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The CANADIAN MANUFACTURER

The following Editions are published each month:
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The Business Office Edition

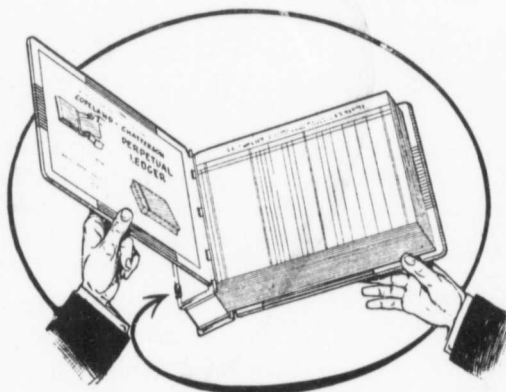
DEVOTED TO SYSTEMS AND THE PROBLEMS AND NEEDS OF THE BUSINESS OFFICE

Vol. 57. No. 18.

TORONTO, DECEMBER 11, 1908.

New Series—Vol. 1. No. 14.

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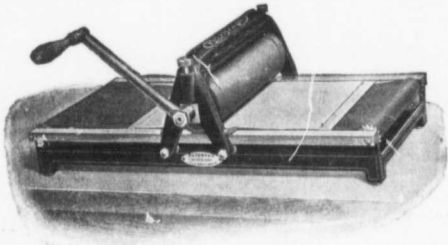
The Perfect Duplicating Typewriter and Office Printing Device

" Prints with the Typewriter Impact "

Every business office, whether large or small, can use to advantage a Universal Polygraph. It is a new device, just on the market, and because of its extreme simplicity, is sold for much less than the complicated devices of this kind that have been on the market for some time.

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The machine is always sold with the understanding that unless it is represented, full purchase price will be refunded. Here is the sum of our claim: *There is no machine of any nature whatever that will do the work of the Polygraph at the price, and there is no machine that will do the same character of work any better at any price.*

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BECAUSE it is so simple in construction and easy of operation that ordinary office help with a few minutes instruction will prepare a 30 line letter for printing in less than an hour and will print as fast as 100 typewriters.

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Each outfit consists of the Writerpress, combination type and operating cabinet, type and accessories. Send your name for samples of work and complete information.

"Made in Canada" for Canadian users.

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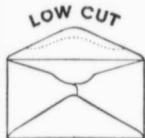
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A SATISFIED CUSTOMER IS THE BEST ADVERTISEMENT



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PONDENCE**



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DON'T FORGET—That the Back or Seal Side of an Envelope has a large value and only from that side can it be opened.

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If so, tell them in the one way that will attract and hold their attention — through individual typewritten letters.

We can process you the requisite number of typewritten letters — process them through a ribbon, so that an expert couldn't distinguish them from real typewriting—and do it at a cost that will be small in proportion to the results you will receive. We are ready to send you samples and prices.

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ACTUAL TYPEWRITTEN LETTER
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There are typewriters which sell for less than the Underwood, but the difference in cost does not compensate for the lack of all-round efficiency. They cost more in the end.

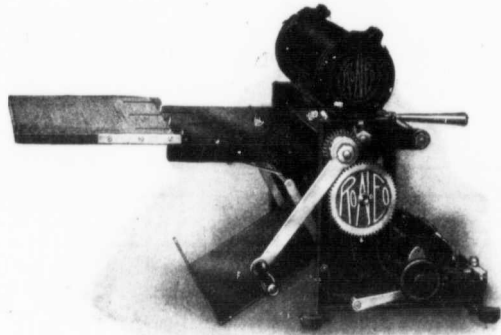
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LETTER COPIER



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The **RONEO** has demonstrated its ability to make good under all conditions. You do not have to depend upon the office boy using just enough water, or upon the stenographer to make the necessary changes on the carbon copy.

Your letters are copied just as they go out, and you have our guarantee that each is perfect in all respects, not smudged or creased in the least degree.

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Invaluable for convenience in the household.

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has no equal for the facility it affords in business life.

Full particulars as to rates and service at the nearest office of the

**BELL TELEPHONE COMPANY
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A small advertisement will always serve to keep your name before the buyers who read this paper.

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R. G. DUN & CO.

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Capital and Surplus, \$1,500,000

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Not a machine. Has no complications or wearing parts

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WRITE FOR DESCRIPTIVE BOOKLET

MORTON, PHILLIPS & CO.

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Circulars Should Be Well Printed.

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- ¶ Do not, therefore, skimp the printing. Insist on good work. The chances are, too, that the increase of cost will be slight, indeed, if you have your circulars printed by

The Commercial Press

47 Lombard St., - - TORONTO

Phone Main 987

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When closing your books for your financial year, you will probably require some new supplies, — a Ledger, Cash Book, Bill Book, or something of the kind.

Perhaps you are planning some improvements to keep up with increasing business, or have in view the installation of a loose-leaf system to take the place of the bound books hitherto used

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33,000 words — indexed — morocco — gold edges. **Price, 75c.** (In cloth, **30c.**)

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Box 394 SARNIA, ONT.

Reference—Bank of Toronto, Sarnia.

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Solves the Christmas Problem

So simple that even in the hands of the novice they make good pictures, so perfect in equipment that they fulfill the requirements of the expert—such are the

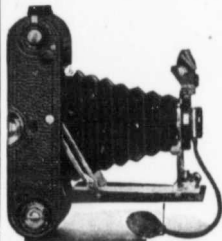
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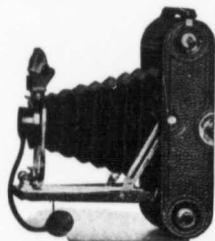
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CANADIAN KODAK CO., Limited
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Catalog free at the dealers or by mail



*If it isn't an
Eastman
it isn't a
Kodak.*

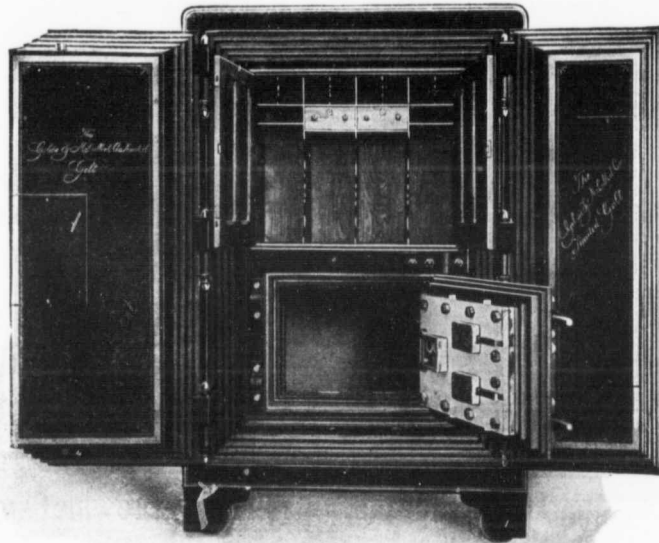


The BUSINESS OFFICE EDITION of THE CANADIAN MANUFACTURER reaches owners, managers, accountants and heads of executive departments in the leading manufacturing concerns in all parts of Canada. Its importance as an advertising medium is unquestioned. Let us send you rates.

When Writing Advertisers Please Mention The Canadian Manufacturer.

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The highest grade of material and workmanship which it is possible to obtain are used in the construction of our Safes and Vaults



Ask
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Catalog
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Testi-
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Our Combination of Fire Proof Safe with Banker's Chest

**OUR SAFES HAVE PASSED SUCCESSFULLY THROUGH THE
WORST FIRES CANADA HAS HAD FOR OVER 25 YEARS**

BANQUE D'HOCHELAGA

Trois-Rivieres, Que., July 6th, 1908

The Manager, The Goldie & McCulloch Co.,
Galt, Ont.

Dear Sir:—No doubt you will be pleased to hear that on opening our Vault of your make, after the disastrous fire of June 22nd, when the business section of our city was wiped off the earth, we found our cash, books, papers and all contents in a perfect state of preservation.

The new Safe you shipped us last week is being installed in our temporary building, and should another fire occur we are satisfied that it would be a repetition of June 22nd.

Yours truly, B. Velais, Manager.

We are continually receiving letters similar to the above

THE GOLDIE & McCULLOCH CO., Limited

GALT, - ONTARIO, - CANADA

WESTERN BRANCH
248 McDermott Ave., Winnipeg, Man.

QUEBEC AGENTS
Ross & Greig, Montreal, Que.

B. C. SELLING AGENTS
Robt. Hamilton & Co., Vancouver, B.C.

When Writing Advertisers Please Mention The Canadian Manufacturer.

A Well-Planned Office and Equipment

The New Offices of Williams & Wilson, Montreal, in their New Building Completed Last Winter. An Outline of their System of Filing Catalogues.

BY A. B. FARMER

When the firm of Williams & Wilson, machinery and supply dealers, Montreal, erected the addition shown to the right in the illustration of their premises, one of their aims was to provide themselves with the best arranged office accommodation possible. Their success is indicated to some extent in the interior views of their office floor.

The offices occupy the whole of the second floor of the addition. Light is provided by windows on all four sides. Artificial light is provided by a large number of incandescent electric lights arranged on the pillars and around the walls. Electric power for lighting is generated in the

the floor, and are enclosed in glass partitions, resulting in the least possible interference with the light, and giving a cheery, open effect to the whole floor.

The desks are of uniform design, the leg type built by the Library Bureau being used. They are of quartered oak, harmonizing with the rest of the office.

The gramophone system for dictating letters is used in all departments. Two sets of Columbia office gramophones are used.

The Catalogue Filing System.

In a business similar to that of Williams & Wilson, in which constant reference has to be made to the cata-



Fig. 1—Interior of office of Williams & Wilson, Montreal, Showing Catalogue Filing Cabinets to the left and Cupboards for Reserve Catalogues Built to the Wall

basement by means of a Kynoch suction gas plant, the generator being directly connected to the engine.

This plant is so placed that it may be seen in operation from the street.

The offices are finished throughout in quartered oak, with oak floors, oak ceilings, and oak panelling for a height of eight feet around the walls. An oak counter, and an oak railing separate the entrance from the main floor of the office.

The private offices of Messrs. F. C. and W. A. Wilson, Mr. Kingsland and Mr. Bronstetter occupy the front of

logues of the various machinery firms throughout Canada, the United States and Great Britain whom they represent; a convenient and systematic method of filing is the *sine qua non*.

This firm pride themselves that theirs is the most complete catalogue library in Canada: and they also feel that this system of handling the mass of printed matter is as near perfection as is possible.

A combination of the card and cabinet system renders it possible to secure at a moment's notice any catalogue

that may be demanded—with quotations applying. The following is a succinct outline of the system:

The catalogues are kept in a filing cabinet, shown to the

behind the filing cabinets in the general view of the office, is built to the wall, with panelled doors harmonizing with the panelling around the other walls.

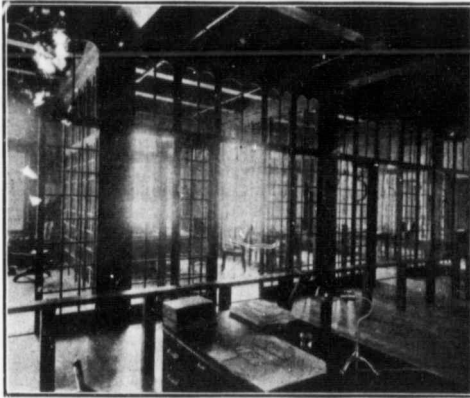


Fig. 2—Front Part of Office, Showing Private Office, Private and Glass Partitions

left in the general view of the office floor. The cabinet is composed of interchangeable sections built on the unit plan, so that additional sections may be added at any time without destroying the uniformity of the whole. The drawers are of different sizes, to accommodate the various sizes of catalogues received. Each catalogue is filed in a drawer of suitable size, and is given a number to indicate the section of the cabinet, the drawer, and the position of the catalogue in the drawer, as for example, No. 43,102 would be the 102nd catalogue in the 3rd drawer on the 4th section.

Each machinery firm has its own individual card in the card index, on which is entered the name of the firm, file number of their catalogue, and other important data. A subject index is also kept from which may be found the names of all manufacturers of any particular line of machinery, and the filing numbers of their catalogues.

A reserve supply of catalogues referring to the principal firms represented is kept in a sectional cupboard, the location being indicated by a number on the index card.

The sectional cupboard, a part of which may be seen

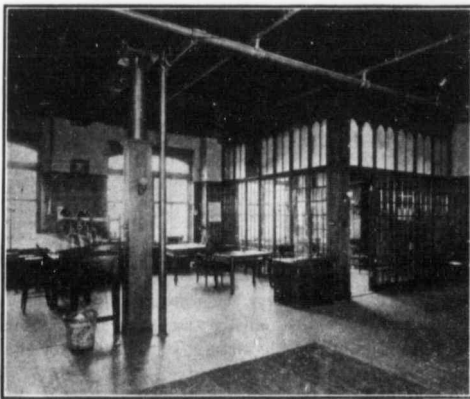


Fig. 3—Rear End of Office, Showing Book-keepers Desks

Modern Filing of Correspondence

By STERLING H. BUNNELL, IN "THE ENGINEERING MAGAZINE"

The old system of filing letters alphabetically according to their writers, and making copies of all replies in consecutive order by dates in tissue copying books, has long since been found inadequate to the needs of modern offices. The single advantage of that form of filing is the certainty of preserving a copy of every letter written, provided only that the invariable rule of copying before mailing has been observed; for even faulty indexing cannot do more than delay the search for a certain letter. Against the loss or misplacement of letters received, the system affords no protection except by care in filing and consulting files. This being so, it is a question whether there is any real advantage in affecting greater security against loss of letters written than against loss of letters received; while the massing of correspondence from several firms which happen to have names com-



Fig. 4—Front View of the Premises of Williams & Wilson, Showing the Addition Erected a Year Ago at the Right

mencing with the same combination of letters is extremely objectionable.

THE VERTICAL FILING SYSTEM.

The modern system of filing letters vertically has practically taken the place of former methods. The vertical file has the advantage of convenience in uses, first, because its divisions are merely paper folders which can be inserted in or removed from the file with all their contents, when desired, and second, because it is much more convenient to handle and inspect letters filed on edge in such a way that the sheets can be separated like the pages of a book and easily examined without removal. The vertical file is universally used to receive all correspondence both into and out of the office. Carbon or tissue copies of each letter written are filed consecutively according to dates, with the letters received, one folder being given exclusively to the letters from and to each correspondent. By making the various forms used in the conduct of business, shipping lists, specifications, contracts, and the like, on sheets the size of the usual letter sheet, it is possible to have but a single index for the entire correspondence.

INDEXING.

The indexing of the vertical file is carried on in one or both of two ways. The alphabetical system is continued from the old form of filing, and for many purposes is most convenient. For very extensive correspondence, the numerical system is preferred, the name of each correspondent and the number assigned to his file being indexed on cards for ready reference. All letters received are opened by a clerk regularly designated, and each is given the proper number of the correspondence, nearly all of which are readily supplied from memory by the clerk accustomed to the work, while a few require looking up or entering as new names appear. In dictating replies, the writer gives first the correspondent's number, and no further attention is necessary, as the file clerk has only to follow the number in putting each sheet in its proper place.

In applying a filing system to a large manufacturing business modifications in details become desirable. Most of the correspondence, particularly the most important from a business point of view, originates by letters or other notifications giving knowledge of the possible sales for the product of the concern. A correspondence is thereupon opened which may or may not amount to anything. Such correspondence is best placed in a separate file belonging to the sales department, and in general is most easily filed alphabetically, a new folder with tab pasted on carrying the name for indexing purposes. Letters and replies may accumulate to a considerable extent, but eventually the inquiry either comes to nothing, in which case the papers may be transferred to a case with other lost causes, or the correspondence develops into a sale, often followed by the signature of a contract. The entire file of letters is now transferred to the proper persons for investigation and decision upon the credit of the customer and the general acceptability of the order which the salesman has secured. The correspondence next goes to the construction department, and being given a number, is placed in the general file. It should be noted that all files in the office belong to the general scheme, except that for convenience certain sections dealing with inquiries are given to the sales department, others to the purchasing agent, so on as found most convenient. In planning the arrangement, it is necessary only to take care that letters from one correspondent on two entirely different topics shall not be so separated and filed that the entire information wanted cannot be secured by searching in one place. This is easily accomplished by a system of cross-reference, a sheet being placed in the general file whenever letters on different topics from one correspondent are for convenience placed in different sections of the file.

WHEN SEVERAL NAMES RELATE TO ONE ORDER.

The later filing of letters from purchasers requires special study. It happens frequently in some lines of business that several different names are connected with the work as principals between the first inspection and the final conclusion. Thus the sale of engines for an office building comes up first as an enquiry from a sub-contractor for work on the building. A little later the names of the architect, consulting engineers, general contractor, and real estate company owning or handling the property appear, and correspondence from all these belongs to the same work and should be filed together. After the building is finished and equipped and turned over to the purchaser, a new name may appear for the building and another corporation take hold, and all previous names be quickly forgotten. It is, therefore, necessary for the engineering department which has furnished machinery to such a combination, to keep a record of the present

name under which the job is known, and this may be done by a simple cross-reference in the letter file between the old and new names, with an appropriate entry in the serial record of shop orders. This being carefully kept up, reports of information can be readily obtained from the manufacturer, and the good will of the customer retained to great advantage.

There are several important divisions of correspondence aside from those of the sales and construction departments. Purchasing supplies brings in many quotations and accompanying letters, which are best filed by classes of material offered. Letters from persons seeking employment are conveniently filed by themselves in folders grouped by the class of work the applicant desires. In this way, reference can quickly be had to the names of persons seeking employment in offices or shops to fill vacancies in the several trades which would not be the case if the letters were filed by the names of the individuals writing them.

TO SAFEGUARD AGAINST LOSS.

Whatever system of filing is used, there is no safeguard against the loss of letters carefully placed in the wrong files, other than attention on the part of the filing clerk. It is, therefore, absolutely necessary that the files be consulted by but one responsible clerk, or in the case of sections assigned to the departments, by one person in charge of each section, and no one else. With proper care given to the handling of the correspondence files in their daily use, the vertical system of filing, and classification according to subjects rather than according to names, it is possible for one man to handle an amount of business which would be very much beyond the capacity of the most able men working with the old system of alphabetical files.

The universal use of the typewriter and of rapid copying methods has much increased the amount of correspondence by facilitating the writing of letters, in many cases to the disadvantage of the business world by multiplying useless verbiage. At the same time, the free use of correspondence methods has made it possible to supply manufactured products to purchasers at vastly increased distance.

"When a bit of sunshine hits ye,
After passing of a cloud,
When a fit of laughter gits ye
And yer spine is feeling proud
Don't fergit to up and fling it,
At a soul that's feeling blue,
For the minit that ye sling it,
It's a boomerang to you!"

"Pa," inquired a youngster one day, "is Rotterdam swearing?"

"No, my son," replied the father, "Rotterdam is a city in Holland. Why?"

"Oh, nothing," answered the boy, "only Susie Jones had a big bag of candy and she wouldn't give me any of it, and I said I hoped it would Rotterdam teeth."—Silent Printer.

THE BUSINESS OFFICE EDITION
OF THE
CANADIAN MANUFACTURER

Established in 1880.

Published on Fridays.

The Canadian Manufacturer Publishing Co., Limited

Office of Publication: 408 McKinnon Building, Toronto

D. O. MCKINNON—Managing Director

J. C. ARMER—Editor

Montreal Office—204 St. James Street,

ARTHUR B. FARMER—Representative

SUBSCRIPTIONS:

Canada \$1.00. United States \$1.50 per year. All other Countries in Postal Union six shillings sterling, including postage.

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Made known on application to 408 McKinnon Bldg., Toronto

REGARDING A FEW IMPROVEMENTS.

With this issue of the Business Office Edition several improvements, we think, have been made, and several new features added. Departments have been started, and all the articles of a similar nature are kept together. This will facilitate matters for our readers in finding at once the articles in which they may be particularly interested.

For instance, the department "Cost Accounting and Factory System" will at once invite the attention of the factory superintendent and the works manager. All the articles along this line will be together in this department.

The department "Problems of the Sales Department," contains material of special interest to the sales manager, the advertising manager and salesmen. For the office manager there is the department "Office Equipment and Specialities," which will keep him in close touch with all the new ideas in office equipment. Besides which there will be special articles of particular interest to the office man, such as the one in this issue, "A Well Planned Office and Equipment." This is a description of the new offices of a large machinery firm in Montreal, with data as to the system used for filing catalogues. The "Insurance and Finance" department is an added feature. It will be of general interest to business men. The articles will be educative in character. This is one of the new features of this issue—one which we think can be made of particular interest and educative value to our readers. Another improvement which we hope to make in our next issue is a department for accountants and student accountants. This department will be chiefly educative in its nature, but will also contain news of what

is being done by the chartered accountants' associations and the students accountants' associations. This should be a valuable feature for members of these associations who do not reside in the centre where their associations have their headquarters and their meetings.

These added features and improved features, we hope, will appeal to our readers, but we invite their criticism. To-day a letter came from a large manufacturing concern expressing their appreciation of the improvements we have made in the paper but also making certain criticisms and suggestions which are very much to the point. That is the kind of letter we like to get. It brings us into close contact with our readers—something which is very essential. We hope that we will continue to receive such letters, the criticisms in which we specially appreciate.

MORE PUBLICITY FOR ACCOUNTING.

At a recent meeting of a young men's organization in Toronto, a chartered accountant gave a paper on fraud and means used in accomplishing it. The paper and the after discussion brought to light the many ways in which a man trained in accounts, can affect savings, rectify defects and remove temptation from the path of the employee, by a thorough investigation into business methods and systems.

This is the age of specialists. The accountant is a specialist. Practically all business firms need the services of the specialist in accounts, either permanently or as an adviser. But not all firms that need them have such services. The accountant knows that he can be of value in very many places where he is not now employed; he knows that his value is not fully realized. Many business men need this brought to their attention. They should be shown how valuable the services of an accountant often are.

Now here is the point: accountants do not do enough "hustling" after business; they are not making their work and themselves as well known as they should; they do not impress upon business men the difference between accounting and bookkeeping; business men generally are not made to realize the possibilities of large savings from a thorough overhauling of their business systems occasionally, and the consequent stopping of little leaks which in themselves are nothing, but when added together make a large total.

In these facts is contained a suggestion for the accountant, that there is a possibility of his getting more business by going after it a little harder. Defects in one's business systems are not so apparent as defects in one's physical organization. An accountant cannot wait for clients like a doctor. Besides, the business of accounting is new—very new—compared with the business of mixing medicines and setting bones.

preciation, insurance, and power.* The names, rate of wages, and the total of the charges on account machinery added to the total annual wages gave the total direct cost of the department for the year. To this was added an amount determined as shown later to cover the department's share of general expenses of the concern. The total was then divided by the number of working hours in the year, and again by the number of employees whose time is chargeable to determine the cost per hour of the

by apportioning the charge for each machine according to the size of the bed.

Following the tables for the different departments is a summary of the costs of all the departments for machinery and wages, and the total for machinery and wages for the whole plant.

Next is a table showing the general expenses of the concern, such as rent, heat, light, office expenses (salaries, advertising, salesmen), insurance, taxes, etc. This total

No. Mat.	MATÉRIAUX	PRIX	MAIN D'ŒUVRE	UNITES	PRIX	REVIENT	ESTIME
	Papier teate		1 Distribution		4½		
			2 Corr. d'auteur		4½		
			3 Corr. d'épr. main		4½		
			4 Corr. d'épr. mach.		6		
			5 Comp. Linotype		8		
	Papier convert		6 " Moins		4½		
			7 Mise en pages		4½		
			8 Clichés		5		
	Papier gantes		9 Impression et forme		4½		
			10 M. T. Cylindres		8		
			11 Tirage "		8		

Fig. 3—Part of Record Sheet

chargeable time of the department. To this rate must be added a percentage determined by experience, to allow for idle or non-chargeable time.

In the composing room, the cost of distribution must be added to the charge for composition, because while composition involves distribution, type may stand some time after the job is delivered before being distributed. The time required for distribution is usually one-fourth the time required for composition, so 25 per cent. is added to the hour rate in the composing room on this account. (This refers only to hand composition).

For convenience in reckoning a distinction is made between those departments where the men run the machines, and those where the machines run the men. In the press room, accordingly, the press, instead of the employee, becomes the factor in reckoning the hour rate. In the press room table the total hour cost of the depart-

is divided by the total of direct expenses of the plan shown in the last mentioned table to determine the percentage allowed in the department tables for general expenses.

From the hour-rates for the different departments as determined in the tables described, an hour rate is calculated for each chargeable operation. Rates are figured in this way for forty-two different operations performed in about twenty departments.

Since the system was first put in operation, a great saving of clerical labor has been attained by the use of the Unit System of time keeping. This system divides the hour into twelve units, and time-rates are figured on the basis of units instead of hours.

The forms used in keeping the cost of any piece of work are the Job Ticket, the Record Sheet and the Workmen's and Press Time Slips.

DATE												NO DE LA COMMANDE																	
NOM																													
DETAIL												REF. NO.																	
1 DISTRIBUTION			3 Corr. d'épr. main			5 COMP. LIND.			6 Comp. main			7 Mise en pages			9 Imp. et forme			10 M. T. Cyl.			11 Tir. P. Cyl.			12 M. T. Job					
Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.	Date	No.	Unit.			

Fig. 4—Part of Record Sheet

ment is divided by the number of presses instead of by the number of employees, and allowance made for idle time as before. When different sizes of presses were in use in one department, approximate fairness was attained

* The charge against each machine for power was determined by dividing the total power cost, as shown in the power table, including interest, depreciation and insurance on power and transmission plant and equipment, engineers salary, fuel, etc., by the total value of machinery in use as shown in the machinery table. This method is considered sufficiently accurate for practical purposes in this case, though where the power used bears less close relation to the cost of the machines, it would be better to determine the hor-e-power used by each machine, or at least by each department, and divide the power expenses accordingly.

The Job Ticket or Instructor, is printed on a strong, manilla envelope, about 11 ins. x 7½ ins.—large enough to hold copy and proofs for ordinary work—and open at one end. One side of the Job Ticket, Fig. 1, provides spaces for complete specifications of the job, and such particulars as when received, when required, when delivered, customer's name, total cost of each operation, when each operation is performed and by whom, when proofs were submitted, and returned, by whom the order was taken, when entered in ledger, and ledger page, the

price. On the other side, Fig. 2, is printed a list of materials, with columns in which to enter the quantity, price, and amount.

The Record Sheet is a large sheet of which is kept a detailed record of the progress of the job from day to day. Every job is given a number, and the number and particulars of the job, customer's name, etc., are entered on the Job Ticket and Record Sheet at the same time. On the Record Sheet is printed a list of materials with columns in which to enter the price and amount of each used. This record should correspond, of course, with that on the Job Ticket. On the Job Record Sheet is also printed a list of the different operations classified as mentioned before, each numbered, and the unit rate for each as previously determined, with spaces in which to enter the total time (in units) expended on each operation, the cost at the rate indicated, and an extra space for estimated cost for purposes of comparison. When the job is completed this part of the sheet affords a summary of the whole

all the time slips are collected every day by the foreman and bound together in the office. From these the entries are made on the Record Sheets, which are also punched for loose leaf binders, next morning as already explained.

When the job has been completed and delivered, the Record Sheet is taken from the binder, folded so as to show the summary first when opened, and placed, with samples of the work, in the Job Ticket envelope, which is then filed in a vertical filing cabinet when it may be easily referred to by the order number at any future time.

This system, while free from hair-splitting calculations, is sufficiently accurate for practical purposes, and simple enough to be workable. The general plan might be easily adapted to almost any factory.

Besides providing a detailed record of the cost of every operation in each job turned out, this system provides a permanent record of the employee performing each operation, and also shows the exact stage of every piece of work under way in the plant at any time.



<i>Nom</i>		<i>No</i>					
<i>Ouvrage</i>		<i>Salaires \$</i>					
<i>Date</i>		<i>Jour</i>					
Col. No.	Nom et Spécification	Quantité	Job No.	Commencé	Fin	Temps	
							
							

Fig. 5—Workman's Time Slip

cost of the job for material and labor. An idea of this part of the Record Sheet is obtained from Fig. 3. The rest of the 17 in. by 11 in. sheet, half of the front and all of the back, provides a column for each operation in which to enter from day to day the date, the number of the workman, and the time spent on each operation, as shown in the Workmen's and Press Time Slips each day. Fig. 4 shows part of the front half of the Record Sheet. The back is just the same, containing more columns for the other operations. The Record Sheet thus shows at a glance just at what stage the job is at any time, and affords a convenient means of estimating the value of labor expended on work under way at any time for purposes of stock taking.

The Workman's Time Slip, shown in Fig. 5, provides spaces for the workman's name and number. On it is entered the number and particulars of each job on which he works, and the time is stamped on the sheets by the foreman at the commencement and at the conclusion of each job.

In Press Room Daily Time Slip, which is practically the same as Fig. 5, the machine being substituted for the man, the number of the press and the names of the men operating the press are entered, and the number, particulars and time of each job are entered, the same as on the Workman's Time Slip.

The Time Slips are punched for loose leaf binders, and

The Elements of An Economical Cost System

By A. M. FISHER, IN TEXTILE MANUFACTURERS' JOURNAL

The cost-keeper is usually about what the words literally show—one who keeps the costs; while in this article the writer wishes to consider the cost-keeper as not only the cost-keeper, but also the cost-reducer.

The object, in determining costs, is on the part of most manufacturers to learn what profit is to be reasonably expected, or for the purpose of fixing a selling price based on a fixed percentage added to the cost. While such objects are commendable in a way, the writer is of the opinion that they are not broad gauge, and perhaps hardly warrant the expense of an elaborate cost-keeping system, partially because selling prices are more than likely fixed by competitive conditions. The general result of a given period, pro-rated on the standard of measure adopted in selling will answer just as well as an elaborate system, but perhaps would not appeal to the pride of an executive so much as the elaborate plan. Many executives speak with considerable gusto of the ostensible fact that they can tell what it costs to produce a given piece within the one-hundredth of a cent, or other small fraction. There is a broader and more worthy object in cost-keeping which warrants an apparent increase

of costs in order to maintain an elaborate system. In calling a system elaborate, the popular idea of any careful method of keeping records is in mind, whereas there is practically no difference between the simple system and the elaborate one, except in the elaboration. Both must depend on two classes of records—those which deal with consecutive or serial relations of events, and those which deal with their classification or assignments. The serial records relate to the elements of costs, while the classified records relate to the aggregation of such elements as assigned to the particular pieces of which the costs are desired.

The elements of costs in a general way may be outlined as follows:

1. Materials or stock.
2. Labor.
3. Flexible charges.
4. Fixed charges.
5. Executive and selling expense.

In the consideration of the elements of cost the broad principle should be borne in mind that in a final analysis of cost there is but one element—viz., labor. All values are based on labor and by exchange are recorded in our monetary units. In the matters of costs, therefore, the matters of labor costs should be constantly in mind, and reductions in cost can only come, theoretically, through a lessening of labor for a given production.

Time is the basic record of labor, and time is a perpetual movement. It is continuous, whereas labor is constantly interrupted by intervals of more or less length. These unproductive intervals, and the lack of uniformity of production, while labor is active require the most careful consideration as to whether or not they are unreasonable.

As stated in the premise, a cost system should be conducted, planned and replanned with a view to a reduction of costs. It must not be considered as having no functions outside of the office, but as being hydra-like, extending its influence into all departments. Primarily, it must be a matter of records and should be graphic. The cost department of a business can well borrow some of the accepted forms and methods of records used in the advertising and sales departments. The card and loose leaf systems, chart records and profiles, diagrams and maps, both in plan and elevation, with information indicated on same by signals of various sorts, as used in the now quite usual map cabinets.

PROCESS OF LAYING OUT COST SYSTEM.

To lay out a cost system for economical production requires a very careful study of records made in forms suggested above. The primary plan should be to lay out work on the basis of the logical order of events in manufacture. This logical order must be modified by what may be called the statistical order of events and by physical and hazardous conditions.

If a manufactory produces but one line of goods the logical order of events can, as a rule, be pursued and is the most economical. Fire hazard or destructive chemicals, etc., used in the manufacture might destroy the logical sequence, but such should not be allowed to interfere more than is compatible with safety. Limited space, topographical conditions, or the physical properties of materials also conflict with the logical order, but they should be included in the logical plan, so far as possible.

The production of more than one line of goods as a rule involves a different logical sequence of events for each line. Then it is necessary to determine from the statistical order what modification of the logical sequences are necessary. That old bugbear of schoolboy days, "average of payments," has to be brought into play. Careful consideration of the uniformity in sequence of events in

the production of the various lines must be given, also the occurrence of identical events, but not in the same sequence should be noted. The quantities and physical properties of materials to be handled in each line should be compared to determine which line shall take precedence in the logical sequence of production. All things being considered, the final plan should be based on the composite plan evolved by averages carefully determined, as above suggested. An increase or decrease of production in one line might so alter the statistical order of events as to warrant a complete rearrangement of the factory details. There are few manufacturers, however, who will watch this phase of their business and do what is indicated as the least expensive plan, considering the expense too great, whereas they really lose more than the alterations would cost.

FACTORS WHICH ENTER INTO COST FINDING.

With the general layout of a cost plan outlined it is necessary to consider the elements of cost and the factors affecting them. These have been enumerated, and may be considered as follows:

1. Materials or stock—Buying—
 - { Credit,
 - { Prices,
 - { Settlements,
 - { Bills payable.
2. Labor —
 - { Productive time of operatives.
 - { Non-productive time of operatives.
 - { Superintendence.
3. Flexible charges—
 - { Fuel or Power,
 - { Repairs,
 - { Transportation, etc.
4. Fixed charges—
 - { Rent,
 - { Interest,
 - { Hazard,
 - { Insurance, etc.
5. Executive and selling expenses.

Materials or stock used in producing goods bear a large proportion of cost, as a rule, and in furnishing these for manufacturing the question of buying is particularly important. As stated, heretofore, labor is the basis of all cost, so in buying one should seek out the suppliers whose organizations indicate the most economical results in productions. Knowledge is power, and with a reasonable knowledge of economical methods on the part of a supplier it is comparatively easy to buy at the right price. Commercial credit bears a great deal of relation to costs, so it is essential to establish a satisfactory credit with those from whom supplies are to be obtained. Banking facilities are also of considerable importance, as they enable a manufacturer to operate on a reasonable capital and yet take advantage of the American system of cash discounts which greatly exceed the usual interest rates demanded by bankers. A knowledge of ruling prices of materials and conditions which affect them is necessary if one is to make the element of stock and material least burdensome in the aggregate cost. Labor as an element has already been considered. Productive time of operatives would, of course, be classed directly as to the work with reference to which costs were being determined. Non-productive time and superintendence would be distributed in accordance with the judgment of the cost-keeper, or pro rata per unit of production, such distribution being based on averages determined daily, weekly or monthly.

Flexible charges would, as a matter of practice, be distributed on the basis of past experience or anticipation. These are about the most elusive elements of cost-keeping.

PROBLEMS OF THE SALES DEPARTMENT

: : : : : SUGGESTIONS FOR SALES MANAGERS AND SALESMEN : : : : :
 ADVERTISING, ITS MANY PHASES AND PROBLEMS, CATALOGUES, CIRCULARS, ETC.

The Science of Salesmanship

BY JOSEPH A. FURNEGAN.

The selling and exploitation of different products has undergone many changes in the last fifteen or twenty years. Modern inventive genius in the manufacturing line has led to improvements whereby the output of many plants has been increased from two to three hundred per cent., thereby putting upon the selling end of the business the task of disposing of this additional output.

When one considers the correct application of the word "salesman," it behooves one to consult a lexicon, as it is possible to interpret the word so as to practically include everyone who is engaged in the disposal of merchandise. Take our small friend, the newsboy. How many of us defer procuring and reading our morning or evening paper in order to patronize some chap who is located a block or so further up the street. This is in itself an indication of salesmanship; in a very few cases it is a force of habit, but in the majority of instances you will find that there is something in the youngster's personality or manner that leads you to deal with him; and let me say right here that when it comes to salesmanship, personality is one of the greatest requisites in the making of a successful salesman.

John Wanamaker has very aptly said that "Concentration is the essence of success," and it behooves every man who is considering the selling of goods as a means of livelihood, to put the question to himself, "Do I possess the necessary power of concentration?"

The word concentration as applied to salesmanship means a great deal, but most important of all, it means "stick-to-it-iveness" without which no salesman can be successful. The comparison made by a successful salesman regarding "sticking to the job" cannot be cited too often. In speaking of a man who did not succeed as a salesman, a man who, by the way, possessed personality, was fluent of speech, etc.—in fact, he had all the requisites, except that he would not stick to the job, was easily disheartened and depressed—he said, "He reminds me of a youngster I observed in a merry-go-round. After paying his nickel, he made his way to the place of amusement, which was soon in motion. He gazed around him in a contemplative way, evidently looking for a suitable animal on which to cover the journey. He tried the lion; evidently it was too ferocious, for no sooner had he mounted his back than he was off again. The camel was evidently too big for him; one horse he tried did not go slow enough and another was too slow; finally, when the merry-go-round was slowing down, he secured an

animal which suited his fancy and completed his ride."

How much better would that youngster have enjoyed himself had he made his choice instantly and "stuck to it."

I have never run across a comparison which so aptly describes a great many salesmen. If they would only systematically work their prospects instead of running after will-o'-the-wisps, how much better it would be for all parties concerned.

SOME PERSONAL EXPERIENCE.

The aptness of this comparison struck me very forcibly in one of my experiences in procuring business. Having taken up a proposition that was to my mind exceedingly difficult, I was discouraged at the lack of orders I booked—this despite the fact that the proposition was one on which I was not expected to make good for some time. In my rounds I had two concerns to call on whom I had never solicited before. Not having received any encouragement from the first solicitation, I immediately had a fit of the "blues," and decided to call it a day's work, despite the fact that the other prospect was directly across the street. But that little voice which we so often hear, but not always heed, said "Stick," and I went in to see the other prospect.

If I had been a long-lost brother, he could not have treated me more cordially. I got an order. The talk I had with him acted as a tonic, and I went the rest of my round humming and mentally resolving that my motto in the future would be "Stick to the job."

When considering the subject of salesmanship, it is well also to look at it from the standpoint of the man who does the buying.

What particular objection does the average buyer note regarding the salesman who calls upon him?

PERSISTENCY.

While it is true that constant hammering will probably sooner or later make an impression on the prospect, it should also be remembered that many a good performance has been spoiled by an actor's inability to hold himself in check. Gouge your prospect well; mass your batteries upon him, but when you see your work is not accomplishing anything, withdraw temporarily. Don't become tiresome by your nagging, or make a bore of yourself, in the hope of making a sale.

HABITS.

Don't try to play the "hail fellow well met" with every prospect you tackle. Keep

your drinking proclivities where they belong—outside of business.

While you will doubtless find quite a few convivial spirits in your rounds, you will make more friendships and fewer headaches by remaining on the water wagon during business hours.

The same thought applies to smoking.

There is nothing more disgusting to the non-smoker than to have someone approach him whose breath is overladen with the fumes of a stale cigar or cigarette. When it comes to cigarettes, the line should be drawn, for they not only permeate the clothes of the user, but disgust nine out of ten of the average business men.

INTEGRITY.

Honesty of purpose is considered an important requisite in salesmanship. If you don't believe in your goods, how can you enter heartily into the selling of them? Don't sell or introduce cheap things because they are cheap. You will always find that your customers will discover the cheapest article is the dearest one in the long run, and while it may be true that the price may be way low, sooner or later there is discovered a defect in quality that will prove a boomerang to you.

Never be afraid to acknowledge competition. If your line is all right, you can probably land your orders without resort to trying to make a record as a "hammer thrower." If you have to talk about your competitor's goods, have your say in such a way as will give the impression that you welcome the kind of competition you are up against.

KEEPING PROMISES.

Bear in mind the fact "that you can dynamite a building in a minute that has taken years of toil to erect." There is nothing that will lose business for you quicker than promises made without regard to circumstances and there is nothing that will "queer" you more in a business way than making promises which are never kept. A man who has no regard for keeping promises is simply cutting his own throat.

The inclination to talk too much works in nearly every case to the detriment of the salesman. Give your prospect a chance to ask questions, should he be so inclined. Do not imagine that you are doing a monologue in a theater or that you have to tell the story of your life in fifteen minutes. Another reason why a salesman should check his inclination to talk is that in many cases he tells his story and when the prospect starts to query him he is like a well which has gone dry.

People who do heavy thinking parts are very often credited with possessing far more knowledge and information than they really

have, by simply refusing to talk just for the purpose of hearing themselves talk; they maintain a silence which in many cases gives the impression that they possess a great deal of information, when as a matter of fact there are quite a few people around them who possess more information, but owing to their inability to handle themselves properly, and their inclination to talkativeness, are not given the same consideration.

The promotion of a better feeling among salesmen is a subject which is now interesting employers. Schools for training salesmen are being started in many establishments. Not only do they create a better personal feeling among the salesmen, but at the same time the talks and discussions which take place, covering as they do wide range of subjects, from practical men, have an educating effect on the sales force, the value of which is shown in the increase of business.

The use of business cards as a means of introducing one's self is being resorted to

less and less. There is no poorer introduction than a business card. Simply send in your name. When you succeed in gaining an interview you can explain whom you are representing and the object of your visit. You will find that you will be better remembered by using this method than if you had handed out business cards.

In conclusion, a few words to those contemplating salesmanship will not be amiss.

Don't be easily discouraged!
Don't talk for the purpose of talking!
Don't procrastinate!
Don't boast!

But—

"Stick to the job!"

Make friends wherever you can!

Be courteous to those you come in contact with!

Remember, the man who is clerking today may be the buyer the next time you call.

improved methods and devices. The inquiring man reads because he is inquiring. He is alert, receptive, optimistic. He is eternally listening for a suggestion for the increase of output or reduction of labor.

In other words, the trade paper aims at, reaches and holds the interest of the very man the marketer of meritorious products is most interested in reaching.

The trade paper devoted to the discussion of some branch of human activity aims to give those engaged in that activity every possible help in the way of records of experience, results of tests, data, suggestions and, in fact, a complete record of progress and suggestion—everything that will help results, or simplify and economize. Such a paper presides at an assembly, so to speak, where are gathered the progressive and initiative-taking people in all that line of endeavor. The reader here is as alert to the suggestions of him who has an improved device or commodity as he is to the suggestion of a labor-saving method.

The advertiser is here favorably introduced to the reader, and the reader meets the advertiser half way on the ground of frank discussion of merits.

The trade paper is thus an automatic finder of the progressive, open-minded and optimistic, who are the very ones to profitably respond to the advertiser.

As one uses a magnet to extract the iron from a mass of dirt and miscellaneous filings, so the manufacturer can sift out and address the brain-using, reputation-making, initiative-taking men in any line by the use of the first-class trade paper.

The trade paper is no respecter of official positions, but being baited with progress reaches the progressive.

If the paper is well edited and thoroughly developed it does its selective work unerringly and completely. Its readers constitute an audience waiting and listening for any money-saving or product-increasing ideas obtainable. The readers pay for and read the paper because they are seeking just that sort of thing.

This power of automatically selecting just the people the marketer most desires to reach is peculiar to the trade journal. It is unique. It is one of the features of the trade journal which account for its proven force as a reputation maker, a demand producer and general co-operator with the marketer of products appealing to its clientele.

If the foregoing argument is sound, then the circulation built in accordance with this selective force is worth to the advertiser not a little more, but many times as much as any free or artificially acquired so-called circulation. A single reader, normally attracted by useful matter, who is open to argument and acts upon what he reads and believes, is worth any number of the other kind.

WHAT PAPERS MAKE GOOD AS BUYER FINDERS?

A paper to attract the right people must contain the right stuff. The wrong kind of bait will repel worth-while people. Mere numerical "circulation" means nothing.

What if the editor of a paper be too ignorant of the business to which his paper is devoted, or too academic, to know what kind of matter the representative men in the line want? How can the paper by any

The Best Advertising Medium?

Who Are the Men Who Influence Purchases? How the Trade Paper Automatically Finds the Men the Marketers of Machinery Want to Reach. What Papers are Buyer Finders. The Trade Paper a Good Walter.

BY EMERSON P. HARRIS IN SELLING MAGAZINE

It is generally quite obvious to the producer of a machine or other article what line of establishments should become users of his products. But how to find the particular establishments most likely to buy first, and the man or men within each establishment to whom his arguments should be addressed, is another matter.

The first step in marketing a product is to impress its utility and merits upon the minds of such men as will influence purchases. The men who order, the men who specify, who recommend, who influence purchases in any way should be reached and educated. The general merits of the product must be set forth as to make a reputation for the article among all who will directly or indirectly influence the purchase, or the approval of the product after it is purchased. Public opinion among its public should be as strongly in favor of the device as the forcible setting forth of its merits to the right people will make it possible. Reputation, i.e., character made known; naturally precedes selling.

WHO ARE THE MEN WHO INFLUENCE PURCHASES?

But who are the men who influence purchases and have a part in getting satisfaction out of the article being marketed?

There is no directory of them published. The directory of establishments does not tell what establishment would be most responsive, nor what men in each establishment would be most influential. The nominal purchasing official may have little or much to do with actual selecting. The men who really select may wear overalls and not titles. They may be wholly inaccessible to salesman or circular,

But there is one thing pretty sure, namely, that the inquiring, alert, progressive men, wherever they are located, are the men whose judgments make up the public opinion of the establishment and who, therefore, exercise the real selecting influence. Scattered along down from president to workmen in the office and shop are men who, while they may not have demonstrated executive ability, are the ones whose judgment make or mar the reputation of a machine.

Many a time, Mr. Salesman, when you have been soliciting an order from the proprietor of a shop, he has said to you, "Let's see what Joe says about it"; Joe, being a very modest looking and very greasy man at a lathe in the further corner of a shop. He had the investigating habit and the real influence in buying. Joe ought to be reached.

In other words, the marketer wants to reach the progressive, alert, intelligent men in the pace-making, initiative-taking establishments.

One progressive, idea-using, economy-seeking, product-measuring man is worth twenty self-satisfied know-it-alls to the marketer. The conservative must be reached by first reaching the progressive.

But how may these live men and establishments be selected and effectively reached?

AN AUTOMATIC SELECTOR.

The one and only automatic finder of this class of men and establishments is the first-class trade paper.

Who read the trade papers? No trade paper, be it ever so good, is read by all the people in the line to which it is devoted, nor even by all the more conspicuous. The first-class trade paper is addressed expressly to and read by the inquiring, progressive men who believe in and are constantly looking for

possibility find or hold the progressive and desirable?

The trade paper is addressed to the inquiring. A way should be found to learn the queries, troubles, problems and ambitions of such readers. It is all well enough to assume that a record of the most advanced practice will be useful and interesting, but in the last analysis the real initiative in the production of the matter of the paper should be with the reader. He should be induced to ask questions as well as to give experiences. In other words the best way to find out what people want is to ask them and get them to tell. Of course the editor should be a leader, but he should know he is leading something or somebody.

The trade paper attracts the real buyers as a magnet attracts iron. But not any old piece of iron, bent horseshoe shape and painted red, is a magnet. It must be alive. It must draw.

And the matter must be served up attractively, headed, sub-headed, illustrated and labeled, not with reference to its technicalities, but with reference to the wants of readers.

And the advertising ought to be served up in the same way. The advertising should be edited like the reading matter. The editor could profit by a study of window dressing.

But assuming the matter of the paper to be ideal, that does not absolutely assure that the paper will be subscribed for by all, or anything like all, who should have it.

THE PAPER MUST BE PUSHED PROPERLY.

The paper, like any other product, must be marketed by the combined use of advertising and salesmanship. It must be brought forcibly to the attention of all. The advertiser has a decided interest in knowing how a paper is sold. If it is made by the editor to attract the right readers, does the publisher see to it that it does so? Is it pushed by giving away with each subscription a pound of tea? If so, its circulation may be presumed to consist of tea drinkers, but the advertiser is without any kind of evidence that the subscribers are the kind of people he seeks, or that they read the paper. The advertiser is interested in asking why people subscribe and whether they read the paper. If they pay their money for the paper itself there is a fair presumption that they read it. If they read it he can tell fairly well what kind of folks they are, by the character of the paper. It follows then, that a good circulation can be had only by abstaining wholly from premiums and by asking a subscription price which is sufficient to be fairly good evidence that the paper is read.

THE TRADE PAPER A GOOD WAITER.

But the trade paper has another selective faculty. It reaches not only the right establishments and the right men, but it reaches the men at the right time and in the right way. The paper waits till the reader is otherwise unoccupied and is in a mood to seek enlightenment upon the subject of which the paper treats.

The paper may wait days, but it is there when the reader seeks light upon the matters therein discussed; and when the reader is so minded, he is open to the suggestions of the advertisers as well as those of the editor. Here again is a reason why the paper should so appeal to the reader by its obvious

helpfulness as to overcome the reader's absorption in the details of a busy life, and woo him to inquire as to improvement and progress.

If what I say about this selective power of the trade paper is so, it is significant. It means that the highly edited and well developed trade paper is worth as an advertising medium many times as much per thousand copies printed, as the poorly edited and undeveloped paper. It means that the completeness of a paper and its circulation with reference to this selective force is one of the first and one of the two most important things to be investigated in valuing an advertising medium.

The advertiser should know how a paper is made, how it is pushed, whether it is paid for by readers and how influential it is likely to be as a reputation maker for his product.

If I am wrong in this matter or partly wrong, I earnestly solicit criticism. The advertiser is called upon to ask not only how many readers, but how they were obtained and what the evidences are. Does the paper really reach the brain-using optimists who do things?

LITTLE STORIES OF MEN IN ACTION.

Mr. F. S. Terry, first vice-president of the National Electric Lamp Co., has arranged his work so systematically that he can carry his office with him wherever he wishes to go without inconvenience and with the loss of no time except the time consumed in the travelling. This is his own account of his experience:

"I began the plan of establishing my office in the country during the summer about five years ago. My travelling office includes tables, chairs, files, waste baskets, cabinets for stationery, and such things. These are packed in two trunks, and a tent in a third trunk. When the outfit is set up, the trunks go together and make a comfortable couch. Practically everything serves a double purpose, one purpose when the outfit is packed and another when the office is set up. Everything is light and strong and it all goes together so that it is convenient when in use. I think it is rather more convenient than our regular office arrangements, because it is more compact and within easier reach. I believe that with it I accomplish more work and better work than if I remained in my permanent office.

"We have about 25 factories, located in different parts of the country, each having its manager, and all receive their general directions from me. I know that, by being away from home at some place where I am not interrupted by those who would bring to my attention relatively unimportant matters, I am better able to analyze the reports from the different factories, and I have a more accurate knowledge of the results. My most important work in systematizing the business, so that it will be under firm control, is done while I am away from my permanent office. I find no inconvenience from being at a distance and out of reach of those who would otherwise wish to consult with me. I usually have connected in the tent a long-distance telephone, and I can easily be reached on matters of real importance. 電話 設備

"I must often have conferences with several

of our managers, but since they are in different parts of the country, it is usually quite as convenient to have a conference where my temporary office is as at my permanent office. The comfort of attending to business under such conditions is immeasurably increased.

"One who is unsystematic might find it difficult to carry on his business with office employees at a distance, and the office files inaccessible; and it required some experience to work out all these details, but there is no difficulty in it. It is seldom that I lack anything either in the way of information or of supplies.

"The outfit, excepting the tent, is quite as serviceable in the winter-time at a hotel, where I can arrange to attend to business under much the same comfortable conditions. Yet nothing is equal to the tent, which enables me to remain outdoors in the fresh air. A couple of years ago I took the essential parts of the outfit on a European trip, and I was able to set up my office wherever I remained long enough, and to carry on my business in the usual way. But then, of course, more of my correspondence was attended to by others, and there was a greater delay in reports and letters reaching me. But when I landed in New York I was in reasonably good touch with our factories, and a few days' attention to the mail that had accumulated while I was crossing the ocean, put me into as good control as if I had remained in my office. I found a use for the office tent last winter by setting it up in Florida.

"I presume that there are many business men whose work could not be carried on under the same conditions, but the plan would be found of great advantage from a business, as well as a personal, standpoint to those whose work is of such a kind as to permit it."—Worlds Work.

HOW A STOCK ORDER WAS SCOOPED.

Here is a true story which illustrates the value of "doing it now." The facts related can be verified absolutely; the name of the town only is a substitute name. The main events happened in Chicago.

At 10.30 o'clock, Wednesday morning, March 13, 1907, the sales manager of a Chicago wholesale grocery house received a tip from a friend in Wheaton that a stock order was to be had by quick action at that place.

The nearest salesman of the house was twenty miles away. At 10.45 o'clock a telegram was on the way to him, instructing him to go to Wheaton and get the stock order.

At 1.30 p.m. of the same day the salesman had his chief on the telephone had given him the preliminary stock order for the opening day, with the assurance of completing the entire order on Friday. At 2.45 p.m. of that day the merchant's rating had been passed by the credit department, the goods packed and shipped, and on the following morning, when the salesman of the competing house arrived on the scene the goods were in the store and clerks were arranging them.

Without system, co-operation and instant action such a record could not have been made. The transaction involved all the principal machinery of a house which does a business of several millions a year yet not a cog slipped.—System.

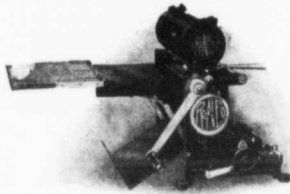
OFFICE EQUIPMENT AND SPECIALTIES

: : : : : DESCRIPTION OF LABOR OR TIME SAVING DEVICES : : : : :
: : : : : MUST BE NEW AND NOT MERELY WRITE-UPS : : : : :

The "Roneo Copier" for Correspondence

The correspondence of the average business office has grown to such proportions that every second saved in the copying of letters is of importance.

For the "Roneo Copier," which is here-with illustrated, many advantages are claimed. In this machine a chemically treated roll



The Roneo Copier

of copying paper is inserted in the round box container at the top of the machine, whence it passes down and between the pressure rollers onto the winding reel, where the finished copies are held. The letters to be copied are placed upon the wooden shelf at the extreme left of the illustration, and are placed by the left hand upon the feeding tray where the three metal fingers shown in the illustration push the letter in under the copying paper which propells it between the pressure rollers where the copy is made—the letter then being dropped upon the correspondence tray underneath the feed board, while the copy upon the reel is passed as before described out upon the winding reel where it may be either cut off immediately or left on until a sufficient number has collected and then all are cut simultaneously on a uniform size at one operation.

One important advantage of this method of copying is that by it when a change is made upon the original it is also made upon the copy. This as is well known, is frequently not done in the case of carbon copies.

The machine is made in a variety of sizes taking care of the ordinary business correspondence up to a 23 inch waybill for the railway corporations, and making an absolutely perfect record upon each class of work.

System for Indexing Business Cards

BY ADAM SMITH, OF THE OFFICE SPECIALTY MFG. CO., TORONTO.

Every business man, and especially purchasing agents, should have at their fingers' ends a file for holding the business cards left by representatives of different houses calling on them from time to time.

Very often you wish to know where a certain article can be purchased. Perhaps you have a recollection of hearing the merits of a certain brand of this article, but cannot recall the name of the representative or where he can be found. If you can locate his card it is usually a very simple matter to get into touch with him.

The system here described tells you how to index your business cards so that you can find in a few moments all the cards from houses selling the same article.

A glance at the illustration explains how the system operates.

A set of A—Z alphabetical guides—all the letters being on the first cut of fifth-cut buff guides are placed in a card index drawer, or tray.

It may be that you do not receive many



business cards or calls from representatives of other business houses, then a simple alphabetical index classify the cards sufficiently close for your requirements, but if you receive a great many cards it is better to supplement each letter of the alphabet with special guides, as shown in the cut, so that the cards of adding machine salesmen, advertising agencies and the salesmen of drug houses are not all mixed together.

This system is simple and easy to start and

keep up. The guides are inexpensive, and may be purchased from any filing system house.

C. A. Students Association Lectures

The Chartered Accountants' Students' Association are earning the support of every young man who aspires to increase his knowledge of accounting and to ultimately become a chartered accountant.

They have arranged for the following course of lectures for the season of 1908-1909:

December 14—Paper on "Business Investigation," by G. U. Stiff, C.A.

December 28—Paper on "Auditing," by Wilton C. Eddis, F.C.A.

January 11—Paper on "Municipal Accounts," by A. K. Bunnell, C.A.

January 18—Special paper, by A. F. Parke and T. P. Higgins.

January 25—Paper on "Bills of Exchange Act" by H. T. Caniff.

February 8—Paper on "Accounting Systems," by Geo. Edwards F.C.A.

February 15—Annual Banquet.

February 22—Paper on "Company Law," by T. Mulvey, Asst. Prov. Secy.

March 8—Paper on "Executorship Accounts," by T. Watson Sime, C.A.

March 15—Paper on "Company Law" continued, by T. Mulvey, Asst. Prov. Secy.

March 22—Paper on special subject, by C. S. Scott, F.C.A.

April 12—Paper on "Final Auditing," by A. C. Neff, F.C.A.

April 19—Paper on "Retail Accounting," by Osler Wade, C.A.

April 26—Annual meeting and election of officers.

The officers of the Association are:

Honorary President—C. S. Scott, F.C.A.

Honorary Vice-President—G. U. Stiff, C.A.

President—G. A. Peters.

Vice-President—Gordon D. Campbell.

Librarian—G. A. McClatchie.

Assistant Librarian—T. J. MacNamara.

Secretary-treasurer—Geo. Tillie, 297 Yonge Street.

Executive Committee — W. Herbert Thompson, H. Percy Edwards and G. M. Mulholland.

WINDSOR.—The zone of operation by the Hydro-Electric Commission may be extended to municipalities between St. Thomas and Windsor. By-laws may be submitted to some 20 municipalities between these two places to authorize entering into a contract with the Hydro-Electric Commission to supply power.

CAPTAINS OF INDUSTRY

Opportunities for Business. News of Building or Enlargement of Factories, Mills, Power Plants, Etc.—News of Railway and Bridge Construction—News of Municipal Undertakings—Mining News.

BUILDING NEWS.

Ontario.

SUDBURY.—The congregation of the Presbyterian church here is contemplating the erection of a new church.

TORONTO.—The Harvey Quilting Co. here have taken out a permit for the reconstruction of the second floor of brick factory estimated cost \$4,500.

TORONTO.—Plans are being prepared by Architect J. M. Cowan for a three story apartment building to be erected on McCaul Street at a cost of \$10,000.

TORONTO.—Mr. Geo. Henderson, 103 Yarmouth Road, Toronto, will erect a public hall on the south side of Essex Street at a cost of \$3,600.

ST. THOMAS.—W. R. Darrah, St. Thomas, has taken out a permit for the erection of the Engineer's Bldg. Estimated cost is \$26,000.

COLLINGWOOD.—The fire at the Grand Trunk Railway docks here caused a loss between \$3,000 and \$4,000.

HAMILTON.—A by-law will be submitted to the ratepayers in January to raise \$20,000 for a Nurses' Home.

LONDON.—A permit has been granted to the St. John Athletic Club for the erection of a club house here.

NIAGARA FALLS.—At the municipal elections in January the ratepayers will vote on a by-law to raise \$8,300 for improvements to the fire hall and \$3,000 for an armory site.

OTTAWA.—Improvements are to be made to the Eastern Methodist church here costing about \$800.

ST. MARY'S.—A rink may be erected here by the St. Mary's Curling Club.

TORONTO.—Darling & Pearson, architects, 2 Leader Lane, are preparing plans for the new General Hospital on College Street. The estimated cost of the building is \$1,112,000. J. W. Flavell is President of the General Hospital Board.

WELLAND.—A by-law to raise \$15,000 for the construction of a new school and site will be submitted to the ratepayers.

BERLIN.—St. Jerome's Roman Catholic College has been damaged by fire. The two wings which were destroyed will probably be rebuilt.

TORONTO.—W. G. Learmount will erect a brick store at the corner of Howland Avenue and Dupont Street at a cost of \$4,000.

TORONTO.—A serious fire was caused by an explosion in the factory of the Harvey Quilting Co., 35 Pearl Street, on December 1. The loss being about \$25,000.

NORWAY.—A new three story hotel will be erected here by C. F. Lavender.

BRANTFORD.—A consumptive hospital will be erected here next spring. A free site has been secured near the House of Refuge and the provincial government will make a grant of \$4,000.

CLANDEBOYNE.—A new school building will be erected here next summer.

FORT WILLIAM.—The sum of \$50,000 has been given by Mr. Carnegie towards a public library. Plans will be prepared and the work carried out next summer.

OTTAWA.—The Ottawa Terminal Railway Co. will erect a baggage and passenger building. Messrs. Ross & Macfarlane, Montreal, are the architects, and D. G. Loomis & Sons, Montreal, are the contractors.

TORONTO.—It is understood that there are several propositions before the members of the Ontario Cabinet regarding some alterations and extensions around the Parliament buildings. One of these is the building of a new fireproof library of the most modern construction. Combined with this it is suggested that there be a large delegation hall.

Quebec.

MONTREAL.—The Otis Fensom Elevator Co. are installing elevators in the new Lyman building, St. Paul Street.

QUEBEC.—The Provincial Government will found and erect suitable buildings for a school of forestry in the near future.

ST. HYACINTHE.—A Catholic seminary will be erected here at a cost of about \$200,000. Maurice Perreault, Montreal, is the architect and the Terra Cotta & Fireproof Construction Co., St. Hyacinthe, are the contractor.

VERDUN.—The Protestant Hospital for the Insane was damaged by fire to the extent of about \$20,000 on the 5th.

MONTREAL.—A new goal will be erected at Bordeaux, Que. Plans may be seen at the Department of Public Works, or at the offices of Marchand & Haskell, architects, 166 St. James Street, Montreal.

MONTREAL.—A new bleacher and finishing building will be erected for the Mount Royal Spinning Co., at Cote St. Paul, by Messrs. D. G. Loomis & Sons, general contractors. Messrs. Finley & Spence are the architects.

MONTREAL.—On December 1 a detailed plan was submitted to the different committees concerned by Mr. Roch Montbriand, for a new civic building on the south side of Notre Dame Street, at the corner of Jacques Cartier Square, just west of the Chat au de Raviezay. The proposed building would have a frontage of 126 feet and a depth of 130 feet and would probably be occupied by the

Recorder's Court, and offices connected with it and as a new central police station.

MONTREAL.—J. A. Jacobs has purchased property on St. Catharines Street where he will erect a block of stores.

MONTREAL.—A new police station will be erected in Ste. Jean Baptiste Ward.

British Columbia.

VANCOUVER.—The Salvation Army may build a hospital here.

VANCOUVER.—A brick office building will be erected here by Dr. Riggs and S. Salmon at a cost of \$40,000.

Manitoba.

WINNIPEG.—An apartment block will be erected here by L. Lewis.

WINNIPEG.—The contract to build a brick apartment block on Gertude Street has been let to Griffin Bros. G. W. Northwood is the architect.

SPOONER.—The Canadian Northern Railway station, the Stockholm Hotel and the Northern News Co.'s building here have been recently destroyed by fire, loss being \$15,000.

Alberta.

LETHBRIDGE.—P. Burns & Co. have purchased one of the best corners in the city and will erect a block this winter.

LETHBRIDGE.—A large new opera house will be erected here immediately by Sam Griffiths, of Coutts.

Saska chewan.

WATROUS.—The Grand Trunk Pacific are building a fine new depot here.

EDMONTON.—Plans are being prepared for a theatre building here for Mr. Samuel Nankin, proprietor of the Grand Theatre.

POWER PLANT OPPORTUNITIES.

Ontario.

PEMBROKE.—A by-law has been passed by the ratepayers here authorizing the expenditure of \$10,000 for electric pumps for the waterworks pump house.

GLENCOE.—A by-law has been approved by the ratepayers to raise \$11,000 for the installation of an electric plant to be operated by the municipality.

SUDBURY.—The ratepayers have approved a by-law to issue \$19,200 twenty-year electric light and waterworks debentures. S. Fournier is town clerk.

Manitoba.

WINNIPEG.—Tenders will be called in the near future for the construction of the Winnipeg Power Co.'s electrical power works at Point du Bois.

MILL AND FACTORY EQUIPMENT. Ontario.

THOROLD.—A pulp mill will be erected here by the Colonial Wood Products Co. Mr. J. J. Harriman of Niagara Falls, has been awarded the contract.

ST. CATHARINES.—The Welland Vale Mfg. Co.'s factory has been recently destroyed by fire. The loss is estimated to be \$50,000.

MURILLO.—McArthur's saw mill and grist mill here has been completely destroyed by fire including a large amount of grain.

ALTON.—Wm. Algie will rebuild his woolen mill here.

THOROLD.—The Colonial Wood & Produce Co., manufacturers of wood pulp, will soon commence work upon the construction of their factory.

WELLAND.—The Swansea Tin Plate Co., of Wales, have concluded arrangements for the erection of a factory here next spring.

WYOMING.—A new planing mill will be erected here by W. J. Travis.

BELLEVILLE.—An automobile factory will be established here by Wm. Hazelton, of Oneonta, N.Y., if a stock company can be formed with a capital of \$50,000.

PEMBROKE.—The Garrie-Brook Mfg. Co., will build a foundry here to make all kinds of grey and malleable iron castings.

KINGSTON.—The factory occupied by Wormwith & Co., piano manufacturers here, was destroyed by fire on December 6. Loss, \$110,000, partially covered by insurance.

Quebec.

MONTREAL.—The rebuilding of the factory of the Tombyll Upholstering & Frame Mfg. Co., Limited, St. James Street, which was burnt down a year ago, is almost completed. It is being equipped with sprinkler system by the Standard Automatic Fire Sprinkler Co., Limited, Montreal.

MONTREAL.—It is reported that Mr. J. A. Jacobs will erect a large number of stores on the property at the corner of St. Catharines and St. Alexander Streets, which he recently purchased for \$150,000.

MONTREAL.—J. & P. Davignon, 1030 Ontario Street East, steel range manufacturers, and dealers in heating and lighting supplies will erect a three story factory at a cost of about \$3,000.

QUEBEC.—The factories of the Ritchie Shoe Co., the Wm. A. Marsh Shoe Co., and J. H. Gignac Co. are being equipped with sprinkler systems by the General Fire Extinguisher Co., Montreal.

British Columbia.

VANCOUVER.—Mr. E. C. Mahoney, manager of the Royal City Mills on False Creek, states that the planing mill and factory which were recently destroyed by fire will be rebuilt.

WATERWORKS, SEWERS, SIDEWALKS.

Ontario.

LONDON.—The water commissioners here have decided to submit to the ratepayers a scheme to meet the present water shortage.

A pumping station would be erected in the north end of the city, the cost of the scheme is estimated at \$441,000.

LONDON.—The ratepayers will probably vote on a by-law at the municipal elections in January to raise \$441,000 for an increase water supply.

HAMILTON.—A by-law will be submitted in January next to raise \$65,000 for sewer extensions and \$300,000 for roads.

ALMONTE.—A by-law will be submitted to the ratepayers to raise \$15,000 for street improvements.

Nova Scotia.

WESTVILLE.—Tenders are invited by A. W. McBean, town clerk and treasurer, until December 14 for \$7,000 20-year 4½ per cent. waterworks debentures.

WELLAND.—An extension will be made to the waterworks on River road.

British Columbia.

LADYSMITH.—A sewerage system will be made here at a cost of \$50,000.

BRIDGES AND STRUCTURAL STEEL.

Ontario.

DURHAM.—A by-law has been approved by the Ontario Railway & Municipal Board to raise \$4,000 by debentures for the construction of a bridge across the Saugeen River.

HAMILTON.—Work will soon be commenced upon the double tracking of the Hamilton and Dundas Railway.

SMYTH.—The government engineer recommends that the proposed bridge over Bear river be placed at the narrow portion of the stream. The erection of this bridge will cost \$1,500.

Saskatchewan.

SASKATOON.—A by-law to raise \$13,000 for the construction of an overhead bridge will be submitted to the ratepayers.

Alberta.

STRATHCONA.—City Engineer McLean has been instructed by the city council to prepare plans for a high level bridge over Mill Creek.

Quebec.

VAL DES BOIS.—Plans have been given to the Minister of Public Works of a bridge to be constructed over the Lievre river here,

TRADE NOTES.

Ontario.

CORNWALL.—The Ives Modern Bedstead Co.'s factory is being equipped with sprinkler system by the Standard Automatic Fire Sprinkler Co., Limited, Montreal.

MORRISBURG.—Howard & Cohen stove manufacturers here, are moving their business to Valleyfield, Que., where they are erecting new buildings.

OTTAWA.—Sprinkler systems are being installed in the plants of the J. R. Booth Lumber Co., the W. C. Edwards Co., the Ottawa Car Co., the Library Bureau Co., of Ottawa, and of the Geo. Matthews Packing Co., at Hull, Que., by the General Fire Extinguisher Co., of Montreal.

Quebec.

MONTREAL.—The warehouse on St. Peter Street, formerly occupied by Laporte, Martin & Co., has been sold to the E. B. Eddy Co., for \$82,500.

MONTREAL.—The Standard Automatic Fire Sprinkler Co., Limited, are installing sprinkler systems in the new building of the Beaudry Estate, in the Simonds Canada Saw Co.'s factory, St. Remo Street, and in A. Racine & Co.'s building, St. Paul Street.

COMPANIES INCORPORATED.

Ontario.

WOODSTOCK.—The Russell Harvesting Machine Co., Limited, have been incorporated with a capital of \$250,000 to buy, sell, trade, manufacture and deal in harvesting machinery. The provisional directors include William Russell, J. F. Russell and J. T. Burns.

TORONTO.—Canada Label & Webbing Co., Limited, have been incorporated with a capital of \$150,000 to manufacture, buy, sell, and deal in silk and other woven fabrics. The provisional directors include W. R. Walton, D. L. Smith and J. R. Shaw.

TORONTO.—The Reinhardt Salvador Brewery, Limited, have been incorporated with a capital of \$600,000, to carry on the business of malting and brewing. The provisional directors include L. Reinhardt, E. A. Reinhardt and E. M. Reinhardt.

WALLACEBURG.—The Consumers' Gas Co. have been incorporated with a capital of \$40,000. The provisional directors include D. A. Gordon, H. A. Stonehouse and W. W. Hay.

EGANVILLE.—The Golden Lake Lumber Co., Limited, have been incorporated with a capital of \$75,000, and to carry on the business as timber and lumber merchants and saw mill proprietors. The provisional directors include Mr. J. O'Brien, J. D. McRae and G. D. McRae.

TORONTO.—Silvers, Limited, have been incorporated with a capital of \$2,000,000, to carry on a mining, milling and reduction business. The provisional directors include F. H. Markey, G. G. Hyde and R. C. Grant.

GIVE THE SALESMAN A LIFT.

"Suppose a man gets thrown down and comes in and tells me," said the manager of the branch office of a typewriter concern. "He has done his best—but his man won't close the order. Perhaps the solicitor has talked too much—tired the purchaser out.

"In cases like that I say to the solicitor: 'Don't lose your nerve. Try again, but wait a day or two!' Then I slip out and see the customer myself, sizing him up and giving him the canvass he needs. When I see him ready to close the order, I do not whip out a contract, but go back to my office and send around the original solicitor so he gets the order, and credit for it, besides earning his commission and getting confidence to land other orders. Under no circumstances do I detract from the force of this plan by letting the solicitor know I have been to see his customer"—System.

INSURANCE . . . AND . . . FINANCE

: : FIRE INSURANCE FOR FACTORY OR MILL, LIFE INSURANCE, INVESTMENTS : :

Are You Insured Against Fire?

**The Necessity of Careful Examination of Every Policy.
When Notice of Changed Conditions or of a Fire Must be
Sent to the Insurance Company. From World's Work.**

A woman at Oyster Bay, N.Y., had a fire insurance policy of \$5,000 on her house. She had paid premiums for eighteen years to the Home Insurance Company, of New York. In the winter of 1906 she made a contract to sell this house to a man who had been living in it as a tenant. Before he had paid for the property, the house burned. She had made no legal assignment or transfer of the policy.

When she made application to the company for her money, the company refused to pay, on the ground that she was no longer the owner of the house, and had suffered no loss. The loss, they claimed, fell on the new owner. His application for the money was met by the statement that he held no policy, and the company was not obliged to make any payment to him. The company offered to pay the original owner any loss of personal property in the fire, but declined to acknowledge any other liability.

In this attitude the insurance company is apparently right, according to the law. I find the statement quite clearly made in Flanders's treatise on fire insurance law, in these words:

"After a sale, if nothing more is done, no surrender or change of the policy, nobody could recover on it in case of loss; not the original insured, because, having parted with the property, he sustained no loss; not the purchaser, because he has no contract with the company."

To every man or woman who buys a house, a store, or any other insurable property, this story has its lesson. Talking to an agent who writes a great deal of insurance in suburban New Jersey, I learned that in thousands of sales of property accomplished without the aid of a lawyer or agent who understands the technicalities of insurance, the insurance in force is allowed to lapse, sometimes for months, sometimes only for a few days, sometimes for a much longer time.

Anyone who buys property of this sort should immediately see to it that an assign-

ment of insurance is made, not by the mere handing over of a policy—that means nothing—but in the form of assignment provided for in the policy itself. The transfer involves little or no trouble. A man selling a house that is insured can transfer the insurance along with the house by giving notice to the company, obtaining its consent, having the policy properly indorsed, and then delivering it to the buyer of the house.

This, of course, merely illustrates the numerous ways by which a man may lose his property and fail to recover its value from an insurance company, even though he may fondly think that he is properly insured.

One of the most fruitful causes of such loss is the failure of people who have everything put into the policy that concerns the policy. The word of an agent, a verbal understanding of some sort between the owner of the house and the man who makes out the policy, some failure to stipulate in the policy itself that a part of the house is to be used for a special purpose involving the use of gasoline, or benzine, or some other inflammable material, the storage of an automobile in the stable—all these may tend to invalidate the whole policy, and bring a total loss upon an owner who thought that he was covered and protected. There are many other important details to be considered, but all of them are referred to in the policy, and none are beyond the comprehension of the average property owner. If you are in doubt about any of them, state your doubt clearly to your agent or the company; and file their answer and a copy of your letter along with your policy, after having followed the advice. Do not keep your insurance papers in a place where they may be destroyed by the same fire that injures or damages your property.

One of the strangest contrasts between the life insurance and the fire insurance habits of men centres on the fact that while every man knows that some day he will die, yet relatively few men take out life insurance; while, on the other hand, every man thinks his house will never burn down, yet nearly every owner of a house insures it more or less. He does it on the theory that what is good enough for everybody is good enough for

him; and he simply takes his policy and puts it away without reading it.

Every fire insurance policy should be carefully read by the insured, and he should have in mind all the time the exact conditions that prevail in his case. He may find that in the written clauses of the policy there is some exception that exactly fits his case. Of course, the method of heating and lighting the house is an important question, and one for which most men are apt to provide.

From all this, it must not be inferred that many of the insurance companies are looking for technicalities to enable them to avoid payment; but they are engaged in a hazardous business in which the average margin of profit is quite small. They cannot, in justice to their stock-holders and policy-holders, pay claims for which no legal liability exists, when such claims are caused by the carelessness of property owners, who do not heed or are not governed by the clear conditions of the policy.

A man who took out insurance on goods on the first floor of a building afterward moved the goods from the first to the third floor. A fire destroyed the property. The company refused to pay, on the ground that the location had been changed and that the policy was thereby invalidated. This contention was not maintained in the courts, but it might have been if the evidence had tended to show that the goods could have been saved if they had still been on the first floor. In other words, if the fire had started at the top of the building instead of in the basement, the insured might not have been able to recover his loss, but the dispute would have been avoided entirely if a written permit for the removal had been endorsed on the policy.

The courts in this country are very liberal toward people who hold insurance. Some strange cases are on record, in which the courts have stretched the language of policies to a considerable extent to make them cover losses. Such cases are nearly all cases where it has been shown that the holder of the policy *thought* his risk was covered, but found out that some little clause had invalidated his policy. But this tendency on the part of the courts does not furnish an excuse for the utter carelessness that seems to mark the practice of taking out fire insurance. No one wishes to bring a suit for his insurance money; for he knows that the process of law is long and weary, and that his expenses will run beyond his estimates. It is much easier to avoid a lawsuit than it is to win it.

In taking out a policy of fire insurance, there are only a few rules to be observed if one would avoid trouble. The first is to make your title clear. If you are only a half owner of a house, that fact must be disclosed to the company.

Take out your insurance through a duly

authorized agent of the company you choose, or through a broker who does a large business. Select an agent of whom you know, and whom you can trust in matters of fact. Tell him all possible details of the property, its actual value at the moment of insurance, its surroundings, its uses. When he fills in the written part of the policy, see that it is true in every detail. Do not let a loose general description stand on your policy.

If your insurance is on a factory, a store, or a business plant of any kind, you must see to it that every proper function of that plant is allowed under the policy. If, for instance, you have a general store in the country, you will probably have to sell kerosene, fireworks, gunpowder, and other dangerous things. See that your policy, whose printed clauses will prohibit the storage of such things in your store, has a written clause allowing you to have a certain amount of them, perhaps at stated times of the year. Always remember that an oral exception made by the agent is not of much value to you. If you have it in writing on the policy, even though it conflict directly with the printed words on the same policy, the written words overrule the printed. Always get it in writing if you want it at all.

When you have made a truthful statement of all the essential facts concerning your property, and had them all written into the policy, you may be sure that you have a solid insurance foundation under your place. All that remains to be done is to see to it that you do not violate any of the clauses that you have signed. To do this, you must clearly know what those clauses are. Read your policy carefully, therefore, before you put it in the safe deposit box.

If you are in the habit of going away and leaving your house unoccupied for two or three months in the summer, you must make that clear to the company, and have a memorandum to that effect in the policy.

Suppose your house burns down, what then is necessary? Your policy requires that you give notice to the company, or the nearest agent of the company, immediately. What the word "immediately" means has been the subject of more than one suit. To be safe, you had better give written notice right away, even if the agent is one of your neighbors and helped to fight the fire. Perhaps a written notice is not stipulated in the policy, but it is better to have a record in existence at any rate. The courts have held various things about the meaning of "immediate." Four days was considered prompt enough; but eleven days was not. It is better to do it right away, so that the company can get its appraisers on the ground immediately and so avoid a possible fight over the value of salvage, etc. This of course, presupposes that you are an honest man, and want only what you are entitled to. If you want any more, you had better hire a lawyer and provide for bail.

If you are one of the thousands who close up the house and go away during the summer, you had better provide for proper notice both to yourself and to your insurance company in case your place is damaged or destroyed by fire during your absence. Even though in the long run you may recover if your notice of loss is delayed, as you can in many cases, guard against delay and trouble if you can. Any friendly neighbor can act as your agent in notifying the company; but, if no attention

is paid to his notice, you had better back it up personally as soon as you learn of the loss.

Common sense is the best safeguard to place behind your insurance policy. Honesty is another safeguard. If you are honest and sensible in taking out your policy, and sensible and honest in enforcing it if it falls due and in obeying its binding clauses at all times, you will have no trouble. The average fire insurance company in this country is honest. Some of them are not very strong; but you will easily find out which are strong if you have an honest agent or a friend who knows anything about insurance or finance. The policies, in their general clauses, follow one standard, and it is only in the written clauses that you need expect much trouble. In nine cases out of ten, this trouble will arise not through any desire on the part of the company to trick you, but through your own foolishness in not being explicit, frank, and sensible.

It is hardly necessary to emphasize the necessity of insurance. Everyone who owns

a home or a store knows that he ought to insure. My friend, the insurance agent, however, tells me a remarkable fact. It is that a very large percentage of the home-owners in suburban sections, holding homes with a mortgage on them, or part-paid, cover the mortgage by insurance because they are compelled to do so, but fail to cover any of the rest of the value of the property. In cases where the mortgage runs to two-thirds of the value, or even three-fifths of the value, this is excusable. In the great number of cases where the mortgage or debt is far less than the insurable value of the house, it seems strange to find a man who is willing to protect his debtors, but unwilling to protect his own property. Yet my friend tells me that the suburban section of New Jersey is full of such men. In case of fire, such men are likely to have nothing left to start new homes with. Are you one of them? If so, spend a few dollars and make your insurance cover all it will cover.

The Long Arm of Business

BY JAS. H. COLLINS IN THE SATURDAY EVENING POST

Advertising space is the raw material of advertising. It may be space in a newspaper or magazine, on a billboard or dead wall, in a street car or theatre programme. Compared with other raw materials, advertising space is altogether curious, and not a little wonderful, considering what has been done with it as a commercial staple. For a staple it is, ranking among the prime necessities of business nowadays. Millions of dollars are spent for it every year. Yet it is also a most elusive abstraction.

No raw material is more intangible. Pig-iron and No. 2 hard winter wheat have mass and weight. Prussian blue and yellow ochre have color. The fragrance of French roses is a solid enough article in commerce, sold by the pound. A stock of anthracite coal constitutes an asset that can be appraised and made security for a loan. But advertising space is a raw material that has no mass or form, no specific gravity, no color, no odor.

After this raw material is sold, and filled with what the purchaser wishes to say to the public, it is almost as intangible. Bring the printed paper of a \$100,000 advertising campaign together in a pile, and it has only the value of wood-pulp. The business house that invests \$100,000 in advertising space has bought only the privilege of talking. It has paid as high as fifty dollars a square inch for a psychological impulse. The sole tangible value lies in the effect that what it says produces upon the reading public.

FOR SALE: A CHANCE TO TALK.

Now here, certainly, is a choice commodity with which to approach men who manufacture and deal in things that may be seen, felt, weighed, smelled, tasted and appraised! Yet, though even at this late day not everybody believes in banks, and though a good many sensible persons disbelieve in beef, coffee, pickles or complexion

powder, everybody, nevertheless, believes in advertising—even those who do not advertise. The axiom that "advertising pays" has become a commonplace. Only occasionally a business man here and there is skeptical.

Publishers of newspapers sold you advertising space if you wanted it forty years ago. But it remained for the advertising agent to preach it as a gospel. Early advertising agents in this country established the practice of contracting for a column or more in a large number of newspapers by the year, paying the nominal price which the publishers set upon it, and then retailing this space at the much higher prices they believed it was worth, selling by the inch to business men whom they showed that advertising was something not to be got along without. In recent years, publishers who own the advertising space have set up separate propagandas of their own. Their solicitors are active in seeking to convince advertisers that this magazine, and that newspaper, furnish publicity at its highest efficiency. But they never infringe on the main propaganda of the advertising agent. When he specifies certain publications for his client publishers abide by his decision. He is the final authority, and they carry out his advertising plans as impartially as a druggist compounding a physician's prescription.

The advertising agent is an odd sort of middleman. He owns no advertising space of his own, for the practice of taking a column by the year has been superseded. So he is not a wholesaler or a jobber. His profit is a commission paid by publishers on the space he orders for clients. Yet he is not an agent of the publisher nor a broker.

The advertising agent's chief function is to accept orders for advertising space from the advertiser, and forward them to the publications the advertiser wishes to use. He is the agent of neither publisher nor

advertiser. But upon this function the modern agent has built a superstructure of vice. He gives his skill in preparing advertising copy, his knowledge of the character of publications and rates, his ability to supplement advertising by devices for distributing goods to retail stores, or following up inquiries from readers so that orders shall result by mail. He advises against unprofitable advertising campaigns when he is an honest agent, and often saves his client from a peril even worse—that desire immediately to spend a very large amount of money in advertising that usually comes to the man who has experimented with a small amount and suddenly learned that advertising actually pays.

In the best sense, perhaps, the advertising agent is an attorney for the advertiser. Many of the best agents to-day insist on this professional attitude, and preserve impartiality in placing advertising, selecting publications that they think will be most productive for a given purpose. This is not easy, for sometimes the least productive publication would pay the agent the largest commission, and some desirable forms of advertising media pay him no commission at all; so when he recommends them he receives nothing for his work.

MAPPING OUT A CAMPAIGN.

The advertising agent works close to our modern manufacturing and distributing machinery. He is not a parasite, but genuinely useful. The location of the main advertising centres shows this. There are four of these—New York, Chicago, Philadelphia and Boston, in order of importance. The four States of which these cities are centres produce nearly one-half our manufactured goods—over \$7,000,000,000 worth in 1905, or as much wealth as all our farms produced in 1906. These cities are also the centres of publishing. There are secondary advertising centres in St. Louis, Buffalo, Cleveland, Rochester, Pittsburg, San Francisco, Cincinnati. The South's new era has developed advertising energy, and Atlanta is becoming an important secondary centre.

From these convenient vantage-points the modern advertising agent works. He has solicitors, copy writers, illustrating artists, assistants who are skilled in details like rates, typography and merchandising. From his office in Chicago he may serve a dozen clients in the smaller manufacturing cities of Illinois, Indiana, Michigan and Ohio.

A stove manufacturer in Michigan, selling direct to the public by mail, runs his plant day and night through the spring and summer, piling up ranges and base-burners like cord-wood—crated ready for the fall demand. In July his advertising agent runs out and spends a day and they discuss publicity. Writers and artists follow. Stoves are taken down, photographed, described. The catalogue is prepared. Solidst reasons why people should buy this manufacturer's stoves are reduced to bare selling principles, stripped of fallacious and academic considerations, and then brought out in high lights by descriptive and pictorial skill. Page and half-page advertisements are prepared for the magazines, with form-letters for following up inquiries. A list of publications is selected according to cost per sale in last year's advertising, or based on results secured by the agent's other clients if this is the stove

manufacturer's first campaign. Then, when the frost is on the pumpkin, and local hardware dealers everywhere hang out the sign, "Stoves set up and repaired," this manufacturer's advertising is read by thousands who need a stove, and his cords of stock begin to melt away.

His very plan of selling is based on advertising. Perhaps he devised it himself, seeing the new trend of distribution. Or he may have been led into the new plan by the advertising agent, who devised methods for him as the business was shifted from the older way of selling through retailers. In this the advertising agent is seen at his best, as a creative force operating on distribution. His work necessarily means a shorter route between maker and consumer where staple goods are concerned. If there were no opportunity to lop off a profit somewhere, or to translate a needless expense into better quality for the purchaser, there would clearly be no margin for advertising.

Advertising has grown to its present remarkable volume through this creative effort. It is good for every business, the agent believes. Advertising is his remedy for the business that is sick, and the food for the business in ruddy health, and the way of rehabilitating the business that has been attacked and exposed. He has carried advertising into politics, into religion, into immigration. He has proposed it as a preventive of war. It is good for capital, and has also been prescribed for labor—during a year when the United Garment Workers' Union advertised its label generally throughout the country the number of labels put into garments by its members ran up to 35,000,000, an increase of 11,000,000 in the twelvemonth. Paid publicity is good for everything, the agent believes, because, at its best, it appeals to the best in the public.

Business is conservative. It gets into the habit of secrecy, and competes on price and shaves its own profit down to nothing, and then begins to manoeuvre for a rebate or a monopoly. The advertising agent suggests a competition in quality of goods and the use of advertising to tell the public where the quality lies, and immediately the most appreciative portion of the public begins to buy according to quality instead of price. The wooden nutmeg is replaced with a guaranteed unlimed article from Araby the Blest.

THE EVOLUTION OF THE BUSINESS.

Growth of advertising has led to specialization among agents. There is the agent who makes a business of transportation publicity for railroad and steamship lines. His work is a big factor in that immense sum carried abroad every summer by the American tourist. There are agents who specialize in advertising that appeals to the farmer, and others with technical knowledge of dress essentials, textiles, department store trade, foods, retail publicity and advertising of hotels and resorts.

Interesting "issues" appear in the industry from time to time. Advertising is no more an exact science than medicine. All that is known about it is based on a record of cases, and the most successful practitioner is usually one who has a large practice and watches the outcome of hundreds of campaigns for different commodities. After long study of many operations, successful and otherwise, an agent may come out with a new theory or method.

Some years ago a good deal of attention was given to advertising psychology. A college professor undertook exhaustive experiments to determine just how readers were affected by it in their likes and dislikes, memories, perceptions, senses and judgment. Then the "direct command" became an issue. Instead of passively maintaining that "Blank's is best" it was held that readers would be likely to do what you told them to do. Presently magazines were filled with direct command to buy this, and try that to-day, and do not lose any time investigating the other thing, and be sure not to go home until you have it.

Every year, paid publicity becomes a more and more definite force. The man who buys advertising space, as has been said, purchases nothing more tangible than a psychological impulse. A psychological impulse cannot be weighed or measured. But is anything created by human minds more certain or enduring in its effect? As long as men and women have heart strings, desires, ambitions; as long as each is confronted with that absorbing little individual problem of getting the most out of the world, and making the most of what one gets; as long as Shakespeare has power to elevate, and Laura Jean Libby to thrill, so long will it be possible for the advertiser to interest people in commodities through the printed word.

The Technique of Foreign Trade

How Export Orders Are Secured, Packed, Shipped and Financed. A Manual for Manufacturers in World's Work

BY E. D. VOSE, EDITOR OF DUN'S INTERNATIONAL REVIEW

How best to reach the foreign buyer is the first problem that confronts the manufacturer seeking export business. The successful methods may be counted on the fingers of one hand. Plans that are not modifications or combinations of the following should be thoroughly investigated before any money is spent on them.

(1) Travelling Salesmen.—This is the most effective of all selling methods, but good export salesmen are rare in

America, and the supply is being trained very slowly. Germany and England send out fully 1,000, and France, Austria, and even little Belgium, at least 100 to every ten now abroad in behalf of the United States. The drawbacks to employing export salesmen are that capable men are very costly, they can cover only a limited territory, and results are slow.

(2) Foreign Branch Offices.—Manufacturers whose line warrants the in-

tial expenditure have found it profitable to open branch establishments in the business centres of their principal foreign markets. These are usually in charge of Americans, and the number of such establishments in London, Paris, Berlin and other European capitals is rapidly increasing.

(3) Foreign Agencies.—The bulk of the direct export business of the average manufacturer is secured and handled through foreign firms to which an exclusive agency for a city, district or country has been granted. Being natives of the country in which they operate, these agencies can often represent the manufacturer more effectively than even his own salesmen or branch-office managers could do. They understand the customs of the country as no foreigner ever can, are a part of its social life, and on terms of personal intimacy with their customers. Abroad, these factors count for more than they do here. Many of the exporters of Hamburg and other German trade centres have for many years been sending out promising young men to become apprentices in the stores of their foreign clients. These are expected to make the country to which they are sent their permanent home, to marry there, and eventually to establish trading houses of their own, which will naturally purchase largely in the fatherland. Agencies with German proprietors and native employees, whose origin is due to this far-sighted policy, are now to be met with in nearly every trade centre of the world; and the extent to which they have contributed to the enormous expansion of Germany's export trade in recent years can hardly be calculated.

(4) Advertising.—This is practically the only method for reaching the foreign buyer direct at relatively small expense, and it has been the means by which nearly every American manufacturer now exporting on a large scale made his first beginning. A few houses have occasionally advertised in foreign class-publications with benefit, but the great majority employ one or all of the export journals published in the United States.

(5) Circularizing and Direct Correspondence.—Excellent results have been obtained by the intelligent application of this method in cases where reliable lists of actual buyers have been available. Most of the so-called "export lists" prove not to be worth the postage expended on them. The lists that prove to be really worth while are those built up slowly and carefully by each manufacturer in his own export department.

These methods have for their object the securing of orders from foreign buyers direct. As a matter of fact, very considerably more than half of the export trade of the United States comes through the export commission houses and export merchants. In so far as these are agents of foreign buyers, they have little or no option as to what particular mark or make they shall buy. These points are settled by their foreign clients, who specify the exact goods which they desire. To a steadily increasing extent, however, the great export trading houses are carrying on their business simply as merchants, buying and selling on their own account and not at the dictation of foreign principals.

PLAIN FACTS IN THE BUYERS LANGUAGE.

The foundation-stone of foreign trade is the export catalogue and price-list. Most manufacturers find a complete Spanish catalogue essential to their success abroad, and many issue condensed booklets in other languages. Accuracy of translation is of prime importance, and too much care cannot be taken in the selection of a translator. A badly translated catalogue is likely to result in a total loss, not only of the cost of printing and postage, but of the money expended in securing the inquiry in reply to which the catalogue is sent out. The manufacturer should also be slow to discharge a translator when once engaged. Criticism of translations is the very common trick of certain unscrupulous translators in soliciting employment.

The export catalogue need not be a translation of the entire domestic catalogue. Only those lines that can be successfully pushed for export should be included. If the line is machinery, all that the foreign buyer desires to know is what the machine can do. Technical descriptions of gears, cams, bushings, etc., are a waste of space and ink, and may even prevent a trial order by creating the impression that the machine is too complicated. The export catalogue should also invariably contain the exact weight and dimensions of every article as packed for export, cable address and cable code, illustrated and numbered list of parts, and any other special information useful to the foreign buyer.

The price-list should be translated into the language of the buyer to which it is sent, whenever this is possible, and quotations should be in the money-standard most familiar to him. The American system of discounts should be entirely abandoned when it comes to the export price list. In the domestic trade these are sometimes masterpieces of intricacy, often comprising half-a-dozen separate discounts, of which the largest buyers receive all, others five, four, or three, and so on. To make matters worse, discounts are frequently quoted in fractions—one sheet giving 62½, 16 2-3, 12½, 10, 10, 5, 5, and 2½ off the list price. These discounts differ as between the different trades, as between different manufacturers in the same trade, and as between different articles in each manufacturer's catalogue; while new discount sheets cancelling the old prices entirely are issued at frequent intervals. All this is hopelessly confusing to the foreign buyer, and may prevent his sending a direct order. The English and German exporting houses rarely have more than one or two discounts. American exporting commission firms attend to this detail for their foreign clients, usually securing all discounts, including that for cash.—In itself an important reason why so large a part of the export trade reaches the manufacturer through them.

The prices quoted should also be f. o. b. seaport, rather than the point where the factory is located. The buyer in South Africa who is given an f. o. b. price at a factory town in Indiana can only guess at the probable cost of shipping the goods from that point to the seaboard, and cannot know exactly what they are going to cost him at his door.

On the intelligence with which the first letter of inquiry from the foreign buyer is answered depends in a large measure the manufacturer's success in securing his order. A surprisingly large number of orders are lost through carelessness at this point. Only by having a well-organized export department in charge of an experienced manager can the manufacturer be certain that all of the minute peculiarities of foreign correspondence have been attended to. The reply to a foreign inquiry should cover every point regarding which a prospective buyer requests information. Laudatory descriptions are a waste of effort. The inquirer must already be convinced that the article has merit or he would not have written. The points about which he now desires information relate to prices, terms of payment, manner of packing, size, gross and net weight, and similar details. All of these points should be covered in the reply, together with c. i. f. price (cost, insurance and freight) at the buyer's town or seaport, and an explicit statement as to terms of payment so that the return mail can bring the order. Another letter of inquiry would mean from three weeks to three months of unnecessary delay.

PACKING AS A FINE ART.

If the order, when it actually arrives, comes through a New York commission house or buyer's agent, the manufacturer has only to comply exactly with instructions as to packing, marking and shipping. If the order comes direct from abroad, the export department should be made responsible for every detail connected with packing and shipping it. This is absolutely essential, or a humiliating blunder somewhere along the line is more than probable. The manager of the export department knows the route over which a given shipment must go to reach its destination and the transportation difficulties it will have to surmount. The manner of packing should be left to him and not to the shipping room. For example, if it must go part way by mule-back over mountain trails, he knows that packages must not exceed 125 pounds in weight, so that one may be hung on each side; if the route goes through damp, tropical countries, special moisture-proof wrapping is necessary; and if the wrapping is penetrated by nails, the rust caused by dampness may make it fall off. Strength is essential in export packing, for cases are subjected to rough handling, especially if transferred from steamship to lighter in an open roadstead. At the same time, superfluous weight is severely penalized, both in the freight rate and in the customs duty levied by many countries. Ocean freight rates are calculated on a basis of gross weight or cubic measurement, at ship's option, in the ratio of fifty-six pounds to one cubic foot, the measurement ton being therefore forty cubic feet. The rate is assessed in whichever way the result is larger; an article which weighs 2,240 pounds (a long ton) but measures eighty cubic feet (two measurement tons) being charged for as two tons. An extra charge is made on packages of excessive weight or size, and it is also important to bear in mind that there is a fixed minimum charge which is much higher than small packages would have to pay by either weight or measurement. Many foreign customs tariffs are based on gross

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weight, another point that the export department must bear in mind. Naturally, every article that is capable of being put together at point of destination should be shipped "knocked down," each piece being plainly numbered to correspond to setting-up instructions. When possible, the cases for machinery and similar articles should be so planned that the customs examination can be made without completely removing the covering or weakening it for further transport. In shipping to certain countries, great care must be taken not to pack in one case articles bearing widely different rates of duty, else the entire package will invariably be assessed at the highest rate borne by any of its contents. There are also fines in certain countries for packing in disregard of customs regulations. When packed, the export consignment is usually marked in such a manner as to be readily identified, but not with the full name of the consignee. Besides identification marks and numbers, the gross and net weight and cubic volume of the package are given, and the port of discharge is indicated in large letters.

SHIPPING REQUIREMENTS ARE INEXORABLE.

The details with respect to the preparation of shipping documents vary considerably for different countries, and this work should also be done only by the export department. Several copies of the bill of lading are ordinarily issued, two, three or four being retained by the steamship company. This document contains only the number and class of contents, the distinguishing marks and numbers, and the gross weight in pounds or kilogrammes. It is also necessary to secure a custom-house clearance, which is turned over to the steamship company with the bills of lading. The consular invoice is a much more elaborate document, and its preparation necessitates extreme care lest some error be made that will result in a fine being imposed upon the buyer. Some countries accept invoices made out on the shipper's stationery, while others provide their own forms. The invoice to Cuba, for example, must contain the names of shipper and consignee and of the vessel, marks and numbers and description of merchandise, gross and net weights, price of each article, and value of total consignment. The description must specify with exactness the materials of which each article is composed, and must also contain a declaration, signed by one having power of attorney for the shipper, that the article is a product of American soil or industry. For Mexico the invoice is even more detailed and the customs regulations are exceedingly drastic in punishing errors, even though clearly unintentional. While the manufacturer may affirmatively dismiss complaints as to carelessness in making out consular invoices on the ground that it is "merely a clerical error," the result is often a serious matter to the foreign importer; after one or two heavy losses by fines, it is not surprising that he sends his orders elsewhere. Not only must the consular invoice be accurate and exact, but it must show no discrepancies with the bill of lading. Customs officials, especially in Latin-American countries, are very zealous in detecting errors and imposing fines, which in some instances greatly exceed any possible profit that the foreign buyer can make out of the transactions. Three or four copies of

the consular invoice are usually necessary, two or three of which are retained by the consuls, whose fees vary considerably for different countries. It is important that every consignment for export be covered by marine insurance, the policy for which must be carefully scrutinized for special clauses which may affect the company's liability in certain contingencies.

HOW EXPORT ORDERS ARE FINANCED.

It is frequently stated that all export business is cash business, inasmuch as the manufacturer can usually get his money before the goods leave the country. This is a mistake. Sales made to export commission houses and export merchants are usually for cash, and in these cases the manufacturer has no further care or responsibility. An authorized draft made against money which the foreign buyer actually has on deposit in this country is also a cash transaction. The ordinary draft against shipping documents, however, is in reality a credit transaction, notwithstanding the fact that the manufacturer obtains actual possession of his money at once. This is a point that a great many manufacturers do not seem clearly to understand, and it may therefore be worth while to trace the process of collecting this form of payment.

The manufacturer prepares a draft on his foreign customer for the amount of his order. To this he attaches the bill of lading, consular invoice, insurance certificate, and occasionally other documents. His bank examines these documents carefully, and, if everything is satisfactory, discounts the draft at once. The draft is made out in duplicate, and to the first-of-exchange the bank attaches the documents and sends it to its correspondent in the buyer's town or district for collection. The second-of-exchange follows on another boat. The correspondent bank notifies the buyer of the arrival of the draft and its terms, and requires him to accept it before turning over to him the bill of lading, without which he cannot obtain possession of the goods. Now, if the buyer fails to meet the draft, the manufacturer must decide whether the goods shall be sold at the foreign port for whatever they will bring, or whether they shall be shipped back to him. The loss, if there is any, or the cost of shipment and insurance both ways, if they are returned, he must pay. If the goods are a total loss, the bank will call upon the shipper to repay the sum advanced against the draft and shipping documents, his endorsement of the draft making him responsible. In other words, the transaction is a loan, secured by collateral in the form of merchandise represented by the bill of lading; it is by no means a cash transaction.

Ordinarily, in export trade, drafts are made payable in sixty or ninety days. In order to give the foreign buyer ample time to get his goods through the custom house before having to pay for them. Some manufacturers, however, issue drafts payable on sight, which often compels the foreign customer to settle for his goods two or three weeks before they arrive, for the draft usually goes on a faster steamer than the goods themselves. A slip attached to sight drafts stating "not to be presented until the arrival of the goods" would avoid this injustice, which injures the buyer without benefiting the manufacturer to a corresponding degree. A great many

manufacturers, apparently under the impression that authority to draw at sight is equivalent to spot cash, allow the same cash discount to the foreign buyer that they do to the export commission house or export merchant who has actually made a cash purchase and assumed all risks as to whether the foreign buyer will eventually pay. This is unjust to the firms who handle a considerable portion of the manufacturers' export orders, and it is also unbusinesslike.

Commercial letters of credit are also largely used. Practically all of the imports which come into the United States are paid for by means of letters of credit issued by American banks, authorizing the exporter at some European point to draw on them through their correspondent there up to the total amount for which the letter of credit is issued. The seller simply draws on the bank where this credit is deposited, attaching bills of lading, etc., to his draft as usual. When the bank in the buyer's city receives the draft, if it is for thirty, sixty, or ninety days, it usually removes the bill of lading and turns it over to the buyer. In New York, some banks require only a trust receipt for security, while others demand additional collateral, such as warehouse receipts, other bills of lading, or bills receivable endorsed over to the bank. This is the practice in New York on important commercial credits. The volume of export business handled in this manner is not nearly so large, the majority of payments being by drafts against shipping documents in the manner already described. As between large firms, however, the commercial letter of credit is considerably used as a form of payment on large transactions.

In countries where banking facilities are limited, drawing against shipping documents is not always practicable; and it is in these regions that the export commission merchant is the most valuable auxiliary to the manufacturer. Even with the most remote localities, American facilities for financing foreign orders are steadily improving. Ten years ago there was hardly a bank outside of New York City and one or two other export centres that was in a position to handle export drafts intelligently. To-day nearly every city in the country has at least one bank fully equipped to take care of this business, while a considerable number have correspondents in every part of the world.

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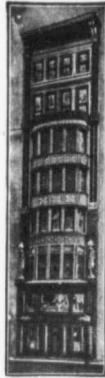
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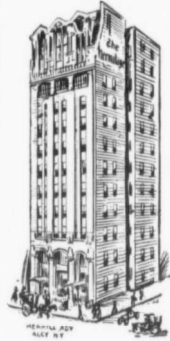
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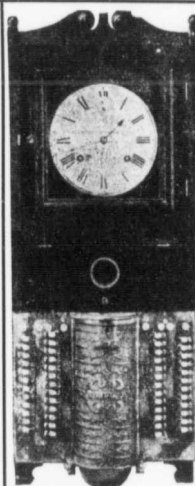
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