds, instead of fifteen pounds as required by law.

United States has a very direct interest in Canadian steel, iron and machinery trade. Stocks in the warehouses of this country are fairly well filled, but warehouse space is at a premium. The tonnage goes direct to the mills and is shipped direct to the purchasers.

Warehouse prices being higher and less popular in consequence, Canadian steel mills are in good shape to take care of many lines, but not so in plates particularly, a hold-up of which would be most business were it continued for any length of time.

There is a big demand for structural steel in Ontario at present, and one of the dealers took occasion to remark that now that the United States mills stand in danger of being shut off, the rush sets in to buy structural steel. Big tonnages are in the offices of architects and fabricating concerns, and although it is late in the season it looks as though the much-talked-of buying movement in structural steel has set in.

Machinery dealers report good business. In fact many of the best houses are getting all they can handle and a little more. They find it difficult to secure a hold-up of which would be most business were it continued for any length of time.

Speaking of the machine tool situation, it is interesting to note that there is not much export business going to United States at present. For instance, Sweden is in need of quite a large list of machine tools, and the chances seem to be that Germany will get the business. The reason is this, that Germany can undersell United States in Sweden to the extent of between fifty and sixty per cent. Prices, the rate of exchange and the low value of the German mark all help to stimulate this movement.

Prices remain firm in all lines in the machinery field. Many cases have values up to war times, and there does not seem to be any good evidence in sight that a reaction is even being considered.

THE BUSINESS COLUMN

EDITED BY MANSFIELD F. HOUSE (Common)

Feature Toys as Reward for Study. The A. S. Hatcher Company of Macon, Ga., believed that it had exhausted very known method of advertising children's toys. Long in business, and a consistent advertiser, the head of the firm began to question the man who said that "something new can be done every day in the year, if you think hard enough."

It was about this time that a large number of dealer electors of toys, from various manufacturers, arrived in Montreal to this different schools were ending their sessions.

"Who not suggest to parents that children deserve some sort of reward for the hard work they have been doing at school all year?" one member of the organization observed.

Tag System Makes Sizes Easy to Find. Have you ever wandered into a men's furnishing store, carefully inspected the sample case filled with collars, discovered that its your collar, and requested "half a dozen of those?" only (Continued on page 9, third column.)

AN ARGUMENT FOR "COST-PLUS" PLAN IN CONSTRUCTING

Results in Lower Costs to The Man Who Pays The Bills, is The Statement of Construction Man

"The cost-plus form of contract brings a lower cost to the owner," was the assertion made by J. P. H. Perry, vice-president of the American Construction Co. at a recent meeting of the American Society of Civil Engineers. In proof of this assertion Mr. Perry presented data kept by his company showing that in most cases the average unit cost was lower under the lump sum contract. His explanation was that under the cost-plus form, both the contractor's and owner's interests are the same and that if the contractor can use a quicker and cheaper method, he is enabled to put it through.

Under the lump sum contract, the owner is suspicious of every change suggested by the contractor, and the interests of the two are no longer the same. When changes by the owner are made, they come under the head of "extras," and cost more than when a more flexible form of contract is used.

In commenting upon this, Building Age, a trade authority, states: "This, of course, is true to a certain extent, yet experienced architects and engineers seem generally not to favor this form of contract. An investor naturally desires to know how much his building is going to cost him in order to be sure that the income will be commensurate with the investment."

Logically follows that a limit sum to be expended must be assured the owner if he is to look with favor upon any form of the cost-plus contract, either a cost-plus-a-fixed fee, or cost-plus-percentage. This has been done successfully in more than one case, notably by Gramatan Homes, a suburban New York firm of architects and builders specializing in country houses, which refuses to take a contract on any other basis.

Not only on a large work is a saving possible by means of the cost-plus form of contract, but on small work also. In Newark, N. J., an owner who called for bids on a \$20,000 house decided later to build on a cost-plus basis. In spite of the fact that materials and equipment were purchased from the most expensive firms in town, the completed cost of the building to the owner was less than the lowest contract price before quoted. This is unusual, yet such experiences as this and that of the Turner Construction Co. show that there is sound reason for believing that a cost-plus form of contract is fairer to both contractor and owner.

Certainly the lump sum contract is unfair to the contractor under the present rapidly changing material price and wage scales. In self protection, he must either add a considerable amount to his bid or must have an agreement that will make some allowance for advancing wages and material prices. In fact, some contractors today will refuse to take a job except on a cost-plus basis, as they consider it too great a risk.

Of course much depends on the contractor's integrity. It is certainly unfair to indicate that a contractor will run up his costs as high as possible on a percentage basis, for he is more of a crook than the average business man, who has learned that he must be honest if his business is to succeed.

Undoubtedly there is a tendency for a contractor to put his fastest men on a lump sum job. But is there any reputable contractor so dishonest as to deliberately put all his "cripples" on the percentage job in order to run up the cost to the owner and encourage his men to loaf? Not if he expects to remain in business. Any capable architect would soon see that the work was being purposely slowed up, and that particular contractor would either have to speed up or he would be quietly boycotted by architects careful of their clients' interests.

These contractors as honest as are his fellow business men, for it is to his best interests to be so. The crook does not stay in business, for he will be shunned as soon as his untrustworthiness is discovered. He must play fair with the public, his customers, whatever may be his manipulating or shrewdness. The contractor is no exception to this rule.

THE HOUSING QUESTION IN THE CITY OF HALIFAX

Three Different Companies Wish to Take up Proposition—City to Give Water and Sewerage

(Halifax Recorder.) The Housing Committee of the City Council held a meeting at Mayor Park's office yesterday afternoon when those present were the Mayor, Aldermen Thompson (chairman), Colwell, Kelly and Guilford and W. B. MacCoy. The meeting took the form of an informal talk over the housing question. The Mayor stated that he understood a company would take over the housing problem. A company had taken over a scheme in Wolfville, Kentville and other places, and it is understood that a company with \$75,000 already subscribed had decided to look into the Halifax proposition.

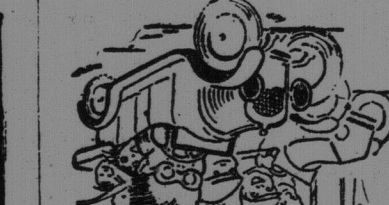
They had secured a big piece of land in Halifax, and all the city would have to do would be to guarantee the taking over of streets and laying water pipes which would be quite expensive. The company also wanted a guarantee from the Tram Co. that they would extend the track to the vicinity, which the Mayor said he was not at liberty to name. The general manager of the Tram Co. would be here in a few days when he will consider the question of extension. This company would be able to sell lots for \$150 each and they would build a hundred houses ranging in cost from \$8,000 to \$4,000, independent of the land. If a man wishing a \$8,000 house has \$300 the company will take that and their bond over the house so that he could take advantage of the 5 per cent. Housing Act scheme.

Mr. MacCoy stated that he did not think that such a proposition would come under the Housing Act. The company must continue to exist and not "get from under" as that proposition was Provision was made under the Act for a company to make a profit, but it was to continue in existence for the twenty years.

Mr. MacCoy stated that it would be well for the city to assist a company by making the local improvements. The Mayor stated that he would have three different propositions to put before the City Council; all three were from different companies. The City Solicitor had given him an opinion that the Housing Act could not be again considered, having been twice turned down, unless it was brought up in some different form.

The meeting yesterday suggested that the Mayor get an estimate of the cost of sewerage and water for all the locations suggested. The Mayor stated that a Council meeting would be called next week to consider the question.

Dr. Frank C. Thomas
Dentist
537 Main Street
Hours: 9 a.m. to 6 p.m.
Evenings By Appointment
10-27.



It was a happy thought and one that offered excellent copy possibilities. As a start-off two columns, the full depth of the newspaper page were used to properly dress the idea. The electors of toys of many kinds were arranged artistically down this space and a display line read: "Why not reward your children for their record made at school? Give them a holiday gift. We have just received an entire carload of appropriate toys and have arranged a special display."

Tag System Makes Sizes Easy to Find. Have you ever wandered into a men's furnishing store, carefully inspected the sample case filled with collars, discovered that its your collar, and requested "half a dozen of those?" only (Continued on page 9, third column.)

And the demand is greater than the supply this season. We have our share at present. Have you yours?

This is no time to think about the birds and flowers.

\$20 to \$50

GILMOUR'S, 68 KING ST.



BETWEEN THE EYES

A scowl there is often so disfiguring that it doesn't matter how attractive the person otherwise appears—the scowl spoils it all. Scowls are direct result of Eye-strain. Have your eyes examined by one of our Optometrists.

K. W. EPSTEIN & CO.
Optometrists
193 Union St.
Open Evenings. Phone M. 3554.

"You say the Boudierys are social climbers?" "Yes, and Mrs. Boudier is just negotiated another round of the social ladder."