up and the temperature of the house became unbearable. In a hurry to put the pipes together, the women-folk became excited, and the more their excitement grew the worse the pipes fitted. Monsieur Croteau, arriving about this time, observed the plight of the ladies and upon tackling the task, soon had a bright fire burning. That merchant has been a solid customer of Imperial Oil ever since.

Not only have our representatives kindled fires, as indicated in the foregoing story, but they have also helped to put them out. It is only a few months since W. C. Creighton, tank wagon salesman in Regina Division approached the farm of B. E. Graham to find his fine barns on fire. The owner was not at home, but assisting his three sons Mr. Creighton managed to save the stock, although the season’s crops were destroyed.

When the big Drinkle Block fire occurred at Saskatoon last winter, Tom Huline, our motor mechanic and relief tank truck driver, answered a call at nine o’clock Saturday morning to give gasoline service to the fire pumping engines. He serviced them every hour and a half, without relief, until six o’clock Sunday morning. During this fire there was a high wind and the thermometer sunk at 20 below. All night through, to further the good will of the company. Tom Huline spent his time in between delivery, overhauling and repairing a customer’s Royalite pump.

Another Saskatoon configuration is recalled by R. B. Murray of that Division who, in recent correspondence, tells the story in his own words. He writes:

“Sometimes we are called upon to help in other ways, for frequently when a serious fire breaks out in the City, the Fire Department has a big job on its hands, and we are called upon for help. “Help” means supplying their motor pumps with both gasoline and oil, so that they can maintain a steady and continuous supply of water on the fire. Strange to say most of the large fires start in the night, and usually in the most severe climate. It is then that we can show real Imperial Service.

“On one occasion, a call came in at 2:30 a.m. (with one of the worst old storms in the history of Saskatoon raging at the time), to supply the Fire Department. After fighting through the
blizzard and nearly four feet of snow we arrived
at the Garage and with the aid of the night watch-
man the truck was loaded, but the worst was
still to come. We were in the yard at least three
hundred yards from the street, no road, the trail
absolutely drifted in with over four feet of snow
and a truck with chains on had about as much
chance to plow through that as the proverbial
snowball. However, we were not to be beaten,
with the last ounce of energy on the end of a
shovel, and considerable effort on the part of the
night watchman, we literally pushed that big
truck out of the holes, made by the wheels spin-
ing around in the snow. We reached the fire
pumpers just in time to keep them going steadily
and stayed on the job until the fire was under
control. This Service was indeed very much
appreciated by the Fire Chief and his men.

"It is only one of the many times we have been
able to hold up the good name of the Company
we so proudly represent in this Prairie City of the
West." The motor truck has increased effici-
ciency in delivery work, very little being thought
now of a thirty-mile haul. But faithful old
Dobbin has not by any means been relegated to
the discard. At most points throughout the
country, stations have to revert to horse delivery
during the winter and early spring due to bad
roads. Trucks are used more extensively in
Ontario than elsewhere and it may come as a
surprise to some to learn that our trucks have
operated in that province as far north as Cochrane
for the past five years. Harvesting the western
grain crop puts every man west of Winnipeg on
his mettle. Tank wagon salesmen are on the
road early and late, soliciting business and lining
up the farmers in the early summer months ready
for the rush of harvesting. When the threshing
season opens, more often than not they are on the
road from morning until after midnight.

Deliveries are frequently interspersed with
heavy rains, bad roads, cold spells and long
hulls across stubble fields to the threshing
engine.

Picking at random, the report of a tank wagon
salesman in the Calgary Division, shows that
during last August his truck had a busy month.
But the feature of the report lies in the following
statement: "This month has not been a good one
owing to the heavy rains which put threshing out-
fits and practically everything out of action.
However, the above Gallonage will be doubled
in the next month, as threshing in this district
has only just started. The roads at present
are hard and rocky but on our longest trip, owing
to the kindness of C.P.R. Irrigation Department
we are allowed to cross the great Bassano Dam,
cutting off from 16 to 20 miles, which helps in
these long trips.

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THE GEOLOGY OF PETROLEUM

ROCK FORMATIONS

GEOLOGISTS speak of three kinds of rocks
that compose the earth's crust.

IGNEOUS ROCKS (from "ignis," the Latin word
meaning fire: think of "ignite") include all types
that have become solid after being melted by vol-
canic and similar action. Granite is a familiar
example of igneous rock; also trap rock and vol-
canic glasses, etc. These rocks do not contain
oil in commercial quantities.

SEDIMENTARY ROCKS are those that were laid
down as layers in the open sea, in lakes and also
beside streams or deposited by the wind, thus
causing gradual accumulations. They include
sandstone, shale (mud rocks), and limestone,
which are the kinds of rocks in which commercial
quantities of oil are usually found, and therefore
the kind that geologists are ever on the watch for.

METAMORPHIC ROCKS are altered (or changed)
rocks, being originally of the igneous or sedi-
mentary type deposited in layers, but later
through the action of heat and pressure losing all
trace of stratification. Like the igneous rocks
they do not contain oil and gas in commercial
quantities.

Oil and gas may occur in sedimentary rocks
formed in any geological age provided these rocks
originated with the embedding of the proper
organic matter and provided the history of the
rocks, including their relation to the surrounding
strata, is favourable. The rocks, then, so experi-
ences has shown, have to be of marine origin in
order to contain oil in commercial quantities, and
to this end the color of the rocks is often taken as
a clue. Rocks of bright red are less apt to contain
oil than those of darker, more somber colors,
thought there are a few instances of red rocks that
bear oil.

INDICATIONS OF OIL

Even when sedimentary rocks of a marine
origin are found, the geologist is not sure that a
well drilled there will strike oil, as it is not in-
discriminately distributed throughout rocks of
this type. He must therefore look around his
problem and consider whether there is evidence of

1. An original source of supply (that is,
whether in the dim, distant geologic age (the neces-
sary organic matter was deposited).

2. A suitable storage reservoir (that is, a por-
ous form of rock that could hold the oil somewhat
as a sponge holds water).

3. An impermeable cover (that is, the presence
of solid rocks above the oil that would prevent it
from seeping away to the surface or being spread
thin over too large an area).

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4. Proper altitude or structure of the storage rock (that is, whether the porous rock is surrounded by such other layers of rock as have forced the oil within comparatively narrow bounds to form a commercial "pool").

5. The degree of alteration (or change) undergone through heat and pressure (that is, whether breaks in the rocks, etc., have allowed what oil there might have been to escape through seepage or gas).

6. The original thickness of the layers of rock that buried the oil (that is, whether enough pressure by weight could have been exerted to act upon the matter and form oil).

A little more explanation of these six factors listed above will be helpful.

It will be remembered that oil is derived from organic (carbonaceous) matter of plant and animal life that has been entombed in the earth and subjected to enormous pressure along with heat that transformed the matter into oil. As the carbon or oiliferous matter given the rock a dark color, it has been found that the black and gray shales and the dark limestones indicate the most likely sources of supply. The geologist in searching for new oil fields always looks for rocks of this type.

At the time the oil was first formed—during the period following the laying down of the organic matter—the oil was widely scattered throughout the original rock. That is, in a given number of cubic feet of this rock there would be very little oil. A porous bed of sandstone and fractured limestone. It is essential that there be at the beginning a porous reservoir. But even if this porous bed did exist and was more or less saturated with oil, unless there was some way to prevent the escape or evaporation of the oil, it certainly cannot be expected to have been preserved for ages and be available today. The porous (or oil-bearing) stratum must therefore be covered by an impervious or porous-layer such as shale, water-saturated sand, or sand whose pores are filled with cementing material.

Not all sands contain oil, and those that do are productive to a commercial extent only in spots. And there is a reason for these "spots." The oily sand as first laid down was flat-lying, but with the changes in the earth these flat layers have become tilted and turned into folds. By looking at the illustration of a cross-section of the earth beneath the surface, it is seen that the bands of rocks curve up and down, forming shapes like domes. These up-folds are called anticlines, in which "pools" of oil are commonly found, these accumulations having been forced upward toward the top of the anticline by gas or water pressure. There are exceptions to this general rule that oil may be found in the up-folds, but unless formations of this type are found in a new field the geologist will probably not recommend drilling.

Even if all the foregoing signs of oil exist, if the rocks are seen to have been too highly squeezed or altered the chances are that the oil has already been forced to the surface through fissures or cracks and evaporated.

Unless the original oil-bearing rock was at the start weighted down with a sufficient thickness of other rocks, there would not have been the necessary pressure to form oil. Though no accurate determinations have been made, the overlying thicknesses should probably have been a thousand feet, much of which, however, might have been eroded away after the formation of the "pool." The meaning of the term "pool" as here used must not be confused with that of a pool in the ordinary sense. The old idea that oil exists underground in lakes or ponds has been proved false. After the original deposit on the decomposed of the organic matter and the formation of oil, the oil was distributed in small quantities. The containing rock could be compared to a thoroughly sprinkled sand covering large areas with a thickness of 1,000 feet or more. But the concentration of the oil in this form is so slight as to be of no commercial use. With time, the increased pressure from overlying rocks or from gradual bending of the strata has forced the oil in the direction of the least resistance. This compression has confined the oil to the more narrow limits.

Where water is found in connection with oil, it will displace the oil, because water is heavier, and will force the oil upward. The amount of oil in sand is expressed as the degree of saturation. If all the space within the sand is filled, it is termed saturated. If the sand holds only 5% of the oil that it can contain, it is spoken of as 5% saturated. The space in a sedimentary formation which can be occupied by oil varies from 5% to 30%.

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**A LETTER FROM PERU**

Our Special correspondent in Talara writes of many interesting things

Dear Mr. Editor:

After reading Isaac Mascozen’s article on President Leguia and Peru in the Saturday Evening Post, it is with great embarrassment that I take my pen and endeavour to express myself in regard to some recent happenings in and about this great oil field.

Along the shores for many miles the sea birds are lying and dying. The poor things look serious, sad and dejected, and when one approaches them they shiver with weakness and endeavour to move away, but they are too weak with sickness and starvation.

Just the other day I picked one up from the edge of the water and carried it back on to the sandy bank inshore, and placed it in a nice hole in the sand, sheltered from the wind. I stood by and watched the poor thing die, which it did, with frantic convulsions of the neck and head. I thought it was all gone well, and stood quietly looking for the heaving of the heart and after some few moments the heart started working again very irregularly, but only a few contractions and it stopped. Rigor mortis set in at once. Now, that illustration is occurring all along the coast for hundreds of miles, and not only the Guayanayes (which is I believe the name of the birds who make the Guano islands, Lomas de Puerta and Lomas de Ferru famous), but also the serious old pelicans are dying in hundreds.

Our explanation for this mortality among the sea birds is due, we believe, to the fact that the cold Humboldt current has gone away off shore somewhere, and with it have gone the tooting small fish. So our bird friends have to hustle for a meal, and often have to go short.

While the burros and cattle are at present getting plenty of green vegetation to live on, and we are at last getting tender beef to eat (thanks to the vegetation which has sprung up since the torrential rains of February: the sea birds are distinctly out of luck. We have had sea lions ashore dead and dying too, so they must be going short also.

At the present time we are not getting our usual cold weather, which has been experienced at this time in other years. Again El Corriente Humboldt we believe is responsible. However our winds have gone back to normality for we
now get the off shore wind in the morning and the wind off the sea in the afternoon.

God has been good to the fishermen here, for at the first crack of daylight one sees the white wings of the balsa rafts standing out to sea, and at 4:00 p.m. one sees them all returning with their catches, the sea birds following in gangs each boat, as the fishermen gun and throw overboard the internals of the fish.

One knows by the atmosphere that this is an oil field or at least a shipping port by the slight oil traced on the surface of sea, and the rows of tanks. Ashore the rivetting hammers are going incessantly, building tanks and various steel constructions.

All day long when a general cargo vessel is in port the clang of bells on the gasoline locomotives moving over crossing and along mole is evidence of considerable movement and activity. And it is an interesting fact, the mole is never allowed to become congested with landed cargo, which is quite an accomplishment considering the single track along the mole and the limitations of crane equipment.

We who handle the shipping and receive periodical visits from some of Peter B. Kine’s characters. One master from San Francisco visits us regularly with wind and weather cracks all over his honest old face, who if time permits will spill a tale of his doings back through half a century of rain and snow and blow. At the present time this particular character has just recently purchased a masterpiece of one Henry Ford for which he paid 295 smuggers. He tells the tale that he bought her on Saturday morning, at a garage and got aboard after writing

out the cheek, took the helm and after a little backing and filling proceeded out of the garage on slow bolls to the engine room. He maneuvered without a pilot through the many shoals of Market St., San Francisco, until the home light was bearing a W.S.W. on the port bow. He slowed down and let go both anchors. On the Sunday day he proceeded out on the high seas of the highway and all went well until he arrived on part of the highway where there was not sufficient sea room, so he decided to come about. He accomplished this maneuver to his satisfaction, but not entirely to his wife’s who was a salon passenger. But on the down grade, steering to half speed bolls and headed for the home port, his bow wheel hit some submerged object, knock out his helm to port. He described how he gave the job starboard helm and dashed across the road and wrecked her completely. He had a bent bow axle and a badly bent radiator or carburetor, he was not sure which. He had to blow for a tow home.

At the present time this doughty old skipper, who has seen many seas come aboard, is trying to negotiate with the gerente to gain his consent to lend him another Ford to navigate around Talara.

To return to the land of sunshine and sand and oil, we have these three commodities in plenty and those of us who have lived at other times in an atmosphere of smoke and yellow fogs fully appreciate conditions here. Sunshine is good for the health, sand is good for the gizzard, and oil is good for the pay envelope, so we have much to keep smiling about.

If we decide to hold an outing two months or four months in advance of a certain day we know there will be plenty of sun and sand, no rain, also no fog at this end of Peru.

While discussing the atmosphere, I should mention Peruvian cigarettes. The odor of the native tobacco was used in the old days to assist in mumifying the lately departed, and as it is impossible to bring cigarettes or tobacco of other countries into Peru, most of us smoke the native brand. There is yet another atmosphere which is ever with us. When the stage is set, you must think of the loveliest night you residents of less fortunate climes have known and imagine a clear starlit night with the southern cross riding high, and a big yellow moon which appears close enough to touch. Then and then only your senses are charmed by a sound. I refer to the amorous call of the male ass (brand “A” pleased) which is heard from down in the direction of the company corral.

Almost every night across the bay of the inner harbour a little procession starts out after dark which after getting started shows a long smoky line of flickering lights in procession on its way to the last resting place on the soft sand below one of the cliffs of the Toplaza.

Recreation in this part of Peru includes two splendid tennis courts, a 18 hole golf course with all the bunkers and hazards necessary, a skittle alley, a Basebell field, a fine modern club with dining room and cuisine of the very best, a dance hall within the club, library and smoking room and a deep, cool verandah sheltered from the wind with deep lounge chairs where one may foregather and tell the world about handicaps, or what the other fellow’s play should have been. Meeting the Sunday Grace Line passenger steamer also comes under the heading of recreations, on account of its popularity. The custom is to go aboard and read the latest wireless news, and even the ladies do this.

Now I must wind up. Upon reading this over I agree it is a mess of pottage and Mr. Maroon will never have reason to fear my writing.

However, we can’t all wear the laurel wreath.
The Story that the Grease Cup Told

I was proud in my early days. I came from as fine stock as was ever mined. I was "finished" at one of the largest plants in the Country and finally made my home on one of the most expensive motor cars on the market.

For a few weeks my car was on exhibit in the window of the agent, examined and admired by men.

It was enlightening to me to listen to the various remarks of prospective buyers.

There were those who dwelt at length on the "style," the "class" of the car. There were those that had eyes only for the color of the body and the way it harmonized with the upholstery. Then there were others—the experienced—who looked long and quietly at the engine—the lighting system—the general construction, and who did not overlook even me.

Though I did not enjoy a conspicuous position as a forerunner, as a spectator, and spoke of my appearance and the careful workmanship I so evidently possessed.

I know that I influenced at least one sale for I overheard one of those "experienced" remark—"It is the careful workmanship of such details as this that convinces me."

How I hoped it would be my good fortune to become the property of such a man. A man whose car meant something to him besides mere pride of possession. One who realized that the satisfactory, efficient and economical operation of a car depended much on the care and attention given to those small details so often overlooked by the inexperienced. For I knew that I would be well looked after.

Though I did not realize at the time, the day I left the agent's window marked for me the beginning of an era of loss of pride which I would never have believed possible.

My new owner was one of those who bought this particular car because it was generally con-ceeded to be one of the best procurable. He bought it because he believed its possession would give him a certain distinction in the eyes of those he wished to impress. That his ownership of this particular car would be a social asset. He hoped to create the impression that it was the sort of a car that a man in his position would be expected to possess.

These were his only thoughts—the pride of possession. I know. For his actions which followed proved it. It was the appearance of the car only that he seemed interested in. I never heard him ask his chauffeur whether he was paying strict attention to the lubrication of the car. Nor did I ever see him examine any part of it himself. I knew he never saw me.

There could be but one result. The chauffeur spent much time in polishing glass, wiping off mud guards, cleaning seats, etc., but it was spasmodically only that he ever attended to the duties which should have been imperative in the way of proper upkeep.

He realized, this chauffeur, that his employer either did not know or did not care about economical operation. As long as the car looked well and ran, he was satisfied.

How long it would look well and how long it would run did not seem to be a matter of importance to him.

How quickly some people forget. I heard the agent when he sold the car, give my owner explicit instructions about lubrication, I saw him give him a chart showing how to do it, and what to do it with. This advice apparently made no impression. I knew at the time that my owner was thinking that this was the chauffeur's job, not his. Let him worry about that, that was what he was paying him for.

Things were going from bad to worse. Though the glass still shone in the sun and the seats were always spotless, I could hear a chorus of protest from all over the car when we were under way. The springs were squeaking; various bearings were doing their best to attract attention. I couldn't understand why some garage men where we stopped for gas didn't ask the boss if he didn't need some good grease. Why didn't they suspect that they would be glad to give the lubrication system a little looking over. Only once did I ever hear a garage man ask what kind of oil and grease was being used. I could have answered that question—"Mighty little of any kind"—but the boss just shrugged his shoulders and told the garage man that the chauffeur attended to all that. In this off-handed way was dismissed a matter of prime importance, and off we started again. For probably six months this abuse went on.

The grease that had been given me before I left the factory had become hard. There was no more lubricating value to the rock-like substance inside me than in the same amount of cement. My threads were so frozen up with mud and grit that I don't believe they could have turned me down if they had thought of it.

I heard some of the other cups talking at night in our garage and they were in the same desperate condition. They had not been refilled or fixed down in much time.

The various parts that it was their duty to lubricate were beginning to wear badly. The friction caused by this lack of lubrication had worked havoc. Something was bound to happen shortly.

One morning when we were taking our owner to the office it rained an effort to make the hills and to get away with a snap in the traffic that even he noticed it himself and asked the chauffeur what was wrong.

The chauffeur was against it. If he admitted that he had been overpractical in his attentions to the unimportant duties of his job he might as well look for another place. Though it was with the "appearance" upon which his employer insisted, he knew he had neglected the important things. If on the other hand he tried to get away by saying he could not understand what was the matter, he would be in the same predicament.

Therefore, the only way in which he could continue was to say it must be that the car was not living up to its reputation. And that was what he did say. The boss went right up in the air. I could hear his voice plainly above all the squeaks. He told the chauffeur to drive over to the agency and he would see what they meant by making a lot of rash statements about their car, and charging the price they did for it. It was grossly undercharging money under false pretenses, and a lot of other foolishness like that.

It was a decidedly reluctant chauffeur that pulled us up alongside the curb outside the dealer's store. Out jumped the boss and tore into the place with a chip right on his shoulder. In about two minutes out came again, with my old friend the dealer. The boss was telling him all his troubles and about all the things the car wouldn't do as they came up. He insisted that he get in with him and see for himself how everything was all shot to pieces.

Of we started again. Around the block once was enough for that dealer.

We stopped at the store again and the dealer took my boss by the arm and came around near where I was and said: "How much attention do you pay to oil and grease?" The boss 'passed the back' again, saying, "Ask the chauffeur, that is his job."

Then, out came the truth. The chauffeur had to admit that he had been doing practically nothing but keeping her 'looking good.'

That dealer told my boss was plenty. He told him that it was nothing less than a crime to permit any car to be abused the way his had been.

He told him that it was plain to see that his instructions which he had so carefully given, had not been followed out at all. That there was nothing in the whole world the matter with the car except the need for a good, thorough cleansing out where it didn't show.

He told him to have all his grease cups taken off, wiped out and filled with grease and turned down as far as possible—then filled up again. "Keep turning them down," he told him.

He told him a lot about friction and other things in connection with the lubrication, and the boss listened this time.

"There is more to this grease business than you realize," he told him.
AN APPRECIATION

There was something so intangibly personal in my relations with Mr. Bedford that I would hesitate to write of them for publication, did I not feel that our shareholders and our employees and all those whose lives his personality touched should know something of the man as I, his closest business associate in recent years, knew him. There are business friendships in which the daily contact in a common task brings with it a close communion which becomes part of one's life. This was the union I reaped from my association with Mr. Bedford. He was so much older than his years, in ripeness experience, in the patience and tolerance which age brings, in the keenness of his enthusiasm for youth and youthful ideals, that the feeling of many of us toward him—many not so much younger than he—I can only find words to describe as being those of a son to a father.

I can say of him truly that he gave every day of his life, all that was in him, to the shareholders and to the employees. My personal association with him covered sixteen years and I saw an immeasurable debt of gratitude to him for guidance and counsel, infallibly wise, in many critical periods. His rise, stop by stop, to the top to which his executive office was the triumph of rare intellectual power, administrative capacity and personal character, concealed behind a bearing of simplicity and dignity. His ideals, far transcending ordinary commercial standards, made him an example to all his younger associates and with him the word "service" was no hollow and meaningless phrase.

Many knew, as they have asked of the sudden calling of another of America's great executives, why a man who lived the Spartan life of Mr. Bedford, with seemingly many years of usefulness before him, should be struck down in the very fullness of his career. My conviction is and has been that Mr. Bedford was as much a war casualty as if he had died under the colors at Thiepval or on the Argonne. I believe that he shortened his years by his service to his country in the great war. No other man could accomplish what he did in the creation and conduct of the Petroleum War Service Committee. In that body he, and he alone, brought together men with inherited prejudices, men of honest convictions but with animosities toward one another that had been bred in them, and in a few months by infinite patience and diplomacy he welded these discordant elements into the most efficient industrial machine that our participation in the war produced. The credit was not all his, for assuredly much is due to the members of that Committee, who, when they realized his personal sacrifice, his lofty patriotism and his eagerness to shoulder much more than his share of the burden, forgot the past and in a spirit of conciliation and co-operation, made possible the great work which the Committee, as a whole, accomplished. Throughout, however, Mr. Bedford was the guiding spirit, the hardest working man on a hard working committee, and the strain told visibly on a physique already weakened by a life of incessant toil. Almost before the Committee disbanded, its great object achieved, Mr. Bedford in 1919 was told by his medical advisors that the effort had been too much, but he faced the prospect of death calmly and bravely and never was the kindness and nobility of his character more apparent than in the years that ensued before the final summons came. Perhaps in Great Britain and France, more than in America, was the value of his service recognized, for those nearest to the scenes of conflict were best aware of the greatness of the need.

W. C. Teagle
EQUATION
Credit Men have raised the status of their work from a part-time job to a profession

BY G. H. GARBER, SANNA

Down in Dayton, Tennessee, big talk has been made and many theories expounded either for or against evolution.

The simplest explanation of this word is "gradual development of forms of life upward from the lowest stage." Possibly the clearest case of Evolution that has come to attention in modern times is the evolution of the credit man.

This is about 1896 there appeared at intervals a new something, devoid of vertebrae, crawling around in the sub-cellars of business. After 1896 this something began to appear above the cellar limits. Later his loose vertebrae began to stiffen into a spine, his lung grew stronger, which enabled him to voice his independent thoughts. At this time various names were beginning to fasten on him, such as "Book-keeper," "Credit Book-keeper," "Assistant to the boss," etc. However, as time went on, the brain grew stronger and independence began to manifest itself by the protruding chin; with the chin it was dared to give this something a name and without his knowledge or consent he was and is called the "Credit Man." It was just at this period the Credit Man often found himself up a tree, where he had taken refuge from hard shell customers, who insisted upon setting their own credit limit.

Today the Credit Man is here and here to stay. He meets his fellow men on even terms, he has acquired knowledge of his needs, he obtains information necessary to keep him alive and safe, and he is aggressive enough to hold his own.

That credit work has grown into a profession is a fact. It took years to divest this highly specialized work from the ordinary routine office work. For years the owner of the business handled the more difficult accounts, allowing the balance of the credit accounts to be followed and cared for by the bookkeeper, the owner only giving his personal attention to an account when a dispute regarding delivery or terms developed, or where there had been unusual delay in settlement.

During the course of time the business expanded. The owner could not spare the time for credit work and usually upon the bookkeeper's shoulders fell the mantle of credit man. For a time there was a hardly perceptible line between the credit man and the bookkeeper. Today this line is very distinct. The real credit man who studies credit conditions realizes he is a member of a new profession, a profession that is standing out clearer and clearer as each year goes by.

In the credit profession there are some who are not representative, who are not measuring up to the possibilities of the position they hold, but are doing an ineffective work that calls for the highest degree of application and skill. In order to be truly representative of any profession one must appreciate the visions and demands. Only as the physician, the surgeon or the lawyer possesses a true vision of his work and what his profession demands of him, there is a dignifying of the profession in which he has found a place. Only with a wide vision of its work, its possibilities, its human influence, its power for good or evil, can the members of the credit fraternity dignify the task they have chosen.

A credit man to be an honor to his profession should be able to analyze the reports as received and establish a credit limit, which would give satisfaction to the customer and ample protection to the company. The five sources of information follow:

1. Dunn's or Bradstreet's books and reports.
2. Salesman's Opening Record.
4. Bank Record on Customer.
5. Credit Men's Association Clearance Report.

The meanings of words gives you certain facts as to the customer's financial and moral responsibility and in reading it over, you naturally arrive at certain conclusions and in the mind is fixed a credit limit to apply on the particular account that is being analyzed.

The next stop is to carefully go over the Opening Record as turned in by the salesman, being sure to note whether his recommendation as to the credit limit agrees with your mental conclusion. Before laying aside the opening record write to one, two or three of the dealers whose names have been given by the customer. The number you write to will be gauged by the needs of the case. Having adopted a systematic method of analyzing credit information it is natural that the decisions arrived at are more uniform than they would have been by receiving the details in a haphazard manner. Your method of procedure proves you to be or not to be faithful to the profession of "Credit."
JOTTINGS

STOCK QUOTATIONS

The latest stock quotations before going to press give us the following bids as on Nov. 23rd:

Imperial Oil (new issue) $83.75
International Petroleum $30.25

TUG O'WAR

COACHED by Johnny Patterson, the Mechanical Department of Imperial Refinery successfully pulled the Filling Department team across the line last month in the Annual tug o' war for the Sinclair Cup, donated by Mr. P. F. Sinclair of Annuities and Benefits Department.

There were two pulls, the first one taking 4 minutes, 9 seconds, before the Filling Building team had to yield and the second pull was for 2 minutes, 45 seconds. After the pulls the Sinclair Cup was presented to Coach Johnny Patterson and his team by D. M. Allan, superintendent of the Plant, who acted as referee in the pulls. In addition to the cup, each member of the winning team and the coach was presented with a picnic ham as a gift from the I.A.A.A.

BAITING THE BULL

JULY 29th was the national holiday in Colombia and the natives of Baranao-Bermeja indulged in the national pastime of baiting the bull. The streets opening on to the plaza were timbered off and a bull let loose. Then at least one hundred men and boys jumped into the ring and teased it with red rags.

The enraged animal would charge the embryo toreros until exhausted, when a fresh bull would be loosed in the ring. This particular afternoon the most amusing feature occurred when a bull broke through the front door of one of the houses and escaped out the back door, driving a number of terrified women before him.

Through the better part of the day this sport continued, with every bull so confused by the mob that it was harmless. Nobody hurt—not even the bull.

MAY LARTER MARRIES

WINNIPEG Office has lost a very valued employee in the person of Miss May Larter, Switchboard Operator, who has been in the employ of the Company for the last four years, and who has just left to be married. Apart from her happy relations with her fellow employees, Miss Larter, through her courteous and pleasant disposition, and willingness to co-operate at all times, established very cordial relations with firms and individuals who have occasion to use the telephone as the medium for their business relations with the Company.

As a mark of the high esteem in which Miss Larter was held, the whole Organization, in the Winnipeg Division, took part in the presentation made to her of a Cabinet of Silver, on the occasion of her departure.

NO OCTOBER ISSUE

THOSE who have been wondering why their October number of the Review did not get to them, will find the explanation in this jottings. The Review was not published in October, which makes the November edition No. 10 of Vol. 9.

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AN is like a tack—useful if he has a good head and is pointed in the right direction—but even though he is driven, he can only go as far as his head will let him.