

54

The **BUSINESS WOMAN**



Highlights of this Issue

The New Year

* * *

Chats on Finance and Inquiries
Answered

* * *

Club Life in Toronto

* * *

Thirty-Nine Years of Service

* * *

The Language of Business Letters

* * *

Possibilities of Simplified Invoice

* * *

Gift of a Flawless Skin

* * *

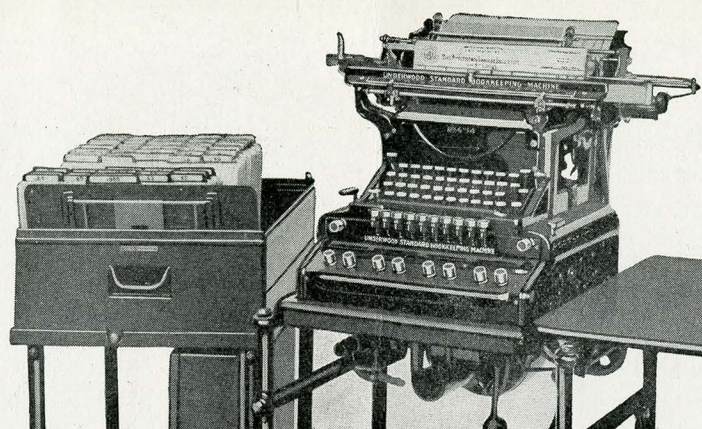
Looking Forward at Fashions

Vol. 5

JANUARY, 1930

Toronto

No. 1

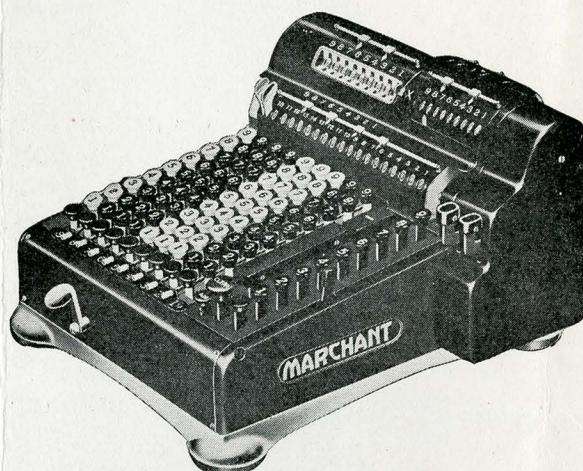


The Underwood Bookkeeping Machine keeps books -- gives a daily balance, proves everything it does. ¶ It does the billing, listing and

distribution; posts customers' ledger, purchase ledger and general ledger. It shows at all times, the condition of every account. ¶ We are ready to co-operate with any firm interested in better bookkeeping.



The Sundstrand Adding-Subtracting Machine is compact, handy, portable. Take it to the job. ¶ Note the convenient ten-key keyboard. ¶ And it has a score of other advantages.



The Marchant is for calculations, figuring interest, pro-rating, rapid multiplication and division—in short any intricate calculation or computation to the umpteenth decimal.

These business machines make possible surprising economies in money and in effort.

¶ Installed and fitted to your requirements by the

United Typewriter Company, Ltd.

135 Victoria St., Toronto

and in twenty-one other Canadian cities

Do We Want Women in Our City Council? Well, Why Not?

The following observations in "Adams Fourth Column" were considered by a reader of "The Business Woman" good enough to pass along. The editor thinks so to.

"Adams Fourth Column," be it known, is published in the Toronto dailies by The Adams Furniture Co., Ltd.

This "Fourth Column," was of course written prior to the recent Toronto municipal elections, and the advice that "if there are to be any women candidates they ought to be out hustling now," is even more applicable to the campaign of a year hence, for an entire year is none too long in which to plan and set in operation a worth-while campaign.

"We note, with regret, the absence of women from the lists of probable candidates in the municipal election. These lists are merely tentative, of course, but if there are to be any women candidates they ought to be out hustling now, for the sitting members of council are toiling for twelve months of the year with the main idea of being re-elected. There ought to be a women's organization for municipal improvement and reform, and the setting up of such an organization is not a matter of a few weeks or even months. It ought to be one of the principles of this proposed organization that it will elect only women, just as it is the well-understood practise of the Conservative party to elect Conservatives in political contests. There is nothing intolerant or exclusive about this. It is just sense.

Women the Realists

We have long had the idea that women, particularly married women, are the realists, and men, married and single, the sentimentalists, if the adult population is to be divided into these two camps. We believe that women have more rugged horse sense than men and that men tend to be incurable sentimentalists. We believe that women would handle money more wisely than men, that they are better shoppers, that they get more for their money, and that they also, for all their sharp bargaining, get the respect of those they do business with. The abominable habit of tipping waiters and barbers was never invented by women. The practise of merchants offering special sales was devised to interest the women. Men would be just as much inclined to



Our Entire Stock at Drastic Reductions

It will pay you to visit Colquhoun's fur salon and inspect the values that are being offered on furs for the month of January.

These exceptional values are made possible because all Colquhoun's furs are made on the premises. All of which means a double saving to you.

Terms may be arranged if desired.

A. L. COLQUHOUN

231 Danforth Ave., Toronto

First car stop east of Broadview Ave.

Phone Gerr. 1538

Open Evenings

through a store that increased its prices under the delusion that if the prices were higher the goods must necessarily be better.

Women Spend Wisely

Women, as a rule, and particularly women who have the spending of any money, are free from such economic hallucinations. Women, we believe, would be harder to convince than men that real money was lost in the recent stock deflation. Women would realize that a heavy fall of snow whose removal must be paid for out of the tax rate is no such calamity as a fire, since it gives employment to self-respecting men who need it, and saves the community just that much in poor relief. It is some such hard-headedness as this which is supposed to reside peculiarly in the Scotch and Irish, but resides to a much greater extent in Canadian business women, that is sadly needed at the City Hall."

Educated Girls in Business in Canada

(An Editorial in the Mail and Empire.)

"There are undoubtedly great opportunities for young educated women in Canada, provided they have the psychological equipment necessary for success in a new country," Miss Marjorie Harrison of London, England, has written. Miss Harrison toured this country in 1928 to investigate the prospects here for educated women and girls from Britain. She has given some conclusions, that she reached as a result of her inquiry, in two articles published in the November and December issues of the *Journal of Careers*. In those articles she makes some comments on conditions in business in Canada that are of interest to Canadians, and she offers advice that is intended for young women in Great Britain, but some of which is worthy of the notice of Canadian girls.

A great advantage of life in Canada from a woman's point of view, says Miss Harrison, is the absence of that traditional distrust of her business capabilities which still obtains to a large extent in England. She is given a greater scope in business in Canada than in Great Britain. The girl who aims at becoming a secretary or assistant to the head of a business firm or to a professional man, asserts Miss Harrison, will find her path easier and her goal more

quickly attained in one of the cities of Canada than in the business or professional world of England. "Opportunities tend to increase steadily," says the writer, "for the manufacturing industries of Canada are expanding continually. She now takes fifth place among the trading nations for her total import and export trade and leads all others in raw export of nickel, asbestos, wheat and newsprint paper." She suggests qualities that young, educated English girls, coming to Canada to pursue business careers, should possess, and discusses opportunities of employment and advancement for such girls in different branches of business and in different parts of the Dominion.

In that connection, Miss Harrison makes the statement that employers in Canada are likely to be prejudiced in favor of English girls because the standard of general education in England is higher than in the Dominion. "How many times," she writes, "have I heard Canadian business men bemoan the fact that their girl clerks simply could not spell." Whether or not it be admitted that the standard of general education in Britain is higher than that in Canada, it is true that many Canadian employers are looking for higher educational qualifications than they used to require, in young persons whom they appoint to positions in their offices and shops. It is a fact, worthy of the notice of Canadian boys and girls as well as English girls contemplating migration to Canada, that, other things being equal, the young person who has a sound education has a better chance of employment and advancement in business establishments in this country than the one who is not so equipped for his or her life's work.

Metric Measurements Before Congress

Declaring that adoption of the metric weights and measures by the United States will be urged energetically during the new session of Congress, Hon. Fred A. Britten of Illinois has introduced metric legislation in the House of Representatives.

Alternative resolutions have been presented by the metric champion. One resolution provides for a survey and report by the United States Secretary of Commerce on world standardization, with a view to general use of metric weights and measures by this country. The other resolution calls for adoption of the metric units in merchandising throughout the United States after a transition period of five years.

A nation-wide campaign for metric legislation has been launched. The Metric Association holds its annual convention in Des Moines, Iowa, on December 30th. Merchants, manufacturers, agriculturists, educators, engineers and scientists will there gather to perfect plans to bring the United States onto the metric basis in 1930.

Metric advocates throughout the United States are petitioning the Secretary of Commerce, urging that he accord favorable consideration to the world metric standards. More than 300 chambers of commerce are endorsing the advance, besides scores of influential national organizations.

The States of Illinois, California, Tennessee, North Dakota and Utah are among those which through their legislatures have petitioned Congress to adopt the metric standards for general use in the United States.

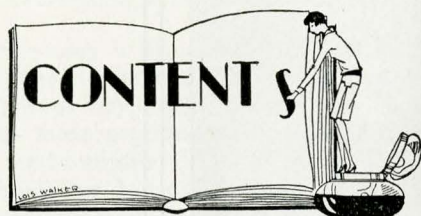


A great sport and not too strenuous. There's an Archery Club in Toronto.

VOLUME 5

TORONTO

NUMBER 1



THE BUSINESS WOMAN

A magazine devoted to the various interests of
the woman in business and the professions

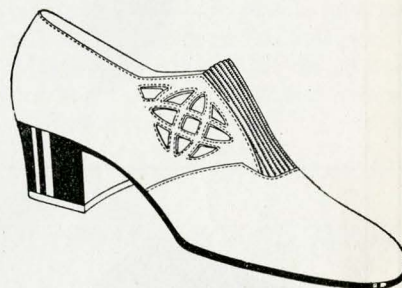
CONTENTS FOR JANUARY, 1930

	Page
DO WE WANT WOMEN IN OUR CITY COUNCIL?	3
EDUCATED GIRLS IN BUSINESS IN CANADA	4
METRIC MEASUREMENTS BEFORE CONGRESS	4
PORTRAIT—Mrs. Bert S. Wemp	6
THE NEW YEAR	7
WHICH POSITION—SENIOR OR JUNIOR	7
THE STENOGRAPHER	8
OFFICE HINTS	9
THE IMPORTANCE OF CORRECT POSTURE	10
HAS YOUR CHIEF A GROUCH?	12
COMMON ERRORS IN ENGLISH	12
CLUB LIFE	13
SOME PREVAILING HAIRDRESSING STYLES	17
THE DOWNTOWNER	18-19
LOOKING FORWARD AT FASHIONS	20
THE LANGUAGE OF BUSINESS LETTERS VOCABULARY.....	24
THE FUTURE POSSIBILITIES OF THE SIMPLIFIED INVOICE...	25
CHATS ON FINANCE—By W. A. McKague	26
THIRTY-NINE YEARS OF SERVICE	31
THE GIFT OF A FLAWLESS SKIN	32
WHEN GIRLS LEAVE HOME	34

Published once each month by The Business Woman Publishing Co.,
177 Jarvis St., Toronto 2.

Articles, stories, pictures, submitted for publication, will be returned only when accompanied by stamped, addressed envelopes. All contributions should be addressed to the Editor, The Business Woman, 177 Jarvis Street, Toronto 2.

Comfortable Shoes for Evening Wear



Did you ever go home after an evening of dancing, with tired and aching feet, which took a couple of days to get back to normal?

Now that you can get dressy shoes in the same comfortable

Taplin Natural Tread

last which you wear to business, it is not necessary to change to an uncomfortable shoe when you shed the cares of the day.

To accommodate business people the store is open until 9.30 Wednesday and Saturday evenings.

Natural Tread Shoes Distributing Co., Ltd.

18 Bloor St. West, Toronto
Kingsdale 1910

Mr. Taplin speaks on various phases of shoe problems, over CKGW each Monday evening at 6.45.

Out of town customers may be fitted by writing for self-measurement chart and literature.



Mrs. Bert S. Wemp

THE Business Woman has pleasure in presenting to its readers Mrs. Wemp, wife of Toronto's new Mayor, for whom if you did not vote this year, you surely will next year. In addition to the demands that a home makes upon a mother to whom her children and husband are ever her first thought, Mrs. Wemp undertook many of the responsibilities in the campaign of her earnest, energetic, soldier, newspaper-man husband.

The Wemps have two romping rollicking kiddies—boy and girl—and Mrs. Wemp's responsibilities of home and church are her greatest enjoyments.

The New Year

By K. ST. LAWRENCE

HAPPY New Year—may it bring achievement to the thrifty citizens of a prosperous city. But to each it brings our most precious possession—time; a new minute, a new hour, a day to fulfill our destiny.

"Destiny?" sniffs the clerk as she goes off to "stock" with an armful of bargain dresses on her arm. "Destiny—mine's just this, trying to get size 40 woman to look decent in a size 16 dress. The bigger they are, the sillier the style they want to wear, and the smaller the size they want to try."

When a new day dawns the same girl is back—eager to fit the size 40 woman into the dress that will make her look most attractive.

"Destiny," sighs the school-teacher as she takes a pile of examination papers. "Forty faces, forty whispers, giggles and questions every second, every minute."

To-morrow forty shining faces, eager eyes, eager hands ready for the training that turns out the best type of citizen—not only of Canada, but of the whole world.

"Destiny," says the nurse, and she travels through the long corridors of the hospital. "Scrub nurse to-night and no mistake in handing one instrument to the doctor. Ten minutes scrubbing my hands with green soap—Destiny."

To-morrow the nurse smiles at the patient; she turns with eager steps to follow the instructions which carry the sick man back to health.

"Destiny," shrugs the stenographer, as she runs to make the office at 9 o'clock. "Morning after morning, 'Dear Sir, we beg to acknowledge and thank you, etc., etc.'—the click, clack of the adding machine, tippity, tippity, tip, of the typewriter,—and 'Miss Jones, I didn't say this, and I did not use as many conjunctions, for you know that I am not inclined to long, complicated sentences as indicated in this type of thing, and it always amazes me to . . . for four more and's'."

To-morrow the stenographer brushes her machine, rolls the paper in smartly and is ready to carry on through her deft fingers the communication of the business world.

The filing clerks sometimes get that same tinge of futility—that this endless placing of paper between two pieces of cardboard is the most mono-

tonous job in the world. On the morrow, they see that one letter misplaced may mean hours of time and patience, of worry and inconvenience.

Men of the world, of hospitals, schools, offices and shops would be lost without us. We have come into the business world little more than fifteen years ago as a great unit of workers. We have carved out a place for ourselves—some of us want to carve it on the mountain peaks of business. Whatever our ambitions, our ideals shall cling to Pippa's song:

"Say not 'small event!' Why 'small'!
Costs it more pain that this, ye call
A 'great event' shall come to pass,
Than that?"

While we may not be in offices with our names on the doors, our work well done probably helps us to swallow the sorrow of insignificance. We know the place we fill in the business world—the place we are struggling to carve out for ourselves, and the advancement is the hardest part of it. It is accomplished by genius, by "an infinite capacity for taking pains; by nine-tenths hard work and one-tenth well developed brains."

May you use your abilities to make your year a happy one for yourself and the chief!

Which Position—Senior or Junior?

By MAXWELL CROOKS, in "Pitman's Journal" for December

THE ambitious typist gives a considerable amount of thought to the question of the position she is going to occupy in the business world. The right time to begin thinking about this question is during the important period of training. Students should make up their minds definitely whether they propose to enter a business office in a junior capacity, or as fully-trained typists.

There is a big difference between the two types of position, not only in regard to salary but also in regard to competition for the vacant positions. Speaking generally, there has been for a long time an unceasing demand for junior typists. To a large extent, the well-trained junior is able to make a choice of position.

This cannot always be said of the senior, or fully-trained, typist, although there is ample scope always for the thoroughly efficient typist. Naturally, the best positions are competitive. The fully-trained typist, seeking a responsible position, is frequently in competition with the experienced typist who is trying to improve upon her present position. The fully-trained typist, leaving the training centre for the business office, should, therefore, be in a position to prove the existence of exceptional qualifications, not only in shorthand and typewriting, but also in English and business correspondence and business practice.

On the other hand, the experienced typist, who has only her experience, and who possesses no additional qualifications, is liable to find the inexperienced but fully-qualified candi-

date for a position a formidable competitor, especially at the present time.

The best advice as to which type of position should be aimed at—the junior or the senior position—is that which might be given in each individual case. But, generally speaking, the more fully trained the candidate is, the better will be her prospects in the business world. I have written previously of the tendency of students to shorten their period of training and to enter the business office as soon as they find themselves acceptable in some capacity associated with typewriting. It is not always possible, perhaps, to afford the fullest period of training, but every endeavor should be used to make it possible, for the sake of the future. Many typists, fortunately are prepared to continue a course of training after entering the office, but the danger of postponing or neglecting this plan is always present.

It is a well-known fact in the business world to-day that the fully-trained typist is sure of a good position. There is always room for the typist whose English is perfect, who has reached the higher speeds with shorthand, who can demonstrate her ability with the typewriter, who has made an adequate study of business practice, and who can add to these qualifications such other qualifications as come within the scope of business life. If the fully-trained typist is able to refer to two or more years of thorough training at a business training centre, and if she is able to produce diplomas in the essential sub-

jects, she has an excellent business career before her. For this reason the student who possesses ability is always well advised to take a complete course of training, and not to shorten it because she sees several positions already open for her.

The typist who, for various reasons, decides to enter business life in a junior capacity, must study the problem from a different angle. She should take the best course of training available for her in the time at her disposal. Bearing in mind the fact that, in the majority of business localities, there are always several positions waiting for her, she should make the fullest use of this training, and continue it to its full period. Meanwhile she should decide for herself, or take advice, as to whether she wishes to enter a business office or a professional office, and whether she wishes to enter the office of a small business or large business. Far too often, the typist allows her future to lie more or less in the hands of chance. Fortunately, however, in most up-to-date centres for business training, every facility is offered to the student, not only for obtaining the right kind of position, but also for expert and individual advice.

The typist in the small office is not necessarily at a disadvantage to the typist in the large office. The typist in the small office has plenty of scope for learning the business that the office represents. She is often able to enter it without experience, and to develop with her experience. As a general rule, the employer makes periodical increases in her salary, according to the progress she makes in knowledge and efficiency. The typist in the large office may be one of many typists working under a supervisory head typist, or she may be appointed to a department of the business, where she is, in effect, a typewriting assistant to the department head. In the small office, the typist's scope is naturally limited, so far as promotion is concerned. In the large office there is usually some form of promotion before her—generally subject to merit. For instance, a typist may enter the business as typist in an unimportant department, and become, through a series of promotions, personal secretary to the director.

The importance of making the right start cannot be over-emphasized. Against this view should be placed the frequently urged advice that any sort of a position should be accepted in order to get a start, and to make a desirable change after three months' experience. Only in certain cases is this plan satisfactory.

The Stenographer

The editor believes that many employers are in accord with the following sentiments expressed by "Business Machines" for December, a Chicago trade paper in the interests of the office equipment dealer.

What would the business man of importance do without her? We say "her" instead of "him" because, while there are many capable and highly useful men in this dignified and important vocation, the great majority of stenographers are women.

What goes into the making of a good stenographer? Character first, of course, as in all other useful work in which responsibility is necessary. Add to this the technical training, the mastery of the characters and speed in writing through practice, and there you are, so far as the fundamentals of the art are concerned. But there must be other qualifications to make a really good stenographer. There are power of instant and prolonged concentration, familiarity with good English, accuracy, and intelligence. No dumbell can win in this vocation.

We never see a competent stenographer without admiring the persistence and industry which have made one. While employed more numerous in business offices, she is indispensable in much professional work. If in law, she must learn legal phraseology; if in business, the language of business and a great amount of the detail of her employer's work. So familiar with her employer's business affairs does she become that she is able to answer many letters for him when he is out of town. Now comes a remarkable advertisement in a reputable publication:

Now you can easily write shorthand in a few hours! No more months of arduous study—no

mental strain—no high cost. Simply use the ordinary letters of the alphabet in a new way. You can write shorthand at once and quickly gain great speed! You can do it easily at home! It's easy as A B C.

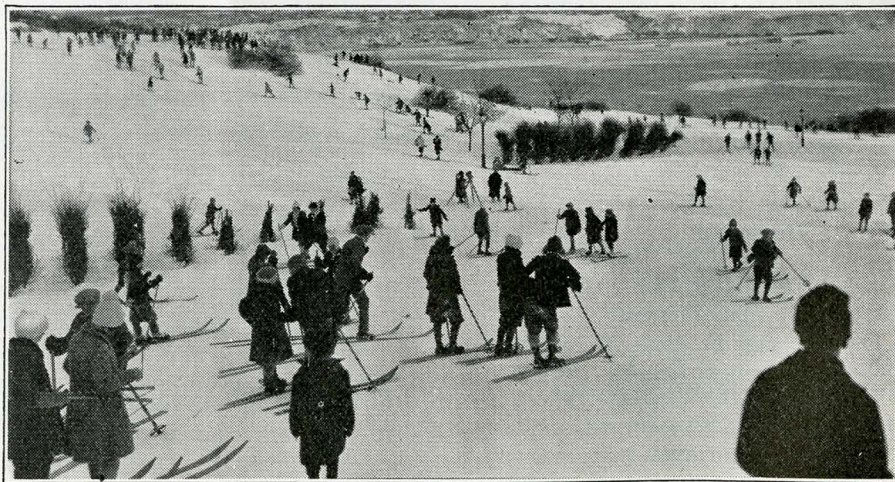
This seems too good to be true—a denial of the saying that "there is no excellence without great labor." We wonder if some way has really been found to make stenography as easy as A B C. Even if true, no experienced stenographer need be disturbed by it, because her actual office training and knowledge of her employer's business are things which come only with years of faithful and intelligent effort. No miraculous stenographer made in a day or a week by any new system can supplant her. She has by loyal work already done, won the esteem and respect of her employer, who will never willingly "do without her."

Use a Desk Calendar Pad

From V. W., Toronto.

In small offices one employee is often responsible for a great deal of varied detail routine. In such cases a desk calendar pad, providing one sheet for each day, is absolutely invaluable. Whenever future orders or bills for discounting are received, note them on their respective due dates, and they may then be filled without further worry on the part of the responsible party. Periodic reports, and letters for follow up can also be jotted down in similar fashion, and in this way a busy person can work efficiently without fear of overlooking important matters, as each day will show at a glance business pending attention.

Editor Business Woman:—The magazine has many interesting departments and I open each issue with that happy thrill of "What Next"?



Nature made this sport wonderfully popular around Toronto this season.

OFFICE

HINTS

Sent by Readers of THE BUSINESS WOMAN

LOIS WALKER.

**A Practical Suggestion**

From Miss Amy Oram, Outremont, P.Q.

When answering a telephone it is always wise to carry a pencil with you and if a message is to be left no time is lost by having to walk back to your desk for same.

For Typing on Thin Paper

From Miss Margaret Goodwin, Toronto.

When typing on any thin paper, especially and almost necessarily if it is to be used for blue print work, in order to make the typing more distinct reverse a sheet of carbon paper on the back of the thin paper on which you are typing. In this way a carbon copy is made on the back of your thin paper and this makes the original print darker.

To Clean Typewriter Keys

From Miss E. M. Sutherland, Ottawa.

I had been using wood alcohol to clean the keys of my typewriter, being careful each time to cover up any enamelled surface to prevent it being spoiled. I find that Carbona cleaning fluid takes the dirt off very quickly, and it will not mark the finish of the typewriter. It also leaves no disagreeable odour behind it.

Make Sure of the Postal District

From Miss E. M. Sutherland, Ottawa.

If you have mail going to a city that is divided into postal districts, such as Toronto, it is worth while looking the addresses up in the special guide furnished by the Post Office Department, and marking them in an address book. The special consideration given such letters often means an hour or two. For instance, in a recent offer of a Toronto firm offering prizes to the first ten requests by mail (and special delivery letters barred) a girl who had the foresight to look up the postal district, obtained one of the prizes, though her letter was mailed after some others who had not marked the district.

When Typing Letters

From A. V. O., Ottawa.

When typing manuscripts, or letters of more than one page in length, place a tiny pencil mark at the right hand side of the sheet, at the proper distance from the bottom of the paper, before it is inserted in the typewriter. This will serve as a guide and warns the typist that the end is near. It prevents typing to the very bottom of the page, when the lines may assume a downward slant, or the paper may fall out of the machine. It will be found that more uniform work will result when there is the same amount of typing on each sheet.

Some Pointers on Indexing Correspondence, Orders and Bills

By Office Specialty Mfg. Co., Ltd.

1. Do not abbreviate names, subjects or other matter that might cause misfiling.

2. Arrange names in alphabetic order, considering the surnames first, then the given name or initials. Example:

W. E. Andrews; written Andrews, W. E.

Ladson Butler; written Butler, Ladson.

3. Initials when used alone should precede the surnames beginning with the same letters. Example:

A.A. Paper Company.

A. & G. Paper Company.

Aarons, Joseph.

In such instances it is not known what the initials stand for, so we assume that the second letter and even the following letters in the name that the initials stand for may be all A's. Example:

Aaaaaa.

4. If a firm name is made up from an individual's name, the surname is first considered and then the given name or initials. Example:

J. W. Newton Sta. Co.; written Newton, J. W. Sta. Co.

Hugh L. Smith & Co.; written Smith, Hugh L. & Co.

5. Corporations and firms without an individual's name should be indexed as written. Example:

National Candy Company.

Snow Church Company.

Thompson Trading Company.

6. The words "the," "and (&)," "of," "for," etc., are not considered in indexing.

7. The word "the" should be put at the end of the title in parenthesis.

8. A title such as "Miss," "Mrs.," "Dr.," "D.D.," etc., should be ignored in filing. It is not considered part of the name.

9. A title such as "Jr.," "Sr.," etc., is not put in parenthesis, but considered part of the name.

10. The word "Limited" is always considered part of the title of a firm and is not put in parenthesis.

11. The word "Incorporated" is not considered part of the firm name and is put in parenthesis. If two names are alike, except that one is written "Inc.," the individual name alone precedes that of the incorporated company. Example:

Fraser Manufacturing Company.

Fraser Manufacturing Company, (Inc.).

12. If two surnames are the same, but one carries the initials only and the other the given name, the one carrying the initials precedes the one carrying the given name. Example:

Johnson, C. A.

Johnson, C. Alan.

Johnson, Charles A. (See Rule No. 3.)

Compound Words and Names

13. Given names such as De Witt and Le Roy are indexed as though spelled Dewitt and Leroy.

14. Surnames with prefixes such as De, Di, Don, Von, Le, Les, etc., are considered as single words. Example:

De Lucius, indexed as Lelucius.

Di Pasquale, indexed as Dipasquale.

Don Carlos, indexed as Doncarlos.

Von Berge, indexed as Vonberge.

Von der Lanckin, indexed as Vonderlanckin.

La Cour, indexed as Lacour.

Le Feure, indexed as Lefeure.

Les Larcy, indexed as Leslarcy.

Business Law

By C. E. Walker,

The Ryerson Press, Toronto.

"There is no law forbidding the making of wagers, but the court will not aid in enforcing a claim arising out of a bet or wager. A wagering contract is legally void, although not illegal. . . ."

The above is perhaps something anyone in the business world should know. But many in the business world do not know it, and there are many other points of common law that persons in ordinary commerce would like to know.

For example, how many know that "where a person signs a bill in a trade or assumed name he is liable thereon as if he had signed it in his own name"?

How many know that in partnerships "the liability of the partners is joint and not joint and several. Each partner is liable for partnership debts to the full extent of his private property"?

How many know the names and functions of our various Courts?

How many know that "a bill must be duly presented for payment in order to hold the drawer and endorsers liable. Any bill or note other than those payable on demand must be presented for payment on the day it falls due"?

The foregoing are just a hint of the multitudinous every day points of common law packed between the covers of a new book, "Business Law," by C. E. Walker, Department of Commerce and Administration, Queen's University.

"Business Law" is published by The Ryerson Press, and sells for the unbelievably small sum of 80 cents. Including the index there are no less than 278 pages of information, any one item of which has probably cost someone at some time a great many times the cost of a dozen of the books.

Hundreds of dollars of legal costs could and would have been saved the writer of this reference to "Business Law" if he had been so fortunate as to possess at the right time the information therein so understandingly set out.

Having a high regard for both The Ryerson Press and the author of "Business Law," The Business Woman does not hesitate advising immediate ownership.

The Importance of Correct Posture

By J. R. GARNER, M.D., Atlanta, Ga.

Chief Surgeon, Atlanta and West Point Railroad Co., the Western Railway of Alabama, and the Georgia Railroad.

From *International Journal of Medicine and Surgery*.

Copyright, 1929, by International Journal of Surgery Co.

THAT incorrect posture maintained over long periods of time is a prime etiological factor in the production of many human ailments has been fully attested to in the bibliography upon this subject. Each of the outstanding writers has

Goldthwait and Mosher have both maintained that all of the body functions are best carried on in the correct posture, and that visceroptosis is not only thus prevented but that, should same already exist, the prolapsed organs will be aided to a more



No. 1. Illustrating Incorrect Posture.

accredited some one or more important deviations from the normal to improper posture, but seem to have overlooked the fact that several or all of these deviations appearing in the same individual will culminate in a syndrome complex which, being entirely due to posture, may well be termed a "posturosis" or a "posturas-thenia."

The poor carriage, flat chest, and prominent abdomen of the young office worker has been attributed by Wade Wright to the maintenance of the slouching attitude while at work.

nearly proper performance of their respective functions. Charles H. Ward calls attention to marked changes in the osteological structure of the human body due to certain postures assumed by persons engaged in certain vocations. Oliver Thomas holds that the slouchy attitude found among workers who bend over their labors results in contracted chests and displacement of the abdominal organs, and further, that fatigue is produced by the long-continued use of improper seats and work benches. That bad posture is essentially a

group of ptoses productive of ill health has been maintained by Crampton.

The term "neurosis" implies a condition or functional disease of the nervous system manifested by a disturbance of the nerve centres or of the peripheral nerves and not due to any structural change demonstrable by any means at our command. When such a functional disorder affects a group of muscles brought into use during the performance of any regu-

on the system, it has been shown that a slouched position markedly interferes with the function of respiration, circulation, digestion, and elimination. See illustration Number 1. The marked diminution in capacity of the chest produced by improper posture results in an appreciable decrease in the amount of tidal air respired. Since less air entering the lungs makes available less oxygen to the blood stream, it is conversely true that less carbon-dioxide will be excreted, and

vessels. When the stomach and transverse colon are forced into a ptosed position by incorrect posture, indigestion, constipation and toxic absorption naturally follow. The female pelvic organs are adversely affected by improper posture through direct pressure exerted by the abdominal viscera and by retardation of the circulation, resulting in dysmenorrhea.

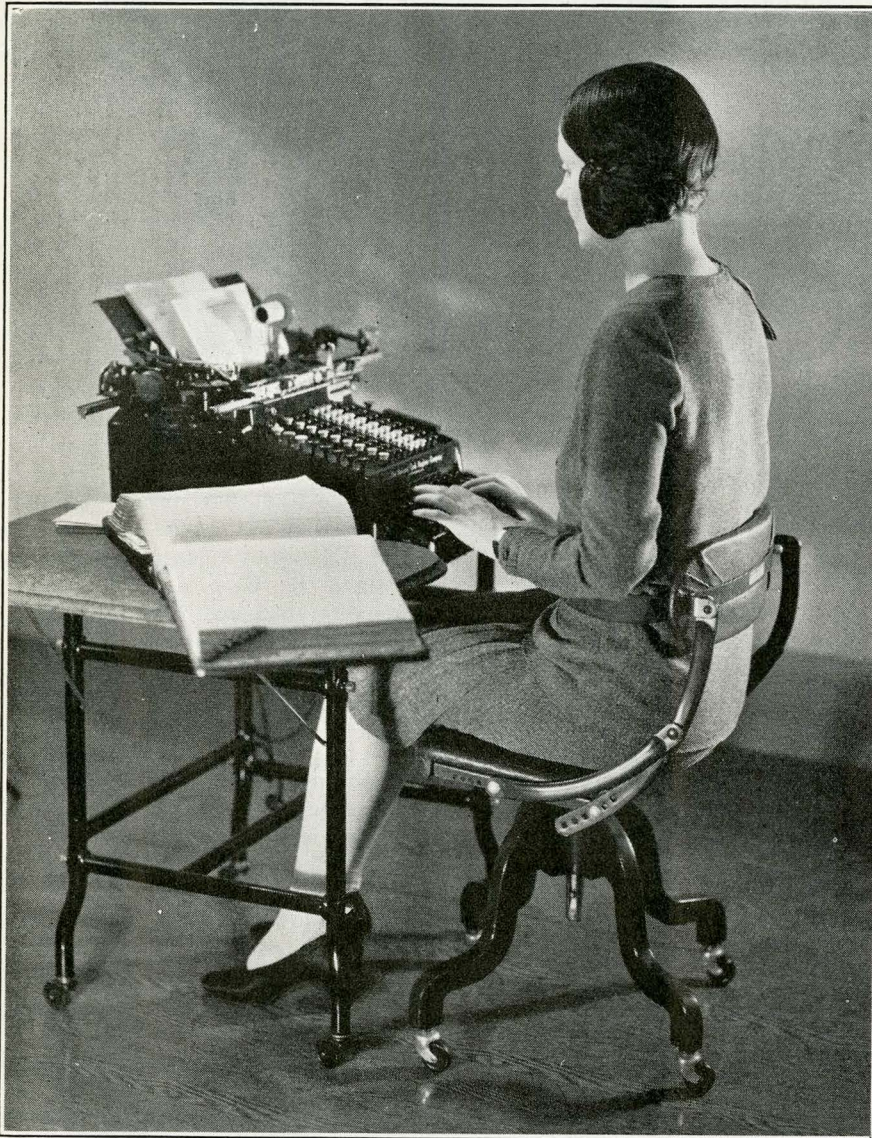
So much for the independent conditions attributable to the effects of improper posture. However, it is seldom that any one of these symptoms, or group of symptoms, is to be found independent of the others; a combination of them all is more to be expected.

Since such a combination of functional disturbances of the various organs associated with an expenditure of nerve force and muscular effort produce a general physical weakness, and these conditions are brought about by improper posture, a fitting designation for same will be found in the word "posturasthenia."

Posturasthenia is characterized by a series of constitutional symptoms such as a sensation of fulness or pressure within the head, vague pains in the head, a definite headache, insomnia or disturbed sleep, a general mental depression, impaired memory, lack of energy, disinclination to activity, both ready and easy fatigability, nervousness, general debility, digestive disturbances, constipation, toxic absorption, backache and, in women, dysmenorrhea.

Associated with posture as predisposing factors in the production of posturasthenia are unhygienic surroundings, improper ventilation, bad working conditions, unbalanced diet, and a sedentary life.

It is indeed gratifying to note that industry is awakening to the importance of how its employees are seated while performing their labors, and that each day finds more widespread attention directed toward this important feature. Those who have investigated the situation are unanimous in expressing the opinion that proper seating not only results in more healthy workers but markedly increases their efficiency. It cannot be denied that a person can so accommodate himself to a stool, bench or chair that he may sit upon same in a proper posture regardless of the seat's construction, but to do this requires an expenditure of nervous energy and muscular force and results in detraction from the work he is to perform. Therefore, when using the ordinary seat, the employee permits himself to



No. 2. Illustrating Correct Posture.

lar or special movement connected with one's daily labors, the condition has been called an occupational neurosis. Where posture is responsible for the development of such conditions or of functional disorders of any of the body organs, the term "posturosis" is both more descriptive and better applicable, since it indicates the existence of a state or a condition produced by posture.

In previous articles by the author upon the effect of improper posture

a cumulative action of this gas will result in fatigue and inefficiency. Circulation is impeded by the effect of carbon-dioxide upon the cardiac centres as well as by the direct pressure exerted about the heart by a crowding of the thoracic viscera. The circulation to individual organs may also be interfered with when that organ is forced into an abnormal position which creates a taxis upon its supplying vessel, or if some other organ exerts a pressure upon these

slump into an unnatural position and after a time develops the conditions above described, including structural changes which may take place in his bony framework. A properly constructed seat must be designed along certain anatomical lines and admit of adjustment to the individual which will enable its being fitted to him with that same degree of care and accuracy as are his shoes and clothing. See illustration Number 2. Occupying such a constructed and properly adjusted chair, the individual is required to pay no attention to his manner of seating as this will automatically be in a proper posture, and his entire attention may be centred upon his labors for little or no effort is required upon his part to maintain this posture and all of his body organs, being unrestricted, are permitted to function normally. By means of his better resistance, such an individual will be better enabled to resist infectious diseases, will labor with a minimum of fatigue and discomfort, and will be productive of the highest degree of efficiency of which he is capable.

Common Errors in English From Pitman's Journal

Following is a list of common errors. The incorrect sentence is indicated by Q, and the corrected sentence by A.

"Who" and "Whom"

- Q. I do not care who you choose.
A. I do not care whom you choose.
- Q. Do you remember Bobby Smith whom we thought had settled in California?
A. Do you remember Bobby Smith who we thought had settled in California?
- Q. Whom could the victor be?
A. Who could the victor be?
- Q. She told me who she had met.
A. She told me whom she had met.
- Q. All who I expected were there.
A. All whom I expected were there.

Faulty Pronouns

- Q. I believe he means you and I.
A. I believe he means you and me.
- Q. He made a better score than them.
A. He made a better score than they.
- Q. I would have done it as cheap as him if you had asked me.
A. I would have done it as cheaply as he if you had asked me.
- Q. Who were you referring to?
A. To whom were you referring?

"The assistant manager at our office is one of the meanest people I have ever known. He is always grasping chances to show the chief how good he is. I take memos from him to give the chief, and I am supposed to make a report to the chief of the ones answered and filed. Every time the chief is near, the assistant manager says in a very loud voice: 'Miss B—— I hope you have the memo report I gave you an hour ago ready for the chief.'"

"And it so happens that I have the chief's correspondence to finish first, so I seldom have the reports done. It is not really affecting my position at all, but it gives me exasperating moments."

V. M.

* * * *

"Being sarcastic is my chief's grouch," Ellen writes us.

"I am on the switchboard, and when an inside line flashes I answer 'Board'.

"If the chief has to wait one second he comes back, 'So am I!'"

"That makes me very angry, because operating a switchboard is trying—mechanical difficulties over which we have no control slow up

- Q. Between him and I lies a gulf.
A. Between him and me lies a gulf.
- Q. Everyone but he was ready.
A. Everyone but him was ready.
- Q. All went but I.
A. All went but me.
- Q. Nobody but you and she knew it.

A. Nobody but you and her knew it.

Q. Big boys like you and he ought to know better.

A. Big boys like you and him ought to know better.

Q. We sorrow not as them who have no hope.

A. We sorrow not as they who have no hope.

Q. May Mary and me read our books?

A. May Mary and I read our books?

Q. Him and me are friends.

A. He and I are friends.

Adverbs Vice-Predicative Words

- Q. Mamie's first loaf tasted sourly.
A. Mamie's first loaf tasted sour.
- Q. He is feeling badly this morning.

Has Your Chief a Grouch?

Tell It to This Column — Also Tell This Column
If Your Chief Isn't a Grouch

our work, and we are always blamed for the delay—sarcastic remarks only making matters worse."

E. C. R.

* * * *

"My chief is a pretty good sport, but he has his moments; then one of his favorite tricks is not to call my attention to an error in a letter, but simply run his pen across it, so that I have no option except to do it over. He is proud of that temperamental trick. I've heard him boasting of it."

J. R. L. K.

* * * *

"Some of my chief's pet remarks and sentences in letters are absurd, and monotonous. He uses constantly, continually, and criminally. 'In connection with'. That phrase crops up and up, sometimes two or three times in the same letter. Every time I suggest that it has been used once or twice in the letter he says, 'We like that phrase here—we have used it for years,—and to continue the letter.' It makes me discouraged to have a really helpful suggestion quashed like that, but I suppose it is a man's world."

K. R.

A. He is feeling bad this morning.

In the next example, the use of the predicative word is, in the present writer's view, correct—

Q. "School—Go Slow!"

A. "School—Go Slowly!"

To go slow is as legitimately idiomatic as to go hard.

Faulty Terms and Order

Q. He would neither give money nor goods.

A. He would give neither money nor goods.

Q. He is not only discourteous to the students but also to the teachers.

A. He is discourteous not only to the students but also to the teachers.

Q. He both sendeth rain on the just and the unjust.

A. He sendeth rain both on the just and on the unjust.

Q. Wanted: A room by two gentlemen thirty feet long.

A. Wanted: A room, thirty feet long, by two gentlemen.

Q. I saw a man ploughing in a field with a wooden leg.

A. I saw a man with a wooden leg ploughing in a field.



Business women will find us always ready to give quick service on their evening clothes. Just say that you are in a hurry.

RA. 3121

PARKER'S
DYE WORKS LIMITED
CLEANERS & DYERS

791 Yonge Street
TORONTO

Club Life

CHRISTMAS Number of The Business Woman and no Toronto Club Life! Did any of you miss it? Out of the welter of Christmas shopping and planning suddenly the conviction attacked us that there must have been a closing date we had entirely overlooked, and enquiry but served to emphasize the fact. Horror seized us, but not till the December issue arrived did we cease to hope something might have occurred to save the situation, and with glee we caught at the hope that, deprived of home news, our members might possibly have read that two hundred and fifty members of the Hamilton Business Women's Club did something on such a date! Two hundred and fifty! Almost our entire membership—and our usual muster for social affairs is less than one hundred, and for educational evenings still less! What is at the bottom of such a lack of enthusiasm? Or is it merely that the initial enthusiasm has died of inanition. Take into consideration the difference in population of the sister cities too, and if a solution occurs to you, put it forward.

* * * *

The next Quarterly Meeting will be held around the 21st of January. Notices will go forward in the usual way, but a word in advance will enable you to keep a north eye open for the announcement. There will probably be some very interesting discussions, several members having inti-

mated their intention of bringing up highly controversial topics. Perhaps the solution we seek will then be forthcoming. It's your club, and your executive; show your interest as you would in any other possession.

* * * *

Miss Lillian Cox, whose forte lies so definitely along entertainment lines, tells us she is arranging a St. Valentine Dance for the 18th of February. She and her committee are putting a great deal of effort into this event. Let them be well rewarded. We know you'll be delighted with the result of their planning.

* * * *

Just as we prepare these notes comes the thrilling news that our Membership Convener, Clarice E. Brodie, has become the bride of Miller Lash, K.C., with whom she has been associated as private secretary for some years. To quote the dailies: "A marriage of wide interest which is taking place quietly to-day is that of Mr. Miller Lash, K.C., and Miss Clarice E. Brodie. Mr. Lash is prominent in Toronto financial circles and is president of the Brazilian Traction Co., vice-president of the Barcelona Traction, chairman of the Mexican Light and Power Co. and the Mexican Tramways Co., and president of the Mexican Electric Light Co.

"Miss Brodie, who lives with her sister, Mrs. McCaig, at 292 Mossom Rd., has been Mr. Lash's private secretary for some time and was for-



Can you name this game?

merly private secretary to Sir Thomas White.

"Announcement of the marriage came as a surprise to friends of both parties, the event having been kept very quiet.

"The ceremony will take place at the home of the bride's sister, Mrs. Wm. McCaig, 292 Mossom Rd., at five o'clock this afternoon, the Rev. T. W. Neal officiating. Only the immediate relatives of both parties will be present, the bride being given in marriage by her brother, Mr. C. M. Brodie. Following the ceremony Mr. Wm. McCaig will sing "My World." On their return Mr. and

ready to start at 8.15 sharp, both that play may be as enjoyable as possible, and also that the maids may not be detained unnecessarily after hours.

* * * *

Outstanding among December events was the Christmas dinner celebrating the conclusion of the first Bridge Tournament, when almost the full complement of forty-eight players sat down to a typical Yuletide meal, made gay with streamers, festoons and tapers, and further enhanced by the distribution of prizes to successful exponents of the game. Miss Spoor and Miss O'Connell

The Christmas Party proper this year took on an entirely different aspect from former years, when either a direct Christmas Tree and Party has been arranged for underprivileged children, or a Christmas Exchange held for our own members, with contributions made to the Cheer Fund, or some similar means employed to express the spirit of Christmas en masse.

Dinner in the good old-fashioned way, beautifully served amid decorations and illuminations, and interspersed with carol singing, prepared our members for deeds of daring when Mrs. Gurnett, in the guise of



Station CKCL announcer says quite a lot about "makes you fit and keeps you fit." Perhaps he really has this scene in mind.

Mrs. Lash will take up their residence at 60 Lowther Ave."

Knowing Miss Brodie as we do, and appreciating her sterling characteristics, we congratulate Mr. Lash, and wish them every happiness, hoping meanwhile that it may not mean total severance of ties forged through years of joint endeavor in the interest and enjoyment of Toronto's business and professional women.

* * * *

The second Bridge Tournament of the season is away to a good start, under the auspices of Miss Dorothy Persis Child and her energetic committee. It is sincerely hoped that everyone will make a point of being

headed the list; Miss Murphy and Miss Mathews came second; Miss Adelaide Child and Margaret Brown were third in line, with Miss Elizabeth Pollock and Miss Sanderson fourth. The three leaders were all equal on the last night of play and were compelled to play off for place. Consolation prizes had been awarded each evening to the players with lowest score. Miss Child announced that winners would not be permitted to play in the same combination, neither would any of the winners be allowed to link up with previous winners. Joy! that should mean that some of us "also-rans" will at least be likely to sit in the seats with the mighty.

Santa Claus, undertook to auction the White Elephants contributed so generously. Miss Jane McDowall's speech (it might almost be called a sermon) showed how deeply her heart was in the objective, and doubtless had much to do with the animated bidding which brought proceeds up to \$120.00, a very gratifying sum, \$100.00 of which went to swell the "Star" Santa Claus Fund, and the balance carried our message of cheer to four nursing sisters still paying war's penalties in Christie St. Hospital. Mrs. J. M. Mood, our president, took advantage of the occasion of this dinner to convey to the club her heartfelt greetings and New Year wishes, having barely recovered from



Felt Hats

That Bridge the Season Smartly

Felts that turn up and as smartly turn down; felts that provide a soft frame for the face, yet go about with a business-like air; felts that trimly top tailored outfits, or are quite correct with afternoon frocks. \$5 upwards.

Millinery Department
Third Floor

THE **SIMPSON** COMPANY
ROBERT LIMITED

a recent sickness. Many members who were unable to be present sent their contributions; raffles also swelled the coffers, while the nimble wit of Mrs. Gurnett caused many a modest article to assume expensive proportions, and kept bidders entertained and eager. Congratulations, Miss McDowall, your unselfish efforts deserved all the success that crowned them!

* * * *

Among recent additions to our numbers we are pleased to record Mrs. H. H. Van Wart, who, with her husband, was recently called to the Bar at Osgoode Hall. We extend a hearty welcome to all newcomers and ask our members to do their bit towards making them feel quite at home among us.

* * * *

Lest it be thought that November brought nothing worthy of noting in these columns, let us hasten to say that during that month we were honored by a visit from Mrs. Plumptre, who is such a valued member of the Board of Education, and such a power in civic life. Her delightful and easy speech charmed all who were present at the dinner on November 20th, and left only one regret—that more did not avail themselves of the opportunity to do honor to a woman so broad minded and well fitted to pass on to us some of her rich experience. Mrs. Mood introduced Mrs. Plumptre, and Mary Dale Muir proposed a delightful vote of thanks.

Then, a select few gathered at Afternoon Tea on November 30th, and were delightfully entertained by a speech from Main Johnson, general manager of the Toronto Industrial Commission. Sounds a bit stodgy to the uninitiated, perhaps, but conveys little or nothing of the humorous and informal manner of his address, which all hearers voted "delightful". Miss Ida Lynn brought a singer, Miss Macdonald, who was more than generous with her art, and our own Margaret Brown recited a couple of numbers that served to add to her already established reputation as an entertainer. The Publicity Committee was responsible for the programme.

* * * *

Commencing with the New Year, the Club dancing class will be divided into two sections, one physical culture and ballroom dancing only, under the direction of Miss Alice Aylesworth, on Wednesday evening, at 7.30, and the other physical culture,

tap dancing and theatrical, on Tuesday evening at 7.30, under the direction of Misses Lillian Cox and Helen Lynn, at the DaCosta Studios, Columbus Hall. Will anyone interested in joining either of these classes please communicate with the above committee, or leave her name with Miss Bullock? The girls have a very enjoyable hour of exercise and fun, and it is understood that one member during the term just closed lost 20 pounds through the physical exercises combined with a little care of her diet as recommended by our dancing instructor!

* * * *

HAMILTON

On December 19th, the Canadian Business and Professional Women's Club held their annual Christmas party, at which the ladies of the Aged Women's Home were the guests of honor. The president, Miss Mary Mount, greeted the guests, and expressed pleasure that so many ladies were able to attend. The board room of the Y.W.C.A. looked very attractive with its Christmas decorations and brightly lighted Christmas tree.

A delightful programme was presented, consisting of a piano and violin duet by Messrs. Robert and Jack Charlton; a whistling solo by Merle and Mr. Smith; piano solo by Agnes Butler; dances and readings by Jean Bennet; and vocal solos by Messrs. Jack Perkins, Allan Miller and Bob Kattell, pupils of Miss Theo Seavey. The accompanists were Miss Agnes Butler and Mrs. Hood.

Miss Mount announced that the new radio, the club's Christmas gift to its shut-in friend, Ruby MacKenzie, at the Home for Incurables, had been installed, and was already proving a great source of joy and pleasure to her.

Refreshments were served, after which the ladies were given Christmas candies, also jars of jam, donated by Wagstaffe's, Ltd., and each lady was presented with a rose, the gift of Miss Oblender of the Flower Shop, one of the club members.

Community singing of Christmas songs was enjoyed, under the leadership of Miss Hewitt, with Mrs. Hood presiding at the piano.

* * * *

The annual Christmas bridge given by the Business and Professional Women's Club was enjoyed by 65 guests, on December 30th, in the board room of the Y.W.C.A. Gay Christmas decorations and two Christmas trees were attractively arranged. Fifteen

tables were played. Miss Jessie Slater won the first prize, Miss Mary Harte the second, and the lucky number prize was won by Miss Ethel Richards. Dainty refreshments were served.

Canadian Securities Manual

It is not only "mere man" who got caught in the recent "stuck"-market crash. Many readers of *The Business Woman* have admitted that led on by a few gains early last year they went into the market rather heavily on margins with disastrous results.

The *Business Woman* refrains from saying "I told you so," but can say we have never yet seen a lamb beat the game.

Our earnest advice in connection with investments is to always keep in mind the principle of "the higher the yield the greater the risk," and to become interested in better grade securities through a high grade house.

Every business woman with money to invest, or who expects to have money to invest, can profitably study "Canadian Securities Manual" that A. E. Ames & Co., Ltd., will send to those inquirers who mention *The Business Woman*.

This manual is a condensed encyclopedia of information on securities of 325 Canadian companies actively traded on the Canadian markets.

The house of A. E. Ames & Co., Ltd., is one of undoubted integrity, as readers of *The Business Woman* know, or should know, and can be depended upon for reliable information and advice in investments.

A. E. Ames & Co., Limited, just recently completed 40 years in business.

It was on December 1st, 1889, that the business of A. E. Ames & Co., Limited, was established in Toronto. The occasion of this Fortieth Anniversary serves to recall many changes

in Canadian business which are outlined in *Investment Recommendations* published monthly by the firm. In retrospect the achievements in the intervening years have been so significant in Canadian development that there is some satisfaction in contrasting the earlier with the later period.

The efforts of this Company were originally devoted to a general financial business including the execution of orders on the Toronto Stock Exchange. By way of contrast it is of interest to note that 176,000 shares were traded on this Exchange in the whole year of 1889. In 1929 that figure has been exceeded on several occasions in daily trading and on October 29th, 331,109 shares changed hands.

The growth in production, while not so spectacular, has been on a great scale and has been cumulative. Manufacturing was carried on by small-scale production technique and other factors, have multiplied output from about \$350,000,000 in 1889 to nearly \$4,000,000,000 in 1929.

Agricultural possibilities of the West were only in the initial process of realization and, though farming was the dominant industry in the East, field crops yielded a value of only \$200,000,000 in 1889 as compared with more than \$1,000,000,000 in 1929.

The mining areas of British Columbia and Northern Ontario were virtually untouched and the industry itself, recently so productive in adding to national wealth, had an annual output value of less than \$14,000,000 as compared with nearly \$300,000,000 at the present time.

Phone Elgin 2068

Manicuring

J. KLEIN CHIROPDIST

All Foot Troubles Scientifically Treated.

415B Yonge St., Toronto



During The Social Season—

You often hear it, don't you?—"Isn't her hair nice?"—and a closer inspection very often reveals the fact that it isn't the hair so much, as the hair-dressing which prompts the remark.

And so we say during the social season—see that your hair "looks nice."

If you are not satisfied that it looks just as nice as it should—let us demonstrate—we're sure you'll be pleased with the results of our efforts.

Phone King. 9801 and ask about our Steam-Vaper Permanent Wave that lasts—soft, beautiful and unusually attractive.

The Beaumont Hairdressers

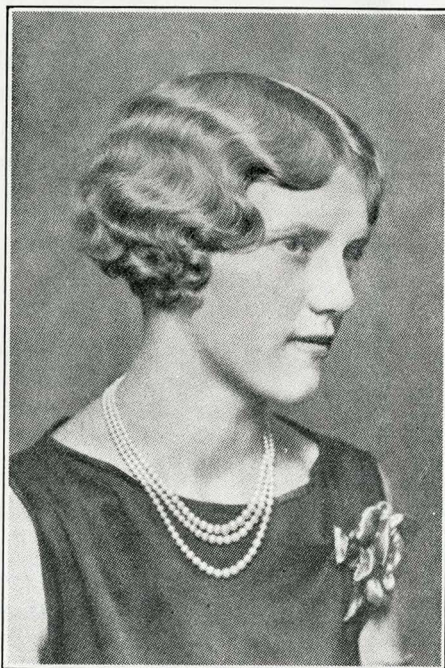
771 Yonge Street
Toronto





Some Prevailing Hairdressing Styles from Toronto Beauty Salons

The two photographs at the top illustrate the Orma Coiffure, an attractive head-dress especially adapted to milady of medium build or taller. Created by Innis, of the Innis Permanent Wave Shop, 243 Yonge St. Photographs by Fred Micklethwaite.

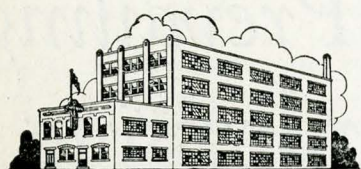


Left centre shows a Va-Per Marcel permanent wave executed by the Lockhart Beauty Parlor, 12 Adelaide St. West. A most delightful coiffure.

Right centre gives a finger wave on a long bob, most becoming for this type of head. Executed by Flewelling Hairdressing Parlor, 269 Yonge Street. Photo by Hunter Studios.



At the bottom you see the Mary Lou style, a very attractive finger wave from the Mary Lou Beauty Shoppe, 298B Gerrard Street East. Photos by Milne Studios.



Special Saving at This Time of Year

There is still ample time this winter for you to appreciate the value of Furs—more particularly if you secure them to profit by the special saving we are now offering.

All Coats are Now Reduced to Half-Price

Buying



Means a Tremendous Saving!

It will pay you to visit our showrooms and inspect our present values. You are under no obligation to buy. You may open a charge account if desired.

E. HERMAN & CO., Ltd.

Manufacturing Furriers
Bay St. and Gerrard
Toronto

Also at 403 Ouellette Ave.,
Windsor



Brevity is the soul of wit. The new skirts are anything but witty.

* * * *

The next worry is spring millinery.

* * * *

In spite of the stock market crashes, straw hats have now made an appearance. "Downtowner" has seen one shiny black straw, helmet style. Chimney red is a new spring shade—it is about a henna tone with more red in it, and is used extensively in hats.

* * * *

"Downtowner" heard of a little poker party organized by some of Toronto's ladies. Six ladies played the game one afternoon. No one knows why, but life must surely be dull for women who can find no other way of using perishable, precious time.

* * * *

Humor is funny to everyone; satire is funny to the writer.—S.F. Ryan.

* * * *

Nothing makes a man madder at Central than finding that he has been dialing the wrong number.

* * * *

With "Strange Interlude" and an exceptionally gay New Year's in one week Toronto has developed a European and continental atmosphere. "Downtowner" saw two men caressing one another on the cheeks at one big party. Chivalry may come back again—and we might be offered a seat in the street car.

* * * *

A Star reporter told us this one. He was sent to cover a luncheon meeting at the King Edward. He had no ticket and explained to one of the club members at the door that he had not tickets, but was sent to cover the story. The club member went off, returned in a moment and said: "You might as well come in there are only four Star, five Mail and Empire, three Telegram and two Globe men here now—but you're welcome."

* * * *

A joke is a joke when it concerns some one else. That is what one of Canada's younger humorists discovered recently. This young editor just loves stories about divorces and what not. Then he fired his stenographer. Atmosphere again apparently got the better of this young lady. She promptly spread a rumor that the young man was going to divorce his wife and marry her. The humorist did not think this was a bit funny—but his friends did. The rumor is unfounded.



Why will daily newspapers persist in moving St. John's to the Province of New Brunswick? Don't they realize that citizens do not like to be shifted around from province to province so miscellaneously? There is a St. John's in Quebec Province. Canadian Almanac shows no St. John's in New Brunswick, but does give St. John in that province.

* * * *

"Where were all the women voters?" kidded the big boss the day after the municipal elections. "Just where a lot of the men voters were," responded the least timid of the group. "I guess that's right," mused the big boss, "but it's you women that have been hollering for equal rights, now why don't you use them?"

* * * *

Do you know of a better place for business girls to meet and eat than at their own downtown home, the Business Women's Club? The Club rooms couldn't well be more centrally located than where they are, at 88 Yonge Street. There's a tastefully furnished lounge, and the dining-room is just what business femininity approves. The food is selected and cooked under the supervision of a qualified dietician, and what is even more important, the membership is the cream of Toronto's business and professional women.

* * * *

In the preceding paragraph the full name of the business women's downtown home is not given. It is Canadian Business and Professional Women's Club. The annual membership fee of \$15.00 is within the reach of any average office worker, while the luncheons are less expensive than are similar menus elsewhere. Then, there is always the great advantage of pleasant quarters in which to meet in case of a downtown evening engagement, to spend the time between dinner and eight o'clock. So if you are not a member of the Business Women's Club, why not make yourself a New Year's gift of a membership? Phone Elgin 6919 and get particulars from Miss Bullock, Club manager.

* * * *

Perhaps "Downtown" should mention for the sake of prospective members of the Business Women's Club that it is quite the usual thing for members to invite gentlemen to luncheon or dinner. Many a local business executive has been well sold on the Club as a result of a visit there with members of his staff or the Club's executive. In this respect the business women are a bit ahead of their men confreres.



Wishing You a Very Happy and Prosperous New Year

In the New Year we are equipped to take special care of your hair. Hair-cutting is one of our specialties and our hair cutters are artists in feathering out the hair to proper shape for marcelling.

Permanent Waving

We have a new 1930 Realistic Machine which is the latest improvement in permanent waving. There is nothing better than the Realistic. We can permanently wave pure white hair without changing the color, bleached hair and dyed hair. If you desire your hair to look beautiful and natural and need a beautiful soft permanent wave ask for our new Realistic, Naturelle or Frigidine.

Inecto Rapid

Inecto Rapid is without doubt the safest and most natural hair coloring on the market. This new formula cannot be surpassed anywhere on the face of the Globe. Eighteen standard numbers and forty different shades. We can match any shade you can produce and Inecto Rapid leaves the hair soft and silky. It can be permanently waved without injury.

Listen in to our Radio program broadcast every Tuesday afternoon at 4.30 o'clock over station CFRB. Something of interest to every woman will be given each week.

W. T. Pember Stores

LIMITED

129 Yonge St., Toronto, Ont.
Telephones, El. 2226-7 and 1933

Branch Store:
272 Yonge St., Toronto, Ont.
Phone, Ad. 4197

Looking Forward at Fashions

By GRACE ELSTON

GOING South? Of course not if you are one of those busy business women to whom the very thought of a Southern holiday is consigned to the figment of imaginings about a highly improbable but not impossible future. And yet, there is food for thought in the enticing displays of wearables that have as their immediate destination Palm Beach, Havana and points south.

For on just these charming things

continue to creep down toward our ankles? Has the sun tan tennis frock survived, or must we get a new supply? What sort of street frocks will we be wearing? If we settle these questions now we can gradually assemble a very smart outfit at a much more moderate total than if we wait till late in the season.

There are prints, of course—they're almost as universal as the plain shades, but they will not have quite

time they will be worn again they will look as ancient as a coal oil lamp in a modernistic flat.

And as for tennis frocks the sun tan back seems destined for a total eclipse, if we may judge from the most recent arrivals from Paris. Of course the Parisian women never did favor this rather extreme style.

In a recent Southern wear display there were such charming frocks that might be worn right now under



will be modelled the late spring and summer costumes that will be worn in northern climates in due course. And it is none too early to begin to plan a few months in advance. Experience has taught us to plan our routine of living ahead of time. But many of us have yet to apply this wisdom to arranging our clothing problems with the same care and forethought.

Are prints going to be just as good as ever this Spring? Will our skirts

their fashion significance of recent seasons. Paris is looking just a little askance at them, as she always does at a style that becomes over popularized.

New skirt lengths are here to stay. According to Harper's Bazaar—for morning fifteen inches from the floor; for afternoon thirteen and three-quarter inches from the floor, and for evening, long all around. And that spells the doom of many of last summer's frocks. For by the

fur coats—those high shades of red and blue and green jersey with little tuck in blouses, flaring skirts and demure cardigans—more formal frocks with definite ideas about waist lines and varying notions as to hem lines. They would quite tempt Christmas cheques out of even obdurate pocket books.

One feature of the Southern display has a very definite appeal to the tired business woman—and this is the new pyjamas. Seems a far cry from

A JANUARY FUR SALE THAT DOES AFFORD YOU EXCEPTIONAL FUR VALUES

**A Clearance of
Late 1929 Models
At Less Than
Factory Prices**

You need no introduction to visit our factory at the corner of Wellington and York Streets, when in search of fur coat values. Because we have been in business since 1868 as manufacturing furriers, and because we sell in a factory building at factory prices, in a factory district—you can be sure of the best possible fur value that the market affords.

*Convenient terms may
be arranged*



Ye Olde Scotch Firm

Gillespie Fur Co. Limited

Established 1868

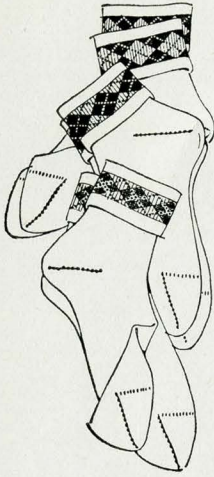
MANUFACTURERS OF FINE FURS

120 Wellington Street West

- -

Toronto 2

Cold Weather Hosiery



Nippy weather and thin silk hose are a poor combination! Modern fashion has come to the rescue and here are two smart aids to comfort.

SPORT SOX

These little sox that are so popular in New York or at the Winter Resorts, come in soft all wool with smart cuffs in contrasting colors. They fit the ankle neatly and look very modern. Beige or white with contrasting cuffs, or in plain colors.

75c. PAIR

ENGLISH SILK AND WOOL HOSE

Fine silk and wool full-fashioned hose from England, lovely quality—all wool soles for special warmth and ribbed top. They fit beautifully and come in Camel, Dove Grey, Cloud, Black and Wren, which is a smart deep Beige. Sizes 8 to 10.

\$1.50

Send Mail Orders to—

**Personal Shopper,
Evangeline Shops,
62 Lombard St., Toronto.**

**The
Evangeline Shop**

Yonge at Bloor Yonge at Castlefield
Yonge at St. Clair Danforth at Pape

Windsor, London, St. Catharines,
Ottawa, Kitchener, Guelph,
Montreal

the habiliments of sun swept southern beaches to the trappings of the aforementioned tired business woman. But—what could be more delightful at the end of a harassing day at the office than to shut the door of your flat on the outside world and don a pair of those intriguing jersey pyjamas for a restful evening with



the radio or an industrious one with mending and such mundane but necessary evils. They're warm, they're comfy and they're good for the morale with their swagger air of ease and informality. One model that we have noted has the middy and wide trousers of the gob. Another with a decidedly buccanish slant affects a white blouse, black trousers and a gay sash of red, white and black. Try them out if you find your outlook is getting jaundiced.

To get back to a present that is of



Cooking Classes *for* Business Girls each Monday at 6 p.m. and each Tuesday at 8 p.m.

In the Home Service
Auditorium
55 Adelaide St. East

Miss Read and her assistants will be glad to meet former students and hope to have many new members at these classes.

Diplomas will be awarded at the end of each course.

**The
CONSUMERS'
GAS COMPANY**
55 Adelaide St. East

What You Want —Exactly

As a modern business woman who must have frequent and regular hairdressing attention, you want first-class, efficient, convenient service, and you want it at a reasonable price!

It is with this conception of service in our minds that we solicit your regular business. We are conveniently located—the service of our operators is that of courteous, efficient experts, and our prices are moderate and honest.

In short—we offer you exactly what you want in Hairdressing Service.

Mr. Geo. A. Brunt, formerly of the Cameo Hairdressing Parlors, is now a member of the staff of experts who are at your service at

The Reginald T. Barnes Hairdressing Parlors

Rooms 202-3 at 169 Yonge St.

(Opposite Simpson's North Door)

Phone for Appointment to Wav. 2228

French Gowns Coats and Sportswear

Foster's



30 King Street East
HAMILTON
Ontario

great importance to the readers of "The Business Woman"—it is a splendid season for the wearers of black. There are so many interesting contrasts in the way of collars and cuffs—notably in white pique or kindred weaves. And if you have always had an objection to sewing on these important accessories, modern designers have made them so that they can just be slipped in to cuff or neckline and really stay put. There are few things so becoming, especially to



those of us who show signs of weariness as a touch of white near the face.

Good news for the demure—it is once more the thing to look sweet and girlish, if that aim can be accomplished successfully. Sure sign of the times in the little cap sleeves that are beginning to appear on the youthful evening frocks. One that we saw the other day had the highest of waistlines confined with a tiny belt above the most voluminous of skirts that would sweep down to the instep, and two positively mid-Victorian puffs at the shoulders. Quite charming and altogether new. Evening frocks go in for individuality with some distinctive results. And for the evening we will find the sheer chiffon, the plain and lustrous flat crepe the perfect choice of the business woman. They're flattering, they're smart, they're long lived.



Our Treatments Superior --- They Say

So pleased are our patrons after having had one of our restful and delightful facial treatments in our airy, well-appointed and sanitary treatment rooms that they pronounce them superior to any given elsewhere. Less expensive also.

HISCOTT FACIAL TREATMENTS

Are the different kind. Our 35 years' experience, aided by our well-trained operators, enable us to advise exactly what each individual skin requires. A titled Englishwoman once said: "I have had treatments all over the world where facial treatments are given, but none equalled yours."

If your complexion is not to your liking, see us. Advice free.

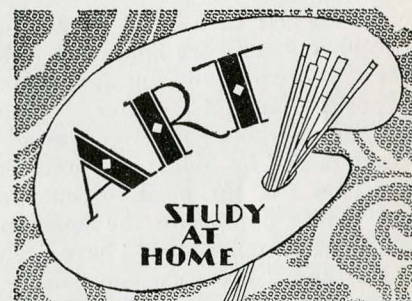
There's a reason why doctors always advise Electrolysis for the removal of

SUPERFLUOUS HAIR

rather than the dangerous X-Rays. Ask him and be convinced. He knows how destructive to the skin that treatment is. Write or phone for special treatise by a leading New York Skin Specialist and our Booklet "W," mailed on request.

HISCOTT INSTITUTE, LTD.

Hiscott Bldg. 61K College St., Toronto
Telephone AD. 9652



If you have a natural talent for drawing, you have a priceless gift that is given to but few men or women. By all means take steps to develop it before the years fly by and it is too late.

Write today for the new illustrated catalogue describing the Art Courses of the International School of Art. These courses are complete and practical and they have been the means of helping many men and women to achieve outstanding success as illustrators, cartoonists, commercial artists, and designers.

Mail Coupon for Free Booklet

INTERNATIONAL SCHOOL OF ART

Division of
International Correspondence Schools
Canadian Limited

Dept. 157 Montreal, Canada

Without cost or obligation, please send me full details of your home-study courses in

☐ Commercial Art ☐ Cartooning
☐ Illustrating ☐ Show Card Lettering

Name.....

Address.....

The Language of Business Letters

Vocabulary

By ANNE BOONE, in "Postage and Mailbag" *

"IS it a confession of weakness?" taunted the Conscientious Objector, pausing at the Correspondence Supervisor's desk and indicating the unabridged dictionary which lay there.

"Oh, no," replied the Correspondence Supervisor. "I keep it here and I use it—openly and aboveboard—because I believe example is better than admonition in trying to inculcate the dictionary habit. For it is a sign of weakness not to use the dictionary. More dictionary means better letters; little or no dictionary means that words will continue to be used—often ridiculously—out of their proper meanings by the correspondents of this Company."

That Correspondence Supervisor spoke from the fullness of knowledge, for here are some examples of the memorandums she made regarding letters she had reviewed for the correspondents mentioned:

The word *comply* is used incorrectly in the following sentence: "It is a pleasure to comply with your letter." We may comply with a request or a wish or with conditions, but not with a letter. The sentence should be revised as follows: "It is a pleasure to comply with the request in your letter."

A wrong use of a word occurs in the following sentence appearing in a letter: "We trust you will appreciate our position in this matter." The customer to whom the letter was addressed might be able to appreciate the reason for our position, but he could hardly appreciate the position itself. The sentence should have been worded thus: "We trust you will appreciate the reason for our position regarding this subject."

A letter contained the sentence, "The advertising of this Company is operated on a budget system." Advertising can be carried out, but it is doubtful that it can be operated. Therefore, the sentence should have been worded somewhat as follows: "The advertising of this Company is carried out on a budget system."

In a letter using the following clause, "and we shall be in better position to overcome the encroachment of foreign materials," the word *encroachment* is incorrectly used, as will be obvious if it is looked up carefully in an unabridged dictionary and if due consideration is given to nor-

mal usage. The following revision is suggested for this clause: "and we shall be in a better position to overcome the competition of foreign materials."

A circular letter contained the following clause: "Abuse after abuse has been heaped upon the shoulders of the small word 'Service,' so that," etc. Abuse is heaped upon one's head, not upon one's shoulders. Burdens are heaped upon one's shoulders. Also, the word *Service* has been abused, but abuse has not been heaped upon it. The following clause would probably express the meaning that was intended: "The small word 'Service' has been so much abused that," etc.

The following sentence appeared in a letter: "We can give you service unequalled by anyone else." Unequaled is an adjective and cannot be used in this way as a verb. Equal may be used as a verb, its past participle being *equaled*, but *unequal* is never used as a verb. The sentence may be revised as follows: "We can give you service that cannot be equaled by anyone else."

Here is another faulty sentence: "We understand that you will bid on the reservoir and dam to be erected at Meaner Creek." The word *erect* carries the idea of raising or standing up. A thing erected is something built "up into the air," so to speak, and one hardly has this idea about a dam. The following revision is suggested: "We understand that you will bid on the reservoir and dam to be constructed at Meaner Creek."

A letter made the following statement: "Our literature is versatile." The word *versatile* describes a human quality and was therefore incorrectly used. The revision suggested is: "Our literature is diversified."

Another letter closed with the sentence: "The illustrations shown in the literature mailed to you are very good examples of the accomplishments of our product." The word *accomplishments* is incorrectly used in this sentence, because an accomplishment is a thing accomplished by a human being. The following revision is suggested: "The illustrations in the literature mailed you furnish very good examples of what can be accomplished with our product."

The following clause appeared in a letter: "If you have any specific

problems which are not answered in the above book." Problems can be solved, but they cannot be said to be answered; therefore, the following revision would be in order: "If you have any specific problems which are not solved in the above-mentioned book."

In the sentence, "The consignees were inconvenienced due to the late arrival of the car," the phrase *due to* is used incorrectly. This phrase means caused by and is synonymous with *ascribable*, *attributable*, or *referable*. It should be used adjectivally, to relate to a noun, and not adverbially, to relate to a verb. Consequently, it would be correct to say, "The inconvenience to the consignee was due to the late arrival of the car." To make the original sentence correct, it should be worded: "The consignees were inconvenienced because or (on account of) the late arrival of the car."

The sentence used in a letter, "You asked us to bring this to your attention," is incorrect, because *bring* means literally bring here or bring here to me. One can correctly speak of something as being brought to one's own attention, but not to someone else's attention. Webster's unabridged dictionary furnish a definition of *bring* that will make this distinction clear.

The word *via* was used incorrectly in a letter as follows: "The material was shipped from Northport via parcel post." *Via* is not a synonym for *by*. It is a Latin word meaning way, and, as used correctly in business letters, it means by way of. The following uses of this word are correct, "The goods were shipped to New York via Albany;" "The goods were shipped via the Pennsylvania Railroad."

Another letter used the following sentence: "In the event that you are able to favor us with your cement requirements, we assure you of our full co-operation." The phrase *your cement requirements* means the cement you require, and certainly one would not ask to be favored with the cement the prospective customer requires. The following revision expresses what the dictator no doubt meant to say: "If you are able to favor us with your order for the cement you require, we assure you of our full co-operation."

Several letters have made the statement that something is being mailed "under separate enclosure." As an enclosure is something which is enclosed, this word is incorrectly used as quoted, and the word *envelope* or

(Concluded on page 30)

The Future Possibilities of the Simplified Invoice

By GEO. A. COOPER

Division of Simplified Practice, Bureau of Standards,
U. S. Department of Commerce,
Washington, D.C.

THE National Association of Purchasing Agents is largely responsible for the development of a single standard form of invoice, which has been termed the simplified invoice and which has been so widely adopted. There are certain facts which will enlighten many as to the present situation. The future possibilities of this form are largely dependent upon the course of action taken by buyers of commodities.

Modern management requires that business documents measure up to five principles of form design. These are:

1. Adaptability to purpose.
2. Ease of use.
3. Economy in printing.
4. Economy in equipment.
5. Uniformity.

Let us apply this yardstick of measurement to the simplified form.

Adaptability to Purpose

The simplified invoice is handled by both buyer and seller, and both should be considered. Since it becomes a permanent record of the buyer, his interests must be recognized as a very important factor. A narrow viewpoint or personal whim cannot be reconciled with adaptability for both parties. Rather study must be given to the course of the invoice, its origin, its being checked, recorded, mailed, received by buyer and consequent routine. The location of information on the simplified invoice form is arranged and based on its adaptability to both buyer and seller.

The "Customer's Use" block must be exactly as shown with none of the designations omitted. The standard sequence and position of designations must be followed. The size and arrangement of space for vendor's name, address, trade mark, etc., may be changed in certain prescribed ways. The spacing, both horizontal and vertical to the left of "Customer Use" block may be changed. The "Shipped To and Destination" line may be arranged for the window envelope. The "Quantity," "Description," "Price," and "Amount" columns may be sub-divided if desired. Invoices to retailers may provide a column $\frac{7}{8}$ inch to the right of the

"Amount" column and headed "For Retailer's Use." The majority of invoices issued on the simplified invoice form cover L.C.L. shipments, proving its applicability to carload or less carload billings. Both buyer and seller should have a part in determining that this instrument is adequate for all usual requirements. Since this form was agreed upon by a large and representative portion of all industries, surely it fulfills the requirement of adaptability to purpose.

The simplified invoice was the outgrowth of two previous forms, resulting from unification of the standard and the uniform forms, and allows both unit or multiple billing. It was endorsed by a joint committee, representing the supporters of both of these older forms, at a meeting in Washington on February 16, 1927, held under the auspices of the Division of Simplified Practice of the Department of Commerce. It has since been accepted by 44 associations, 28 of which had a total membership of 44,564, according to a 1926 survey. It has also been accepted by over 628 individual companies.

Ease of Use

This principle applies to size, arrangement, and method of filing. The form must be large enough to provide ample space for entering information, yet not so large as to be unwieldy or wasteful. The simplified form is $8\frac{1}{2}$ inches wide, or the standard letter-size width. The length may be 7 inches, 11 inches, or 14 inches. These uniform dimensions permit the use of standard filing units.

Regarding ease of use, may I quote what one large railroad has to say:

"Uniformity of information enables various people who handle invoices to do it more quickly, as there is only one place for order number, terms, F.O.B. price, receipt of materials, etc., which saves considerable time in checking and handling the invoice. An employee once familiar with a single invoice is better able to handle invoices with more accuracy and dispatch as information is shown at the same place on each invoice. This also applies to the shipper when making up the invoice, as to information that must be shown."

Economy in Printing

Each form, especially if used in considerable quantities, must be designed to obtain maximum economy in printing. In general, this is secured by

(a) Adopting a standard size which will permit printing a number of forms at one set up;

(b) By reducing amount of typed matter;

(c) By using standard type, and

(d) By judicious selection by method of ruling.

The simplified form can be cut from standard stock sheets without waste; it can be printed in large quantities at one set-up, captions have been supplied to reduce typed matter to a minimum; it can be printed with standard type and judicious selection has been made as to the ruling. It has been stated by those in a position to know that general use of this form will save industry fifteen million dollars yearly. A portion of this will be saved both in printing and paper.

Economy in Equipment

This principle is obtained through proper design. It is necessary to use standard sizes to secure economy in the purchase of new filing equipment. If existing filing equipment is available and taken into consideration when forms are designed, additional purchases may be unnecessary. The simplified invoice was designed after careful study of conditions and with a vision of the future. It has been in existence and use for over two years and is becoming increasingly popular. Many companies contemplate using the simplified invoice as soon as the supply of their present individual forms is exhausted. Many printers have already expressed a willingness to carry stocks of the simplified form.

Uniformity

All forms used by an organization should be uniform so far as possible. In this case two groups are involved; that of the seller and that of the buyer and both should be considered. The various items on the simplified invoice follow one another in the sequence in which the information to be entered is usually obtained and entered. When the information to be entered comes from several different sources, such as the purchase order, shipping papers, etc., clerical time is saved and chances for error are lessened when all items from each source can be entered systematically.

An invoice form may be perfect from the viewpoint of the seller, but cumbersome and costly for the purpose of the buyer. It is peculiar in

(Concluded from page 13)

Canadian Securities Manual

The Canadian Securities Manual contains concise information regarding the securities of 325 Canadian companies, actively traded on the Canadian markets.

Information is available regarding capitalization, properties, directors and officers, earnings, working capital, dividends and price range of stocks.

A copy of the Manual will be gladly forwarded on request.

A. E. AMES & CO.
LIMITED

Business Established 1889

Montreal TORONTO New York
Vancouver Victoria London, Eng.



By W. A. McKAGUE

WE have only to look back a few months, to see that truth is stranger than fiction in money matters. Back in the spring or summer, if anyone had even hinted that Walker shares might go down to \$10, or Massey-Harris might go down below \$40, such a view would have been ridiculed.

Walker shares, originally sold to the public at \$25 each, marched right up to within sight of \$100. Then they were "split" three for one; that is, three new shares were issued for each one of old. Thus these new shares, at \$10 each, represent a modest profit over the issue price. But earlier in 1929 they sold as high as \$28.

The old story was that the stock had gone up handsomely, and it simply had to go on rising in value. "Why, the company has twelve million gallons of liquor in stock,—whatever happens, it is bound to make big profits in the next few years." A whole continent was thirsty for liquor, and Walker's had the biggest stock of matured and maturing spirits. People of the United States were swarming into Canada to drink, and even if that nation dropped prohibition, the liquor business in the States had been dead for so long that there was hardly any stock, and the demand from Canada would be all the greater. Thus the arguments ran. The optimist could readily overcome any objection that might be offered.

Walker's has done just as well as a hundred others. Practically all the other favorites, such as Ford Motor, International Nickel, Loblaw and British American Oil, were boosted to a similar degree, and have dropped just as badly. Thus have the mighty fallen, and among the lesser stocks the slaughter of value has been equally great.

Yet see how quickly we accept this new scale of values, which a few months ago would have seemed ab-

surd. For weeks Noranda has swayed back and forth between 32 and 36, just as at a former time it hovered around 65. And with the value cut in half, there are buyers gambling on its reaching 38, just as there were buyers who gambled on it reaching 70. We soon forget old price levels, and all the arguments with which they were bolstered up. We accepted the wind, and now we have accepted the whirlwind. The reasons for values being cut down appear now to be just as sound, as the reasons for their being boosted up.

This change in views is not a game put over on the public. The brokers and professional traders are just as susceptible as any one else. They have their pools and other devices for running a stock a few points up or down. But they seldom aim so high as to double values or cut them in half. Such movements are too big to be controlled.

Where, then, are we to find a yardstick for measuring the real value of a stock? Many of these companies are in just as good shape as they ever were. Noranda Mines has just as much copper, and its outlook is unimpaired. Walker's still has its liquor stock, and is selling it with good profit on the one hand while adding new supplies on the other. Ford Motor still occupies the same place in its field, and though operations are now slack this condition is viewed as only temporary. Other leaders are either as strong as ever, or else are undergoing just a temporary decline in business which thus far does not look serious.

The answer is, that we should buy when others want to sell. Certainly last spring and summer was a bad time to buy. Do not jump to the conclusion that because stocks have dropped so much, they are going to jump right up again. These big movements take months or years.

Your Financial Problems

Wondering what would be the best investment for your savings?—Would you like advice on your present holdings? Mr. W. A. McKague, well-known Canadian Financial Advisor, will answer your financial problems free of charge. Enclose stamped envelope for personal reply.

After a few more months, however, should be a good time to start picking up good stocks, provided that the business situation is healthy.

How Dividends are Paid on Shares

The "ex-dividend" period for stocks has given some of our readers a little trouble, so that a brief explanation in these columns will be in order.

A share in a company is not like a bond or other debt, the interest on which can be claimed on the due date by mere presentation of a coupon. A shareholder is one of the owners or proprietors of the company. The shareholders elect the directors, and the latter run the company, and decide what dividends are to be paid and when. They declare a certain dividend to be paid on a specified date, to shareholders of record of a prior date. Thus a dividend notice of Canada Dry Ginger Ale, Inc., states that a dividend of \$1.25 a share is declared "payable January 15, 1930, to stockholders of record at the close of business January 2, 1930." This means that the payment will be made to those shareholders on the books as at January 2. From the latter date to January 15 is the "ex-dividend" period. Anyone buying the stock during that interval will not get the dividend. Anyone who has bought it before January 2nd, but has not had the transfer made in the company's books, will not get the dividend direct from the company, but has the right to claim it from the one who sold the stock, and the broker through whom the stock was secured will attend to this claim.

Since it requires a little time to make out dividend cheques for a large list of shareholders, perhaps some days for a list of several thousand, transfers of stock have to be held over for that period. Since the length of time does not matter much to the public, so long as the dates are fixed for everyone to know, an interval of about a fortnight is usually allowed.

That is why the market price of a stock usually drops slightly, not on the day the dividend is actually paid, but on the day the stock goes ex-dividend. Of course the payment is small in relation to market value. Thus in the case of Canada Dry it is \$1.25 on a stock selling over \$60 a share, and such a stock may change by two or three dollars a share because of other reasons, so that the effect of the dividend scarcely appears.

No matter how much profit a company may be making, it is entirely

Dealers in
Government, Municipal
and
Corporation Securities

**Wood, Gundy & Company
Limited**

Investing Funds for the Business Woman

We can at all times supply you with the highest grade Government, Municipal and Corporation bonds, at the lowest prevailing prices.

To those of you who are interested in Stocks we can give you unexcelled service in executing your orders on the leading Stock Exchanges. Securities carried for customer's accounts on conservative margins.

May we have the pleasure of being of service to you?

W. A. Mackenzie & Co. Limited
Investment Bankers

W. A. MACKENZIE, Member TORONTO STOCK EXCHANGE

67 Yonge Street

(Telephone)
Elgin 7241

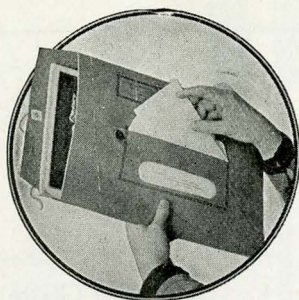
Toronto

LONDON, ONT.
Royal Bank Bldg.

ST. CATHARINES
75 Ontario Street

CHATHAM, ONT.
47 Sixth Street

WHY NOT?



Send them Together

Dualmail Envelopes present your letter and your mailing piece together—both at the same time.

Your mailing piece and the accompanying personal letter together assure an instant, direct reaction. A more efficient, more direct, more economical, easier and quicker delivery. Every inducement for their use is offered in their wide utility. Another advantage which is theirs is that only tapioca flour gum is used on these envelopes.

Prices and particulars gladly sent on request.

Toronto Envelope Co., Limited

366 Adelaide St. West, Toronto 2

payments made through it by check or draft. It may of course be desirable to have "petty cash" for small payments such as postage, but this should be controlled through the bank account by the issue of a check once a week or once a month, payable to cash, to cover the petty cash expenses of the period. Practically all business concerns, large and small, have such a petty cash or office cash record, and some have several for different departments.

Thus the bank account becomes an essential part of the record of the business. If some cash receipts are "short-circuited" to meet expenses there is bound to be confusion. The above plan is the simplest and best in the long run, because the bank account will then give a complete record of the cash transactions.

If conducted in this way, very little other bookkeeping is necessary in a small business, though if goods are bought and sold on credit it is absolutely necessary to keep a record of such.

I make these suggestions for the large number of our readers who are in business for themselves, or who contemplate entering it. In a business of size the services of an auditor should be worth while. But for the small one, and especially the one just being started, all unnecessary expense must be avoided.

Most men who are in business in a small way steer clear of anything in the way of bookkeeping. Probably a business woman takes the same view. This is dangerous, for depending upon memory is bound to lead us astray sooner or later. It is quite possible to have a system which is simple and at the same time satisfactory. Such a system becomes an aid rather than a hindrance to the business.

This subject is one which has not been brought up before in this department of *The Business Woman*, but if some of our readers would like more detailed suggestions we will try to help. The problem comes up not only with women who are in business for themselves, but also with those who have to do all the work in a small office. The usual text-books on accounting lead us into many special accounts which can be avoided in a small office.

The New Year

"How can I overcome my errors of the past? How can I avoid similar errors in the future?"

These are questions which many of us have undoubtedly asked ourselves at the start of this new year. If you

PENCIL POINT DICTATION

Few stenographers can take dictation at a speed higher than one hundred words a minute. The average business man can talk at the rate of two hundred words a minute—some at even two hundred and fifty.

Why, then continue pencil point dictation when the Voice Writing System of the Ediphone is so much better? Instantly the Ediphone catches every word—whether you talk slow or fast makes no difference to the Ediphone.

And the record is so clear and distinct that any stenographer can transcribe it perfectly and accurately. The Ediphone actually doubles your capacity for getting things done.

Stenographers are invited to phone or write for literature about the Ediphone.

The Dictating Machine Co., Ltd.

13 Adelaide Street East, Toronto. EL. 9660



up to the directors to decide what dividends, if any, shall be paid. It is only after they are declared that the shareholder has the right to collect them.

Banking Arrangements for the Woman in Business

Anyone entering business should open a separate business account in a

bank. This will be in the name of the individual if the business is conducted as a personal affair, but if it is a partnership the account should be opened under the partnership name, and if it is a joint stock company it should be in the name of the latter.

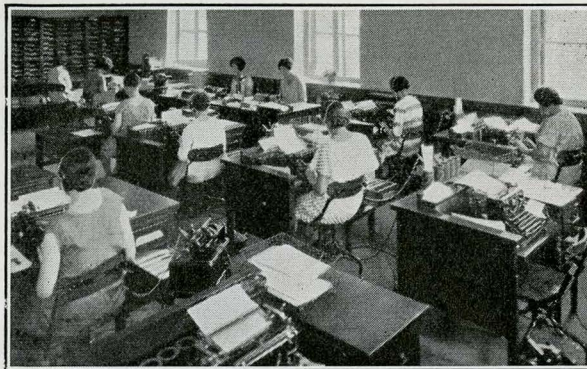
All receipts of the business should be deposited in this account and all

hold some bonds or shares which are down in value you need not be ashamed of that. Practically everything went down in value in the year just ended. If your loss is small you are very fortunate. It has rather become the fashion to boast of how much we lost, rather than how much we have made.

One of the fatal mistakes is, having lost a little money, to plunge into more extreme speculations in an effort to recover it. In the life of every one, sooner or later, there come sorrows for which there is no balm, and those who save some money for investment must be prepared at some time or other to face a loss. So if you are one who has not yet lost, remember that forewarned is forearmed, and if you firmly resolve that each little ship you send sailing on the stormy sea of finance must steer its own course and not take the whole fleet onto the rocks, you will have already gone far towards wise investing.

A practice which is frequently preached by many who should know better, is that of "averaging down" your purchase price. This means that if a stock which you have bought goes down in value, you should buy some more so that the average cost will be lower. Suppose, for instance, that you bought 50 shares of Sudbury Basin Mines at \$6 a share. At this writing it sells around \$3, so you have lost \$150. If you were to buy another 50 shares at this price, your total cost for 100 shares would be \$450, or an average of \$4.50. On the face of it, you would then seem to be in a better position. But your loss is still \$150—you cannot get around that. In place of a loss of \$3 a share on 50 shares, you now have a loss of \$1.50 a share on double the number. If the stock is good value at \$3 a share, by all means buy it. But if it is not worth even \$3, you are only going to add further to your loss, and you would be much better to sell out entirely. Judge every transaction on its merits, and to do this you must overcome prejudices which are the result of past profits and losses, so that you can take an unbiased view at the present time.

Another common fault, on the other side of the ledger, is holding too long a stock which has gone up. Because a security has been good to you in the past, that does not mean that you must stick to it forever. A stock or bond is an impersonal thing, which is not going to joy or sorrow according to how you treat it. And like any other inanimate thing, it has no conscience to prevent it from



In the stenographic department of the Harris Abattoir Co., Limited, as in the offices of many other prominent Toronto firms, Do/More Health Chairs increase the health and comfort of seated workers, resulting in greater efficiency.

Do/More Health Chairs

Insure Correct, Healthful Posture



There is a Do/More Health Chair for every seated worker. No. 555, shown above, is the most popular model for typists and general office workers.

The scientifically designed Do/More Health Chair, entirely adjustable to the individual needs of the occupant, insures correct seated posture maintained without effort or physical strain.

The following six good health factors are the natural result of good posture as induced by the Do/More idea of seating:

1. Full lung capacity breathing.
2. Refreshening of the blood.
3. Free exhalation of carbon dioxide.
4. Natural elimination.
5. Unstrained nervous system.
6. Reduction of muscular effort.

Ten days in a Do/More Chair will make you feel like a new person. Get the facts. Test a Do/More on free trial.

Made in Canada

GRAND & TOY LIMITED

Office Furniture Department

8 Wellington Street West - Toronto 2, Ontario

**SPECIALISTS IN MINING SECURITIES
LISTED AND UNLISTED**

STOBIE-FORLONG & CO

STOCKS

BONDS

GRAIN

Head Office

BAY AND WELLINGTON STS. TORONTO

**PRIVATE WIRE SYSTEM CONNECTING BRANCH OFFICES
AND MONTREAL, WINNIPEG, VANCOUVER, AND NEW YORK**

playing you a dirty trick. This does not mean that you should sell whenever you have a profit. Here again you must take an unbiased view of its merits at the present price. If you are satisfied that the price has gone too high for conditions at this time, sell out; if you think the security is still cheap, then buy some more without hesitation.

INQUIRIES

Question: I would appreciate your advice regarding Dominion-Scottish Investment Trust. As you are no doubt aware, they are offering units, consisting of one preference share of the par value of \$50, bearing interest at five per cent, and one common share of the par value of \$25, for \$79 a unit. Attached to the preference shares are rights entitling the holder of five preference shares to purchase two common at par at any time up to 1934, and the preference shares are redeemable at \$105 at any time.

What would you advise investing say \$500 in at the present time?—G. I. V.

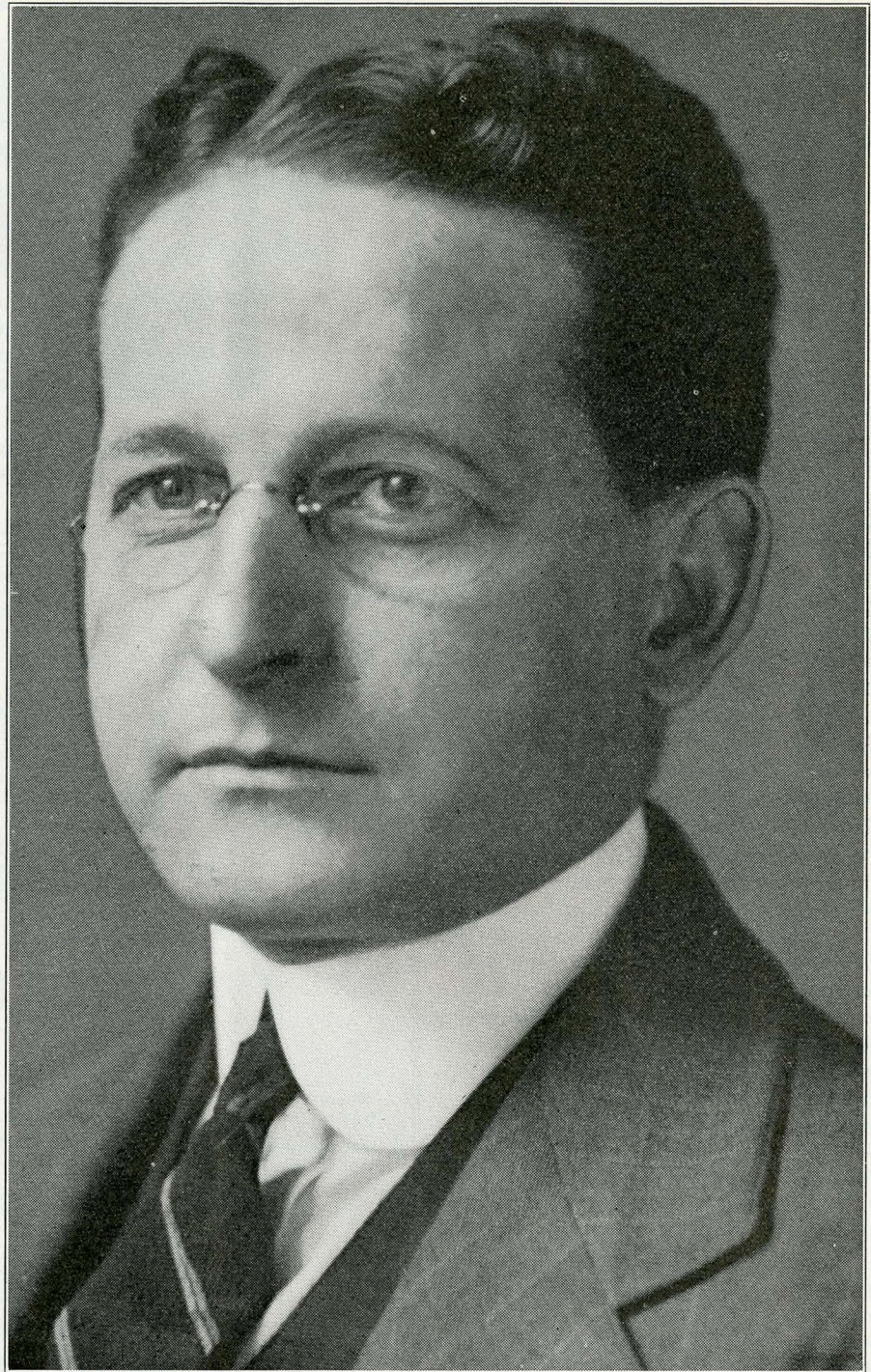
Answer: Dominion-Scottish Investments, Ltd., looks as good as any other of the investment companies which have been formed here. That is, it has responsible directors, and it is on them that you must rely for success. The difficulty with these new concerns is that they have mostly been formed in the past two or three years, and they hope to make profits out of common stocks, and many of them have bought such stocks in large amounts. Unless the market picks up, they may start off with some heavy losses. The Dominion Scottish may not have raised its capital soon enough to do much buying of this kind; a statement is not yet available.

I would be rather inclined to put the money into government or municipal bonds, which certainly are cheap now, or into bank shares.

* * * *

Question: Any information you can give me on Cities Service Investments will be much appreciated. As many others, I have entered the ranks of the "Get Rich Quick" and now find myself up a tree, not knowing the best plan, whether to hold my shares or sell what I have. When I bought Cities Service stock it sold at 29, and now it has dropped to 22.—O. C. S.

Answer: The stock to which you refer sold over 30 about the end of October. I do not follow New York stocks in detail, but it is not the right kind of a stock for you to start with. I suggest that you sell, and if you get out what you put in, or more, you may take it as good luck.



*Toronto Business Women should know their City's Chief Magistrate.
Here he is, Mayor Bert Sterling Wemp.*

The Language of Business Letters Vocabulary

(Continued from page 24)

an equivalent should have been used in its place.

A recent letter mentioned "another car of like amount," illustrating a wrong use of the word like, which is not a synonym of same, the latter word being the one which should have been used, as, "another car containing the same amount."

The word balance, in the sense of remainder, applies correctly only to financial and bookkeeping topics. The

phrase, "for the balance of the year," used in a letter, should be expressed, "for the remainder of the year."

Another letter used the following sentence: "Please follow the directions for billing which are requested." Directions can be given, but cannot correctly be said to be requested; consequently, the sentence should be amended as follows: "Please follow the directions for billing which are given."

*Postage and the Mailbag is a bright and snappy monthly publication in the interests of those who specialize in direct by mail merchandising, published at 68 35th St., Brooklyn, N.Y., at \$2.00 per year. Edited by John Howie Wright.

Thirty-Nine Years of Service

Telegraph Traffic Chief Retires — Learned Telegraphy in Ontario
Village Station — A Splendid Business Career

THIRTY-NINE years of service —this is the record Miss Lillian Dobson, traffic chief, Canadian Pacific Telegraph Company, looks back upon to-day. In December Miss Dobson released her telegrapher's key for the last time, and retired, after nearly two score years

hear of anyone sending a C.P.R. message and not hearing about it soon.

Supervising the mechanical end of the game superlatively is not, in the final analysis, the greatest test of ability. Miss Dobson met the second with a success marked by the reception given her when she retired last



MISS LILLIAN DOBSON

in business, to a quiet home in Tilbury.

Miss Dobson has served the Telegraph Company since April, 1890, And in 1917 came to her the rare honor of being appointed traffic chief for Canada. Thus, for the past twelve years Miss Dobson has supervised the Canadian Pacific Telegraph service from coast to coast. That is no small achievement when we remember the high standard of that service, for "The Business Woman" has yet to

month. For twelve years she has had under her a large staff of telegraphers and typists, men and women, who gave tangible evidence of their respect for "the Chief" when they made a presentation to her of an enamel dressing set and reading lamp on her retirement.

Miss Dobson is typical of the person who did not find her niche immediately. Evidently her career had been mapped along the pedagogical

(Concluded on page 33)

The Future Possibilities of the Simplified Invoice

(Continued from page 25)

this modern trend of business that buyers, in many cases, have to furnish their suppliers with the simplified form. It is a buyer's right to insist on a form which becomes his permanent record. In the final analysis, the buyer pays the overhead and is entitled to some consideration of a form which will save his company both time and money. Picture the buyer's dilemma when the information is scattered all over the invoice, which measures from "postage stamp" to "table cloth" dimensions. How much thought is given the beautiful display of the seller's advertising, when this situation exists? The simplified invoice helps eliminate this particular irritation from business and does away with wasteful methods.

One example is cited of what a foreign company is doing. The Canadian National Railways signified its preference for the simplified form almost immediately upon its inception, and has backed up its enthusiasm with practical work. They are continually writing their suppliers and have obtained satisfying results. Approximately 60 per cent. of their incoming invoices conform to the simplified invoice.

In summarizing potential possibilities, which should result from the general adoption of the simplified form, we have:

1. Saves time in filing, finding and handing while being checked.
2. Paves the way for standard office procedure, thereby reducing cost of training new employees and transferring others.
3. Tends to eliminate misunderstandings and legal entanglements.
4. Avoids wrong identification of form, causing loss of time and money.
5. Eliminates waste in paper by cutting from standard stock size.
6. Reduces stationery stock, thereby releasing storage space and reducing overhead expense.
7. Conserves filing space through uniformity of size.
8. Saves correspondence by including all necessary information on the forms themselves.
9. Saves time in mailing by being adapted for use with the window envelopes.
10. Conforms to the five requirements of a modern commercial form; namely, adaptability to purpose, ease of use, economy in printing, economy in equipment, and uniformity.

The Gift of a Flawless Skin

By ALISON DUNN

GIVE yourself a New Year's gift; something you really want, something nobody else can give you—the gift of a flawless skin.

There is no reason in all this world why your face and neck should not look fresh and velvety and firm. We've all heard that so many times before and yet we go on week after week, month after month, meekly resigned to a skin that is oily or dry,

tempting, as the most delicious icing you ever saw; and a great deal better for you.

Well, about these rules of health—which really are not so tiresome if you only give them a chance—you know them all. No one in this year of grace can possibly be in ignorance about them. You know that scrupulous cleanliness of the entire body, inside and out, is the fundamental of

that are only waiting your command to coax loveliness out of your skin.

Every skin, whether oily or dry, sallow or blemished, requires a perfect cleansing at least every night at bed-time. This means that the pores must be opened wide, so that all the 'way-down-deep impurities can be removed, as well as the surface dirt. It is equally important that they be closed tightly again, in order to keep the texture fine. Cleansing creams and lotions, soap and water are for cleansing; tonics, astringents, pore creams and cold water are for closing.

Pin a towel over your hair and catch the ends up on top. Give your neck the same treatment as your face, or the back of your neck will betray you. With fingers that are immaculate, apply a cleansing cream freely and lightly, with an upward and outward motion. Then, with some of the soft tissues that you can buy at any toilet-goods counter, remove it gently and thoroughly, still with upward and outward strokes. Your cleansing cream should be so soft that it will melt as soon as it touches your face. Only this kind gives the deep cleansing that is necessary.

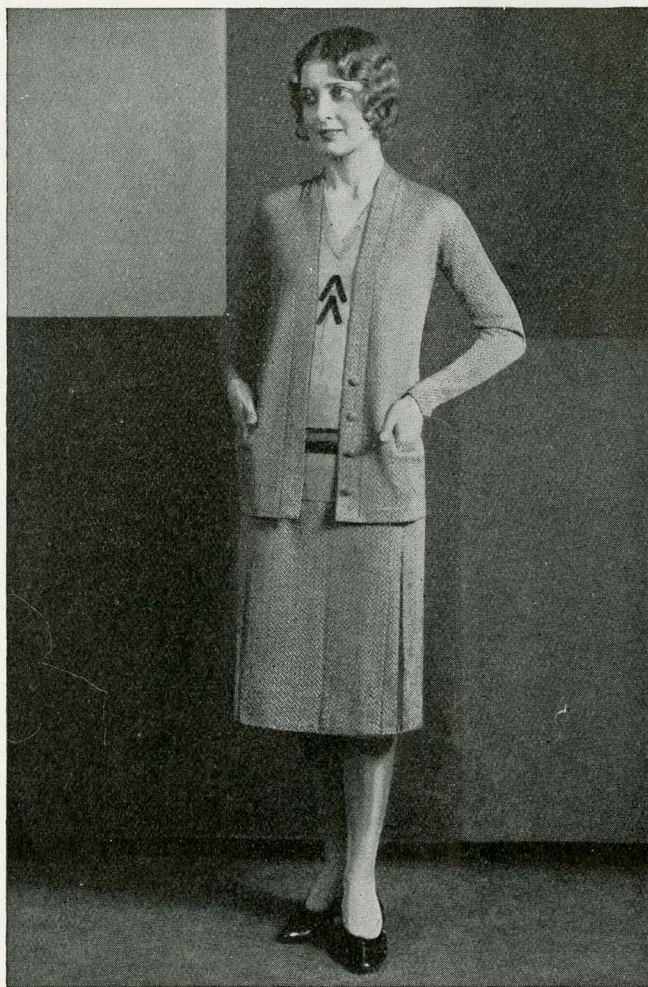
Of course, not a trace of the cleansing cream must be allowed to remain to clog the pores. There are two ways to prevent this happening. One is to wash the face with warm water and a mild soap, rinsing first with warm and then with a dash of cold water. The other is to wipe off the remaining cream with a four-inch square of absorbent cotton wrung out tightly in cold water and saturated with skin tonic or astringent. The astringent, the tonic and the cold water all have the same effect of toning the skin and closing the pores. Finish by patting the face and neck dry with a soft towel and then you may go to bed and sleep the sleep of the just.

When morning comes, splashing the face and neck with cold water will not only set you tingling, but will give the skin a firm, glowing look that will make you think of school-girls in red tams.

A very dry skin requires the cleansing outlined above minus the water. If your skin is too dry, use the tonic rather than the more potent astringent (and that only once a day) and end your bed-time treatment with an application of a rich nourishing cream or skin food. This is good for any skin, in fact, except the over oily one. A nightly application of a hot facial oil will work wonders for a

AN ATTRACTIVE BUSINESS SUIT

Can you imagine
anything
better for business
than this
smart knitted
suit?
It's from
the
"Monarch-Knit"
Line.



or blemished, or merely a negative quantity.

Why accept a skin that is less than perfect? You don't need to. Why not make it a positive quantity, something definitely beautiful? You can.

You can do it in the first place by living an ordered life and obeying the general rules of health, which doesn't sound a bit exciting or in the least like a New Year's gift, does it? But that part is coming—kept to the last like the icing on a cake. Indeed the creams and oils about which I'm going to tell you are just as luscious, and the tonics and lotions just as

fundamentals; that the way to attain this end is by the use of plenty of water externally and internally; that when you eat, green vegetables and fresh fruits should play prominent parts; that every day should include some really active exercise in the fresh air; that every night should bring adequate rest, also in fresh air. Drag this knowledge of yours up from the depths of your subconscious mind and put it into practice. It is the smart thing to be healthy and the results are more than gratifying.

Now for the icing on the cake—the fragrant creams and sparkling lotions

very dry skin. It goes on either over the skin food or directly on the face, as you prefer.

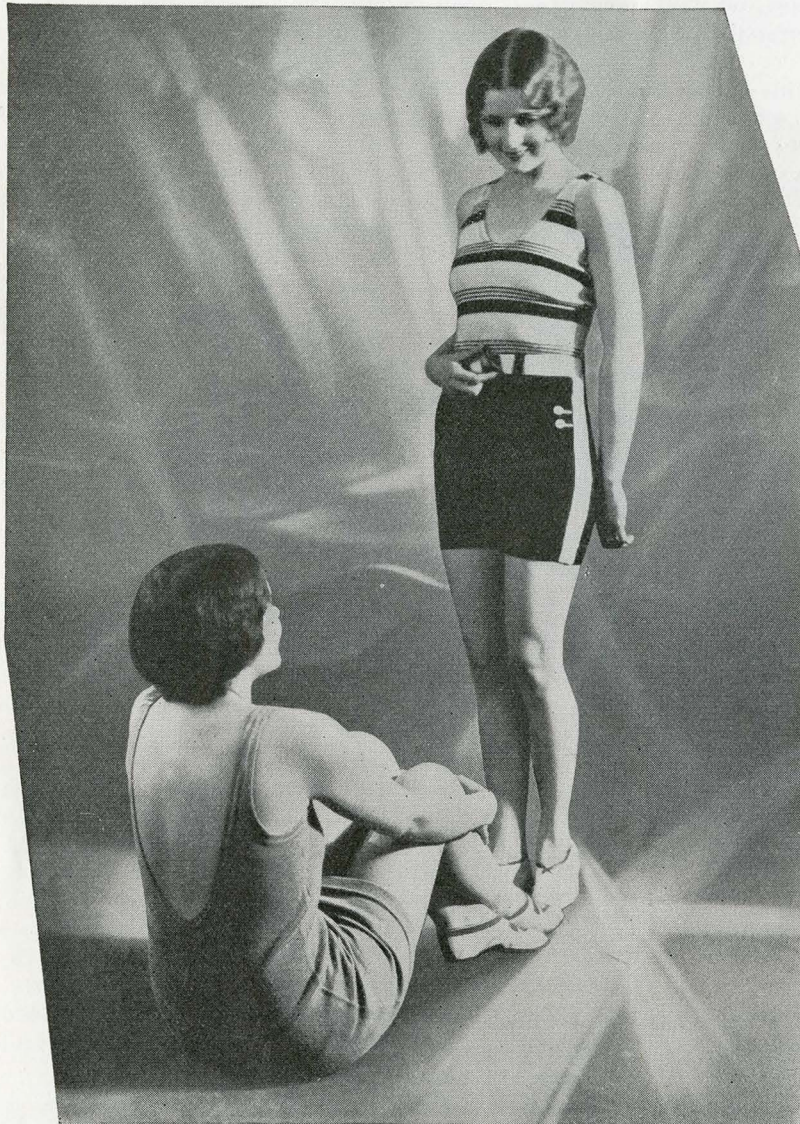
Skins that are excessively oily need the soap and water treatment every night and water in the morning. If your face feels drawn afterwards try just a touch of skin food rubbed well in and followed by a pore cream. Use a clay mask once or twice a week and you will soon forget that you ever were afflicted with oiliness.

drawn face a gay and debonair and ready-for-a-party look.

In any case, a course of good salon treatments once a year is a wise thing to take. It keeps your muscles and tissues alive and firm and wakes up lazy circulation. A good salon will never make you a slave to treatments. The attendants are more than willing to instruct you in the kind of home care your own complexion requires. Watch a good masseuse at work on

ing a course of treatments, keep the skin scrupulously clean by means of soap, warm water and a rough cloth. Don't touch your hands to your face; they spread the infection. Be sure you get sufficient rest, and in your diet avoid starches, sweets, coffee and too much meat. After washing, squeeze out a few of the blackheads by pressing gently with the two forefingers wrapped in absorbent cotton. When a pimple has come to a head, wipe the surface with alcohol. Dip a needle in alcohol and prick the pimple open. Remove the pus with a bit of absorbent. At bed-time, apply a pore cream to contract the pores.

Surely this New Year's month, when all the shops are full of shining arrays of bottles and jars and boxes, whose contents intelligently used will make you beautiful, surely this is the appointed season for you to stop submitting to your skin as it is and to accept the challenge of your skin as it might be—lovely and luminous.



IT WON'T BE LONG NOW

Here's your sun-tan back and a model for proud possessors of slim figures who really swim and dive, or merely want to parade the beach. They are both "Monarch-Knit."

If you use these treatments during the day or before going out, end by patting the face for three or four minutes with a tonic-soaked pad before applying your powder base.

If you want to freshen up in an emergency, or if you are feeling so tired you think you just can't live through the evening, make an appointment with a reliable skin specialist. In an hour, while you relax, skilled operators can give a gray and

your face and neck and then add five minutes' massage to your nightly treatment.

Especially is a course of treatments advisable if you have blackheads, blemishes or that most mortifying of all skin conditions, acne. A reliable dermatological establishment will not only apply local remedies for unfashioning these ills from the skin, but will seek to remove the cause.

Don't submit to acne. Besides tak-

Thirty-Nine Years of Service

(Continued from page 31)

path, but the smiling eyed lady left that early. She became interested in telegraphy when the science was comparatively new, and learned the system in the small Ontario village of Millbank.

Then the Canadian Pacific opened an office in Kitchener in 1888, and Miss Dobson, one of the few telegraph operators in Canada, was appointed to that desk.

In two years she had been moved to Toronto—to 118 King Street West—and then followed the success of the great telegraph system, keeping pace with its improvements, keeping up to date with its progress, until she held a position for which many men had striven.

Perhaps Miss Dobson shows a certain masculinity of mind in retiring from her position, for successful business men always retire when they have served a score of years.

Unfortunately the strain of the many years' work has taken its toll of Miss Dobson's health, and her great energy demands some rest, so she had decided to rest quietly in Tilbury, where, no doubt, her many friends will make a path to her door, to smile and chat with the gentle lady who held one of the most outstanding positions any Canadian business woman has had.



A Message to Business Women

LYDIA E. PINKHAM'S VEGETABLE COMPOUND will keep you fit to do your work under trying conditions. There is no better medicine for those troublesome ailments peculiar to women with their accompanying backache, nervousness, cramps, bearing-down pains and general weakness.

To every business woman
better health means
Increased Efficiency

Hundreds of Canadian girls and women in offices, factories and shops are depending upon Lydia E. Pinkham's Vegetable Compound and recommending it to their friends.

**10,000 Bottles Sold
Every Day**

Made of selected roots and herbs by a formula that is pharmaceutically correct, it helps nature to restore and preserve a normal condition of health.

Benefits 98 Out of 100

By accurate record, 98 out of every 100 women who report after taking Lydia E. Pinkham's Vegetable Compound tell us that the medicine has helped them. You can be almost certain that it will help you too.

**Get a bottle from your
druggist today**

**Lydia E. Pinkham's
Vegetable Compound**

Lydia E. Pinkham Medicine Co.
Lynn, Massachusetts, U. S. A.
and Cobourg, Ontario, Canada.

When Girls Leave Home

The above title may suggest that this is sob sister stuff, but it isn't, for it applies equally to when the girl returns home. It has a special appeal to the business girl or the girl in business—and what a difference there can be between the business girl and the girl in business, for be it said—and regretfully—there are many girls in business who are not business girls, never intend to be, and have no desire to be.

But this particular screed has to do with luggage and what smart, alluring pieces one does see in the shop windows. In fact the luggage de-



A place for everything and everything in its place, hats shoes and dresses, and the dresses coming out at the journey's end without a crease when you travel with a McBride Aeropack.

signers have produced such dainty, serviceable and withal not expensive pieces that one almost wants to buy a new piece every time one goes abroad—"abroad" meaning Muskoka, the Rocky Mountains or Europe, according to one's resources in time and money.

Of course you all know where Kitchener is. If you don't you should. The C.N.R. time-table says it's sixty-two decimal thirty-four miles from Toronto and we're not disputing the C.N.R.

It's in a westerly direction. You have the choice of two splendid motor roads if you wish to drive, so you may go one way and return the other.

Kitchener has a reputation for industry and thrift. Any casual ob-

server can appreciate that the people are strong on owning their own homes, and industrially the city is one of Canada's brightest spots.

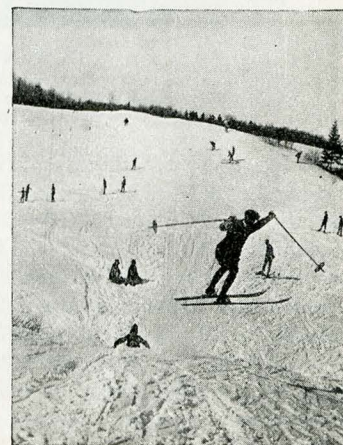
"When Girls Leave Home" has to do with Kitchener, or rather the product of one of Kitchener's outstanding manufactories, The L. McBride Co., Ltd., and it is referred to here because it has a special interest for business women, and business women are inclined to be a bit fussy about their hand luggage. So they should be. The luggage the girl carries is a bit of her personality, just as is the hat she wears.

Having this in mind the McBride luggage people produced the "Aeropack." The name suggests that this is just the piece you will carry when you fly down to Montreal to spend an evening with friends, or over to New York to visit the Motor Show. It also suggests compactness and lightness for a motor trip, and just the thing to take to business on the morning of the Saturday you leave for a week-end in the country.

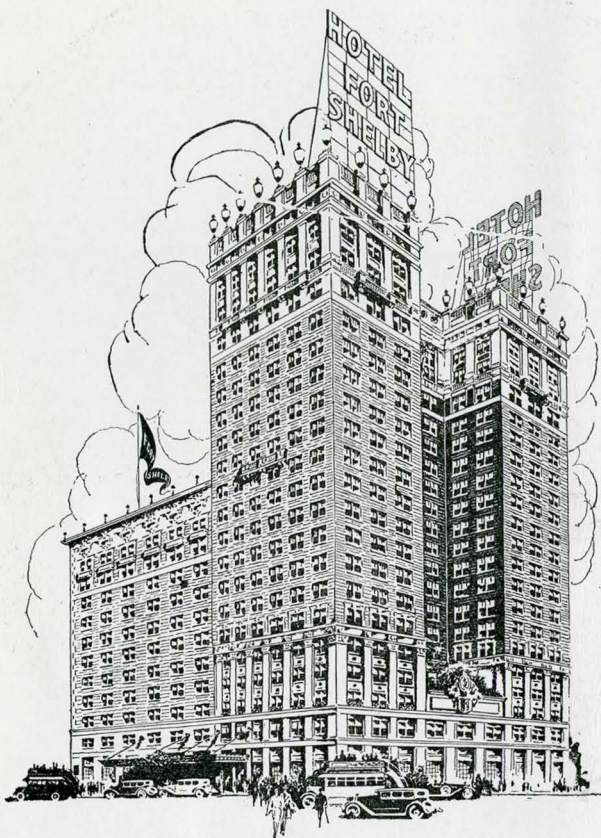
Write to McBride's for the folder, "When Girls Leave Home." From it you will learn and unlearn considerable about packing. The pictures show you "How to pack the Aeropack."

For example, "Your Aeropack, like a wardrobe trunk, is equipped to carry your garments in a hanging position, free from creases." Every girl knows about those creases that usually make a mess of the extra week-end dresses.

So, The Business Woman suggests a request to The L. McBride Co., Ltd., Kitchener, Ont., for the "When Girls Leave Home" folder, and they will perhaps tell you where to buy the Aeropack, how much and in what colors. Of course they make many other lines, but this Aeropack item has a special appeal for girls who travel short or long distances by train, motor, coach, boat or aeroplane.



Look for the large green sign on the roof



**One Entire Floor
Reserved Exclusively
For Women**

HOTEL FORT SHELBY

**Lafayette and First
DETROIT**

Hotel Fort Shelby offers to business women accommodations of rare quality in an environment of restful quiet and comfort, although downtown Detroit—theatres, shops, wholesale districts, rail and water transportation terminals—is practically at the doors.

Here is every facility for making your stay a pleasant one—900 reposeful, Servidor-equipped guest rooms, four excellent restaurants, and the thoughtful consideration of your interests in all things.

Whether you choose one of the many excellent rooms at \$3, \$3.50, or \$4 a day, or one of the higher-priced, more richly furnished rooms, you will enjoy a particular sense of value in the Fort Shelby.

Guests arriving by motor are relieved of the care of their cars at the hotel entrance.

Tickets to theatres, concerts, sporting events, etc., reserved in advance upon request at the Fort Shelby.

**MAYNARD D. SMITH, President
J. E. FRAWLEY, Manager**



Banish Your Year's File Worries Now

Instal a 10-Second File System In Your Files

IF your filing system during the past year has been the cause of lost and misfiled correspondence, and continued delays in filing or finding owing to the crowded condition of the file drawers, now is the logical time to banish these file worries for all time.

Transfer all old correspondence and instal the "Office Specialty" Direct Name Visible System of Filing—the safest, speediest system yet devised for correspondence filing.

"Filing or finding in less than 10 seconds" is the standard which this System establishes in your office and 100% service can be accomplished even by untrained file clerks.

Test the speed of this System at our nearest Branch or write for illustrated literature.

THE OFFICE SPECIALTY MFG. CO. LIMITED

Home Office and Factories: NEWMARKET, ONTARIO

BRANCHES: TORONTO MONTREAL OTTAWA QUEBEC HALIFAX HAMILTON
WINNIPEG REGINA CALGARY EDMONTON VANCOUVER