

A LONDON RETAIL YARD.

THE largest retail lumber yard in the "Forest City" is that of Kernohan, Webster & Ferguson, situated at the corner of York and Ridout streets. The individual members of the firm are Messrs. G. N. Kernohan, R. J. Webster, and A. Ferguson, each of whom are energetic and enterprising business men. They keep constantly on hand a large stock of lumber, lath, shingles, cedar posts, etc., and being situated in close proximity to the Grand Trunk Railway, the shipment of lumber is greatly facilitated. Owing to their extensive trade, they are enabled to supply stock at short notice, and during the building season the yard presents a continual scene of activity. The business has been conducted by the present firm since 1893, but in that comparatively short space of time they have established a wide connection.

BUYING GOODS ON CREDIT.

The following suggestive extract is taken from an address delivered before an association of credit men by Mr. Henry Wollman, of Kansas City:

"Suppose a man comes to you and says he wants to buy goods on credit. You say to him, "Well, how much can you sell?" He always puts it high enough. "All right; put that down. How much profit can you make?" He always makes that high enough. Find out whether he thinks the profit is on the basis of the selling price or the cost of the goods. You will always find that it is really on the cost, but he thinks it is going to be on the selling price. Figure it out either way and put that down, and then you have the gross amount that he can make. Now, then, add up the items of what he tells you are expenses will be, and then deduct one from the other, but be sure you don't let him fool you or himself on the item of expense. When he tells you that he is going to live on \$30 or \$40 a month, when you know that nobody else in his circumstances does, don't believe him, but be sure that you get it reasonably correct, and then figure a little something for interest that he is going to pay for borrowed money during the year-he never thinks of that and be sure to take something out for depreciation in value of the goods at the end of the year-you will find out that he never figures in advance that his goods are going to depreciate at the end of the season, and then see if you can't determine for yourself that that man, if he is a beginner, is or is not going to be a good and safe risk. You will find that nine times out of ten, if you will take his own figures for it, you can see that, without knowing it, he has demonstrated to you in advance the impossibility of his succeeding."

CHANGING METHODS.

It has been quite a study with me for a long time whether or not we should confine ourselves rigidly to one rule, or system, or style of doing things in planing machine practice, either in fastening belts, setting and grinding cutters and knives, or, in fact, anything that pertains to planing machine work. In the matter of fastening belts, we read how a great many lumbermen seem so devoted to the worship of one system that, like the ancient martyrs, they would hold onto it if they had to sacrifice their lives to maintain their cause and show faith in their system.

It is all very well to be firm in any faith, but to this faith we must add a consistency, to show that it is correct in practice as well as in theory.

Anything to be valuable must be practical, and it it lacks the element of usefulness, it will sooner or later be lost in the sea of oblivion.

But many old theories die hard, if they ever entirely go out of existence. There are persons so absorbed in belt lacings that I believe if they were shown some other style of fastening infinitely superior in every way to lacings, they would still use them. That they are good in their place no sane person will attempt to deny, but that they are the best in every place it seems as if in these days of progress no one will be so obstinate as to affirm.

The same may be said of every known device for fastening belts, from the poorest to the very best.

Let me show you an instance. Quite a few years ago I was in a place where at 4 p.m. I was obliged to cut the lacings to a twenty-inch three-ply belt. Every day this was done, and when the engine stopped at 8 p.m. that same belt had to be released with new lacings, which were made by cutting two strings from the longest part of a large hide. Now those who are posted in the cost of hides can probably figure out how much these strings cost.

In this case, however, the cost was not an item, as "Uncle Sam" footed the bills, but the point to be made is all the same. There is but one belt fastening that could fill the bill under the conditions, and that is the Blake's belt stud. If we had had the oo Blake stud, they could have been re-used day after day almost indefinitely and the cost of two lacings a day could have been saved. That same stud was in use then, but we were intensely wedded to lacings and there was no officer or lawyer who could divorce us from it.

I simply bring in this single case to show that in all ordinary cases we can and should adjust ourselves to cases and conditions, and not be so riveted to an idea that we can, among the great multitude of good things, find but one to which we can resort. It has not been a long time since all ar were got up by the slow process of the wir and the "Yo heave O." Since the grantroduction of steam a better and quicke has been found, and sailors are forgettin old hoisting song "the good old way."

Now, while I am an intense believer Blake belt stud, I believe there are many where even leather lacings are better, and adapted to the work. I believe in riveti nearly all heavy belts, but I don't believe t every case lapping and riveting is the best There is a steel hook on the market that through and clinches on the inside that I th good deal of. These are made in several le and sizes, and for double and single belts, . many cases I would use them. Often a l breaking tears straight or very nearly st across. It is as tight as it will bear not we cannot cut for hooks or even lacing, t can butt the ends together and use thesi fastenings, which can be done in very little and is a very strong fastening. Often we belt torn part way across and these fast are admirably adapted to these places.

The common flat steel hook is also very in some instances, and I always keep an ament on hand to use where they suit my coence better than anything else.

I have used wire lacings and they make even, quiet-running belt, but I do not keel in general use.

I have spoken more at length on belt ings, because there is a much greater var places and conditions where they can be and are used, to good advantage. The per be made is, that it is not good policy to be ed to one particular system when it is so better to have several methods to resort to

Now, in the matter of knife grinding setting, it is in my opinion not policy to yourself to one style, especially if you have ent kinds of work to do on the same made

On common, ordinary white or yellow should grind a fairly generous bevel. stock was kiln-dried, I should use a bevel, and in some cases I would bevisides. The under-side bevel makes one best-known chip breakers and saves usi lip of the cylinder, the style employed by a setting the knife back into the head.

I often do this on kiln-dried yellow pi the best results, and, while it does nice valso serves the lips on the cylinder, which is a good thing that every planing machinought to attend to, for when they get se that shavings drive under the knives, bad often follow, and a broken machine is not a desirable thing to have on hand. The about this grinding business is that a many concerns think that any more the sets of knives is an expensive luxury, and be allowed only under the most urgent stances.

I believe in keeping a rack full of k good, long half-dozen sets, more or less.

It is not good policy to use up a set or knives clear up to the slots before orderi ones. Old knives may do for light wowhen heavy stock is in the mill, no one w stand and feed a machine for fear the kni go up the blower spout. And not only t