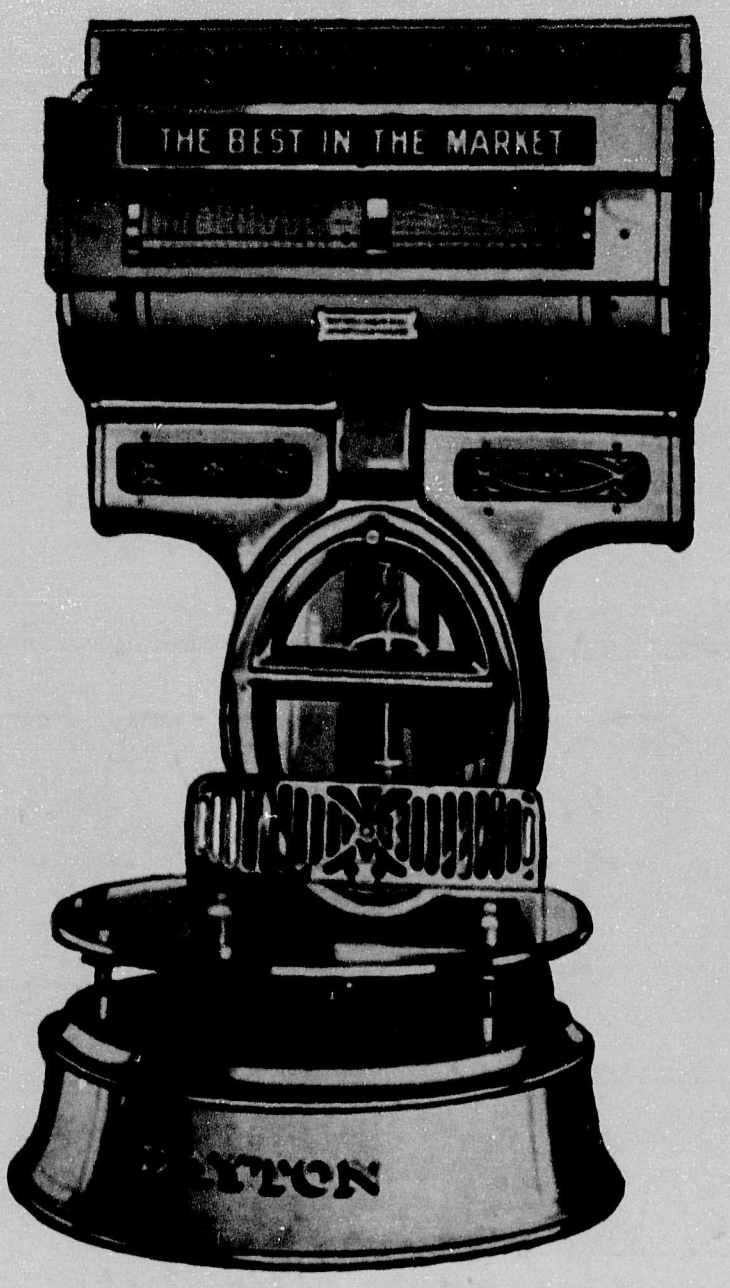
THE BRITISH COLUMBIA

RETAILER

Vol. XVI. No. 6. Vancouver, B. C. FEBRUARY, 1924 Sixteenth Year. 20c per copy; $2.00 per year.

Have you an unseen partner

who gives your goods away?



The Greater Dayton—with electric features constantly advertising your busniess.

Small overweights, due to inaccurate weighing, are free gifts to your customers. A faulty scale is like a foolish partner, giving your profits away.

Government inspection protects your customer against underweight; it does not penalize **you** for **overweight.** Don't let your scale rob you under your nose. Make sure your scale equipment is strictly efficient and up-to-date.

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Computing Scale

is the last word in accuracy and efficiency. Based on scientific principles approved by all governments, the **DAYTON** was the pioneer computing scale. It has kept pace steadily with modern discovery and invention, and today is the finest and most complete scale on the market.

Examine the New **DAYTON,** and see for yourself how accurate and efficient it is. If you already own a **DAYTON** that has given long and steady service, turn it in and get a New **DAYTON,** with its added improved features. Let us show you how at small cost you may keep your **DAYTON** equipment up-to-date. Drop us a card today.

DAYTON cylinder and fan Scales are sold on attractive monthly payments. Discount for cash. Generous allowances on your old scale.

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Standard—Light Kraft—Heavy Kraft

Paper Mills:
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Manufacturers since 1870

These are our leading lines and have been for years the best bag values before the retail trade of Canada.

The paper used in their manufacture is specially made in our own paper mills and is actually tougher and stronger.

If a better bag were possible J. C. Wilson, Limited would make it. 52 years in the business.

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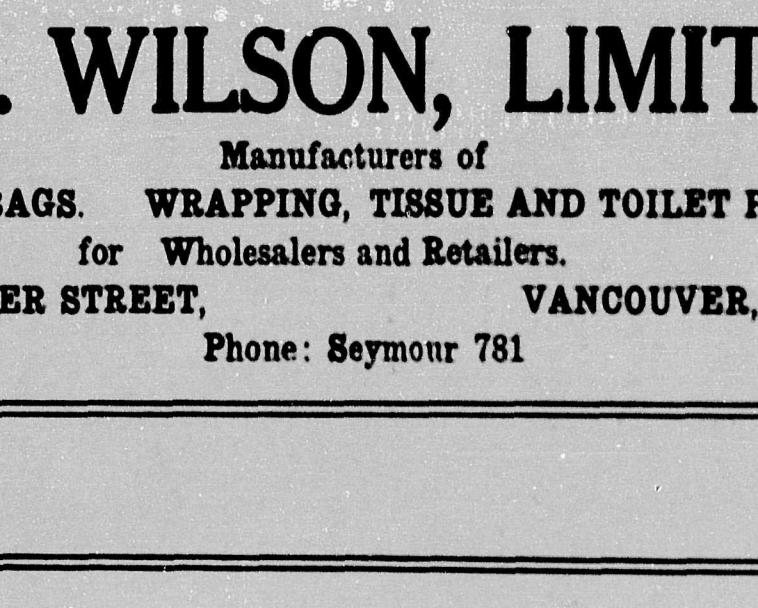
CROWN OLIVE

Manufactured in British Columbia and Guaranteed by



"The Perfect Toilet Soap"

THE ROYAL CROWN SOAPS, LTD.

VANCOUVER, B. C.

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"Good Delivery Service Does Increase Patronage"

Mr. M. T. Ellis of Ellis Brothers Limited, Toronto who use Ford delivery service says:

"Our present outfits have stood up under two years of heavy service in the crowded streets of Toronto, making two deliveries a day and are still giving satisfaction. We consider that good delivery service does increase patronage and that a good-looking outfit has a considerable advertising value."

Ellis Brothers use a panel body mounted on the standard chassis and find it very economical in operation.

Thousands of Ford delivery users in many lines of business corroborate Mr. Ellis' statement, and count their Ford deliveries among their greatest assets.

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CF-38

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The ST. LAWRENCE LINE
PAPER BAGS

Made in Canada—from Canadian Papers

"SIMPLEX" - Light Manilla
"MAPLE LEAF" Light Kraft
"LION" - - Heavy Kraft

A Bag suitable for every kind of Merchandise—
Made by St. Lawrence Paper Bag Co.

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CARRY LARGE STOCKS IN VANCOUVER AND VICTORIA

British Columbia Grows the Best

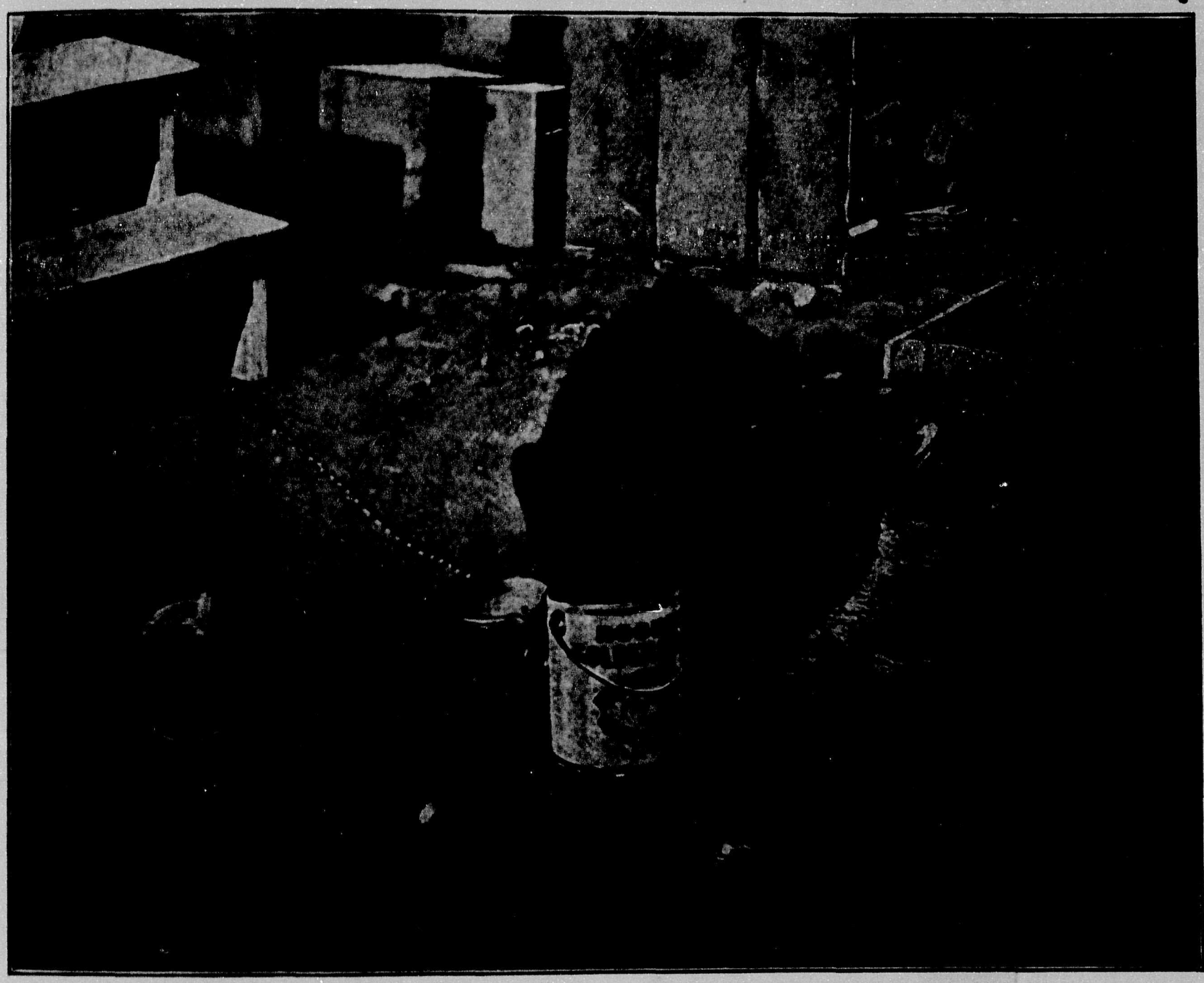
Quaker Brand Fruit and Vegetables

ARE the best you can buy, and that is why people like them so well. For some reason British Columbia grows better fruit and vegetables and the preserving process in Quaker Brand kitchens saves all the natural flavor. Quaker Brand is the best that can be made.

Dominion Canners B. C.
Limited

Head Office: - - VANCOUVER.

ROGERS' GOLDEN SYRUP



"The End of a Perfect Day"

¶Made from finest flavoured cane sugar, a special grade of which is imported for the purpose.

¶Put up in all sizes of packages to suit your customers' requirements.

¶In packages designed to beautify your store.

2-lb. tins, 24 to a case.
5-lb. tins, 12 to a case.
10-lb. tins, 6 to a case.
20-lb. tins, 3 to a case.

Perfect Seal jars, 12 to a case.

The British Columbia Sugar Refining Co. Ltd.

VANCOUVER, B.C.

GAMBLING

The desire to gamble is without a doubt almost as old as the human race and the efforts of reformers to stamp it out are as hopeless as shovelling sawdust against a strong wind. However in these modern days there are so many outlets for the gambling instinct that to gamble with one's insurance is foolhardy, to say the least.

Write your insurance therefore in strong and old established Stock Companies. Don't gamble on your chance of recovery, in event of loss.

Our Companies do not contest bona fide claims on obscure technical points.

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AT YOUR SERVICE ALWAYS
THE INSURANCE MEN
NEW WESTMINSTER & VANCOUVER, B.C.

Established 1899. Incorporated 1917.

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THE GOLDEN BAR WITH THE CLEAN NAPTHA ODOR

The BRITISH COLUMBIA RETAILER

Published Monthly. SIXTEENTH YEAR

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GROCERIES, DRYGOODS,
HARDWARE, FOOTWEAR,

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RETAIL MERCHANTS'
ASSOCIATION OF CANADA.

A MONTHLY JOURNAL published in the interest of Retail Merchandising and the Development of Commerce in Western Canada.

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Sales Tax versus Turnover Tax

The government is apparently considering the abolishment of the Sales Tax, which has proved so unpopular, and which presents complications which government officials themeslves find difficult to interpret, and mention has been made at Ottawa of the introduction of the Turnover Tax.

The Retail Merchants' Association has in the past condemned the general principle of the turnover tax, claiming that some sections of the retail trade and especially the smaller retail grocers would be placed in an unfair position if such a tax were introduced, since the margin of profit possible in the majority of grocers' commodities is exceedingly small, and it is reasonable to suppose this attitude of the Association will continue until an equitable basis be arrived at, which will work no hardship upon any section of the retail trade.

In connection with any discriminatory effect this projected tax may have upon the trade, it is interesting to note that "provision is made to prevent anything escaping except goods handled by the very small dealer, whose tax would not be considered worth while to collect." Such provision would appear to encourage an increase in the number of small dealers, who in many cases are able to make handsome profits with a small overhead expense, and who would contribute nothing to taxation revenue.

Apart from this portion of the retail trade which may be immune from taxation, there are features in the turnover tax which bear a distinct relation to the present Sales Tax. While the Sales Tax is limited to the manufacturer, producer, importer, wholesaler or jobber or to whichever of the foregoing class is first to sell commodities in the finished state, the Turnover Tax is to be imposed upon the gross sales of commodities and services of all businesses above mentioned and also to mercantile, financial, and professional classes. It is to be applied at all stages in the process of commodities between the raw material and the consumer.

Every turnover of goods will call for the payment of one per cent to the government, and the manufacturer or merchant can at the end of the month or at any other period estimate the amount liable for taxation purposes from his gross sales.

Simplicity is the chief merit claimed for this new tax. There will be no necessity for intricate bookkeeping, inspection is simpler, and there are no rebates, but the one feature which stands out pre-eminently is that a larger proportion of business will be reached by this method than is possible through the medium of the Sales Tax.

While there is no very denite information as yet to hand regarding the government's decision to abolish the present tax, the R. M. A. will offer every resistance to a tax which discriminates in any way against any of its members in the retail trade.

GROCERIES & PROVISIONS

GENERAL BUSINESS

February 13.

Retail grocery business to date this year has been only normal. January and February are considered to be about the two poorest business months of the year, and while this year has been no exception, the retail grocery business seems to be on a much sounder footing and the retail grocers themselves are more optimistic for the future. There is little doubt that Vancouver and surrounding districts will benefit very materially by the influx of new arrivals during the next few months. Vancouver is spoken of as the most prosperous port on the coast, and the constructional work laid out for the summer will naturally go a long way towards attracting population to this city.

It should not be necessary to remind retailers that Lenten Season commences in February and continues until early April. Special features of fish, canned, salt, smoked and in brine, will appeal to their customers who are adherents to the Lenten period.

Sugar.—The frequent advance in local quotations on sugar since our last issue came as a surprise to wholesalers and retailers alike. While the advance is universal in North America it is hard for the layman to account for it at this time of the year, when consumption is light. Furthermore, raws now being used by the refiners were booked ahead months ago at firm prices which would not justify any increase in price. A possible reason may be that the European beet crop has not turned out as well as expected, which has no doubt brought England and France into the Cuban market. Some authorities are inclined to the belief that the market will show strength for several weeks, and we must not lose sight of the fact that early in March last year local quotations commenced to advance until, April the 12th, it reached a peak price of $11.25 per hundred pounds. Today's quotation is $10.20 per hundred pounds, as compared with $9.60, the price ruling when our last issue went to press.

Canned Vegetables.—Alll lines of canned vegetables are exceptionally strong, particularly tomatoes, peas and corn. In the case of tomatoes, the B. C. canners are now shipping some sizes to Eastern Canada, indicating a shortage there. Stocks here are considered ample to carry through until the 1924 pack, but there is no possibility of lowerp rices. Corn, pack, but there is no possibility of lower prices. Corn, Quaker, the most popular brand, is entirely cleaned up so far as the canners are concerned. Stocks in local jobbers' hands will not last more than two months, after which American brands will have to be brought into the market. Peas are also very scarce. Early Junes are almost sold out even now by both canners and wholesalers, and it is predicted that American lines of peas will also have to be brought in to relieve the shortage.

Opening prices on California asparagus for 1924 pack were named February 1st. Prices on the popular sizes show an advance of approximately 10 per cent. over last year's figures. Lack of moisture in California with a consequent short pack is the reason.

Advertised brands are supposed to be pretty well in the hands of the "Sunmaid" people. If this is the case, no lower price may be expected. The growers are getting about as little for their raisins as they can possible take and live. A recent report from California is to the effect that the Association, owing to poor quality and a heavy surplus over and above anticipated demand, have actually destroyed 35,000 tons of 1923 crop raisins.

Figs are easier with concessions being offered to relieve packers of surplus stock.

Prunes are firm on all sizes. 1922 carry-over is entirely cleaned up and a big export demand from Germany has relieved the market on small sizes. No lower prices are expected, and there may be advances a little later on when the demand is heavier.

Peaches and **Apricots** are firm and market advancing.

Dates.—The first shipment of new crop dates reached this market the latter part of January. These went to the trade at from 8½ to 9 cents for Hallowis. These are now cleaned up and the next shipment is due about April 1st. The prices on the second shipment will be about the same as the first.

Currants are easier, although present prices are only temporary. Stocks now in transit will be about 1½ cents higher.

Evaporated Apples are scarce and prices advancing.

Beans.—Prices are now as low as they will be. Beans are good buying at present quotations.

Coffee.— Recent cables report a very firm coffee market and if it continues, advances will be necessary. At any rate, there is no possibility of lower prices.

Canned Salmon.—Stocks of pinks and Cohoes are are rapidly depleting. Cohoes especially will be higher in the near future.

Corn Flakes.—Further advances have taken place on all brands of corn flakes, making today's list on Kelloggs in single case lot $4.00, and other lines in proportion.

"Fly Tox"—This is a new line being offered to retailers. It has been on the market however in the east and in U. S. A. for the past two years and has met with wonderful success. It is made in Canada at Bridgeburg, Ontario, by the Rex Chemical Company, who also have six factories in U. S. A. It is a chemical preparation used with a spray which is supplied free with each bottle and is sure death to flies and other insects. It comes in two popular sizes, namely 24/8 oz. bottles at $9.00 case, and 24/16 oz. at $13.50 case, as well as larger bulk containers for big users. Retailers are well advised to order a case or two for spring delivery. It will be one of the best selling fly exterminators this year.

THE COFFEE OUTLOOK.

New York, Feb. 10.

The visible supply of Brazil coffee for the United States has decreased and is 988,277 bags, of which 426,600 bags are afloat; the visible a year ago was 1,224,000 bags. Stocks in the Brazil sea ports show a slight increase and are a total of 1,021,000 bags; the total stocks a year ago were 3,599,000 bags. The deliveries of coffee in the United States are good, being for twenty-four days of January 592,656 bags of Brazil and for the twenty-one days of January 226,004 bags of milds, a total of 818,660 bags. The "Centre de Commercio de Cafe of Rio" estimates the coming Rio crop of 2,500,000 bags. The report states that the current crop has been damaged and that the yield will be smaller than expected. The present Rio crop was estimated between 3,000,000 to 3,500,000 bags, with preponderence of opinions being of the lower figure. Under date of December 26 the "Brazilian Review" reports "that the lack of rain and the excessive heat during the previous few weeks has done great harm to the cotton and cereal crops." No mention is made of damage to coffee but no doubt the trees have suffered from drouth. There have been no further developments with regard to the permanent defense of coffee and the opinion is expressed that no steps will be taken by the government until the recently appointed financial mission has been consulted in the matter. The financial mission is now on its way to Brazil and is expected to investigate conditions and make suggestions towards improving and developing Brazil.

There is little chance for a material decline when the prospects of the growing Brazil crops are considered, together with the fact that the consuming countries are without sufficient supplies to enable them to refrain from steady buying. The spot demand for milds is quiet, with the market very steady. Stocks show a slight increase. Europe continues to be a large buyer of mild coffee at prices much better than the United States trade will pay.

UNFAIR COMPETITION.

A decision rendered recently by the United States Supreme Court has definitely determined the right of a wholesale grocer, acting independently, to withhold his patronage from a manufacturer who sells to chain stores or retailers direct and refuses to pay him the regular wholesale discount without being guilty of unfair competition. The decision was in the case of Raymond Bros.-Clarke Company, wholesale grocers of Lincoln, Neb., which has attracted considerable attention in the trade since its inception several years ago.

DON'T be deceived by the profit you make on a single sale.

If you make small-profit sales *many* times a year, you make far more money than on a few larger-profit sales made but a *few* times a year.

That's the principle of "turnover." So don't load up on slow-moving merchandise.

Toilet soap, for instance. The average retailer carries 50% of his toilet soap investment in brands that turn over only once a year!

To speed up turnover—to increase the year's profits—weed out dead stocks. Put your whole investment of time and effort and money behind brands that move quickly. These, you will always find, are the popular, nationally advertised brands—in any line of merchandise.

Palmolive Soap, for instance, will turnover 17 times a year! It can introduce you to the greatest number of sales in the shortest possible time and thereby increase profits for you.

2316

"The House Behind The Goods"

MALKIN'S BEST

Baking Powder

Contains no Alum

Absolutely Pure

THE W. H. MALKIN Co. Ltd.

VICTORIA. VANCOUVER. NANAIMO.

WILSON BROTHERS

Established 1890

Our Motto is "SERVICE"

We cannot offer to sell you goods cheaper than any other firm is in a position to do, but we CAN give actual facts to prove that it is

ECONOMY

to deal with us

Send in your mail order to WILSON BROTHERS, VICTORIA, B.C.

Wholesale Grocers

SHAMROCK BRAND

HAM, BACON, BUTTER, LARD, SAUSAGE, etc.

First Quality packing house products put up by P. Burns & Co., Limited, which means they are the highest grade, always reliable, and without equal on this market.

YOU CAN RECOMMEND SHAMROCK BRAND.

P. Burns & Company, Limited

VANCOUVER CALGARY EDMONTON

U. S. GOVRNMENT LOOSES SUGAR EXCHANGE SUIT.

Supreme Court Holds that There Was No Evidence in Case to Substantiate Conspiracy Charges.

The U. S. Government lost its suit against the New York Coffee and Sugar Exchange, as was predicted before the case was taken before the United States Supreme Court, following the decision of the Court of Appeals at New York, where the suit had its first hearing. The High Court ridiculed the proceeding and Chief Justice Taft, who read the opinion, said there was not the slightest evidence presented by the government to substantiate its complaint.

The original petition condemned the rules and regulations of the Exchange and the Clearing House Association, alleging they were operating in violation of the Sherman Anti-Trust Act, and that both created artificial and unwaranted prices, which were not based upon the law of supply and demand. A very small percentage of the transactions on the exchange, it was claimed, was bona-fide, and that it was purely a gambling proposition.

The government proceeded to act last year, when sugar began to raise precipitately, following a report by the Department of Commerce that there was a world shortage in store for 1923. Raws immediately began to rise, forcing up the price of the refined product.

Injunction is Refused.

Agents of the Department of Justice made a hurried investigation with the result that an assistant to the Attorney-General filed suit in the Court of Appeals in New York, the object being to get immediate action so that an appeal could be taken direct to the United States Supreme Court. When the hearing was held the Court of Appeals denied the plea of the government holding that there was no violation of the law. An appeal was taken to the United States Supreme Court. The litigation attracted wide attention throughout the grocery trade and was practically forced as a result of public sentiment. The people were aroused over the rapid jump, in the price of sugar. The Mayor of New York advocated a boycott. Some of the womens' clubs took up the fight and appealed to the housewives throughout the country to discontinue the use of sugar. The refining trade cautioned the public against a stampede, saying that it would only aggravate the situation.

On Monday, January 28th, Chief Justice Taft in his ruling said that there has been "absolute failure by the government to connect the defendants or any of its officers with any conspiracy" as was charged. The injunction sought to restrain the New York Coffee and Sugar Exchange from further dealing upon its board in sugar futures, which was refused by the District Court was upheld by the Supreme Court of the United States.

Why Interlake Sales Increase so Steadily

All over Canada sales of Interlake brands of Toilet tissues continue to increase at a steady pace. What is the answer? Consumer approval of the whole line. Dealer co-operation returns a satisfactory profit.

As a retail distributor you co-operate with us by stocking **INTERLAKE BRANDS**. Your profit is assured.

Interlake Tissue Mills Co. limited

Head Office: 54 University Avenue, TORONTO, CANADA.

Sales Branch: McGill Building, MONTREAL, CANADA.

Mills at MERRITTON, CANADA.

TUDOR TEA

"The Tea With a Pedigree"

Is being sold by 369 stores and grocers in British Columbia.

The most profitable package tea for the retail trade.

THE PRICE IS NEVER CUT.

Blended and Packed by
TUCK & LIGHTFOOT LTD.
Vancouver, B.C.

"Let the Clark Kitchens Help You."

YES

Your Customers would enjoy

CLARK'S CANADIAN BOILED DINNER

People who like Tomato Sauce with Boiled Dinner will also buy Clark's Tomato Ketchup.

Needs merely to be heated, and served—and it provides a complete well balanced meat and vegetable course. Primer beef, potatoes, carrots, onions, beef stock gravy —We assure you that it is a mighty nice dish, and one it pays to push.

W. CLARK, LIMITED, Montreal

Establishments at Montreal, Que.; St. Remi, Que., and Harrow, Ont.

EDDY'S MATCHES

Canadian clean through

—a quality that never varies

The E. B. Eddy Co. Limited
Hull. Canada

WAFFLE BRAND FANCY TABLE SYRUP IS EXCEPTIONALLY GOOD.

Note: We could not improve the syrup so we have improved the container.

Kelly Confection Co. Ltd.

1100 Mainland Street VANCOUVER, B. C.

BLOW TO DEALERS FROM U. S. OFFICIALS

Distribution of meat products by chain stores owned by packers is advocated by Charles J. Brand, marketing expert of agriculture.

Advocating a policy which would, if carried to completion, mean the elimination of the independent retailer, Charles J. Brand, consulting specialist in marketing of the United States Department of Agriculture, has exploded a bombshell in the ranks of the trade by advocating the distribution of meat products through chain stores. These stores, presumably, would be operated by the meat packing companies.

Endorsed by Department

High officials of the Department of Agriculture apparently endorse this plan, as a detailed story of Brand's scheme has been sent out by the press service of the department for general publication. It is a part of an address made before a livestock convention in Omaha, in which this official declared that retailing meat through large organizations operating chain stores would tend to cut down food costs at the greatest single point of expense, and would benefit both producers and consumers. Entrance of the meat packers into this enterprise would affect this saving, he said. The report continues:

"Mr. Brand remarked that the five largest packing companies in this country are prohibited from engaging in the retail business by the well known packers' "constant decree" entered by the Supreme Court of the District of Columbia, in the case of the United States of America against Swift & Company and others. Other companies, however, may sell meat at retail. A few are doing so. One packing company operates forty retail shops. Others operate from one or two to twenty-five or thirty. Many grocers chains handle meats and find the business profitable. If independent operators can carry on meat chain stores profitably, why can not the packing companies do so, Mr. Brand asked. Statistics indicate, the speaker said, that no less than 10 per cent of the total volume of retail trade in this country is made up of meat and livestock products.

Blames Dealer for Cost.

"The total meat and lard bill of the American public in 1922 was about $3,264,363,950. All commodities sold at retail in 1922 had a value of $36,400,000,000. Under the present system of retailing, Mr. Brand said, the idea of too many operators is large margins and small volume. Slow turnover and high unit operating costs are the result. Records obtained by the Department of Agriculture on the relation of expense to total sales in retail meat markets show that expense is always high where volume of business is small, while the expense decreases steadily as the volume of business increases. It is thus obvious that measures which reduce the number of retail meat concerns and increase the size of the remaining ones, can help to reduce meat prices, Mr. Brand asserted.

"High costs of meat distribution pile up at the retail store said Mr. Brand, "owing to the need of handling meat in small quantities, suiting the convenience of consumers, and carrying proportionately heavy overhead." It is worth while, he declared, to inquire whether increased efficiency and economy can be obtained from farther integration in the livestock industry that will call for the conduct by the packers, under wise supervision, of great chains of retail meat shops.

Cites British Example.

"The fact that many packing companies operate retail shops," Mr. Brand said, "proves there is no objection to the principle. He thought it would be possible to effect a saving of 10 per cent or $300,000,000 a year upon the retail selling price of meat by the development of large retail organizations. Such concerns, he said, would have advantages in obtaining supplies, in spreading expense over a large volume of business, in possessing expert guidance, in rapid turnover, and in expert buying and efficient merchandising.

"As an example of what is possible in this field, Mr. Brand cited the achievements of Lord William Vestey and his associates in Great Britain and elsewhere. The Vestey group owns ranches, packing plants, ocean steamships, cold storage warehouses, wholesale meat establishments, and more than 2500 retail meat shops in the United Kingdom. Last year the organization bought 1000 retail shops in South America. Mr. Brand said he was told by Lord Vestey that there had been times when only the retail end of the Vestey business showed a profit.

"Mr. Brand contended that retail business as a whole is sufficiently concentrated in this country. There are, he said, about 1,300,000 retail communities of all classes, or one to every 100 persons in the population. These retail stores have 3,350,000 employees. The average annual volume of trade per store is about $30,000, but this figure is swelled by the operations of the great department stores and mail order houses. Mr. Brand figured that for the largest single class of stores the annual business may be less than $10,000 each. The great number of stores in relation to the population explains the high percentage of failures in retail trade, and points to the need for larger operating units, Mr. Brand declared."—Commercial Bulletin.

BISCUIT CASE DECIDED AGAINST CHAIN STORES BY TRADE COMMISSION

Board Issues Order to Biscuit Companies to Stop Giving Chain Stores 15 per cent. on Unit Store Purchases and Refusing Independent Grocers Right to Pool Their Buying to Obtain Same Discounts

The retail grocers of the United States have won first blood in the case against the buscuit companies in which they complained of discrimination in discounts in favor of the chain stores. The latter have been allowed the maximum discount of 15 per cent. on unit store purchases which fell below the $200 a month purchase requirements though the National and Loose-Wiles Biscuit Companies refused to permit independent retail grocers to club their purchases in order to get the same maximum discount. The latter offered to buy in the same way and pay for the goods in the same manner but the companies declined to permit combination buying and in this way prevented the one-store grocer from obtaining prices that would enable him to compete with the chain store systems.

The Federal Trade Commission, in a decision announced

"Good Morning!"

Have you had your
Fleischmann's Yeast?"

The best way to take Fleischmann's Yeast for correction of constipation is dissolved in hot water, (not scalding) night and morning, on arising and retiring. This is important to all your customers. Pass on the message to them.

The Fleischmann Company
YEAST SERVICE

ARE YOU HANDLING
RAMSAY'S
"QUEEN ROYAL"
LINE OF
CREAM SODAS

Packed in large and small tins. A delicious appetizing biscuit. It will appeal to your customers. Ask our representative to show you this line or write or phone us order.
This biscuit will give every satisfaction. Let us prove this by sending you a trial tin at once.

Ramsay Bros. & Co., Ltd.
VANCOUVER, B.C. VICTORIA, B.C.

DEL MONTE
CANNED FRUITS
VEGETABLES &
FOOD SPECIALTIES
– quick-moving products that gather no dust
– but the profits they make are steady and sure

NABOB
VACUUM PACKED
COFFEE

Saves you time when customers ask for "Fresh Roasted Coffee." That's exactly what Nabob is. The vacuum tin keeps the flavor in—you sell it "fresh from the roaster.

Kelly Douglas & Co. Ltd.
VANCOUVER, B. C.

ANNOUNCEMENT

We are going out of the Grocery business.
Write for prices on any lines you require.

Vancouver Island
Distributors
Huntley & Palmer's
Biscuits

Rithet Consolidated
Limited
VICTORIA, B. C.

B. C. Agents for
Ross's Famous
Belfast Ginger Ale

recently, issued an order in which the two companies are forbidden in the future to sell the chain stores at one price and charge independent retail grocers a higher price when the quantity and quality and selling cost is the same. The order of the Commission also says the buscuit companies must stop giving the chain stores a discount on the total purchases of the separate stores unless a similar discount on gross purchases is given to associations or combinations of independent retail grocers.

The full text of the order issued by the Federal Trade Commission requires the National Biscuit Co. and the Loose-Wiles Biscuit Co. to discontinue:

1.—Discriminating in price between purchasers operating separate units or retail grocery stores of chain systems and purchasers operating independent retail grocery stores of similar kind and character purchasing similar quantities of respondent's products, where such discrimination is not made on account of difference in the grade or quality of the commodity sold, nor for a due allowance for the difference in the cost of selling or transporting, nor in good faith to meet competition in the same or different cummunities.

2.—Giving to purchasers operating two or more separate units of retail grocery stores of chain systems a discount on the gross purchases of all the seperate units or retail stores of such chain system, where the same or a similar discount of gross purchases is not allowed or given to associations or combinations of independent grocers operating retail grocery stores similar to the separate units or stores of such chain system.

GROCERS' CONVENTION R. M. A.

British Columbia Grocers' Section holds mid-winter Conference—Representative gathering winds up with banquet and social evening—Representatives of wholesale houses attend—Officers elected for 1924.

Ranking as one of the most representative gatherings of retail grovers ever held in this province, delegates from many points outside this city attended the mid-winter convention of the Grocers' Section of the British Columbia Branch of the Retail Merchants' Association, which was held in the board room, Pacific Building, Hastings Street West, on Wednesday February 13th last.

At the close of the convention delegates were joined by their wives and attended the banquet later in the evening at the Manufacturers' Building to which representatives of Vancouver's leading wholesale, grocers and produce houses and their ladies received invitations as honoured guests at the function. Goodfellowship marked the proceedings throughout, and this get-together feast should go far towards creating a better understanding among these two important distributing bodies.

At the Banquet.

The above sketches were made at the Grocer's convention banquet by E. R. McTaggart past president, Greater Vancouver branch, R.M.A..

Conference Addresses

During the afternoon conferences, brief but interesting addresses were given by Dominion vice-president Jos. T. Crowder, and Provincial president, Daryl H. Kent.

Mr. Crowder, whose subject embraced "Benefits of Organization," after enumerating the many and varied concessions and enactments granted by the government at Ottawa in favor of the retail trade through the efforts of the R.M.A., told his audience that they could also obtain relief from oppression and discrimination, provided their requests were reasonable. Mr. Crowder presented a new line of thought to the grocers whereby they could render a more complete service to the community by studying the composition of the goods they sell in order to suggest to their customers the nutrative, muscle-building and frame forming properties contained in the various commodities they handle. In a cheerfully sarcastic manner Mr. Crowder, while admitting that the grocers' section of the Association was by far the most important body in the organization, ventured to suggest that the service given to the public by the drug store was pre-eminently superior, because the druggist knew, and had to know the contents and value of the goods he sells.

President Kent before enlarging upon his subject, "The Functioning of the Provincial Organization," discussed the membership fees and the ratio upon which each merchant be assessed, and stated that, after considerable discussion the Provincial Board had decided to hold this question over until the Provincial Convention that a more comprehensive viewpoint may be obtained from the membership. Mr. Kent after touching upon the Trade Section idea emphasised the fact that it was the obvious duty of the secretaries of the various sections of the Association to present resolutions and propositions in a clear and definite form to the provincial secretary in order that he may deal with them in an intelligent manner. The provincial secretary's time is fully taken up, the speaker said, in adjusting and tabulating recommendations from every trade section in the province, and placing these before the provincial executive for deliberation, before passing same on to Ottawa. The speaker intimated that bulletins are to be forwarded from provincial office to the membership twice monthly.

Among the many subjects discussed at the afternoon conference were the various phases of the Sales Tax, "Free Deals," Wholesalers Selling to Employees, Misleading and Unfair Advertising, and many other features of interest peculiar to the retail grocer. In

the evening short addresses were delivered by E. Fraser who represented the produce man, and J. P. D. Malkin who spoke on behalf of the wholesale grocer. Mr. Harkness, the chairman of the B. C. Grocers' section also spoke, the general theme of these addresses being "co-operation."

Officers Elected.

The following officers were elected to the executive of the B. C. Grocers' Section of R. M. A.. James Harkness, Vancouver, chairman; G. H. Jacobson, New Westminster, first vice-president; T. H. White, Vancouver, second vice-president; treasurer, E. L. Berry, Larned; and S. J. Wilson, Kamloops, Hon. Secy.

DONT'S FOR USE IN AVOIDING FORGERIES

Losses last year were the largest in history—Precautions for guidance would tend to check crooks.

The National Surety Company of New York has announced that 1923 showed the heaviest losses of any previous year due to forgery of checks of business men by crooks. These forgeries have run to unusual amounts. There were more $100,000 instances, than ever before and the biggest scheme ever attempted was when a gang sought to defraud stock brokers out of what it is estimated would have been $4,000,000 if the scheme had not been detected.

It is so much easier to "work" the grocer or other merchant if he is not always alert as to these possibilities. In order to put dealers on their guard, The National Surety Company has issued some "don'ts" as a guide to avoid forgery. Here they are:

Never cash a check for a stranger. If this simple rule were scrupulously observed it would end at once a great portion of our annual forgery loss.

Never let anyone else check up your bank book with cancelled vouchers returned from the bank. This is the one job that every business man should do personally.

Never sign a check in blank or make it out payable to "cash" or "bearer."

Never leave your check book or cancelled vouchers where anyone else can get hold of them.

Never accept a check because it looks businesslike. Crooks are now counterfeiting checks of well-known concerns.

Never assume that a bank certification stamp makes a check safe. These certifications are being counterfeited by crooks.

Never do what a stranger suggests in order to identify him. He probably has an accomplice at the other end of the line to give you the information you desire.

Be sure to provide a safe place for delivery of your mail. Do not depend on the type of box that can easily opened by a crook.

Always write your checks carefully with ink, typewriter or checkwriter. Begin each line at the left-hand side and leave no space between your words.

Finally after you have taken every precaution you can think of, make your bank account absolutely safe by taking out a forgery bond.

FORM NEW COMPANY.

Palmolive Manufacturing Co. (Ontario), Limited, Formed as Manufacturing Part of Soap Business.

The Palmolive Manufacturing Co. (Ontario), Limited, have been formed with a paid-up capital of $1,000,000 to take over the plant and fixed assets of the Palmolive Co. of Canada, Limited, Toronto. The Palmolive Co. of Canada will henceforth handle the sale and advertising of the Palmolive soaps and toilet products while the new company will be purely a manufacturing concern.

COCHRANE'S COMMENTS

ON PRICE CUTTING.

Say, Mr. EDITOR:
If I make a thing and SELL IT
It belongs to the man that BUYS IT
And he can sell it CHEAP.
Or give it AWAY
Or let it SPOIL
And I should WORRY
As long as I get the MONEY.
But SAY
Suppose the goods bear my NAME
Or trade mark, or BRAND
Have I sold my NAME
Along with the GOODS?
Nix, nay, not at all, NO.
Has the buyer any RIGHT
To cheapen my NAME
By selling below a FAIR PRICE?
Or to injure my REPUTATION
By selling spoiled GOODS?
Verily, I trow NOT.
If he wants to CUT PRICES
Let him take off my NAME
And then he can CUT
As much as he LIKES.
You'd think even a LAWYER
Could understand THAT
But lots of JUDGES
Can't see it at ALL.
They get lost in a FOG
Of "public policy" and "restraint of TRADE"
About honesty and JUSTICE.
If I were a manuFACTURER
I'd label my goods like THIS
"This can of pickled hen's TEETH
(Or cat's whiskers in GLUE
Or whatever it WAS)
Is worth SIX BITS.
If anyone sells it CHEAPER
You'd better WATCH HIM
Because he's fixing to STING YOU
On the next thing you BUY."
And there'd be no price CUTTING
On my GOODS.

GROCERY PRICES CURRENT

The following are prices quoted for principal lines of leading wholesale firms. Prices quoted are necessarily subject to market fluctuations.

RAMSAY BROS. & CO., LTD.

10c Assorted Sweet Biscuits, packages, per dozen	1.00
15c Assorted Sweet Biscuits, fancy carton, per dozen	1.50
Chocolate Bars, assorted kinds, 2 doz to a box, per box	.95
Cream sodas, 2s, tins, each	.42
10c Cream Sodas, packages, doz	1.00
15c Cream Sodas, packages, doz.	1.25
Family sodas, packages, per dozen	$ 2.40
Queen Royal Cream Sodas, per lb	15½
Queen Royal, tins, each	.38

E. W. GILLETT CO. LTD.

	Per case
Royal Yeast—	
2 doz. pkgs. in case	2.20
Pure Flake Lye—	
4 doz. in case	5.95
5 cases	5.85
10 cases, 4 doz. in case	5.80
Magic Baking Powder—	
4 oz. 4 doz.	5.85
6 oz. 4 doz.	7.75
8 oz. 4 doz.	9.25
12 oz. 4 doz.	12.50
5% 5 case lots.	
10 lb. wooden cases	.46
25 lb. wooden pails	.46
100 lb. lined kegs	.43
360 lb. lined barrels	.41½
Magic Soda, Case No. 1—	
1 cahe (60 1 lb. packages)	7.40
5 cases or more	7.30
Bi-Carmonate of Soda—	
112 lb. kegs, per keg	7.75
400 lb. barrels, per barrel	25.15
Caustic Soda (Granulated)—	Per lb.
10 lb. canister (100 lbs in case)	.15¼
100 lbs. iron drums	.12¼
Cream of Tartar—	Per doz.
¼ lb. paper pkgs. (4 doz. in case)	1.50
½ lb. paper pkgs. (4 doz. in case)	2.90
½ lb. cans with screw covers (4 doz. in case)	3.80
1 lb. cans screw covers (3 doz. in case	6.95
5 lb. square canisters, ½ doz. in case)	.56½

KELLY, DOUGLAS & CO., LTD.

Nabob Products

Alum, ¼s, doz.	.75
Allspice, No. 3, tins doz.	1.00
Baking Powder, 48 12 oz., doz.	2.65
Bakinf Powder, 48 16 oz., doz.	3.75
Baking Powder, 12 2½s, doz.	8.30
Baking Powder, 6 5s, doz.	15.10
Baking Soda, 60 1s, case	5.30
Baking Soda, 24 ½s, doz.	.60
Borax, ¼s, doz.	.75
Black Pepper, tins, doz.	1.00
Celery Salt, glass, doz.	1.00
Nabob Coffee, small tins each	.29
Coffee, 1s lb.	.55
Coffee, 5s lb.	.53
Custard Powder, doz.	1.00
Quick Tapioca, doz.	1.00
Chocolate Pudding, doz.	1.00
Chili Powder, small, doz.	1.60
Cinnamon, 2 oz. tins, doz.	1.10
Cayenne Pepper, 3 tins, doz.	1.20
Cloves, small, doz.	1.40
Curry Powder, 4 oz. glass, doz.	1.75
Ginger, small, doz.	1.10
Extracts (all flavors) 2 oz., doz.	2.50
Extracts (all flavors) 4 oz., doz.	4.75
Extracts (all flavors) 8 oz., doz.	9.00
Extracts, assorted, 16 oz.	17.00
Mace, small, doz.	1.14
Nutmeg, small, doz.	1.10
Paprika, small tins, doz.	1.35
Pastry Spice, 3 tins, doz.	1.10
Poultry Dressing, Sage, Savory, Thyme, Tumeric, tins, doz.	1.05
Pickling Spice, doz. No. 3.	.95
Marjoram, Mint, Parsley	1.15
Tartaric Acid, ¼s, doz.	2.00
White Pepper, tins, doz.	1.15
Castor Oil, 2 oz. doz.	1.35
Castor Oil, 4 oz. doz.	2.20
Epsom Salts, ¼s, doz.	.60
Fruit Colors, 2 oz. doz.	1.75
Icings (Chocolate, Rose, Pink, Lomen, Vanilla, White, Almond, Orange) doz.	1.45
Jelly Powder, doz.	1.00
Lemonade Powder, doz.	
Mustard, 1s, doz.	8.50
Mustard, ½s, doz.	4.50
Mustard, ¼s doz.	2.40
Sulphur, ¼s, doz.	.65
Tea, Green Label, ½s, per lb.	.67
Tea, Green Label, 1s, per lb.	.65
3s, lb. packages	.62
5 lb. packages	.61
Tea, de Luxe, Afternoon, 1 lb.	.78
Tea de Luxe, Afternoon ½s per lb.	.80
Tea, de Luxe ¼s per lb.	.86
Vinegar, doz.	2.30

THE W. H. MALKIN CO., LTD.

"Malkin's Best" Products.

Arrowroot (St. Vincent)		
12/4 oz ctns.	per doz.	1.40
12/8 oz	per doz.	2.75
Baking Powder (Pure Phosphate)		
48/12 oz.	per doz.	3.00
12/2½s	per doz.	9.85
12/5s	per doz.	17.85
Baking Soda		
12/4 oz. ctns	per doz.	.45
12/8 oz. ctns	per doz.	.60
Cocoa.		
24/8 oz.	per doz.	2.25
Coffee (Vacuum Pack)		
1 lb tins	per lb	.55
Cream of Tartar (99% pure)		
12/4 oz. ctns	per doz.	1.50
12/8 oz. ctns	per doz.	2.90
12/1s tins	per doz.	6.00
Custard Powder		
4 oz. ctns	per doz.	1.00
8 oz. ctns	per doz.	1.90
Drug Sundries		
Borax, 12/4 oz.	per doz.	.75
Epsom Salts 12/4 oz. ctns		.50
Sulphur, 12/4 oz. ctns	per doz	.60
Extracts (all flavors)		
12/2 oz.	per doz.	2.50
12/4 oz.	per doz.	4.75
8 oz.	per doz.	9.00
16 oz.	per doz.	17.00
25 oz.	per doz.	24.00
Glycerine		
12/2 oz bts.	per doz.	1.75
12/4 oz bts.	per doz.	3.25
Honey		
24/8 oz jars	per doz.	2.40
24/13 oz. jars	per doz.	3.00
24/2s tins	per doz.	6.00
12/4s tins	per doz.	11.50
Jelly Powders (all flavors)		
12/4 oz.	per doz.	.95
Lemonade Powder:		
12/4 oz ctns	per doz.	1,25
12/8 oz ctns	per doz.	2.25
Mustard		
12/3s tins	per doz.	1.50
12/8s oz tins	per doz.	4.50
24/1s tins	per doz	8.50
12/5s tins	per lb	.60
Spices and Seasonings		
Allspice 12/3 tins	per doz.	1.00
Cinnamon 12/3 tins	per doz.	1.10
Cloves 12/3 tins	per doz.	1.40
Curry Powder 12/3 tins	per doz.	1.75
Chili Powder	per doz.	1.40
Ginger 12/3 tins	per doz.	1.10
Mace 12/3 tins	per doz.	1.40
Marjoram 12/3 tins	per doz.	1.15
Mint 12/3 tins	per doz.	1.15
Nutmeg, 12/3 tins	per doz.	1.15
Paprika 12/3 tins	per doz.	1.40
Parsley 12/3 tins	per doz.	1.15
Pastry, mixed, 12/3 tins	per doz.	1.15
Pepper, black, 12/3 tins	per doz.	1.00
Pepper, cayenne 12/3 tins	per doz.	1.20
Pepper, white, 12/3 tins	per doz.	1.15
Poultry Dressing 12/3 tins	per doz.	1.00
Sage, ground 12/3 tins	per doz.	1.00
Sage, rubbed 12/3 tins	per doz.	1.00
Savory 12/3 tins	per doz.	1.00
Thyme 12/3 tins	per doz.	1.00
Tumeric 12/tins	per doz.	1.00
Whole Cinnamon 12 ctns	per doz.	.60
Whole Nutmegs, 12 ctns	per doz.	.60
Whole Pickling 12 ctns	per doz.	.90
Celery Salt, taper bots.	per doz.	2.10
Curry Powder, taper bots	per doz.	2.25
Tea		
100/1s	per lb .	.65
60/¼s	per lb.	.67
30/1s and 20/½s assorted	per lb	.66
12/5s	per lb.	.68
Vinegar		
24 qts	per doz	2.50
Marmalade.		
24/1 glass	per doz.	3.10
12/4 litho tins	per doz.	8.40
Jams.		
Assorted 12/4 tins	per doz.	9.00
Apricot 12/4 tins	per doz.	9.00
Black Currant 12/4 tins	per doz.	9.75
Damson 12/4 tins	per doz.	8.00
Gooseberry 12/4 tins	per doz.	9.25
Loganberry 12/4 tins	per doz.	9.00
Peach 12/4 tins	per doz.	8.50
Plum 12/4 tins	per doz.	7.50
Prune, 12/ tins	per doz.	7.75
Raspberry 12/4 tins		9.75
Strawberry 12/4 tins	per doz.	9.75

P. BURNS & CO., LTD.

Shamrock Products

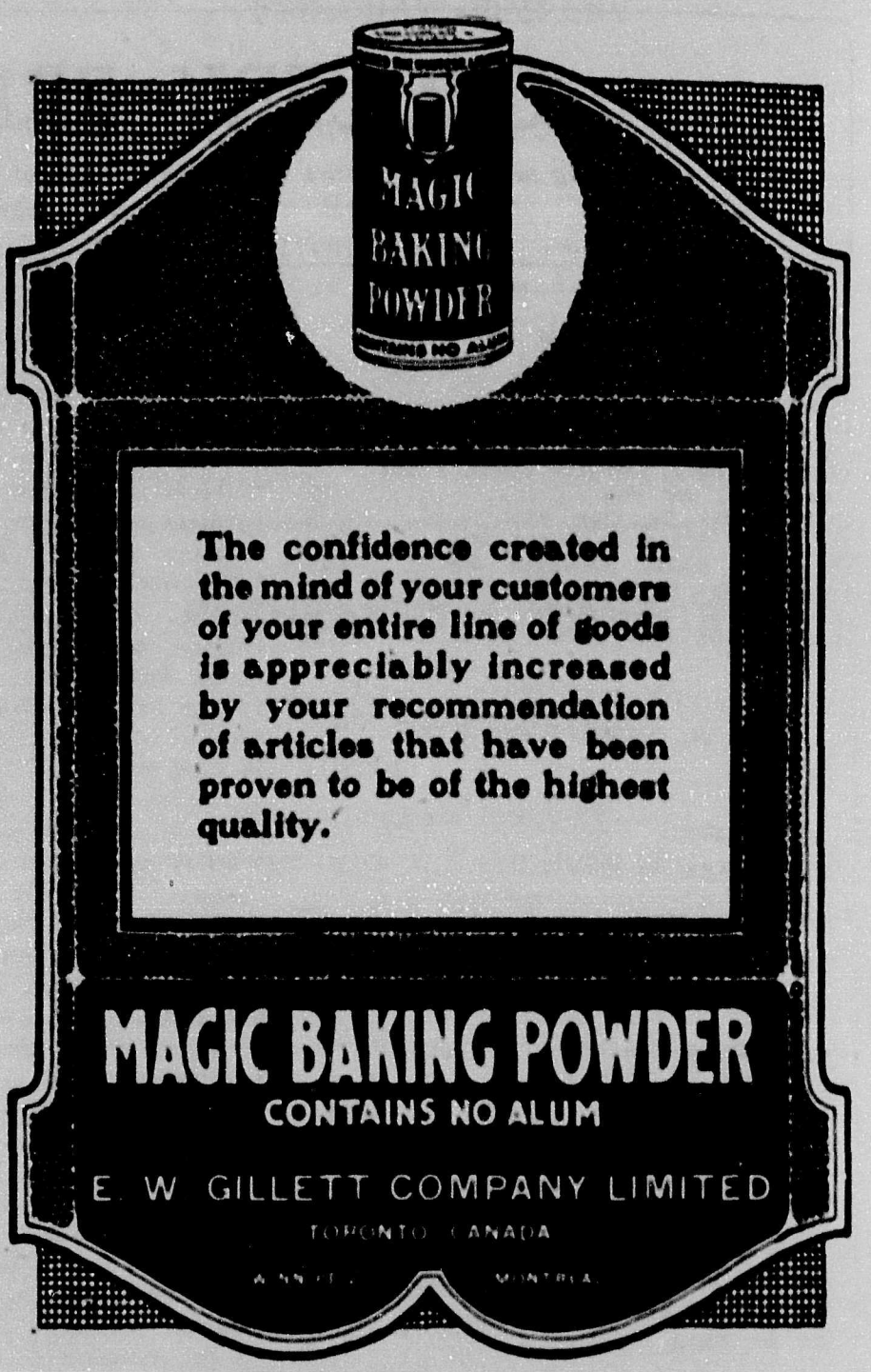
Ayrshire rolled shoulders, per lb	17
Bacon, Shamrock, 6-8, per lb	.35
Baked ham, with dressing, per lb	.38
Creamery Butter, Shamrock, cartons	.47

Advertised Bread

OUR extensive advertising creates a willingness to purchase Shelly's 4X Bread—because they know it's unifomly good. Every customer that our advertising "pulls" into your store to purchase a loaf of bread, is a prospective customer for other lines.

SHELLY BROTHERS

VANCOUVER VICTORIA
NEW WESTMINSTER NANAIMO



The confidence created in the mind of your customers of your entire line of goods is appreciably increased by your recommendation of articles that have been proven to be of the highest quality.

Creamery Butter, Shamrock, cartons	.46
Cheese, Canadian, large, per lb	.24
Cheese, Canadian, twin, per lb	.24½
Compound, Carnation, No. 5, 12-case	9.45
Compound, Carnation, No. 5, 25-case	9.55
Cooked hams, Shamrock, per lb	.39
Dominion hams, 12-16 lbs.	.25
Dominion Bacon, 6-10 lbs. per lb	.25
Dominion Bacon, 10-14 lbs. per lb	.24
Dominion Shoulders, boned and rolled	.18
Dripping, beef, 4-lb bricks	.15
Hams, Shamrock, per lb	.26
Hams, boned and rolled, per lb	.30
Head Cheese, 5lb. tins, each	.50
Jellied tongue, per tin	1.75
Lard, No. 5, 12 to case	9.55
Lard, No. 3, 20 to case	9.60
Lard, carton, 15-lbs.	.17¼
Lard, No. 1, cartons, 30-lbs.	.17
Mincemeat, kits, 25-lb, net, per lb.	.14
Meat Loaf, per lb.	.17
Pork Pies, per doz.	.35
Pork, roast legs with dressing, lb	.38
Smoked fish, kippers, 20s per lb.	.10½
Smoked fish, kippered salmon, 10s and 20s, per lb.	.17
Smoked Cod, 30s per lb.	.18
Selected fowl, per lb	.25
Selected Chicken, per lb	.35

THE ROYAL CROWN SOAPS, LTD.

Vancouver Price List—F.O.B. Vancouver, or New Westminster.
Terms Nett 30 Days.

"Apex" Soap Flakes, 24 1 lb. pkts, box	4.85
"Apex" Soap Flakes, 12 1 lb. pkts. box	2.45
A La Francaise Castile, box of 25	4.10
Blue Mottled, box of 20	6.30
Crown Oatmeal, 24 6s, box of 144	4.90
Crown Olive, per gross	8.75
Climax or Montreal (wrapped) box 25	6.40
English Blue Mottled box of 20	6.30
Golden West 5s, box of 120s	4.95
Golden West Powder, 3 lb. box of 24	6.65
Golden Bar, box of 30	2.60
Klondyke (wrapped) box of 25	6.40
Klondyke (unwrapped) box of 25	6.25
Klero Glycerine, box of 144	6.00
Linen (unwrapped) box of 100	3.90
Liquid Ammonia, 2 doz. qts. box 24	4.15
Liquid Blue, 2 doz. qts., box of 24	4.15
Mechanic's Pine Tar, box of 100	5.65
Mechanic's Pine Tar, box of 50	2.90
Olive Castile, cakes, box of 200	4.60
Primrose (wrapped) box of 25	4.65
Extra hard unwrapped, box of 30	2.60
Perfect (unwrapped) box of 100	3.90
Write for Toilet and Hotel Soaps. Special prices on 5, 10, 25 and 100 boxes.	
Pendray's Lye, box of 48	5.40
Pendray's Powdered Ammonia, box 24	3.90
Special prices on 5, 10, 25 and 100 boxes.	
Pendray's Water Glass, Egg Preserver—	
Cases 24 tins per case	4.60
Red Crown, box of 25	4.65
Royal Laundry Flakes, 88%, in barrels per lb.	.13
Royal Crown Soap, 5s, box 120, 1 c/s	5.55
Royal Crown Powder, box 24s only	6.65
Royal Crown Powder, 1 lb. box of 50	4.90
Royal Crown Cleanser, box of 48 tins	3.80
Royal Crown Lye, box of 48	5.40
Royal Crown Naptha, box of 100	4.85
Royal Crown Powdered Ammonia 1lb	3.90
White Wonder, box of 100	5.30
White Swan Soap, 5s, box of 120	5.55
White Swan Naptha, box of 100	4.85
White Swan Washing Powder, 3 lb., box of 24	6.65

$1,000,000 A DAY NEW INSURANCE TAKEN IN CANADA.

Is at rate of $40 per capita compared with $50 in United States

Over $1,000,000 worth of life insurance each day was the average amount sold in Canada, according to figures just published by the Life Insurance Sales Research Bureau of New York.

Companies which had in force over 85 per cent. of the legal reserve ordinary insurance on January 7, 1922, reported to the bureau that their sales in 1923

This is an increase of 17 per cent. above the sales in 1922, which were $310,372,000. It is also an average of over $40 of new insurance per capita. This is comparable with the figure of $50 of new ordinary insurance per capita which was sold in the United States during 1923.

During the month of December the sales of the reporting companies were $37,377,000 as compared to $30,167,000 in December, 1922, an increase of almost one-quarter in the volume of sales for the whole country.

Sell B. C. Products

Sell B. C. Products

Wild Rose Pastry Flour

MADE IN VANCOUVER

Vancouver Milling and Grain Co.
LIMITED
Head Office and Mills: Vancouver, B. C.

90 per cent of STEVENSON'S QUALITY BREAD

IS SOLD BY
RETAIL GROCERS

THE WISE GROCER WILL UNDERSTAND WHAT THAT FACT MEANS TO HIM.

Phone Fairmont 227
VANCOUVER, B.C.

What Happens

when your customer starts home from your store with a bag of——well, anything—— and the bag bursts?

Most times, you never hear about it. You simply see friend customer less from that time on.

Using a Continental Bag is Bag Insurance

Manufacturers

The Continental Paper Products Ltd.
OTTAWA, ONT.

AGENTS

Smith, Davidson & Wright Ltd.
VANCOUVER. VICTORIA.

Chloride of Lime
16 oz. Package
Supplied by all wholesale grocers in British Columbia
Manufactured by
CANADA COLORS AND CHEMICALS LIMITED
Succeeding
THE JOHN B. PAINE CO., LTD.
Toronto Winnipeg Vancouver
Agents:
STARK & STERLING
VANCOUVER, B. C.

DRYGOODS AND FOOTWEAR

KNIT WEAR PRICES DUE FOR AN ADVANCE.

1924 Opening prices very firm—In some cases increase over last year's prices recorded—Adjustments are necessary.

It is somewhat difficult to understand price advances in wool. Some mill operators claim that the supply of this commodity, has not, since the war caught up with the normal demand. There undoubtedly has been some shortage in the finer grades, where price advances are more or less in order, but the main reason for the general advance may possibly be ascribed to the very unsatisfactory wool crop in Australia. The density or otherwise of sheep's wool is regulated by climatic conditions, and at the time when cold weather was expected on the Australian sheep ranches,a mild spell was experienced, resulting in a thinner fleece growth for a period of about one month. When the weather became cold fleeces thickened up, but when this wool was clipped, it was found to contain fibres of normal strength at either end, having a weak section in the centre, prohibiting the spinning of it into finer yarns, with the result that higher prices had to be paid for wool that could be used for these yarns. During the latter end of 1923, however price advances extended to cross-bred wool also and practically all the materials used in the woollen mills have shown substantial price advances.

The situation then with regard to the products of domestic mills is that production costs dictated higher prices, but that every effort is being made to keep them down to the level of 1923. Prices are not now entirely dictated by production costs. The necessity of the mills to do business, and the competition of imported goods were the determining factors during 1923, and they will probably exercise a big influence during the present year. Throughout 1923 retailers pursued more or less of a hand to mouth policy with the result that mills frequently found themselves with big stocks on hand. Anticipating such conditions they made their prices at the start of the year as low as they possibly could, and even then further price concessions were frequently necessary to move the goods. The result was that while a great many mills showed a good-sized volume of business during 1923 they claim that it was done at little or no profit.

There is a great deal of uncertainty at the present time regarding the condition of retailers' stocks. Some mills say that the retailers purchased so cautiously throughout last year that they cannot have any large stocks at hand. On the other hand one mill reports that it had a considerable stock of seconds to dispose of, and when it applied to its usual outlets for these goods, it was told that they could not take a single garment no matter what the price was. This is something that it never experienced before and leads it to believe that stocks must be quite heavy.

The biggest problem that confronts the Canadian manufacturing knit goods trade at the present time is the competition of imported goods. This is especially severe in high grade underwear and in all lines of hosiery, and it has been stated that unless some change is made in the tariff at the next session of Parliament, the knit goods industry, and the woollen cloth industry as well, will be unable to carry on.

UNDERWEAR.

There is very little change over last year's prices in most lines of underwear. This is occasioned not by any reduction in manufacturing costs, nor declines in material prices, but because the whole effort of manufacturers has been to maintain prices at the lowest level. If this were not done, there is little doubt that the buying public would show a marked hesitency in making even nominal purchases.

A close survey of the Western trade has shown that any higher prices for underwear would inevitably result in merchants cutting down their purchases following the first showings and reducing their volume when they did buy.

Add to this the decided objection of the public to paying higher prices, and although manufacturers would be entitled under existing conditions to show a mark up, they take the stand that as business conditions show every evidence of improving considerably this year, and rather than do anything which might tend to retard free buying, have absorbed the increasing costs in the hope of making good upon a larger volume of sales they look for this season.

While the general price level is slightly higher, this is almost wholly due to the new sales tax, which, however it may be disguised, is inevitably passed along. It can be taken for granted that manufacturers, in spite of higher costs, have kept opening prices for the 1924 lines at a consistent level, although this invariably has been done at a sacrifice of profit margins.

NECKWEAR.

Silk and wool fabrics are taking a big place in the windows of some of the leading stores. This fabric has registered a great success, and manufacturers have been kept busy on repeat orders from all over the country, which shows that men are not far behind in taking up a novelty if it appeals to them. This suggests that clothiers might do well to spring something new on their trade at frequent intervals, and it applies particularly to the neckwear field, which too often appears to be regarded as unworthy of any great attention, in the belief that when men are in the market for a new tie they will come in and buy.

Silk and wool appears to have passed out of the uncertain novelty class and to have become accepted as a staple. It is also promised increasing favor this year.

Mills at Kincardine and Owen Sound, Ontario

"We believe in the Retail Merchant."

CIRCLE-BAR HOSIERY

FOR

MEN, WOMEN, CHILDREN

Silk, Cashmere, Artificial Silk, Fine Cotton and Combinations of same.

Circle-Bar Hosiery gives your Customers satisfaction and you---Mr. Merchant---a good profit. Feature Circle-Bar for 1924, and your Hosiery Department will make a record.

AGENT

J. J. Mackay, 804 Bower Building, Vancouver, B. C.

The Circle-Bar Knitting Co. Limited

Kincardine, Ontario

CIRCLE BAR
REGISTERED
HOSIERY

MANY COLORED COATS.

Deep pile fabrics and heavy wool brocades are the favorite materials for dressy coats; still maintaining their strong position in feminine favor. Smart plaids and stripes, plain camel-hair cloths, and fleecy fabrics hold the sports field. They are also very prominent for travel and motoring. Checked back coatings in lovat, fawn, and two-tone ribbed brown with lemon, orange, royal bule or rust plaids are very popular, too. Caracul cloth is selling largely for the short sports coats and jacquettes in grey, two browns, royal blue, fawn, beige, scarlet, and pepper and salt mixtures.

SILKS.

Novelties still take the lead in the silk market, and abundant evidence of an expanding use for this class of silk is apparent to every close observer. Even the most conservative of manufacturers now devotes no little time and expense to the designing department from which new ideas in novelties issue, and no expense is spared when the outcome appears to warrant the expense. One leading printer of silks has no less than 250 patterns ready for spring.

The raw silk market has been somewhat quiet of late, the feeling being abroad that prices should fall, but against this must be placed the fact that bales in storage in New York on November 1st were less by 1,300 than they were a year ago, a decrease of more than 20%.

In some quarters the present stock is considered ample in view of the fact that conditions are more or less quiet in the industry—a condition likely to continue while buyers refrain from placing advance orders..

Knitted silks in the quieter range of colors are in great demand for jacquettes, coatees, and sweaters generally, the new floral designs finding great favor with the buying public. Krepe-de-leen, one of the more recent of knitted silks, is increasing in popularity daily, but crepe de chine and Canton crepes are undoubtedly in the forefront, with satin finish a close second. Velvets are good for both day and evening wear, the chiffon variety being mostly favored for evening wear; in fact, in these days no wardrobe is complete without at least one evening gown of velvet; cut velvets seem to grow in variety and glory overnight. Brocades in oyster white, or in combination with silver or gold, are striking and sumptous. All shades of mauve, chiefly of the pink tint, are used for evening wear; trimmings of gold lace, rhinestones or drapes of self forming the principal decoration. Novelty silks for southern wear are moving, but not in large volume.

COTTONS.

Cotton continues to hold the attention of the textile market; prices are maintaining their high altitude with but little change. A slight weaeningk in futures was noticeable recently, but this was more due to a feeling of uneasiness occasioned by the presence of speculative buyers and the consequent withdrawal of trade buyers; the latter eagerly reentered the market when liquidation of speculator's holdings forced prices down to the 35c level. Spot cotton continued strong throughout the month, but slight price recessions from the high record of November made themselves felt.

The significant point in the cotton goods market, however, is that the waiting attitude of buyers has been transferred to the selling side. Whereas a short time ago it was the buyer who decided to wait for better prices, now it is the distributor who is exercising caution, and the buyer has now no doubts as to whether the market is due to rise or drop.

LINENS.

With prices of cotton still away up it is not surprising that the attention of the consumer turns to linen, and as this were not enough, all kinds of novelties, especially in table linen, are being offered. Broad bands of colored linen form inserte at a depth of about six inches from the edge in afternoon cloths; or blocks take their places; or it may be severad stripes of varying size complete the border. Mauve, purple, blue, pink, and an occasional red are among the most popular shades. Heavy colored linens with matching napkins are being shown largely, and ress linens are expected to be good again for spring business.

FASHION NOTES

Outstanding among dress designs for early spring is the tubular model having a three-quarter length body over a scant foundation skirt of matching or contrasting material. Circular ruffles or pleatings in one or two tiers trim the bottom of the overdress which is beltless and as slender as possible. Long sleeves with flaring ends turning backwards or downward over the hands accompany this model.

• • •

Little capes appear with a pretty effect on day and evening frocks. On georgettes and crepes one sees them bordered with fur. French designers are using ostrich feather trimming in this way on delicate fabrics for evening.

• • •

Striped flannel skirts worn with plain color jackets, and vice versa, are a distinctive type of sports apparel for spring and summer.

• • •

As to colors, tile, brick dust, red, cedar, graystone, artichoke green, canard blue, peach and copper shades are among the favorites now.

• • •

Bouffant skirts are on the increase and fabrics that call for fuller treatment are being featured in the cleverest outputs of the new season's looms.

• • •

Flannel is an outstanding success in sports modes. This new flannel has a very fine finish—more like broadcloth. And there's an altogether new one they call Kasha-flannel.

• • •

For tailored suits this spring a grey or tan twill cord, with a short box coat, flat collar and string tie will be popular. Fashion, however, talks of another from a Paris designer made of men's wear serge in navy or black, pencil striped; with a coat that nips in slightly at the waist and suggests the lines of a man's Tuxedo, or a riding habit.

• • •

Fashions for the warmer weather occupy the attention of the more exclusive stores just now, and some striking outfits are shown—doubtless they will be seen later on in Canadian resorts. The shawl effect is used

HOLD YOUR ORDER
until your Wholesaler shows the BIG LINE

Penmans
for FALL 1924

IN justice to yourself and your trade you should use extra care in your buying for next Fall. Your customers are becoming more critical every day and it will mean more to you than ever before to be able to offer them garments of recognized quality.

The consumer expects the utmost value for his money. You require a reasonable profit. Penmans are showing a range which will enable you to please your customer at a comfortable margin. Insist on seeing the whole range and choose the qualities that suit your trade. Your Wholesaler has our samples. On these pages we list a few of the Fall lines.

"95" stands at the head of our natural merino type of garment. Its popularity may be measured by the number of its satisfied wearers. You have to make no excuses or explanations to sell "95". The public know it has no equal. It has stood the test of many years of actual service in all parts of Canada. There is no garment in the trade the same as "95" and every "95" garment bears the Penman trade mark shown below. This brand is your one sure guide:—

Line 150 is of "95" quality but of heavier weight and is made for the man who desires the maximum of warmth. It is a line you should stock.

For those who prefer a garment of the natural merino type but lower in price, we have an excellent range. These garments will be found to be superior to the various imitations of "95" and will afford a good margin of profit. They range in quality and price as listed:

Line 100, Preferred, Line 71, Line 8059

All of these lines will sell at prices which will mean satisfied customers.

Keep these Pages for Reference

"95" is made in Men's, Ladies', Boys' and Girls', two piece and union suits, also in Men's Night Robes.

Your Trade Demands *Penmans* Quality and Value

Line 37 is made in one color only.

TRADE MARK
PEN WARRANTED HIGH PENMANS ANGLE GRADE
KNIT GOODS

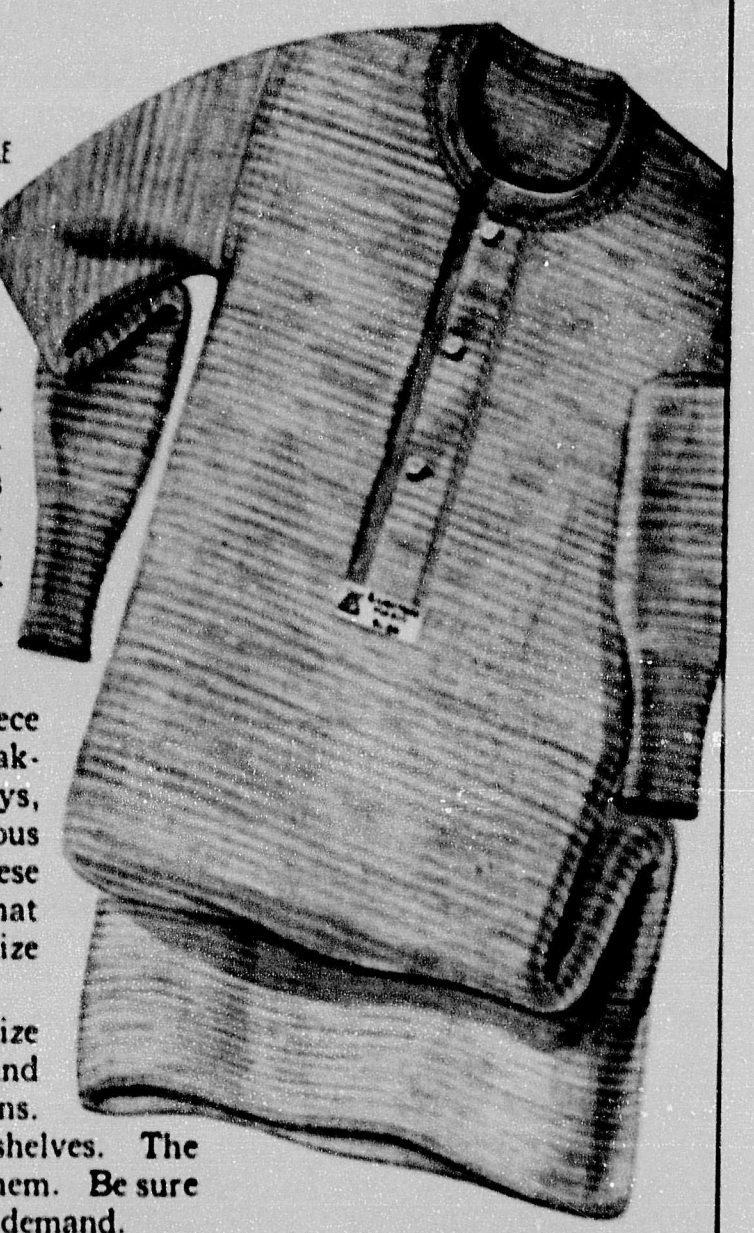
Fleece

THE pre-eminence of Penman's fleece lines is conceded by all. They have become the standard of quality by which all others are judged.

We have proven in fleece that the policy of "making them better" pays, and the tremendous volume sold in these popular lines shows that the dealers also realize that it pays.

Of course you recognize your old friends 37 and 80 in the illustrations. Put more of them on your shelves. The public know them and ask for them. Be sure you are in a position to fill this demand.

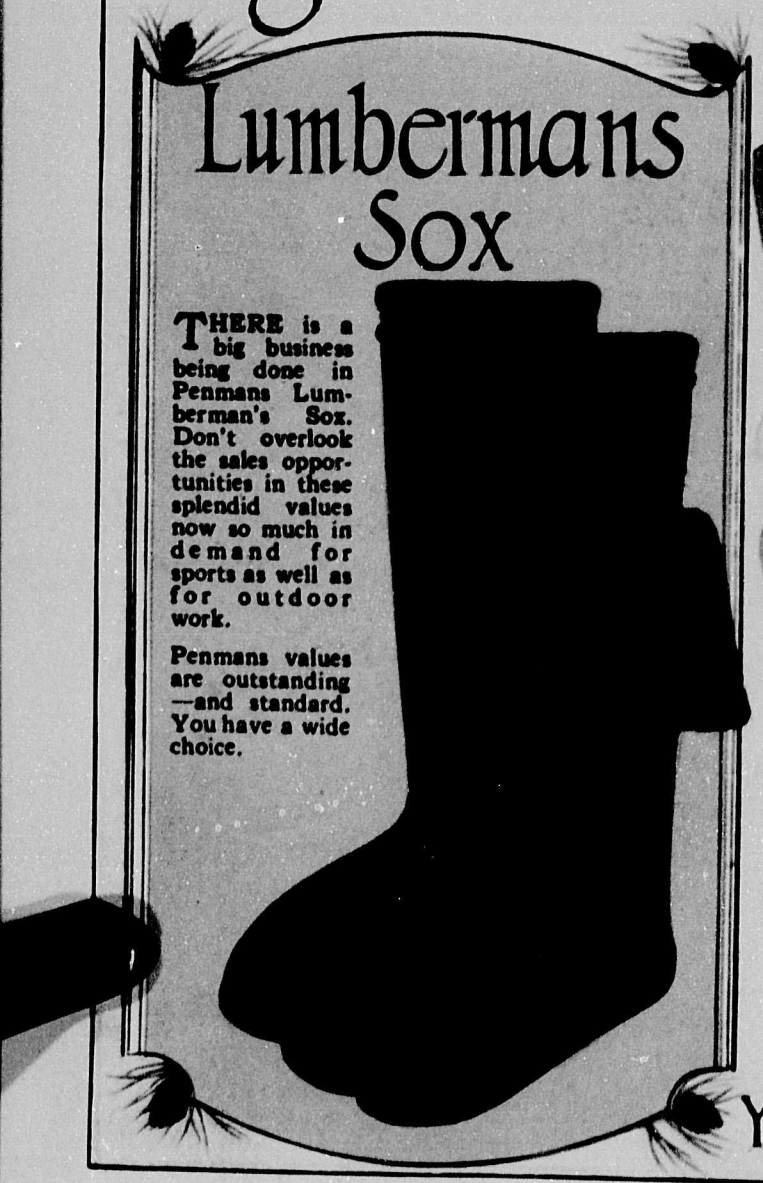
Don't forget we make fleece in a number of other qualities and in all styles.



Line 80 is offered in three different color patterns.

Big Value in these fast selling lines

Lumbermans Sox



THERE is a big business being done in Penmans Lumberman's Sox. Don't overlook the sales opportunities in these splendid values now so much in demand for sports as well as for outdoor work.

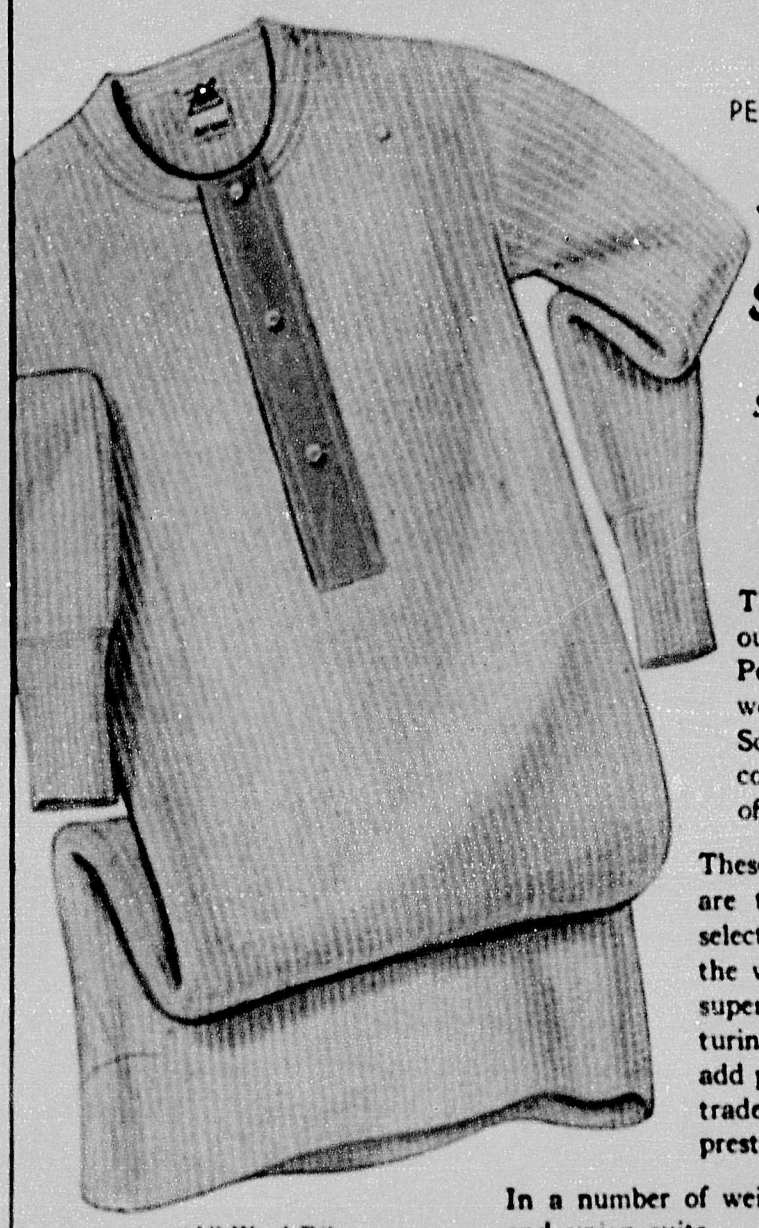
Penmans values are outstanding—and standard. You have a wide choice.

TOP SHIRTS. For many years our lines of top shirts have enjoyed increasing sales. The extra weight and high quality of the materials coupled with the comfortable fleece lining make them quick sellers. Better look over the samples. You will discover surprising values.

Your Wholesaler sells *Penmans*

PEN TRADE MARK WARRANTED HIGH PENMANS ANGLE GRADE KNIT GOODS

Penmans Lines are the backbone of the Trade



"All-Wool Ribs supplied in two-piece and Union suits."

TRADE MARK — HIGH WARRANTED — PENMAN'S GRADE — PEN ANGLE — KNIT GOODS

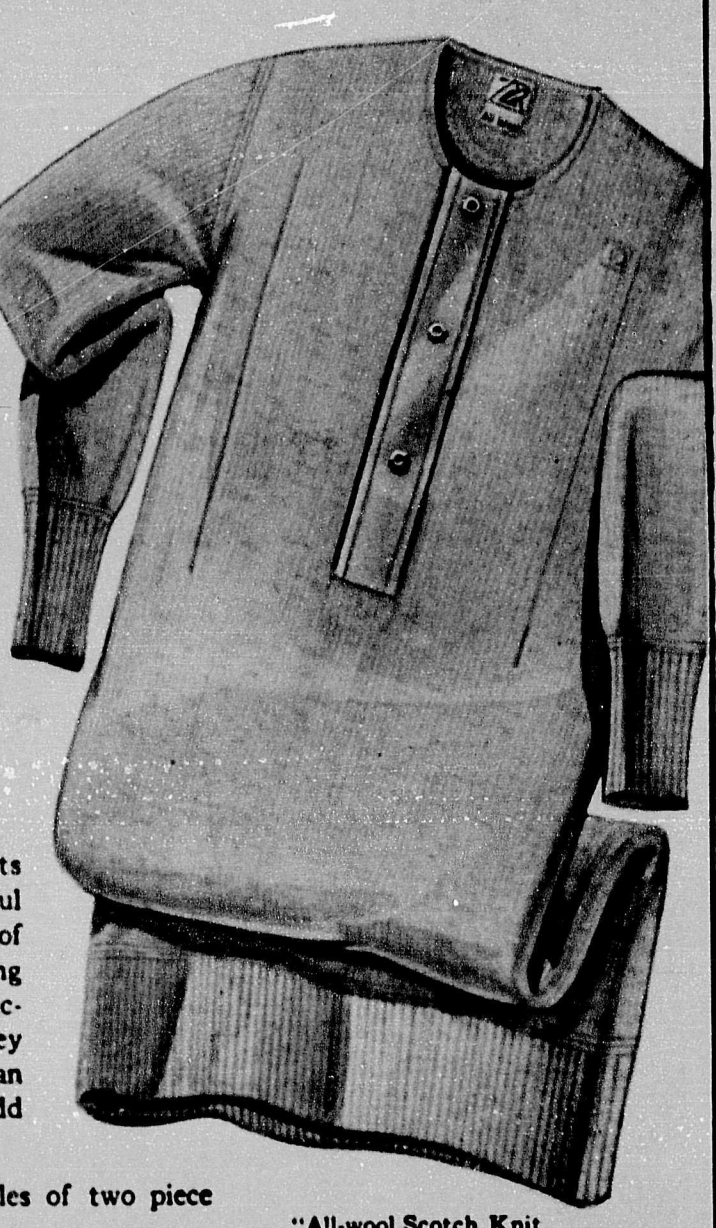
Wool Ribs and Scotch Knit

Superior Quality
Finer Finish
Greater Money Value

These points stand out prominently in Penmans heavy all wool line—Ribs and Scotch Knit, when compared with other offerings.

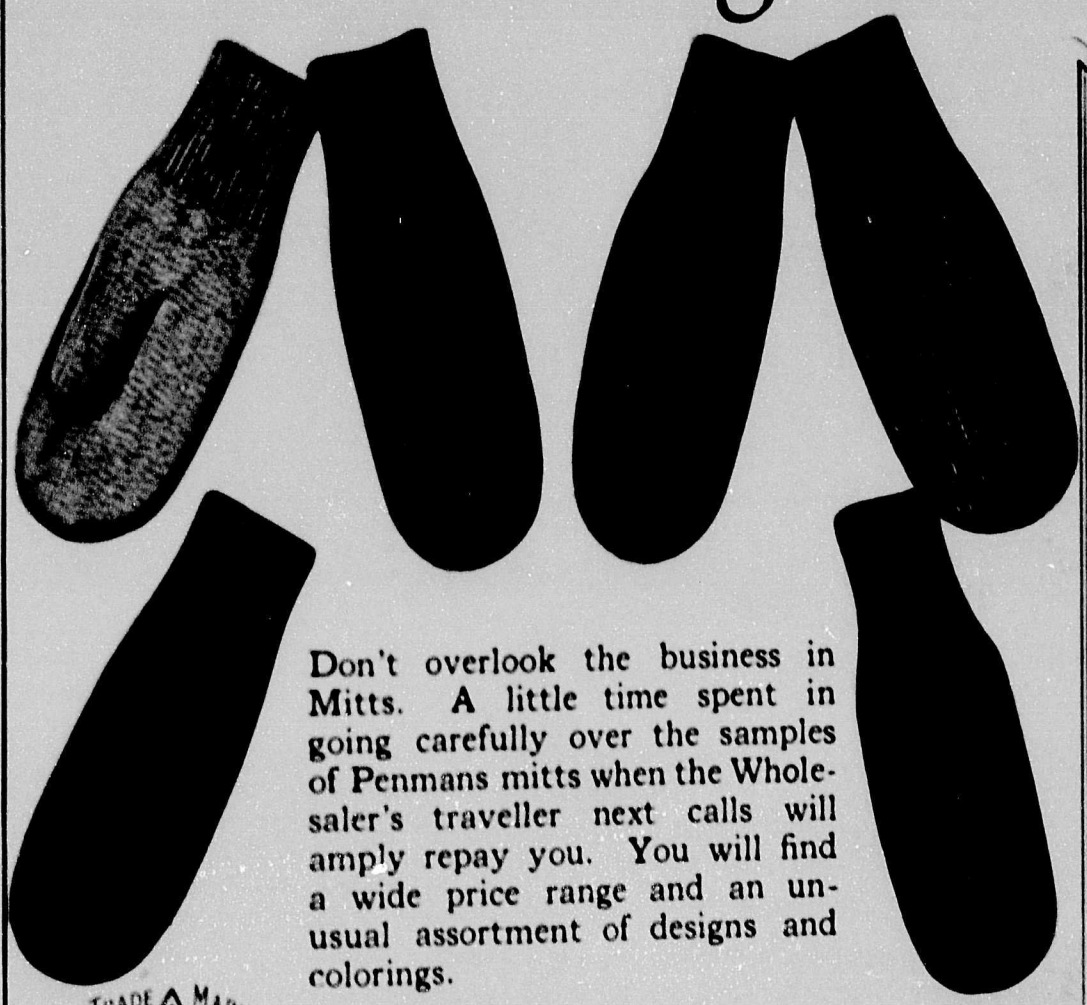
These splendid garments are the result of careful selection and grading of the wools and painstaking supervision in all manufacturing departments. They add prestige to the Penman trade mark and will add prestige to your store.

In a number of weights and in all styles of two piece and union suits.



"All-wool Scotch Knit in two-piece and Union suits."

Mitts in Wide Range of Colors and Styles

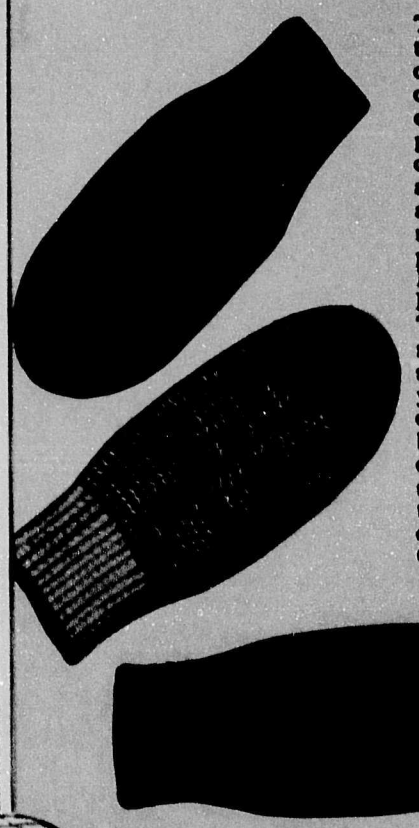


Don't overlook the business in Mitts. A little time spent in going carefully over the samples of Penmans mitts when the Wholesaler's traveller next calls will amply repay you. You will find a wide price range and an unusual assortment of designs and colorings.

TRADE MARK — HIGH WARRANTED — PENMAN'S GRADE — PEN ANGLE — KNIT GOODS

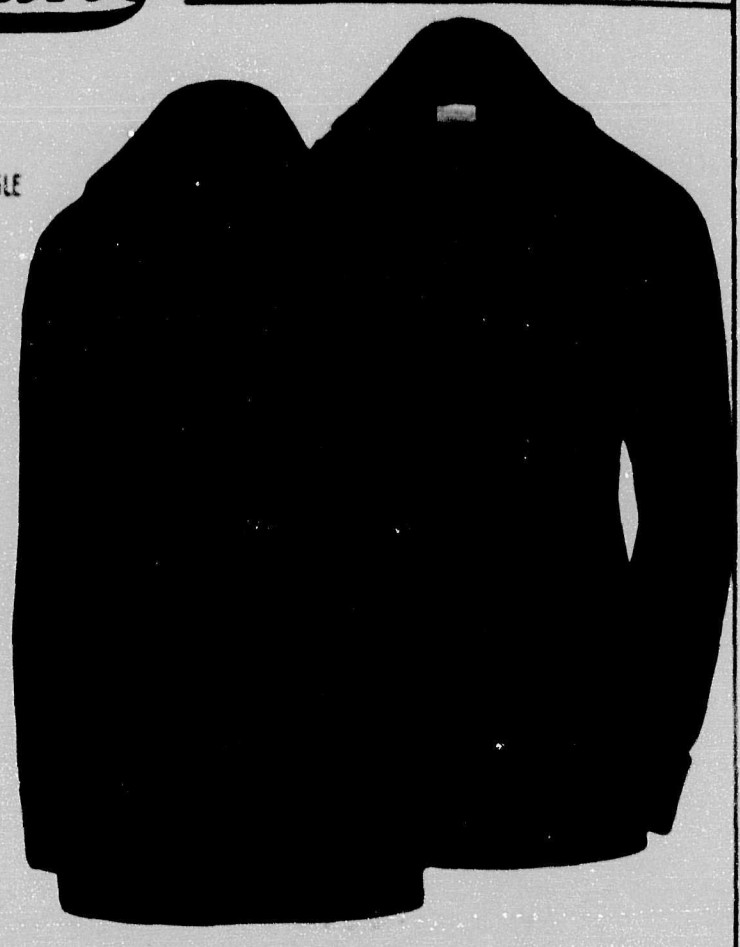
Don't buy until you see the Whole line

Have Your Wholesaler show You these



These illustrations show only a few of the many qualities, patterns and color combinations obtainable in Penmans complete range of Men's and Boys' Mitts. The assortment is the result of many years experience and will be found to embrace lines suitable to the trade in every part of Canada.

Proven Quality *Penmans* Knit Goods



PEN TRADE MARK WARRANTED HIGH PENMAN'S GRADE ANGLE KNIT GOODS

Sweaters

Here are a few numbers selected at random from a wide range of styles and colorings which the wholesale trade is in a position to show for Fall, 1924.

Be sure to see our all-wool worsted qualities in Jerseys, Coats and Pullovers. Made in several styles of neck and collar design.

Our ALL WOOL Sox are the standard of the Trade

Weight, Quality and Appearance

You can find just the sock you want in our range

Fine All-Wool Worsted

For years Penmans have specialized in the production of high grade heavy sox. As a result they show a range that cannot be equalled elsewhere. These illustrations are intended merely to give you some idea of the extent of the range for next Fall.

Sox in the quality and weights your trade demands

Our large output in these sox makes it possible to produce them in a quality which cannot be approached. They will give your customers excellent satisfaction and can be priced to show a liberal margin of profit.

Ask your Wholesaler for *Penmans* see the whole line

PEN TRADE MARK WARRANTED HIGH PENMAN'S GRADE ANGLE KNIT GOODS

PEN TRADE MARK WARRANTED HIGH PENMAN'S GRADE ANGLE KNIT GOODS

most effectivley in a white silk, embroidered in vivid silks and fringed with silk braid to a depth of eight to ten inches itsdrapes falling over shoulder and knees. Another model stressed the use of eyelet embroidery, using it for long blouse, sleeve trimming, and to finish the hem. In sport fabrics, flannel takes first place; next comes jersey, kasha, silk alpaca, knob knitted suits (after the style of boucle) and wool or silk knitted lace dresses.

• • •

Black lingerie is establishing a firm footing, especially when it is fashioned of either georgette or Chantilly lace. A bit of colored ribbon garniture is the only ornament.

FOUR SELLING SEASONS A YEAR.

Big U. S. shoe manufacturer comes out with definite policy.

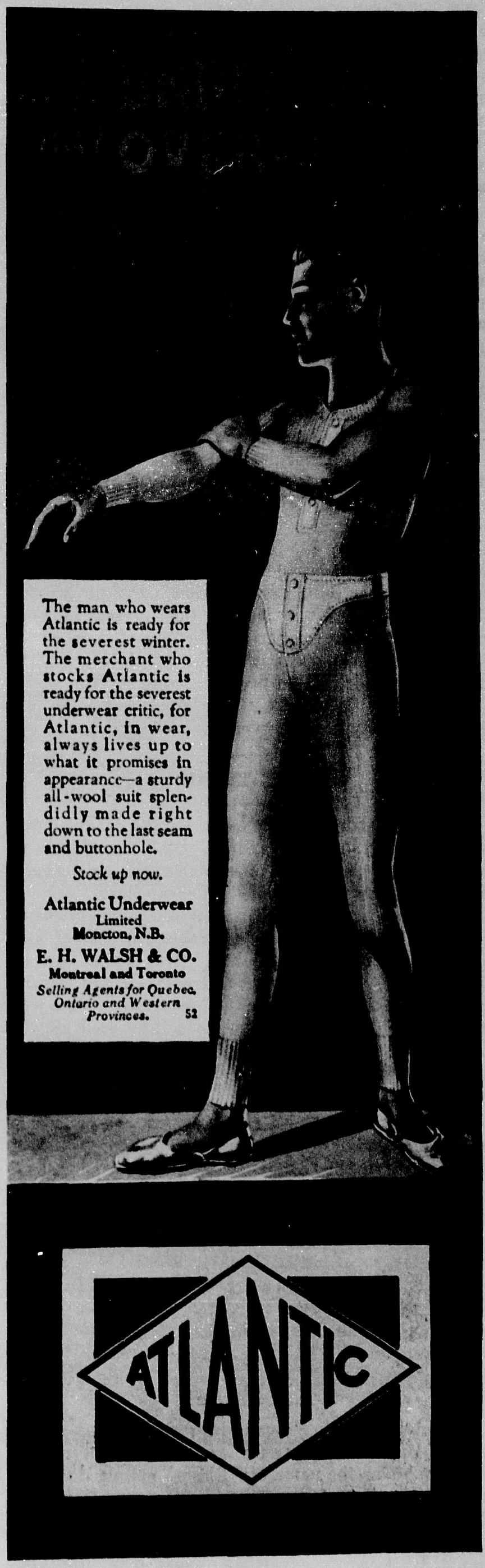
A well known U. S. firm of shoe manufacturers has announced a new sales' policy based on four selling season's per year. During these periods they undertake to make no changes in styles. They are initiating this policy, they state, in the interests of their retail customers with the object of stabilizing fashion movements and helping the retailer to avoid unduly rapid style depreciation and the accumulation of odds and ends upon his shelves. They set forth their case to the retail trade in a statement, which is reprinted below. This plan was brought up at the last convention of the Shoe Manufacturers' Association of Canada and some of our Canadian manufacturers have been striving to follow along these lines as closely as possible. The statement referred to wil, therefore, we believe, be of interest. It follows:

"Announcing a New Sales Policy."

"A careful investigation of the chaotic conditions in the shoe trade resulting from the too frequent style changes which have taken place during the past few months, convinces us that the manner in which business has been done recently is all wrong and that in the interests of retailers an immediate change must be made.

"When a new style is presented every month, (or even more frequently) it is impossible for a dealer to dispose of one lot of shoes before another arrives, with the result that his sales people turn to the newer pattern and leave a goodly portion of previous lots on the shelves to become dead stock, the loss from which will more than wipe out profits made on the earlier sales. It is manifestly impossible for the average dealer to turn his stock twelve times a year and consequently equally impossible for him to profitably receive, twelve times a year, new styles which are frequently no better and in many cases less desirable than patterns already in stock. The result is a mixture of odds and ends that tie up capital and often make it impossible to meet maturing bills promptly.

"The best retailers are agreed that it is not always the newest pattern that is most desirable, but the pattern that, being in harmony with the style trend, looks best and consequently pleases the customer. Too frequently these monthly styles turn out unauthentic and stickers. They are gotten out hurriedly and the fact that they are new is no proof that they will sell, and when they do sell up to expectations, it is usually at the expense of other good styles already in stock, which they "kill" before their time. Frequently buying was adopted for safety and to aid stock turnover,



but **too** frequently buying produces just the opposite effect, because it so often results in over-buying and over-variety. Every merchant knows that a constant procession of styles confuses the situation and makes it just that much harder for him to know what to buy. On the other hand, iti s manifest that the old six months season is too long to meet existing conditions and keep a dealer's stock up-to-date.

"We belive that we have found the remedy and are prepared to take the iniative in this matter. We know that the sound business judgment of the best merchants will approve our course. We will hereafter handle our business on the basis of **four-selling seasons per year.** Our salesmen, will, in the near future, start on their trips for the Spring Season of 1924, showing shoes to be delivered from January 15th to April 15th. About February 15th they will start on their selling season for summer shoes to be delivered from April 15th to July 15th and quarterly thereafter.

"Here is the important feature of this plan. **We pledge ourselves to make no changes in styles during any selling period.** Thus our salesmen will present for your consideration for Spring precisely the same shoes on February 1st that they will have when they start on the selling trip soon after December 1st and for the Summer selling season when they will present the same shoes on May 1st that they present on February 15th, so that you can buy this line of shoes whenever the salesman calls, with the absolute certainty that we will, during that period, present no later styles to interfere with and upset your stock and make less valuable the styles which you have selected."

STYLE TREND.

Sales of sandals will be large for the coming year, it is generally agreed. Indeed, some manufacturers fear an over production of sandals, and are alarmed by the very low prices quoted on cheap lines.

It seems evident that there will be a vogue of colors for 1924 shown by the way orders for Easter and spring shoes have been booked. Gray seems to lead for Easter, in the best shoes for dress wear, but browns in several shades may prove the best sellers. Blue will be used slightly. Red and green will be used chiefly for sandals. Good sales of white kid and calf shoes are looked for. Patents and black satins are considered staples.

Grains, such as lizard and alligator, are numerous in the sample lines, and undoubtedly there will be a considerable production of them.

Soles wil be light and flexible. Makers of welt shoes have followed the lead of makers of McKays in getting out shoes with flexible foreparts, thin, close-trimmed edges and slim shanks. Wood heels will be more largely used than ever on both welts and McKays. Sandal types, of course have wider edges, broader shanks and lower heels, but they have flexible foreparts. The old type of thick, firm-soled shoes has disappeared.

The Ames-Holden Tire and Rubber Company is now marketing its own footwear, general lines of rubber varieties under the name of "Rhino" selling direct to the retailer through its agents. All connection with the parent organization has been severed. W. B. Weigand is general manager, P. Smiley, factory manager and R. W. Ashcroft, advertising manager.

CANADA'S INDUSTRIAL PLANTS FINDING MORE WIDELY EXTENDED WORLD MARKETS.

One Year's Production.

Classes of Products.	Unit of Measure.	Quantity.	Selling Value at Factory
Hosiery—			
Woollen and worsted	doz.	690,557	$4,566,233
Merino or mixed	"	407,683	2,765,749
Cotton	"	1,326,918	4,714,749
Silk or silk mixed	"	380,701	4,650,690
Underwear, combination—			
Merino or mixed	doz.	53,686	1,796,208
All wool	"	18,880	850,918
All cotton	"	180,224	2,773,785
Silk or silk mixed	"	2,500	131,000
Underwear, separate—			
Merino or mixed	doz.	269,544	4,125,061
All wool	"	77,029	1,891,702
All cotton	"	1,185,710	7,647,219
Wool or worsted yarns	lbs.	1,295,659	2,392,095
Cotton or mixed yarns	"	374,339	259,921
Sweaters, fancy vests, etc.	doz.	250,585	9,650,342
Hoods, scarfs nd toques	"	92,115	1,027,198
Gloves and mittens	"	164,719	1,543,900
Leggings and gaiters	"	11,852	208,959
Fancy knit goods	"	26,251	247,401
Flannels and sheetings	sq. yds.	45,000	117,000
Boot & shoe linings & felts	"	247,942	352,821
Jersey cloth & stockinette	"	285,848	231,849
Miscellaneous products	"	.....	1,325,132
Amount received from custom and contract work			262,773
Total value of products			53,532,705

THE LEATHER INDUSTRY.

A report on the Canadian leather industry recently issued by the Dominion Bureau of Statistics for the year 1922 shows a total value of production of $24,291,884, as compared with $22,905,528 in 1921 and $39,967,831 in 1920. These totals are exclusive of the values of hides and skins tanned for customers but include the amounts received by the tanneries for custom work. The principal statistics for the industry in 1921 and 1922 are tabulated as follows:

	1922	1921
Number of establishments	116	119
Capital invested	32,818,775	$32,137,488
Number of employees	3,854	4,208
Salaries and wages	$ 4,302,918	$ 4,081,062
Cost of fuel	$ 467,549	$ 500,989
Miscellaneous expenses	$ 1,728,250	$ 2,074,255
Cost of materials	$15,754,951	$15,157,358
Total expenditure	$22,253,668	$21,813,664
Value of products	$24,291,884	$22,905,528

Faster Selling hand knitting yarns - because they are advertised

"What beautiful yarn - of course it's MONARCH!"

YOU, too, will revel in the beauty of these magic yarns! They are so inspiring to the knitter, with their soft fluffiness and endless wealth of color.

Here is a glorious assortment of the most exquisite shades! The newest, most fashionable tints! Made wholly from long-fibred Australian wools.

Delightful to the touch.
Smooth and uniform.
Beautifully dyed.
Even in texture.
Easy to knit.

The best insurance for good looking work from even the inexperienced amateur who is just learning to knit.

Fourteen distinctive varieties, such as Dove, Down, Opal, Kurly and Silvertwist, enable any knitter to get wonderfully beautiful results with Monarch Yarns that are entirely impossible for anyone to attain with ordinary yarns.

Monarch Yarns are sold at reasonable prices by reliable dealers throughout Canada.

Get the latest Monarch Knitting Books from the same dealer who supplies you yarn, or we will mail them postpaid for 25c. each in stamps.

MONARCH-KNIT
MONARCH KNITTING COMPANY LIMITED

Jerseys, Hosiery and Hand Knitting Yarns

Head Office: Dunnville, Ont.

MONARCH-KNIT
MONARCH KNITTING COMPANY LIMITED

Jerseys, Hosiery and Hand Knitting Yarns

Head Office: Dunnville, Ont.

Monarch Knitting Company, Limited, Dunnville, Ont.

Vancouver Branch R.M.A. Holds Fourth Annual Meeting

Reports of Efficient Work Mark Conclusion of Successful Year—Retiring President McTaggart Advocates Better Business Ethics--Addresses by Ex-Mayor Gale and G. H. Hougham—Officers Elected for 1924

Some sixty-five retail merchants and their friends assembled at the Hotel Grosvenor on the night of January 21 when reports of the past year's work were presented at the fourth annual meeting of the Vancouver branch of the Retail Merchants Association of Canada.

One of the principal speakers of the evening was ex-mayor R. H. Gale, who with his usual snappy method of driving home his point, interested his listeners with an account of recent port development, dealing with the grain movement through the port of Vancouver, and the revived interest that British capital is taking in the city, which is rapidly becoming a profitable centre for investment.

"Within our time Vancouver will be the biggest city on the Pacific coast with a population double, even treble, that of today," asserted Mr. Gale. He dealt particularly with the expansion of the grain trade and attributed it largely to the consequent increase in shipping and general interest aroused abroad in Vancouver and his faith in the city's near future.

"I think that Vancouver is over the hump and is going to prosper and grow as she has never grown befor," he declared. "All that we need to do is to show some of the faith that outsiders show when they come to Vancouver."

Mr. Gale reviewed the phenomenal growth that has featured the port's grain trade, and referred to his recent successful mission to England, where he interested the largest milling company in the British Empire in Vancouver. That firm had decided, when four of its officers had visited Vancouver and had seen for themselves the strategic position of the port, that it should erect, not a 1,000,000 bushel elevator, but a 2,000,000 bushel elevator, at a cost of about $2,500,000.

Altogether, Mr. Gale pointed out, between $20,000,000 and $25,000,000 will probably be spent in and around Vancouver on projects under way this year. It must of necessity establish a large payroll in Vancouver for the next 12 months to come, he said, guaranteeing merchants a certain degree of success in 1924.

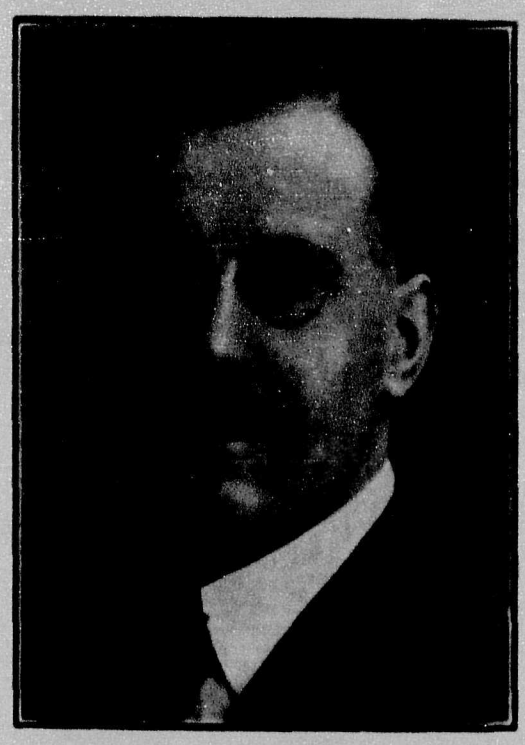
Tourist traffic, too, is on the increase, he stated, the publicity bureau having informed him that this year it is expected that the number of tourists will be almost double that of 1923.

Sales Tax Discussed.

George S. Hougham, special representative of the Dominion Board, R.M.A., followed with an address on that much discussed subject the Sales Tax, and intimated in the course of his remarks, that, on account of the complexity of the tax, and the hostility displayed against it, there was a possibility of this form of taxation being superceeded by a species of turnover tax. In the meantime, however, Mr. Hougham suggested that all possible assistance be rendered the government in helping to solve the countless difficulties which are daily cropping up, for by this means only would a smoother operation of the measure be possible.

Year's Work Reviewed.

A brief review of the year's activities, more fully expressed in the report of the secretary which follows, was rendered by the retiring president, E. R. McTaggart, who seasoned his remarks with an appeal for more consistency in the practices of retailers themselves, and a greater effort to show the fraternity that they practice more nearly what they preach. He commented very favorably upon the work of secretary W. F. Ing, and the efficient manner in which he at all times carries on his duties.



E. R. McTaggart, retiring president.

Secretary's Report.

The secretary's report indicated clearly that the affairs of this branch of the Association are in a satisfactory condition, financially stronger than at the close of the previous year. He pointed out that this branch still functioned in conjunction with the B. C. board offices of the Association. This was done not only because every effort was being made to cut down expenses but it has been found to act satisfactorily because the work of the two offices are so closely related. The activities of the Vancouver and Provincial offices have been carried on by Mr. Ing and two stenographers, until quite recently, when an assistant had been appointed as organizer. Mr. Ing intimated however that although office help had been reduced to a minimum, the ever increasing amount of work warranted a much larger staff.

"We are glad to report," the secretary stated, that the finances of the Association are in a much better condition than at any time in the history of this organization, a statment fully justified in the treasurer's report which was rendered during the meeting.

Membership Assessment.

Mr. Ing reported that the membership of this branch now stands at two hundred and eighty-one, which although somewhat below that of the previous period will be considerably augmented as a result of more intensive organization methods.

"While on the subject of membership, continued Mr. Ing, "it might be in order to state that at the last provincial Convention it was ordained that a new system of assessing membership dues should be put into effect in B. C. A scale based upon the number of employees of each member was consequently adopted. This necessitated a complete survey of the membership in the province, which is at this time being carried on.

Herman B. Neilson,
Elected president for 1924.

Owing however, to the non receipt of necessary details from members of the Association complete data has not been secured. It is hoped that by this method, the smaller merchants will pay the smaller fees and the larger merchants pay the larger fees, in accordance with the number of employees necessary for them to carry on their business. This would automatically do away with the criticism that larger merchants were not paying their portion towards the upkeep of the Association as compared with the smaller merchant. We have at present a prospective membership list in Vancouver of nearly one hundred new members which we hope to enroll as soon as the membership rate of dues has been definitely decided upon.

Credit Service.

"Arrangements made with the B. C. Credit Exchange Ltd., have not proved financially possible owing to the limited calls made upon such service by members. The entire work of the Credit and Collection Service has been taken over by the Credit Rating department, independent of the Association, but responsible to this organization for the class of service rendered, and a special service rate is now being offered to members, based on the average number of calls which any one member would make in the course of a year.

"We believe that those members who are taking advantage of this Credit Rating Department, which is one of the most efficient on the Coast, are more than satisfied with the service rendered, and we would strongly advise that every member doing a credit business, should take full advantage of this service.

Trade Section Activities

A large number of Trade Section meetings have been held for those sections which have been active during the past year, and while we have not as yet many Trade Sections which are active, those that have been functioning have been doing splendid work, particularly do we refer to the Automotive, Druggists and Grocers' sections.

"For your information we may state that very comprehensive plans are now being made by the Dominion office for enlarging our Trade section work throughout Canada on National lines, and in the near future we epxect to have not less than eighteen active Trade Sections functioning in B. C. A National Trade Section secretary is to be appointed, whose special duty it will be to devote his entire time to the building up of Trade Sections in order that every province in Canada will be linked up through their Trade Sections, each one operating as a National unit on any particular question which affects their interests."

Personal Property Tax.

After alluding briefly to many phases of office activities, Mr. Ing referred to the Personal Property Tax campaign which has been carried on for several years by this branch of the Association. "This culminated in a special campaign during the last session of the Provincial House with the result, (of which you are aware) that through the efforts of your Association, we have been successful in having this tax reduced 50%, with an intimation from the government that they will abolish the tax entirely at the next session, and we have letters on file from ministers of the government to the effect that it is the intention of the government to do so without fail.

Sales Tax.

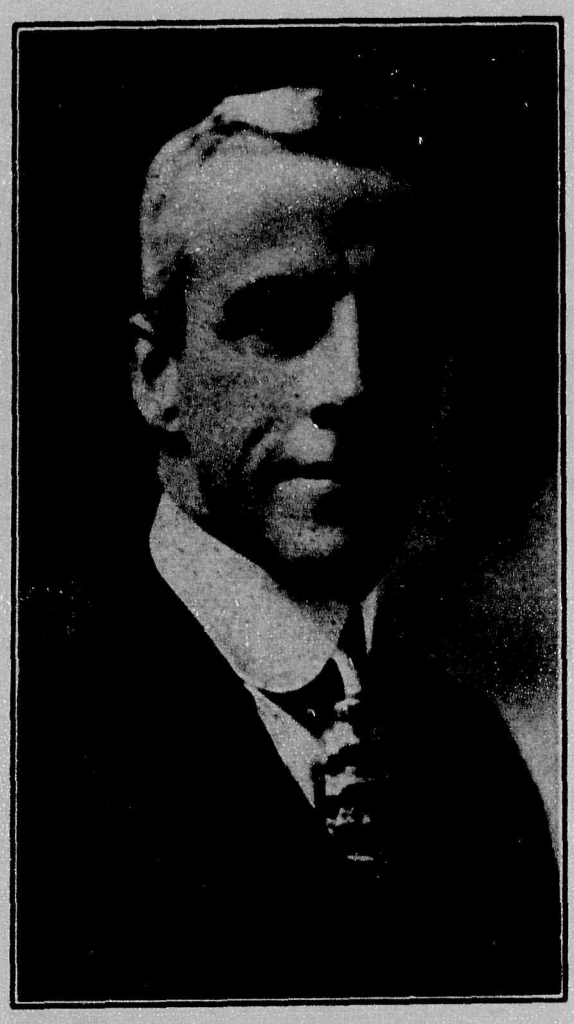
"We must next refer to the Sales Tax, which is still a bone of contention among all classes of business, and although your Association has been successful in obtaining a majority of their requests for the elimination of the numerous clauses detrimental to the retail trade, the Advisory Committee at Ottawa are meeting the Government continually requesting further relief for the various lines of retail trade. This office has been receiving an average of two or three amendments a month, which the Government is passing in an endeavour to meet necessary requirements of retail business.

Plans are now being laid to have the present act amended so that it will be illegal for any manufacturer or wholesaler to show this tax as a separate item, as is now the case.

"Your Association made representations to the Government and they complied with our request that the tax should not be shown as a separate item, but other representations were made by manufacturers and wholesalers, and the Government again changed it, making it optional for the manufacturer to include the tax, or show it as a separate item, on the invoice.

"This is only one of the many complications which your Association has been taking up week after week during the past year with the Government, and not even the Government officials, who are supposed to enforce the Sales Tax are capable of interpreting it. We have however succeeded in gaining exemption for

many lines of the retail trade which would heve been classed as manufacturers had it not been for the efforts of your Association at Ottawa. Whatever relief you may have received from the operation of this act, thanks are due to the fact that you have an Association which is ever functioning, and daily watching the



Walter F. Ing, Provincial Secretary.

interests of the retail merchants. It will be obvious that the amount of time necessary to cope with such pieces of legislation, prevents to a large degree your Association giving sufficient attention to more practical service, by which we mean Trade Section service to our membership.

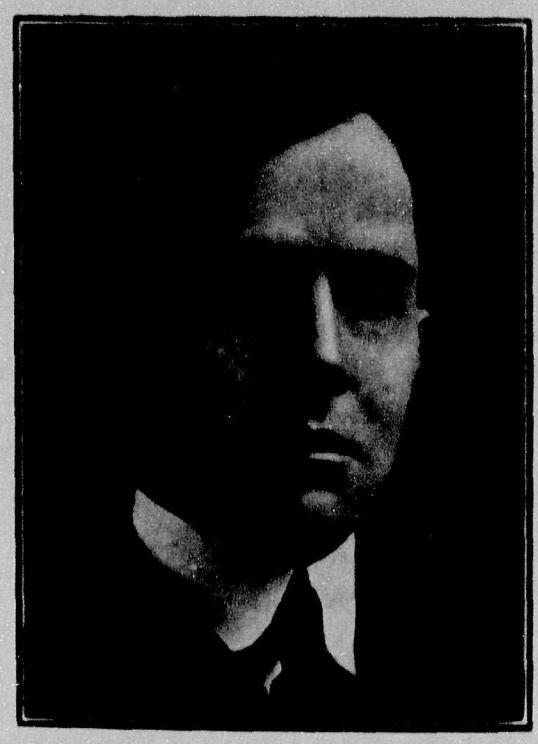
We have endeavoured to keep our members fully advised on every important move in connection with this tax, and considerable work is yet involved until the same is either entirely eliminated or placed on a basis which will be equitable and fair to all parties concerned.

Oriental Immigration.

The Oriental Exclusion Campaign which this Association has been carrying on has terminated successfully, and there is now on the Statute books of Canada a Chinese Immigration Bill, which, as the Chinese Commissioner, Mr. Featherstone stated at a recent meeting of the Association in Vancouver, practically means an Exclusion Bill, under which it will be almost impossible for any Chinese to enter Canada other than a very few exclusive classes. It was largely owing to the efforts of the B. C. members at Ottawa that we were successful in having the word "merchant" confined to those Chinese who had been in business for not less than three years in China. The Bill also stipulates that they must have a capital of not less than $2,500 over and above all other expenses, and that there must be a bonafide and genuine opening in Canada for the particular business which the applicant proposes to enter upon arrival in Canada. All applications for passoprts in China will be thoroughly investigated by the Commissioner before the emigrant is alolwed to embark, and if when upon his arrival in Canada it is found that any misstatements have been made, he will not be allowed to remain in Canada. The vexed question regarding the student class, is now confined to bona fide students attending some University or college in Canada for educational purposes, at the end of which period they must return to China. Under this act also every Chinese in Canada must now be registered and protographed, and we agree with the Commissioner when he states that unless some loophole is found in this act the influx of Chinese into Canada has to all intents and purposes been effectually stopped. It is now our aim to see to it that those Chinese already in Canada make no further inroads into the legitimate trade of the white retailer, and in this connection we wish to emphasise the importance of the amendment which we were successful in having passed at the last session of the Provincial Legislature, whereby power is now given to any municipality to control the activities of peddlars and/or hawkers, and to prohibit this class of trader from continuing his business after regular established retail stores are compelled by law to close.

Grocers Section Re-Established.

In our last annual report it was stated that the Grocers' Section of our Association had decided to branch out by themselves as a means of inducing the larger number of grocers to take care of their own problems. We are glad to report at this time that this section has seen fit to again become affiliated with the Association, and there is every reason to believe that it will become one of the strongest numerically and one of the most active of the Vancouver branch. We have now a membership of some forty-eight in that section, and believe that this membership lieve that this membership will be more than trebled through the ensuing year.



Geo. H. Jaman, second Vice-President.

Civic Licences.

"As you are aware, the question of civic licences is still before the City Council, and we hope that through the representations we are about to make that we shall see a decided reduction in the amount of licence now being paid by the retailers in Greater Vancouver.

Branch Activities.

Your executive have met regularly on an average of once a week during the year, and have held some

John Devine, Treasurer.

fifty or more executive meetings during their term of office. A great many questions of local interest have been taken up by your executive in the interests of this branch, and to enumerate them in full would be a difficult matter at this time. Such questions as lotteries, N. S. F. cheques, Half Holiday Act, Shops Regulation Act, Dollar Days, Daylight Saving, Picnics, Spring Openings, Smuggling, Horse Racing, Vancouver Exhibition, Publicity, Entertaining visiting delegates, Opening of Pacific Highway, Trade Licences, &c., are only a few of the many questions which your executive and advisory board have dealt with during the past year. We wish Mr. President, that it were in our power to give each individual member of the Association a brief idea of the importance of the work which is being carried on every day in the interests of the retail merchant, for it is only by the enthusiasm which is conveyed by our membership to their fellow retailers that we can ever hope to materially increase our roll of members, and thereby render a greater service to the retail merchants of Vancouver. We believe that it is no exaggeration to state that the past year has been the most successful in the history of the Association, but in our opinion it is nothing to what we hope to accomplish, providing our membership will stand behind and loyally support the work which this body is endeavouring to do.

This brings me to a close of a report which I feel does not do justice to the Association and its activities, but before closing I must refer briefly to the good work of your past executive officers, who, by their unfailing interest and time devoted to their work without hope of reward is a measure of satisfaction and gratification to your secretary, and we would make an appeal right here to those members who are not elected to an executive office of the Association, to actively support the incoming officers especially the Trade Section chairman, to whom we must look for guidance during the coming year.

We have endeavored to give the very best service and attention to every member when called upon, but we would ask you to remember that we are but human, and liable at all times to make mistakes, and for the office we merely ask for your sympathetic co-operation, and you will find us ever ready and willing to help and serve you to the best of our ability.

Officers Elected.

Herman B. Neilson was elected president of this branch of the Association for the ensuing year in succession to E. R. McTaggart. Other officers elected were as follows: Vice-presidents, Messrs. John M. Watson and George H. Jarman; treasurer, John Devine, and honorary secretary, W. G. Bell.

During the evening, vocal solos were rendered by Mr. A. R. Dingman, who was ably accompanied by Mrs. Dingman, and the meeting, declared by those attending to be one of the best in years, was brought to a happy conclusion.

BUSINESS CHANGES—BRITISH COLUMBIA AND ALBERTA

Cumberland—
Fraser, J.—Reported sold out. (Confec. &c.)
Gordon, Wm.—Reported sold out to G. H. Wycherley. (Gro).

Cranbrook—
Taylor, Harry—Reported sold out. (Groc.)

Marpole—
Brown, Wm.—Reported sold out. (Groc.)

Pouce Coupe—
Hart, George—Applying for extension.

Port Moody—
Port Moody Trading Co. Ltd.—Assigned to J. F. Mather; meeting of creditors held.

Parkesville—
Smith, C. S. & Co.—Reported sold out to D. B. McNell & Co. (G. S.)

Prince Rupert—
Crosby, F. M.—Reported sold out to W. H. Montgomery. (Furn.)

South Vancouver—
Peoples Drug Co.—(Curtis & Gilley) Reported sold out.

Vancouver—
Egg-O Baking Powder Co. Ltd.—Gazetted as ceased to carry on business in B. C.
Grote Rankin Company—Gazetted as ceased to carry on business in B. C.
Hughes Owens Co. Ltd.—Gazetted as ceased to carry on business in B. C.
Foster, N. G. Ltd.—(Paint & Wall paper)—To be wound up voluntarily; W. A. Freeze appointed liquidator.
Hastings, C. E.—Reported sold out.
Kitsilano Hardware Co.—G. H. Watts reported sold out.
Morris, Jos.—(Sample Shoe Co.)—Assigned to F. J. Mather.
Okanagan Vegetable & Fruit Co.—Dissolved partnership.
Braidwood, Wm.—Reported sold out to Frank Braidwood. (Groc., Meat, &c.)
Calder, Andrew Ltd.—Reported assigned. (B. & S.)
Gibsons Suitateria Co.—Reported assigned. (Tailors & Clo.)

Victoria—
Petch, Robt. A.—(Fairfield Grocery)—Sold out to H. Cross.
Rithet Consolidated Ltd.—Discontinuing grocery dept. (Shipping, Insurers, Importers, etc.)
Royal Confectionery—(Simon Antipas, prop.)—Suffered fire loss; insured. (Confec. mfrs.)
Butler, James H.—Sold out to R. H. Flint. (Confec. &c.)
James Bay Pharmacy—Ownership acquired by Victor E. Emery. (Drug & Sundries.)
Maynard, Albert H.—Admitting G. Stewart into partnership as Maynard & Stewart. (Photo Supply).
Gaitskell, Geo. H.—Sold out to Mrs. F. W. Bell (Groc. & Confec.)
Leiser, Simon & Co. Ltd.—Sold out to Macdonalds Consolidated Ltd. (Whol. Gro. & Pro.)

Alberta.

Blairmore—
Farley Wholesale—Assigned to official receivers; C.C.M. T.A. appointed custodians. Meeting of creditors held.

Blairmore—
Pinkney, F. M.—Deceased (gen. store).

HARDWARE, OIL *and* PAINTS

GENERAL CONDITIONS

With stocktaking and the countless revisions made necessary by the new 6 per cent. sale tax completed, Vancouver hardwaremen are preparing for a year's business which is destined to be the most satisfactory in the history of this province. Despite unfavorable weather conditions a fair volume of trade is reported, and seasonable lines are moving quite freely.

At a recent meeting of hardwareman in Vancouver certain complaints were registered against practices which are hurting the legitimate retail merchant. It is claimed that jobbers are selling to large consumers who cannot be classed as bona-fide dealers. Such a practice is in direct contravention of business ethics and steps are being taken to put a stop to such dealing.

It is also reported that many stores, not actually in the hardware busines are being sold goods by representatives of certain hardware houses. As these storekeepers would naturally buy from the retail trade such methods are likely to strain business relations between the retailer and the wholesale houses, and should, in all fairness to the legitimate retail hardwaremen, be discontinued.

The building outlook for the present year is good, and many large contracts are let for constructional work; lumber camps, and mills are going to be busy; interest continues in the mining fields of the province, all of which tends to justify the exceptionally good prospects outlined for the hardware trade generally during 1924.

MARKETS AT A GLANCE.

Rubber Belting Prices Advance.

The discounts on rubber belting have been reduced, thus increasing the prices on this commodity.

Builder's Hardware.

Immediate demand is only fair, but the outlook for a good volume of spring business , as soon as the building season opens up , is good.

Nails.

Demand fair, prices firm.

Steel Traps.

Fairly good demand in territory where trapping is done. Stocks good; prices stiff.

Stove Goods.

Demand more or less inactive, being mostly in the nature of replacements, stocks good; prices stationery.

Pyrex Commodities Have Tax Absorbed.

New lists are now available on all Pyrex products. The tax it is understood, is absorbed in the quotations given, the discount being 33 1/3 per cent.

Window Screens Include the Sales Tax.

Quotations are now available on window screens, and the prices are stated to be net, tax included.

Putty Prices Firm.

Putty prices remain firm at old levels which were in existence at the start of the year.

Shellac Prices Firm.

Firm prices are maintained in the shellac market. It is reported that prices are likely to continue as they are for sometime.

Wrought Iron Pipe at High Prices.

Revised quotations are in effect on black and galvanized wrought iron pipe. The advance allows for including the new sales tax.

Canadian Made Chisels Advance Ten Per Cent.

Prices on Canadian made socket firmer, chisels have been advanced approximately ten per cent.

Stove Bolt Discount Now Effective.

The old discount of 50 and 10 per cent which used to apply on the stove bolt list has been cancelled and a new discount of 47½ and 10 per cent which includes the sales tax.

Paint and Sundries Move Out.

Booked orders for spring dating for paint and sundries are now being shipped out.

Rope.

Sales fair; stock ample; prices firm.

Silver Plated Flatware Prices Include Tax.

New and slightly higher net prices are now in effect on 1847 Rogers silver plate flatware. The advance was made effective to offset the sales tax, which is now included in the selling price to dealers.

Building Paper Advances.

Building paper advances, new quotations now recorded show advance of approximately ten per cent.

Wrought Boat Nail Price List Revised.

Wrought boat nail price list revised to higher levels. The new prices show increase of about five per cent.

Tree Pruners and Shears Move Out.

Jobbers are now shipping booked orders with Spring dating for tree pruners and shears. Prices have advanced five per cent.

Carpet Sweepers Quoted at New Prices.

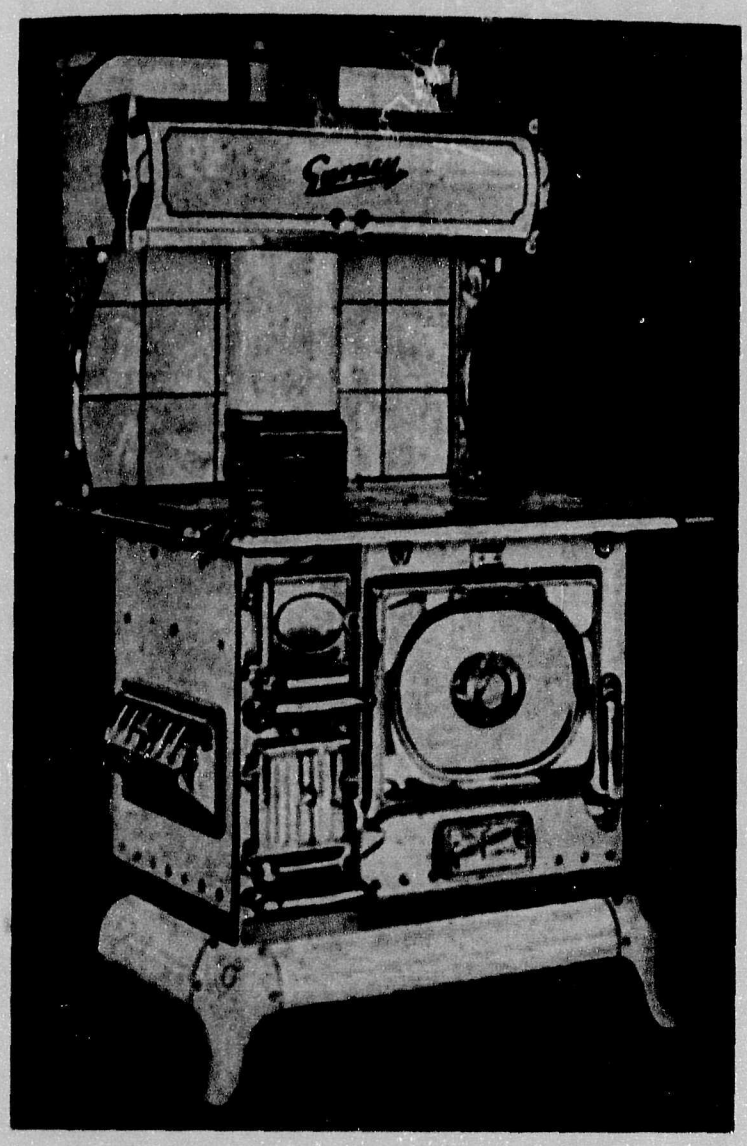
New prices have been quoted on Bissell Carpet Sweepers. The new prices include the sales tax.

Base Prices on Cut Nails Are Revised

The base price on cut nails has been revised. These nails are now quoted at $7.50 base.

Prices on American Ammunition Advance Slightly

Prices on American ammunition have advanced slightly. This advance is made in order that the tax might be included in the sale price to dealers.



No. 1891 Laurentic "D" Finish Square.

OUR LATEST ! !

We illustrate herewith our latest range in "White Rock" porcelain enamel finish, with nickel trimmings. Our new "Economizer" is finished in dark blue enamel.

This range meets a great demand and you owe it to yourself to investigate it thoroughly. Also produced in three other finishes.

Send for our new catalogue and price sheets

THE Gurney FOUNDRY COMPANY LIMITED

566 Beatty St. Vancouver, B. C.

Phone: Seymour 7596-7.

The Secret of a Profitable Paint and Varnish Department

The real secret lies in having your Paint and Varnish stock complete under one particular brand. No matter what line you sell, have everything possible under the one label.

The wisdom of this is that every sale of any Paint or Varnish you make will surely advertise other lines you have for sale. If you stock MARTIN-SENOUR 100% Pure Paint, why not also stock Martin-Senour Stove Pipe Enamel, Martin-Senour Varnishes and all such specialties.

If the can of 100% Pure Paint sold to a customer satisfies, and of this there is no doubt, surely when that satisfied customer returns for, say Stove Pipe Enamel, and you show one bearing the Martin-Senour label, it makes the sale far easier than if you show a stove pipe enamel of another make. This same argument applies all along the line.

Look over the shelves of the most successful paint merchants of today, and you will find them carrying and pushing one BRAND all the way through.

STOCK, ADVERTISE AND PUSH THE FULL MARTIN-SENOUR LINE.
THIS WILL MEAN REAL BUSINESS TO YOU.

The Martin-Senour line is very complete. It comprises a paint or varnish product for every purpose and every surface. There is no need for any of our dealers to go elsewhere to purchase any paint or varnish specialties.

MARTIN-SENOUR PAINT & VARNISHES

The Martin-Senour Co. Limited

1505 POWELL STREET VANCOUVER, B. C.

New Prices Issued on Leather Soles and Heels.

New prices have been issued on leather soles and heels, which are in most cases lower than those formerly quoted.

Some Clothes Wringers Advance in Price.

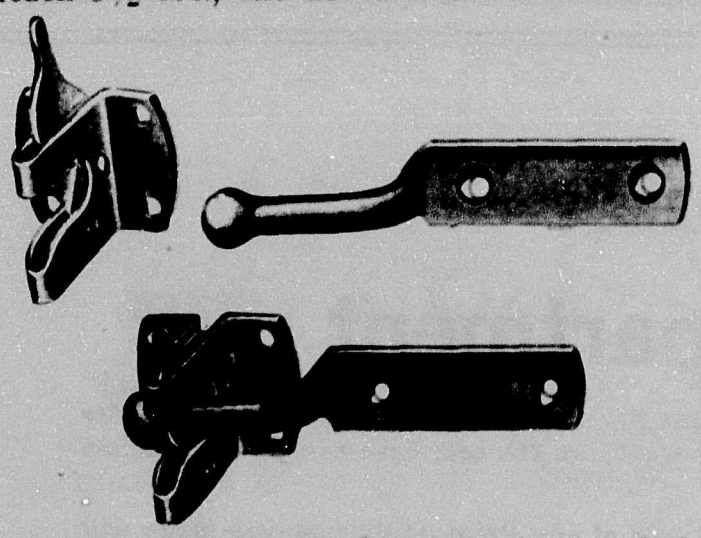
Dowswell Lees and Co. of Hamilton, have announced the advanced prices on clothes wringers as a result of the sales tax being included in the selling price.

NEW GOODS ON THE MARKET.

CAN'T SPLASH MOP WRINGER.

GRAVITY GATE CATCHES.

Wrought iron, japanned, length of bar 5 ins., weight per dozen 5½ lbs., one dozen in a box. The wrought



iron bar fastens to gate, when gate is closed the bar engages into the catch which automatically locks itself; it is released by turning the latch upward.

Demand Meakins' Rubberset

BRUSHES

Oldest brush manufacturers in Canada.
Established 1852.

The Dealer who handles our brushes gets the benefit of our experience.
Ask for new catalogue.

Meakins & Sons Ltd.

829 POWELL ST. VANCOUVER, B. C.
Factory, HAMILTON, ONT.

HARDWAREMEN ATTEND ANNUAL CONVENTION

A large gathering of members of the B. C. Hardware Club attended the annual convention held at the Hotel Vancouver, Wednesday, February 6th.

Conditions were reported to have greatly improved during the past year, and the outlook for the hardware business generally in 1924 said to be particularly encouraging. The secretary reported an increase in membership, and the club finances were pronounced sound by treasurer W. C. Stearman. The following are the officers elected for the coming year: President, Mr. William Kidd; first vice-president, G. Gunn; second vice-president, Gordon Kearns; treasurer W. C. Stearman; secretary, R. A. Ogilvie, with D. A. Barbour as auditor.

At the close of business proceedings, the delegates with their wives and lady friends, together with a number of city guests, joined in a banquet and cabaret in the ballroom of the hotel.

EMPIRE STEEL WILL SHOW MILLION GAIN.

Will meet first preferred dividend and add a million to depreciation reserve.

While the financial statement of the British Empire Steel corporation for the year ended, December 31, 1923, is still in the course of preparation, and will not be available for some time, it is understood that earnings have been more than $1,000,000 in excess of those in 1922. Sufficient has been earned, it is understood, to meet the dividend on the first preferred stock, and to add more than $1,000,000 to depreciation reserve account, bringing the latter up to $28,000,000.

The statement is expected to show that current assets are five times current liabilities, while accounts receivable alone are sufficient to meet all current obligations.

TORONTO MANAGER, MARTIN-SENOUR CO.

E. J. Cookson, who has represented the Martin-Senour Co. in various Ontario territories for the past fifteen years, has been promoted by his company to the position of Toronto branch manager. Mr. Cookson, through his years of service as a salesman for this company is well acquainted with the retail trade of Ontario. His many old friends and customers will, no doubt, be pleased to learn of his promotion to this more responsible position.

BRANDRAM, HENDERSON CO. LTD., TAKES OVER VARNISH COMPANIES

Brandram, Henderson Co. Ltd., Montreal, have taken over the Ohio Varnish Co. Ltd., and the Industrial Varnish Co. Ltd., both of Hamilton, Ont. Negotiations involve the taking over of the business, trade marks, etc., of the Ohio Varnish Company Limited, manufacturers of Chi-namel and other products and of the business of the Industrial Varnish Company Ltd.

ALL AUSTRALIAN CAR HAS MOTOR NEAR THE MIDDLE.

Australia is again attempting to place on the market an all-Australia automobile. Its unusual features include an engine located midway between the front and rear wheels, chain drive to the rear end, an entire absence of frame and a body constructed of ply-wood glued and sewn together.

HARDWARE PRICES CURRENT

The following are prices quoted for principal lines of leading wholesale firms. Prices quoted are necessarily subject to market fluctuations.

AMMUNITION.

Loaded Shot Shells.

Dominion:	M
Canuck.	
12 G x 26 x 1⅛ ch.	$44.65
12 G x 28 x 1⅛ ch.	45.65
Imperial.	
12 G x 26 x 1⅛ ch.	49.00
12 x 28 x 1⅛ ch.	51.70
American.	
U.M.C. Nitro Club 12 G x 26 x 1⅛ ch.	62.85
Peters High Gun	62.85
U.M.C. Arrow 12 G x 28 x 1⅛ ch.	59.25
Peters Premier	59.25

Metallic Ammunition.

Dominion	
22 short Smokeless	4.65
22 Long Smokeless	6.45
22 L. Rifle Smokeless	7.75
22 L. Rifle Lesmok	6.10
American.	
22 Short Smokeless	5.25
22 Long Smokeless	7.40
22 L. Rifle Smokeless	8.60
22 L. Rifle Lesmok	7.00

ANVILS—Peter Wright, 50lbs. to 139 lbs., 25c; over 139 lbs. 22c.

AXES—Boys' Axes, 1½ lbs. $12.60 to $13.20 doz. double bit axes, unhandled, $21.00 to $25.20 doz.; hunters axes, $10.80 doz.; single bitted axes, unhandled, $15.60 to $17.40 doz.

BARS—Crow, $11.00 per 100 lbs.

BELTING—Lace, rawhide sides, $1.40; cut, 5/16" at $2.50 per 100 feet; ⅜" at $3.00 per 100 feet; ½" at $4.50 per 100 feet.

BOLTS, CARRIAGE—(in full packages). ⅜ and smaller up to 6-in. long, less 20/10 off list; over 6½ in. 15/10 off list; 7/16 and larger, all lengths, less 10 off list. Note new list prices in effect.

BOLTS, MACHINE— ⅜ and smaller up to 4-in. long, less 32 2/10 off list; over 4-in. less 20/10 off list; ⅜ 5/10 and ½ less 2½ /10 off list. Note new list prices in effect.

BOLTS, STOVE—Less 47½/10 off list.

BOLTS, TIRE—Less 20 add 10% on all bolts for broken packages.

BOARD, Beaver—Per 1,000 to 5,000 feet, $51.00 per 1,000 feet.

BOILERS, RANGES—30-gals. $11.50 each.

BUILDING PAPER—Tarred, 85c to $1.30 per roll. According to quality. Plain 60c to $1.00 per roll.

BUTTS—Plated, 241, antique copper and dull brass finish, 2½x2½, per pair 35c; 3½x3½, per pair 37c; 4½x4½, per pair, 85c.

BUTTS—Wrought steel, No. 804, 2½x2½, $1.80 per doz; 3½ x 3½, $2.94 per doz; 4½x4½, $5.22 per doz.

CARPET FELT—16 oz., 50lb., $3.25 roll.

CATCHES, CUPBOARD—Old copper and dull brass finish, $12.00 per hundred.

CHAIN—Coil B, electric weld, 3-16, $19.50 per 100 lbs; ¼, $18.40 per 100 lbs. 5-16, $15.50 per 100 lbs.

CHAIN—Logging, 5-16 x 14, $2.85 each; ⅜ x14, $3.35 each.

CHOPPERS FOOD—Universal No. 0, $21.60 doz.; Universal No. 1, $26.40 doz.; Universal No. 2, $33.00 doz.; Universal No. 3, $43.20 doz. Home, No. 55, $2.30 each; Home, No. 65, $2.75 each.

CHURNS, BARREL—No. 0, $10.70 each; No. 1, $11.10 each; No. 2, $11.80 each; No. 3, $12.75 each.

CLEVIS, MALEABLE—Per lb. 20c.

CLOTHES LINE, WIRE—Per each, 50 ft., 30c; 100 fe., 50c.

DRILLS—Bit stock 40/5 off new list; blacksmith ¼-in. 47½ off new list.

EAVTROUGH—Per 100 feet, 8-in. $5.50 10-in. $6.15; 12-in. $7.50.

FILES—Great Western, 55% off list; Black Diamond, 33 1/3 off list.

HINGES—Per doz. pairs—Heavy strap, 4 in. $2.20; 5-in. $2.65; 6-in. $3.00; 8-in. $4.55.

CORRUGATED TEE—Per dozen pairs—4-in. $2.65; 6-in. $5.40; 8-in. $8.40; 12-in. $12.60

HOSE, WATER—½x3-ply 10c a foot; ½x4-ply 12c a foot.

HORSE SHOES—Iron, Nos. 0 to 1, $10.00 per 100lbs.; iron, Nos. 2 and larger, $9.75 per 100 lbs.

IRONS, SAD, COMMON—Per 100 lbs.—6 lbs. and over 22c; 3, 4, and 5 lbs. 28c.

KNOBS, RIM DOOR—Japanned, $3.25 per doz.

LAMP CHIMNEYS—A, per case 8 doz., $1.55 per doz.; A, per doz. $1.75; B, per case 6 doz. $1.65 per doz.; B, per doz. $1.85.

LANTERNS—Short or long globe, plain, $13.85 doz.; Japanned, $14.36 doz.

MATTOCKS—Pick, 90c each; Cutter, 90c. each.

MOWERS, LAWN—Woodyatt: 4-bladex12 inch, $10.25; 4-bladex14 inch, $11.00; 4-blade x16 inch, $11.55. Empress: 4-blade x 12 inch, $12.50; 4-blade x 14 inch, $13.10; 4-blade x 16 inch, $13.80. Great American: 16 inch, $23.00; 17 inch, $25.75; 19 inch, $28.50. Pennsulvanie Junior: 14 inch, $21.50; 16 inch, $24.25; 18 inch, $27.25.

NAILS, WIRE—Base $5.40 f.o.b. Vancouver; Cut, base $7.50 f.o.b. Vancouver.

NETTING, POULTRY—Per roll—2x12, $1.60; 2x24, $3.00; 2x36, $4.20; 2x60, $6.80; 1x12, $2.75; 1x24, $5.00; 1x36, $7.00.

NUTS—Per 100 lbs. advance over list—Square, small lots, $5.75; square, case lots, $3.75; hexagon, small lots, $6.25; hexogan, case lots, $4.25.

PICKS—Clay, 6-7 lbs. $70c each.

PINE TAR—1 gal. 85c each; ¼ gal., 29c each; ¼ gal. 18c each.

PLASTER OF PARIS—$1.60 per 100 lbs.

RIVETS AND BURRS—Black carriage, 5lb burrs 57c; No. 8 assorted coppered rivets No. 8 54c lb.; assorted copper rivets and burrs 57c; No. 8 assorted coppered burrs and burrs 31c per lb. No. 8 coppered burrs 37c per lb.; Coppered rivets 26c per lb. Coppered burrs 37c per lb.

ROPE BASE—British manila, base, 16½c; pure manila, base 19c.

SAWS, BUCK—Happy Medium, $1.35 each. Happy Idea $1.35 each; Disstons No. 6, $1.35 each.

SCREWS—Bright flat head 67½/10 off list; bright round head, 65/10 off list; brass flat head 57½/10 off list; brass round head 55/10 off list.

SCREWS, CAP—42½ off list.

SCREWS, SET—50 off list.

SHOVELS AND SPADES—Olds or Fox, $12.50 per doz. ⅝ Jones or Bulldog $14.50 per doz.

IRON, BAND—Per 100 lbs.—1½-in. $4.50; 1¼-in. $4.50; 1-in. $4.50.

IRON, BLACK SHEET—per 100lbs.— 16 guage $6.10; 4 guage $6.00; 18-20 guage, $6.60; 26 guage $7.20.

IRON, GALVANIZED SHEET—Per 100 lbs.—28 guage American or English $7.75; 24 guage $7.75; 18-20 guage $7.55.

SCOOPS—Moose No. 4, $17.95 doz.; No. 6, $18.65 doz.; No. 8, $19.35 doz.; No. 10, $20.00. All above in black finish.

SOLDER—½ x ½, case lots, 39c per lb.; less 43c per lb.

SPIKES, PRESSED—Per 100 lbs.—¼ inch, $7.60; 5-16, $7.25; ½ in. $7.00.

STAPLES—Galvanized fence, $8.25 per 100 lbs. in full kegs; galvanized poultry netting, $10.50 per 100 lbs. in full kegs.

TACKS—Carpet, 70c off new list.

WIRE, BARBED—Per roll—4 point, cattle, 80 rod, $5.00; 4-point hog, 80 rods $5.50.

WIRE, PLAIN GALVANIZED—Per 100 lb. No. 9, $6.30; No. 12, $6.60.

WIRE—O & A—Per 100 lbs. No. 10, $6.00; No. 11, $6.10; No. 12, $6.20.

WRINGERS—Eze, $81.00 doz; Safety, $97.00 doz.; Bicycle, $81.60 doz.; Ajax, $171.00 doz.

WASHING MACHINES—Velox water power, $23.75 each; Seafoam Electric, $76.00 each; Snowball, $17.35 each; Patriot, $19.00 each.

VISES, WARREN SOLID BOX—35 lbs. $10.00 each; 50 lbs. $12.00 each.

PAINTS AND OILS.

Brandram-Henderson

	Per Gallon
B-H "English" ordinary colors	$4.25
B-H "English" white	4.60
B-H Exterior Oil Shingle Stain—	
Ordinary colors, in 4 gal. cans	$1.80
Greens and Greys, in 4 gal. cans	2.05
B-H Anchor Shingle Stain—	
Ordinary colors, in 4 gal cans	1.35
Grrens and Greys, in 4 gal. cans	1.55

PAINTS

	Gallon
Ordinary colors, in 1 gal. cans	$4.30
Martin Senour porch paint	4.30
Martin Senour Neutone white	3.85
Martin Senour Neutone color	3.75
Martin Senour floor paint	4.15
Sherwin Williams, white	4.65
Sherwin Williams, color	4.30
Sherwin Williams, porch	4.30
Sherwin Williams, floor	4.15

PUTTY—	Per 100 lbs.
Bulk, barrels 800lbs.	$6.50
Bulk, irons 100 lbs.	7.75
Bulk, irons 25 lbs.	8.30
Tins, 5 lbs; per lb	9½
Tins, 1lb.	.12¾

LINSEED OIL—	Gallon.
Raw, 1 to 2 barrels	1.25
Boiled, 1 to 2 barrels	1.28

LEAD, WHITE IN OIL—	Per 100 lbs.
1,000 lbs. to 1 ton	$15.10
Less	15.60
Brandram's Genuine	16.05

TURPENTINE—	Gallon
1 barrel lots	$ 1.70

VARNISHES—	Gallon
Elastic, No. 1	$ 8.05
Elastic, No. 2	7.40
IV Linoleum	6.55
IV Marine Spar	6.95
IV Furniture	3.65
IV Pale Hard Oil	4.60

Less 33 1-3 per cent.

Lacqueret	$6.00 less 40

MORE LIGHT LIMITED.

Prices to dealers.

Lamps for	$8.00
Lanterns for	$6.75
Junior mantles	per do .75

Automotive Price List

ABSORBERS SHOCK—Float A Ford No. 1 at $21.50.

ACCELERATORS FOOT—Wireless Ford at $1.75 each.

ASSORTMENTS—Cotter pin 13c each; Cap screws 38c each; Set screws 30c each; Machine screw 75c each; Machine nut 75c each.

BATTERIES—Hot Shot $2.96 each; Dry 6x 2½ 55c each.

BOOTS—Tire 4-in. $1.25 each.

BUMPERS—Twin bar $13.60 each.

CAPS—Radiator $100 each.

CARBORUNCLUM—Valve grinding 6-oz. $4 doz.

CARRIES—Luggage, collapsible $4.50 each.

CEMENT—Radiator, ½ lb Wonder Worker $5.40 doz.

CHAINS—Weed 30x3½ $6.35 each; 32x3½ $7.00 each; 31x4 $7.70 each; 33x4 $8.20 each; 34x4 $9.00 each. Less 30%.

RID O SKID—30x3½ $3.75 pair; 32x3½ $3.95 pair; 34x3½ $4.10 pair; 30x4 $3.95 pair; 33x4 $4.50 pair. Less 30%.

CLEANERS, WINDSHIELD—Presto $1.60 each; Mayo Skinner $7.50 each.

COILS—Spark single $5.65 each; Spark double $11.00 each.

DEFLECTORS—Wind adjustable $15.20 pair.

ENAMEL—½ pt. Jet Lac $6.00 doz.; 5-oz. Wonder Worker $4.80 doz.; Martin Senour Quick Drying, 1/64 13c each; 1/32 19c each; 1/16 31c each; ⅛ 54c each; ¼ 96c each; ½ $1.70 each.

HORNS—Electric $5.75 each.

JACKS—No. 200 $2.00 each; No. 4 $2.25 each; No. 41 $6.00 each.

LOCKS, MOTOMETER—No. 390 $2.65 each; No. 391 $3.00 each; No. 392 $7.50 each.

MIRRORS—Rear view $3.00 each.

OIL—Monamobile, light $1.55 gal.; medium $1.60 gal.; heavy $1.70 gal.

PATCHES BLOW OUT—Locktite No. 2 63c each; No. 3 30c each; No. 5 75c each; No. 6 17c each.

PLATES—Step $2.00 each.

PLUGS—Spark Champion 53c each; A. C. Titan 63c each; Hel-Fi, 55c each.

POLISH, METAL—Klondyke, ¼ pt. $1.35 doz.; ½ pt. $2.40 doz.; 1-pt. $4.80 doz.

PUMPS—Tire Ace $2.60 each; Crown $1.50 each.

RAILS—Robe No 127 90c each.

Fabric tires, universal non-skid tread: 30x3½ $13.00.

Grey tubes: 30x3½ $2.50; 32x3½ $2.75; 31x4 $3.50; 32x4 $3.75; 33x4 $3.85; 34x4 $4.10.

Tubes: less 30 per cent off list.

A STATEMENT YOU CAN UNDERSTAND

As at December 31st, 1923

ASSETS

Cash in Office and Banks	$ 326,449.88
Securities	$1,689,860.68
These securities consist of Canadian and U. S. Government, state and municipal bonds and other securities of the highest grade.	
Premiums in Course of Collection	$ 437,247.48
All accounts over 90 days old are excluded. This represents a normal amount of live current accounts equalling only about 35 days' gross premiums.	
Miscellaneous Assets	$ 38,284.77
Consisting of interest accrued on bonds; amounts due from other insurance companies, etc.	
Total Admitted Assets Belonging to Policyholders	$2,491,842.81
From these assets we have excluded all furniture and fixtures, automobiles, printing plant, supplies, premium accounts over 90 days old, and all other assets not quickly convertible into cash.	

LIABILITIES

Reserve for Losses in Process of Adjustment	119,007.94
Reserve for unearned Premiums	$1,759,692.12
This reserve is the full unearned portion of the premium held for the payment of any future losses on policies in force.	
Reserves for Funds held under Re-insurance Agreements	$ 44,887.50
Reserve to Cover All Other Liabilities	119,853.57
This is a reserve to cover taxes accrued, dividends accrued on expired policies and all other current liabilities, other than losses.	
Net Cash Surplus	$ 448,401.68
This being the net amount left after providing for all reserves as above.	
Total Liabilities	$2,491,842.81

DECEMBER 31, 1923

Surplus for Payment of Future Losses. This All Belongs to Policyholders and is Merely Held for Their Protection	**2,208,093.80**
Consists of the net cash surplus, together with unearned premium reserve.	

1923

Net losses Paid to Policyholders	**$1,286,247.48**
Dividends and Savings to Policyholders	**$1,009,290.61**

SINCE ORGANIZATION

Losses Paid to Policyholders	**$8,356,478.57**
Dividends and Savings to Policyholders	**$7,138,410.32**

FORTIFIED Northwestern Mutual FIRE ASSOCIATION

Northwestern Mutual Fire Association

801 VANCOUVER BLOCK **VANCOUVER, B. C.**

INSURANCE

It is sometimes remarked by insurers that the Northwestern Mutual Fire Association is too particular in its underwriting methods. The accompanying cut forcefully tells a story of careless underwriting that is being duplicated in scores of cities in the North American continent, with disastrous results to lives and property. The story unfolded is, to the Northwestern, added incentive to further develop the business of fire underwriting, with a view to eliminating all possible fire hazards. Over insurance, carelessness, bad housekeeping and ignorance create a very low moral hazard, and nowadays, with the physical risk being protected by highly specialized fire fighting apparatus and the buildings being fire proof and semi fire proof, the moral hazard constitutes the larger risk.

The Northwestern inspects every risk, satisfies itself that the values are real and then covers for not more than 80% of the real value, except under co-insurance. Inspections are made periodically afterwards. Further, the Northwestern believes in and practises selection of risks.

The foregoing metheods are the secret of the company's low loss ratio and its ability to pay large dividends—in other words, "fire prevention" is the motto.

WHAT THE BUYER OF FIRE INSURANCE SHOULD CONSIDER.

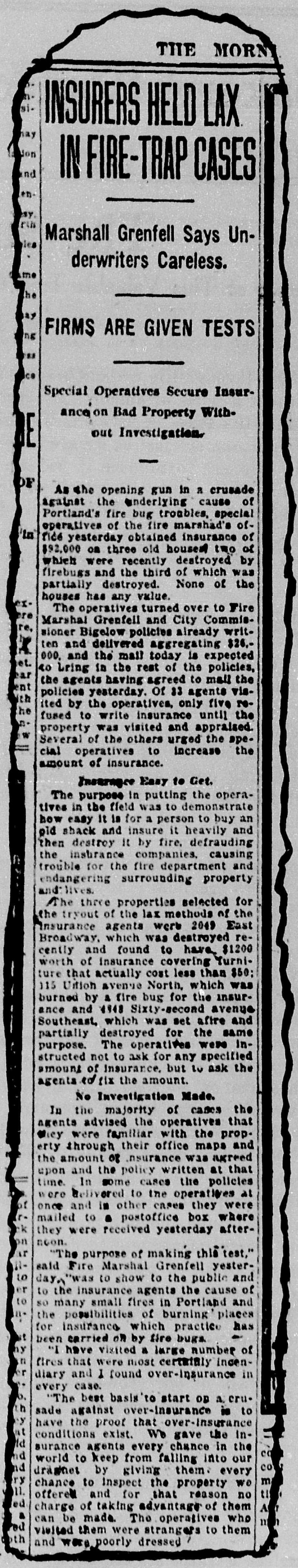
When a man buys fire insurance, he is interested in several qualifications in respect to the company issuing that insurance.

Insurance is merely a promise to pay in case of loss. It is natural to inquire:—Is the company sound and is its plan stable? Is there reasonable assurance that when the loss does occur (if it does), the company will then be doing business?

The mutual company that you may be considering, will delight in answering the above questions. Their past record will be an index for you. Maybe they will show you that in one hundred years no fire mutual has failed that has protected its position by a definitely arranged "surplus," along lines that are today followed by practically all mutuals.

Another important consideration is the "attitude" of the company toward caims. A lot of people never consider that feature at all,—not until they've had a fire and are seeking settlement. Then it is they discover its true significance.

Any company or any man may discount the worth of a contract that has been given, when it comes to settlement. People who are "hard losers" can fight through the courts and trot out a hundred different technicalities. Just claims can be collected from such people but at what cost in time and bother? And so we say,—study the record of the company you are insuring with. We know "mutuals" who have operated for over twenty years continuously without a single court suit.



THE MORN

INSURERS HELD LAX IN FIRE-TRAP CASES

Marshall Grenfell Says Underwriters Careless.

FIRMS ARE GIVEN TESTS

Special Operatives Secure Insurance on Bad Property Without Investigation.

As the opening gun in a crusade against the underlying cause of Portland's fire bug troubles, special operatives of the fire marshal's office yesterday obtained insurance of $92,000 on three old houses two of which were recently destroyed by firebugs and the third of which was partially destroyed. None of the houses has any value.

The operatives turned over to Fire Marshal Grenfell and City Commissioner Bigelow policies already written and delivered aggregating $26,000, and the mail today is expected to bring in the rest of the policies, the agents having agreed to mail the policies yesterday. Of 33 agents visited by the operatives, only five refused to write insurance until the property was visited and appraised. Several of the others urged the special operatives to increase the amount of insurance.

Insurance Easy to Get.

The purpose in putting the operatives in the field was to demonstrate how easy it is for a person to buy an old shack and insure it heavily and then destroy it by fire, defrauding the insurance companies, causing trouble for the fire department and endangering surrounding property and lives.

The three properties selected for the tryout of the lax methods of the insurance agents were 2049 East Broadway, which was destroyed recently and found to have $1200 worth of insurance covering furniture that actually cost less than $50; 115 Union avenue North, which was burned by a fire bug for the insurance and 4148 Sixty-second avenue Southeast, which was set afire and partially destroyed for the same purpose. The operatives were instructed not to ask for any specified amount of insurance, but to ask the agents to fix the amount.

No Investigation Made.

In the majority of cases the agents advised the operatives that they were familiar with the property through their office maps and the amount of insurance was agreed upon and the policy written at that time. In some cases the policies were delivered to the operatives at once and in other cases they were mailed to a postoffice box where they were received yesterday afternoon.

"The purpose of making this test," said Fire Marshal Grenfell yesterday, "was to show to the public and to the insurance agents the cause of so many small fires in Portland and the possibilities of burning places for insurance which practice has been carried on by fire bugs.

"I have visited a large number of fires that were most certainly incendiary and I found over-insurance in every case.

"The best basis to start on a crusade against over-insurance is to have the proof that over-insurance conditions exist. We gave the insurance agents every chance in the world to keep from falling into our dragnet by giving them every chance to inspect the property we offered and for that reason no charge of taking advantage of them can be made. The operatives who visited them were strangers to them and were poorly dressed

Bakery, Confectionery and Catering

The Sense of Values

Absence of This Valuable Trait Causes Half Our Business Worries and Troubles

By JOHN M. HARTLEY

IT is hard to get through life without a sense of values as without a sense of humor. A narrow vision discounts the sense of values. We are born into a world of environment just as we are born into a physical world. We are fortunnate if we can break through the habits of thought with which we are nurturned in the disciplinary years. We are more fortunate if we man ave various experiences, even poverty to contrast with prosperity—it will help us to sense values.

Half the jealousies of the world exist because many lack a sense of values—proportion. We compare others with ourselves, and we may be short of stature. "Because he could swear by none higher, he swore by Himself." We accept our own value, and until proved, or checked, by experience, we must dub along. The doctrine of all men being born free and equal sanctions the starting point as within ourselves. But we find through life that there are degrees of quality, both in spiritual, moral, and in economic life. Commencement days at school from grammar right through till college ends—finds the highest personal sense of values. The premium is soon bid down when life begins trading in abilities. Good stuff well trained will show, and the stock will rise as it proves value.

Economic value is very naturally the first value that we consider, as it has to do with our daily bread and the comforts and luxuries that lie above bread and water. The barometer of wealth is perhaps not the best theory of proving life-value, but is accepted as the popular measure of success. Class jealously is built on the variables that lay in economic values. Equality—there is none in this important field. If there was, taxation and many other things would be simplified. The economic field has a definite effect on every other phase of life. It takes the leisure that comes with economic independence to explore for further comforts and enjoyments and to develop the arts that bring pleasure to all of us. Independence offers the means and opportunity for human experiences; some of them are foolish, some of them wise, those of real value become accepted and very soon the common property of the whole human family. And yet we have constant jealousy of our economic superiors, but mostly class jealously. Politicians see to it that this class jealously is kept alive, as they and we need it in the business of life.

We Weaken Ourselves.

We wrong ourselves when we do not seek the other man's point of view. We handicap ourselves if we build for ourselves a false standard of values. We are not of ourselves perfect, nor can we truthfully accept ourselves at our own worth. We should seek comparison with others. We should extend our environment, and find the views and experiences of others, and thus add to our own knowledge and ability to judge opportunity. The baker that limits his opportunity for trade experience to his own shop, and fails to mingle with others of his kind, can win little future in the baking business. We can keep our nose so close to the grindstone that we lose perspective and see only the knife and the grindstone. Both are useful, but only when the grindstone sharpens the knife, and only when the sharp knife is put to further duty in the activity of life. We can not set ourselves as a standard even to ourselves until we have proved our ability in competition with others. Self satisfaction is the surest mental path to a rut. Our sense of values can only be kept keen by association with others. We can keep alive and progressive only as we step out of ourselves and our shop, and size ourselves up in comparison with others. Then we learn something—have the mental desire to learn when we admit we don't know it all.

He Explains it all.

The peculiar thing about the man in a rut is his willingness to admit how smart he is. If business is bad, Luck is against him. His sense of values is warped. The rest of the regiment are out of step with him, and he resents it. He is an autocrat at heart, and wants the world, as it applies to his individual business, made over to suit his ideas and convenience. In our trade we can't do this, neither can we have the world set back a few years to those good old days when our theories did fit. There is something wrong with the world, the trouble lies with us. We have let our sense of value becomes dull, and have failed to revise our point of view or our program to fit the changing world. Values are never stable. Stocks go up and down. We have but one fixed standard of value—the gold dollar—and its value is but that of a denominator as it takes more or less of them to buy a given thing on different days. Values lay in the average that supply and demand sets. Your value and my value to society lays in how our services are judged by the public that we serve, and our returns are commensurate. They set the tempo by which the regiment marches, and if we are out of step with the regiment, and the regiment is doing well and we are not, it is wisdom for us to take stock of ourselves and get in step.

The retail bakers have always set their high value on production—the craft. The wholesale bakers have stressed the selling end of baking. We retailers are very apt to get vexed at the wholesalers when we

Lake of the Woods Milling Company
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Makers of
FIVE ROSES
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Daily Capacity 14,200 Bbls.
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1614 Store Street VICTORIA

Her Study—
NUTRITION

The modern woman may progress far, but she'll never progress beyond interest in her big study —the nutrition of her family.

She has learned that the presence of yeast in Bread is one of the chief reasons for its nutrition, due to the presence in yeast of the precious Vitamin B, now recognized as an essential food factor.

Fleischmann's Yeast is one of the richest known sources of Vitamin B.

Remind your customers, so that they won't have to remind you—

Fleischmann's Yeast
Adds Nutrition

The Fleischmann Company

Yeast Fleischmann's Service Diamalt

realize that they have found that their judgment and their selection fits these days better than ours. It's no use getting peeved, we can do likewise. The craft is a great thing, but this is a selling age—must be a selling age because our methods and machinery of production has gained faster than the ordinary needs of consumption. This is so in most every line of endeavor, and the general fact builds the trend of the age that reaches every line of production. The merchant is the winner. He who produces to fill the progressive needs of good merchandising will prosper. He who produces even the best goods and puts no effort comparable to the general merchandising efforts of other trades into the sale of them, will languish. All the bitter lamentations of Jeremiah will not avail to alter things as they are. We can't turn the clock back even to that day when Emerson pointed the moral of the better mousetrap as an incentive to road-building. It may have been true then. Emerson may have sensed the values of his day—but this is a selling age, and the very best mouse trap needs skillful introduction to this sceptical world as it is, and considerable selling even after it has been proved a swell mouse catcher. It is results that count, and craft production well sold will secure results. No consumer has any fault to find with the craft, the fault with the retailer who may be doing less business than he ought to do will most always be found in poor merchandising. We should see that our judgment of values is in tune with the age—and this is a selling age and growing more so.

No one can afford to be stubborn or too much set in their ways while journeying through this world that is adding speed each year. The ruling factor in our business is the counter—not the bench. It is at the counter where business is done, and over which the value of our goods is returned. We have to step some to keep with things as they are. To study merchandising is at least interesting. It is also profitable. A new showcase or window background may easily pay larger cash returns than a new machine. It is hard for us who work at production to adjust our notion of values to accept such a theory. Mingle with some of our successful ones in the trade and find out how they figure things out. You might be right—but if the other baker is more successful and does more business, and makes more money, you must agree that his program better fits things as they are. The chances are you will find that you and he differ considerably on what a store girl is worth per week, what rentals and locations are preferable, and if it pays to doll up a store. You will very likely agree as to shop equipment and shop practice. Your whole difference will lie in his higher estimate of the merchandising end of our business. His sense of values has been revised as things as they are demanded. He has followed through from the bench outward to where the customer has a say. He has taken his nose from the grindstone and looked at his business from a longer range, and taken a full prespective.

It is a good thing to follow Solomon's advice "And know thyself." . We can find our value by comparison. We can only get a real idea of our ability by reading of, the mingling with, others in our business. We may be entitled to medals, but it isn't good form to pin them on ourselves. We may not like the way things are going in this busy world, we may desire the old days back most earnestly, but this world as it is, is where we have to do business, and we must compete according to the rules that exist and as they are amended

from time to time. We want to keep our sense of values up to the minute. If we do we need never worry about next week or next year, we will be able to meet it under any exigencies, and meet it with intelligence and assurance of success.

NON-COMMERCIAL PHOTOGRAPHERS EXEMPT FROM SALES TAX.

The Minister of Customs and Excise has been pleased to establish the following regulations, under authority of Section 19C of The Special War Revenue Act, with Amendments thereto, in effect from January 1st, 1924:

Photographers selling exclusively to the consumer or user are classified as retailers, and are not required to take out a sales tax license.

The term "photographers" in these regulations means ordinary photographers only, not including photographers who make and sell photographs to be used in connection with the manufacture of other goods.

(Signed) R. R. Farrow.
Commissioner of Customs and Excise.

SMALL BUSINESS AND GREATER PROFITS

Small business and careful management not infrequently result in a greater percentage of profits than a large volume conducted under careless supervision. In other words, it is a toss-up nowadays which is the more important, to know how to manufacture quality goods, or the supervision of such production. But it does seem that no matter how successful a man may be in turning out high class products it will avail him but little if the cost of turning them out is proportionately greater than his trade will pay for.

TICKETS AND LABELS
MADE BY SPECIALISTS.

A specialist, in any calling, is one equipped to produce results promptly, satisfactorily and economically. This is where our plant differs from the average printing office. We carry in stock many tons of colored card boards for immediate use. At one operation, with our modern specialty machinery, we print tickets in two to four colors on front of ticket and on the back; number each ticket the same or consecutively and perforate sheet both ways; or we can print your tickets and re-wind into rolls to suit, each ticket numbered consecutively and correctly. We make bread labels in two colors for the price of printing one color, in quantities, and put up into rolls of 5,000. We make the tickets for the B.C.E. Ry. by the millions; for the North Vancouver Ferries; for the Government, and all kinds of theatre tickets. May we not be of service to you.

NICHOLSON, LTD.
Phone: Bayview 376
2092 2nd AVENUE WEST VANCOUVER, B. C.

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Your customers can set their "taste" expectations high when they first try Beech-Nut. Full flavour of fresh mint —liveliness of pure chicle.

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Mrs. Haine's Marmalade

ORANGE
GRAPE FRUIT
PINE APPLE

PAINTS
Brandram-Henderson
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GRANVILLE ISLAND
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PACIFIC AGENCIES LIMITED
Importers
TOYS, BASKETS, RUGS
and
GENERAL FANCY GOODS
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Voonia
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Sash, Doors, Store Fixtures and Alterations
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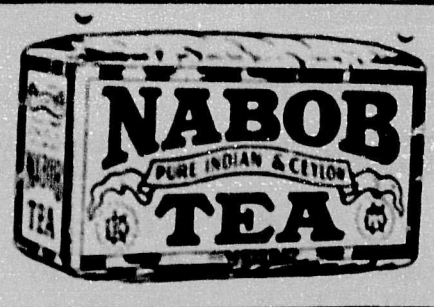

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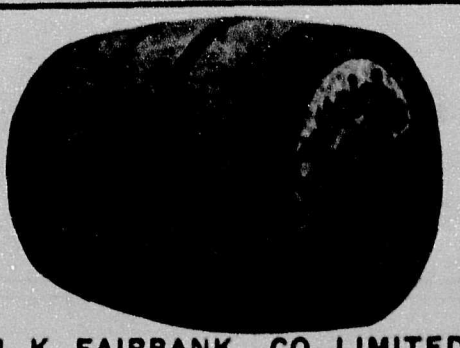
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