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UNION MADE
OVERALLS
SHIRTS & GLOVES

From the Coast to Coast
R. G. LONG CO. LIMITED
TORONTO

National Victory Celebration

TO BE OPENED BY H.R.H. THE PRINCE OF WALES

EXHIBITION

Aug. 23 TORONTO Sept. 6

British Grenadier Guards Band

War Memorial Paintings
Sensation of the art world recording every phase of Canadian operations overseas.

WAR TROPHIES

Mammoth assemblage of monster guns, aeroplanes and all the instruments of hellish warfare captured by Canadian soldiers from the Hun.

Canada's Flying Circus

Cols. Barker and Bishop and other world-famous aces in surrendered German planes.

WHIPPET TANK CAPTURED U BOAT

Festival of Triumph

The Most Daring of All Great Stunt Spectacles

The surrender of the German Fleet
Verdun Castle—Victory Arch.
Allenby's entry into Jerusalem.

SEE

And a score of other extraordinary features
THE GREATEST EXHIBITION OF ALL TIMES

Dwelling and barn, one acre land, in good village. Price \$600.

W. H. GODWIN & SON

Real Estate & Insurance
89 Brock St. Phone 484

Star Fruit & Candy Store

If you want to have a good time on picnics or holidays get your fresh, reasonable, Fruit and Candy from the Star Fruit and Candy Store.

66 Princess Street. Phone 374.
Canada Food Board License: Fruit, 9-1020; Candy, 11-416

EMPIRE GROCERY

High Grade Groceries, Fruits and Vegetables, Cooked and Uncooked Meats.

LEWIS ORR
220 King St. Phone 340
License No. 2-27445

IT'S PROVEN GOOD

OUR PASTRY

To which all food products are summoned for conviction or acquittal, where are gathered the appetite judges who pass upon the fitness of this or that food. We advocate the trial of our pastry and our bread. Their purity and goodness will be established.

LACKIE'S BAKERY

HOME MADE BREAD & PASTRY

THE MERCHANTS' COLUMN

Edited by
MANSFIELD F. HOUSE
(Copyright.)

In this column, which appears every Monday, Wednesday and Saturday, will appear news and short articles of special interest to merchants, their salespeople and business men and women in general. All phases of store management—buying, accounting, advertising and retail salesmanship—will be dealt with, not theoretically, but by descriptions of methods actually in use by successful merchants.

WYOMING MAKES SHORT SHIRT OF BAD DEBTORS

"Most retailers figure their credit loss percentage on their total sales volume," said a Cheyenne, Wyo., merchant recently. I think that this should be gotten by figuring what percentage of the total credit business is the credit losses. If that were done many retailers who think they are doing well in collections would see that they are guessing wrongly. If a store whose total sales volume is \$40,000 loses \$500 on bad debts the credit loss, says the retailer is 1 1/4 per cent. But suppose his credit business of the \$40,000 volume is \$10,000 then the credit loss would be 5 per cent. Looking at it in that way will cause the retailer to get busy on his collections and manner of granting credits.

And the retailers in Cheyenne have gotten busy. They have back of them the Wyoming Credit Exchange. It means that the merchants are back of the exchange; for when one drops out he is the target for bad debts. Working together to gather credit information above each buyer, holding to the policy of good references before extending credit to unknown buyers, being willing to report to others through the association the credit "behavior" of credit buyers, prompt turning in of overdue accounts and letting the association handle the collections without interference—these things have brought down the credit losses over 60 per cent. in Cheyenne.

Each merchant displays one of the association cards prominently and here's the way it works: One day when he had gotten to a grocer for \$65, a debtor refused to pay; and he set out to play the old game of stinging the next victim. It used to be easy for a merchant used to prefer to give risky credit to losing trade. He knew that if he didn't the next man would. It used to be that way in Cheyenne. But when this man appeared at prospective victim No. Two's seeking credit, No. Two called up the W. C. R. Exchange and made inquiry, the prospective debtor being a bit uneasy the while.

"What can you tell me on Blank—Will R.?"

"Just a moment, please!" And the girl referred to her card. It showed that Doe, the grocer, had turned in a report of an account against Blank sixty days overdue.

"Hello! We find that Mr. Blank has not paid an overdue account that he has with Doe, the grocer. It is \$65."

"I'm sorry, Mr. Blank," said No. Two, "but I'm afraid that we cannot open up an account here for you now. I am advised that you still have a bill with Mr. Doe. Will be glad to have you come in after you have fixed matters with Mr. Doe."

"Mean to say you won't trust me?"

"No, not exactly that; but we couldn't very well give you credit while you still owe Mr. Doe. I'm sorry but—"

"Well, if you don't want my trade I'll go where it is wanted."

"That's your privilege, Mr. Blank."

Then followed an interesting experience. The W. C. R. Exchange traced the man's visits one after another just as if he were a train being reported by a train dispatcher's office. He was persevering. He tried nine stores that afternoon and each one called up as did No. Two. It is a rule of the Cheyenne merchants not to sell to a man who is behind with a brother merchant. After nine trials the debtor began to see the strength of the organization he was bucking. He went back to his first love and paid his bill. And Mr. Doe says that he is a more pleased customer than ever.

One or two suits, pushed relentlessly as examples, served to make it possible for the association to speak softly and be heard and heeded.

WHAT HE SOLD

Merchant Jones sold every day
What nobody took away,
Yet he made the dicker pay!

More he sold the more he had

WITH FINGERS!

CORNS LIFT OUT

Freezone is magic! Corns and calluses lift right off—
Doesn't hurt a bit

A few cents buys a tiny bottle of the magic Freezone at any drug store. Apply a few drops of Freezone upon a tender, aching corn or a callous. Instantly that troublesome corn or callous stops hurting, then shortly you lift it out, root and all, without any pain, soreness or irritation. These little bottles of Freezone contain just enough to rid the foot of every hard corn, soft corn, corn between the toes and the callouses on bottom of feet. So easy! So simple. Why wait? No humbug!

THE DECALOGUE OF A SUCCESSFUL STORE

The T. S. Martin Company, of Sioux City, La., has a set of "Ten Commandments" all its own, not conflicting or referring to those of the Mosaic law, but relating to the management of a successful retail store.

These commandments were drawn up by the founder of the company when he first entered business and, framed, are to be found today in a position of prominence, so that they will meet the eyes of the employees several times a day:

First. He serves best who serves with good things.

Second. That store which builds its future on good merchandise will grow and thrive and build into the esteem of the community more solidly than a store that sells price, not quality.

Third. The store is the gathering place of the best handiwork of the world's workers. They are entitled to compensation according as their work is good and, in the end, the store that serves with good things of world industry will help to better homes and the people of the home.

Fourth. The store is an institution of service, a go-between—as between world community and any and all service should be cheerful service.

Fifth. As service is bettered by the application of intelligence, care should be taken always in the selection of those members of the organization who give direct service to the public.

Sixth. As merchandise is the commodity in which the public is served by the store, such merchandise should always measure up to a set standard of goodness.

Seventh. Where, in use, merchandise does not measure up to the Martin standard, it shall always be subject to return and exchange.

Eighth. The store is always the servant of the public and the customer's word is always law.

Ninth. To perfect service the store should always reflect the ideas of the patronizing public and should, therefore, keep in constant note of all comment on the part of the visiting public.

Tenth. Above all, the store should be constantly a homey place, a restful place for patrons.

Miss Eva Hammond, of San Francisco, Cal., has the distinction of being the most decorated American woman worker. She wears the Croix de Guerre, Legion of Honor and Sauveteur medals and the Ribbon of the battle of the Marne.

It may sometimes happen that not much of the day's news is of intimate and direct personal interest to you. But that can rarely be said of the day's advertising.

Although the late Amelia Z. Barry was the author of more than 75 novels, she left an estate valued at only \$250.

PORTLAND MAN HAS GAINED 30 POUNDS

Collins Says Everybody Who Knows Him is Talking About His Improvement Since Taking Tanlac.

"Tanlac has made such a big improvement in my condition that I feel as well in every way now as I ever did in my life, and I have actually gained thirty pounds since I commenced taking it," said F. T. Collins, who lives at 572 Bortwich street, Portland, Ore., a few days ago.

"I began to have indigestion about three years ago," continued Mr. Collins, "and this condition just kept on getting worse all the time until it finally became chronic. My stomach was in such bad condition that everything I ate disagreed with me and caused me to suffer afterwards. Gas often formed on my stomach and I would be so nauseated that I could not retain what I ate. I also suffered with pains in the small of my back, and if I stooped over I could hardly straighten up again. I was badly constipated all the time, and would often have headaches that would last for nearly a week at a time. I finally got so weak and run down that I had to give up my job. Then my nerves went back on me and I never got a good night's sleep until I took Tanlac. I had just about reached the point where I was a complete nervous wreck."

"I didn't think any medicine would do me any good, but I thought I would try Tanlac anyway, and to my surprise I began to improve by the time I had finished my first bottle. Well, from that time on I just kept getting better right along until I am now as well and strong as I ever was. I never had a better appetite, and can eat just anything I want without suffering afterwards. I honestly believe my stomach is in as good condition as it ever was. The pain has left my back too. I am never constipated now, and those awful headaches are a thing of the past. My nerves are as steady as a clock, and I get in eight or nine hours good, restful sleep every night. I have regained all my strength, and I have gained so much in weight that everybody who knows me is talking about it. I never lose a chance to say a good word for Tanlac."

"Tanlac is sold in Kingston by A. P. Chown, in Plevna by Gilbert Ostler, in Battossea by C. S. Clark, in Fernleigh by Ervin Martin, in Ardock by M. J. Scullion, in Sbarbot Lake by W. Y. Cannon.

Principal Says F. W. Well.

Sir William Peterson, who is retiring as principal of McGill University, after 24 years of service, to be succeeded by Sir Auckland Geddes, said farewell in a letter which was read at the annual convocation. "My colleagues in the administration and on the teaching staff know how greatly I have valued their co-operation and loyal support during those 24 years," said Sir William.

"The record of McGill in the next quarter of a century outlines and eclipse everything that has been accomplished in the past. In any case the friends of the university may rest assured that her progress and prosperity will always have a foremost place in my thoughts and affections."

The announcement from the Carnegie Foundation that a retiring allowance of \$4,000 had been voted to Sir William Peterson was received with gratification by every one connected with McGill. In his letter the secretary of the Carnegie Foundation said: "The executive committee in taking this action desired me to express to you, as best I might, their affectionate and kindly feeling, as well as to assure you in this official way of their appreciation of the magnificent service for civilization which you were able to do during the four hard years of war which have passed. The committee hope that there will be left for you many years of activity and influence in education and statesmanship such as can come only from a man of your ripe experience and knowledge."

Canada's Immigrants.

Canada's immigrants, 1900-16, numbered 4,141,111, of which only 1,128,282 were of British stock.

The 5,075,000 total population compiled in 1915 gave Canada 53 nationalities and 33 languages and dialects. In Winnipeg one-third of the male population are foreigners. In Montreal one in seven, in Toronto one in ten. Rich Northern Ontario has a 45 non-Anglo-Saxon population, Manitoba 42 per cent., Alberta 40. In 1915, Saskatchewan had 547,855 people, of whom less than half spoke English.

These were but a few of the striking figures furnished by the L. O. B. E. sessions when the national educational secretary, Mrs. G. Smith, stirred all to action in regard to Canada's melting pot. Very plainly did she point out that, unless this problem were solved, Canada's war sacrifices would have been naught.

The Rumanian government is demanding additional territory in Bessarabia, according to despatches from Belgrade.

The \$5,000,000 Province of Ontario bond issue sold at 99.67, which makes the rate of interest 5.75.

Columbia is rapidly becoming an important platinum producing nation.

Preparing For a Holiday.

It is much easier to die than to take a vacation. A man who is summoned to his home in order to bury a few words, written or dictated, will deplore his possessions, and his heirs will gladly attend to the details. This done, he may fold his hands on his chest and depart this vexatious life in peace. It is quite another matter to prepare for a few weeks away from town. There are bills to be paid; the ice-man, and the milkman, and the laundryman must be choked off and the daily paper restrained from littering the doorstep. There is hair to be cut, and teeth to be tinkered, and so on. In short, it takes days to stop the machinery of living for a fortnight, and days to start it going again. But, my dear, one must have a change.

A Gigantic Raft.

The largest timber raft constructed in Norway recently arrived from Meraker timber yards at Trondheim, where she awaits the arrival of logs from England to tow her across. The raft, containing 1,200 standard logs, about three ordinary steamship loads, looks like a submarine, and it took two strong tugs to tow her at half a mile an hour.

Asia is believed to have the largest quantity of coal of any continent, the world's total supply being estimated at 7,397,533,000,000 tons, of which nearly 4,000,000,000,000 are bituminous.

To increase the resiliency of solid rubber tires on motor trucks, an inventor has patented a wheel supported by six round rubber cushions which, with their enclosing rings, all the entire rim.

A Delightful Mealtime Beverage to take the place of tea and coffee

INSTANT POSTUM
No raise in price.

German Orgy of Hate

COPIES of German newspapers from the days immediately following the publication of the Peace Treaty confirm the impression immediately gained from the cable despatches as to the German attitude toward the terms of the Allies, an attitude best designated as an orgy of impotent rage. There is not the slightest indication of a consciousness of proportion between guilt and retribution, of a willingness to balance up what Germany deserved with what she gets, or of a determination to make the most of the actual situation.

Apart from that isolated bourgeois freelance, Maximilien Harden, and the Independent Socialists, it would appear, there was not one voice raised in Germany in recognition of even the inevitability, not to say substantial justice, of the peace terms. From extreme Conservatives to Government Socialists, from Prussian jingo to Bavarian particularists, from the pro-English group led by Theodor Wolff, of the Berliner Tageblatt, and Prince Lichnowsky to the pro-French clique of George Bernhard, of the Vossische Zeitung, the comment is one of unreserved, unqualified condemnation.

In the beginning the rage of the German press was directed mainly against the territorial and economic clauses of the treaty. The issue of membership in the League of Nations seems to have been altogether neglected. The loudest shouts were fired against the "betrayal" of Germany by President Wilson, whose fourteen points had furnished the basis for Germany's surrender. The following comment by Dr. Ludwig Haas, member of the Baden ministry, published in the Berliner Tageblatt, is typical. Herr Haas (not to be confused with Hugo Haas, leader of the Independent Socialists, quotes President Wilson's utterances on the self-determination of peoples, and continues:

"Should Wilson have made the mental reservation that it (the principle of self-determination) did not apply to the Germans of the Saar district and to those Germans who are now to be made Poles without any plebiscite?"

"If Wilson subscribes to this peace it would be much better for his reputation to declare cynically that all his words were empty phrases, not seriously meant, calculated to deceive the world."

"We cannot believe that the President of a great and honorable people should in this manner have sold his reputation and the good name of his nation. We still hope that he will in the course of further negotiations take a stand for Germany's rights and his own honor."

"German indignation is not aroused by the fact that the Allies want to coerce us in the most brutal manner. We are vanquished, and it would not be the first time in the world's history that a vanquished people is made to pay. The mood of boundless bitterness is caused by the fact that faith and loyalty have no validity in the world any more."

"There is only one way out for Germany—to reject the peace unless it is altered in its very foundations. And this regardless of consequences."

This demand for unqualified rejection, although at the time encouraged by the highest government officials, was within a few days slightly modified. The stress was laid, not on ultimate refusal, but on immediate protest.

Perhaps even more than the territorial settlements, the economic clauses of the treaty are denounced as impossible both of acceptance and fulfilment. The Frankfurter Zeitung declares that the Peace Treaty achieves the strangulation of German economic life. It points out that the Allies demand a new and automatic sovereign in the form of the reparations commission, which shall be in control of German life and property for years to come.

The Berliner Tageblatt declares the economic conditions are wholly intolerable and asks the German people to realize that the Allies are imposing on them a new and automatic sovereign in the form of the reparations commission, which shall be in control of German life and property for years to come.

REO RELIABILITY. On schedule to...
...minute, on the job all the time and at a low cost of operation.

EVER HEAR OF A REO stopping save on the initiative of the driver? The Reo is as reliable as the sun in its orbit.

OVER SIZE BEARINGS. Which means being capable on occasion, of carrying twice, yes, three times its rated load, without danger of a breakdown.

Boyd's Garage,
129 Brock Street. Phone 201

The Value of Saving

All successful men began by saving. Later, perhaps, they invested, but they first had to accumulate capital.

The first step towards wealth is to open a Savings Account. The second is to save regularly.

Come in and ask about our simple, convenient, Savings Accounts. Interest compounded every six months soon amounts up.

Paid-up Capital \$ 9,700,000
Reserve Fund 13,000,000
Resources - 228,000,000

THE BANK OF NOVA SCOTIA

A. N. LYSTER
Manager Kingston Branch



Raise More Hogs

Every Farmer realizes the profits in Bacon Hogs at present prices. The only question in his mind is, "Where can I get the money to buy brood sows and pigs to fatten?"

The Merchants Bank gladly makes loans to assist capable farmers in increasing their holdings of live stock.

Talk it over with the Manager.

THE MERCHANTS BANK

Head Office: Montreal, OF CANADA. Established 1864.
Kingston Branch. H. A. TOFIELD, Manager.
Verona Branch. J. W. MCCLYMONT, Manager.
Safety Deposit Boxes to Rent at Kingston Branch.

Willard

SATISFACTION GUARANTEED
On repair work of magnets of all kinds, including marine, stationary and motor cars, lighting, starting and generating systems of all makes, and storage batteries. Inquire about the new threaded bone dry battery before purchasing.

WILLARD SERVICE STATION

19 Brock St. I. LESSES, Prop. Phone 1340

SANITARY GARBAGE RECIPTACLE

This consists of a galvanized Garbage Pail, set in a steel retainer, which is buried in the ground. The cover is of heavy cast iron. You merely have to put your foot on a lever and the cover opens.

Dogs or flies cannot get at your garbage. Call and see them.

Lemmon & Sons

187 PRINCESS STREET

REO RELIABILITY. On schedule to...
...minute, on the job all the time and at a low cost of operation.

EVER HEAR OF A REO stopping save on the initiative of the driver? The Reo is as reliable as the sun in its orbit.

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