

# What Would Happen In Your Case?

One of our policyholders told us this story the other day. He said that he had dreamed that he was his own executor, and as such he found that instead of leaving his family in the comfortable circumstances that he thought he had, he discovered that eight different creditors had prior claims against his estate before his wife and children could receive a dollar.

First came the Succession Duties Department, putting its seal and exacting a tax on every asset that he died possessed of. Then came Inspectors from the Income Tax Department; next, doctors, nurses, hospital and undertaker's bills. Then when the lawyers inserted the regular legal notice to creditors in the daily press, certain current bills came in, all representing prior claims against his estate.

The result was that before he could distribute a dollar to his wife and children, the estate had shrunk to alarming proportions.

The policyholder was a conscientious man, and when he realized that his dream was an actual picture of his affairs, he got in touch with the Confederation Life Association and bought additional insurance. It was on that occasion that he related this story to our representative.

Why not figure up now just what your wife and children would have in case they were deprived of your guidance and counsel? The Confederation Life Association would welcome an opportunity of serving you by furnishing information of a definite nature which may enable you to study your requirements more carefully.

## Confederation Life Association

Head Office Toronto

Branch Office: Reed Block, Timmins, R. C. MORTSON, Manager

### Re-Styled Chryslers Display New Beauty

New Features to the 1938 Chryslers Add to Value and Popularity!

Along with the commanding beauty that comes increased length and size, the 1938 Chrysler Royal and Chrysler Imperial display a swagger sleekness that achieves completely the smart, distinctive appearance that has set Chrysler cars apart for the past 14 years.

A new jewel-like die-cast radiator grille, shaped from a multiplicity of chrome horizontal bars, rounds smoothly outward from the center to produce an effect of smart modernity. The grille rests on a rounded panel which extends forward and then curves downward to hide structural members. In the center of this panel is a series of swank V-shaped chrome louvers. Two pleats flow gracefully down either side of the V-shaped section providing an interesting style note.

Streamlined headlamps are built into the fenders to form a unified part of the front-end treatment. Chrome strips surmount the headlamps. Finely drawn lines through the "brow" of

the radiator and through the crown of the fenders heighten the streamline effect. Playing an important part in the adornment of the front-end is the familiar Chrysler radiator ornament.

The long, rakish hood runs in a straight line from the radiator grille to the cowl. It is hinged at the center and the shorter sections are easily opened or closed. A pin operated by the hood latch kicks up the hood on either side and thus prevents sticking. Built-in props hold the hood open and prevent marring the finish. Side panels are easily removed to make the engine accessible for any type of service operation. These panels also support the radiator.

Windshield lines flow gracefully back to the unbroken smoothness of the seamless, one-piece steel top. Twelve per cent more vision for the driver is provided by increased windshield depth. Fenders, are wider, high-crowned and more gracefully rounded.

A deep drip moulding extends above the doors from the cowl to the rear quarter panel, carrying water to either front or rear and preventing the possibility of any dripping on the passengers as they enter or leave the car.

Rear ends of the new 1938 Chryslers present an exceeding clean and modern appearance. Illuminated license plate

gaskets are placed in the exact centre of the rear of all models. There are two tail lights, patterned after the modern fashion of the headlamps and mounted on the fenders.

The capacity of trunks has been increased about 22%.

Nine major factors and a score of minor ones are responsible for the remarkable riding comfort of the 1938 Chrysler Royal and the Chrysler Imperial. Chrysler's famous 1938 "Floating Ride" is an improvement over all previous Chryslers.

A larger, more powerful Gold Seal engine that develops 95 h.p. at 3600 r.p.m. and provides more pulling ability or torque at ordinary speed ranges, supplies the 1938 Chrysler Royal with additional reserves of speed, acceleration and economy.

An outstanding contribution to the increased power of the 1938 engine is an entirely new camshaft which provides for the earlier opening and closing of the intake valves.

New high levels of engine smoothness have been achieved this year through the adoption of a new crankshaft with four main bearings 2 1/2 inches in diameter, nine counterweights and an improved impulse neutralizer.

Austenitic steel that resists burning, acidity and corrosion again is used in the 1938 Chrysler exhaust valves.

Hydraulic brakes have been used on Chrysler cars since the first car of that name made its appearance and Chrysler engineers have been largely instrumental in bringing this type of brake to its present state of perfection. Although design has changed somewhat through the years the fundamental principle, based on an elementary law of hydraulics, remains unchanged. In the Royal models the brake drums have been increased to 11 inches in diameter, in the Imperial to 12 inches and in the Custom Imperial to 14 inches. The Custom Imperial drums also are a quarter of an inch wider, which means that this high-powered car has exceptional stopping ability.

A large steering wheel gives the driver ample leverage to steer easily. A horn ring provides remote control of the horn button so that a warning may be sounded without removing the hands from the wheel.

Front seats have been designed to make drivers of any size comfortable. The seats move not only forward and backward but up and down at the same time. This enables short-legged persons or long-legged persons to adapt the seat to their own needs with a minimum of effort. A new equalizing bar eliminates the possibility of the seat "jamming."

Rear compartment floors are level and wider. Additional foot room is provided by a foot rest recessed into the back of the front seats.

"Chair-height" seats are more comfortable. These seats are so termed because they are about the same height from the floor as the average living room chair. Pillow type upholstery in either mohair or broadcloth affords the utmost in attractiveness and comfort. Springs in the front seats are of the full luxury type.

Scientific ventilation permits full circulation of fresh air throughout the interior of all the new 1938 Chrysler models. The ventilators are arranged so that each passenger may control air circulation and thus eliminate drafts.

### Notes Silicosis Not Confined to Miners

Dusty Roads in North Also Responsible to Some Extent, Says Expert.

There are a number of points brought out by an editorial article last Monday in The Sudbury Star. One of these points would be well worth consideration by the general public. During the recent provincial election campaign much was heard about silicosis. Some speakers tried to leave the impression that the mine owners, or the mine managers, or both, were a heartless lot, caring for nothing but making money, regardless of the health or lives of the workers. As The Advance pointed out at the time the mines had spent money generously, indeed, to seek remedies and preventives for silicosis and otherwise to guard the health of the men. It was noted that one mine alone had expended thousands to this end and that other mines were equally solicitous for the welfare of their men.

The editorial in The Star makes casual reference to the "technical silicosis research committee of the Ontario Mining Association," thus calling the attention of the thoughtful to the fact that the Ontario Mining Association (representing all the mines of the North) has a special committee earnestly studying silicosis in all its features and spending money to help the situation as far as may be.

Another point that should not be overlooked is the fact that silicosis is not confined to the mines. Indeed, with the special precautions taken by some mines, it may be that there is more danger from the disease elsewhere than in the mines. This idea has not been emphasized because the mines and others interested would like to banish silicosis from the mines, if possible—consider even a few cases too many—and are willing to give time and effort and money to fight against the danger.

As a remedy for some of the wild things said in the election, the editorial in The Sudbury Star is worth careful reading. The Star says:—

"Contrary to the idea generally held that silicosis is restricted to underground miners, the disease attacks farmers, steel workers, clerks and many others engaged in varied occupations. This statement emanated from C. S. Gibson, general engineer for the technical silicosis research committee of the Ontario Mining Association, speaking Saturday night before the Sudbury branch of the Canadian Institute of Mining and Metallurgy.

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"A political speaker during the recent Ontario provincial election left the impression with his hearers that a man was taking his life in his hands if he elects to work underground, particularly in a gold mine, that he has sold his heritage of health and that sooner or later he will succumb to the ravages of the ailment. Actually, a very small fraction of the men employed ever become impaired by silicosis to the extent that they must withdraw from the industry.

"As to the incidence of the disease among persons in other spheres of life and from causes other than silica dust in the mines, a new sidelight was brought up at Saturday night's meeting when J. B. Fyfe, superintendent of the Garson Mine, suggested that the silicosis research committee might profitably direct some of its efforts to studying the possibility of development of fibrotic condition of the lungs as result of driving over the dusty roads of the Sudbury district. Mr. Fyfe aptly ventured the opinion that a miner driving to and from his work over the roads would be subjected in one hour to greater source of infection than from his work underground during a whole week.

"Thousands of dollars are being expended by the mining companies in removal of the cause of silicosis among their workmen and in bettering preventive measures. The benefits of these activities are of course reflected also in cases where miners become infected through sources other than their work underground. As undoubtedly the dusty road conditions are responsible for fibrosis, it might not be out of place for the highways department to assume some of the responsibility of fighting the disease."

### Wider Basis Sought in Taxation Matter

Dominion and Provincial Mayors Stress Fact That Property Needs Relief.

Ontario's Federation of Mayors will meet at Toronto in the second week of December to complete a joint brief by all municipalities of the Province for submission to the Rowell Royal Commission on Federal, Provincial and municipal fiscal relations. Mayor R. Kenneth Serviss of Galt, Acting President of the federation announced at Montreal on Monday. Some ninety Mayors are expected to attend.

The announcement came at the conclusion of a conference of Central Management Committee, Canadian Federation of Mayors and Municipalities, held at the Mount Royal Hotel, Montreal, with Mayor W. D. Robbins of Toronto in the chair. Decision to hold the Ontario meeting was not a direct result of all-Canada conference. Mr. Serviss said, but it was apparent from his outline of Ontario cities' position that their brief would be similar in outline to that of municipal federation as a whole.

Keynote of both submissions will be the urgent necessity of broadening the municipal tax basis to relieve property owners and provide more adequate revenue for the extra services, such as roads, social aid and welfare, hospitalization and education, which municipalities have gradually assumed during recent years.

**Toronto Nearly Ready**  
Mayor Robbins of Toronto said his city's own report for the forthcoming conference was "nearly ready," having been under preparation by heads of city departments for some time. Spraying for Toronto alone, he said that the most acute problem was that of unemployment relief which the Ontario metropolis would attempt to transfer to Federal responsibility.

For other Ontario cities, Mr. Serviss and Mayor Lewis of Ottawa stated that direct relief was "an important problem, but only one of many." Their view was that it should not be allowed to obscure an approach to the whole question of social service.

Both had warm praise for Premier Mitchell Hepburn's co-operation in the relief of municipal difficulties. Provincial assumption of old age pensions and mothers' allowances had been a great step forward, and said Mr. Serviss, "the Premier has promised to do something for us during the coming year on question of hospitalization."

Ontario's brief for the Rowell Commission would be prepared with the assistance of Hon. Eric Cross, Minister

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of Welfare and Municipal Affairs; Hon. M. M. MacBride Minister of Labour, who is also Mayor of Brantford; and the President of the Provincial Federation, Mayor J. Albert Smith, of Kitchener, now an M.L.A. and a member of the Ontario Hydro Commission.

**Six Point Programme**  
George S. Mooney, Associate Director of Montreal Metropolitan Commission Department of Planning and Research reported to-day's deliberations, which were held in private with the following oral statement:

"The Central Management Committee of Canadian Federation of Mayors and Municipalities is in agreement on certain broad and common aspects of present municipal situation throughout the Dominion.

"1—During recent years the duties and responsibilities of municipalities have increased, without a proportionate increase in powers to raise the revenue necessary to meet the new obligations.

"2—Taxation of real property, practically the only municipal revenue source, is no longer adequate to support these burdens.

"3—Declining revenues, accompanied by diminished assessments and increased rates have made necessary a more frequent resort to borrowing, thereby further increasing the charge upon real

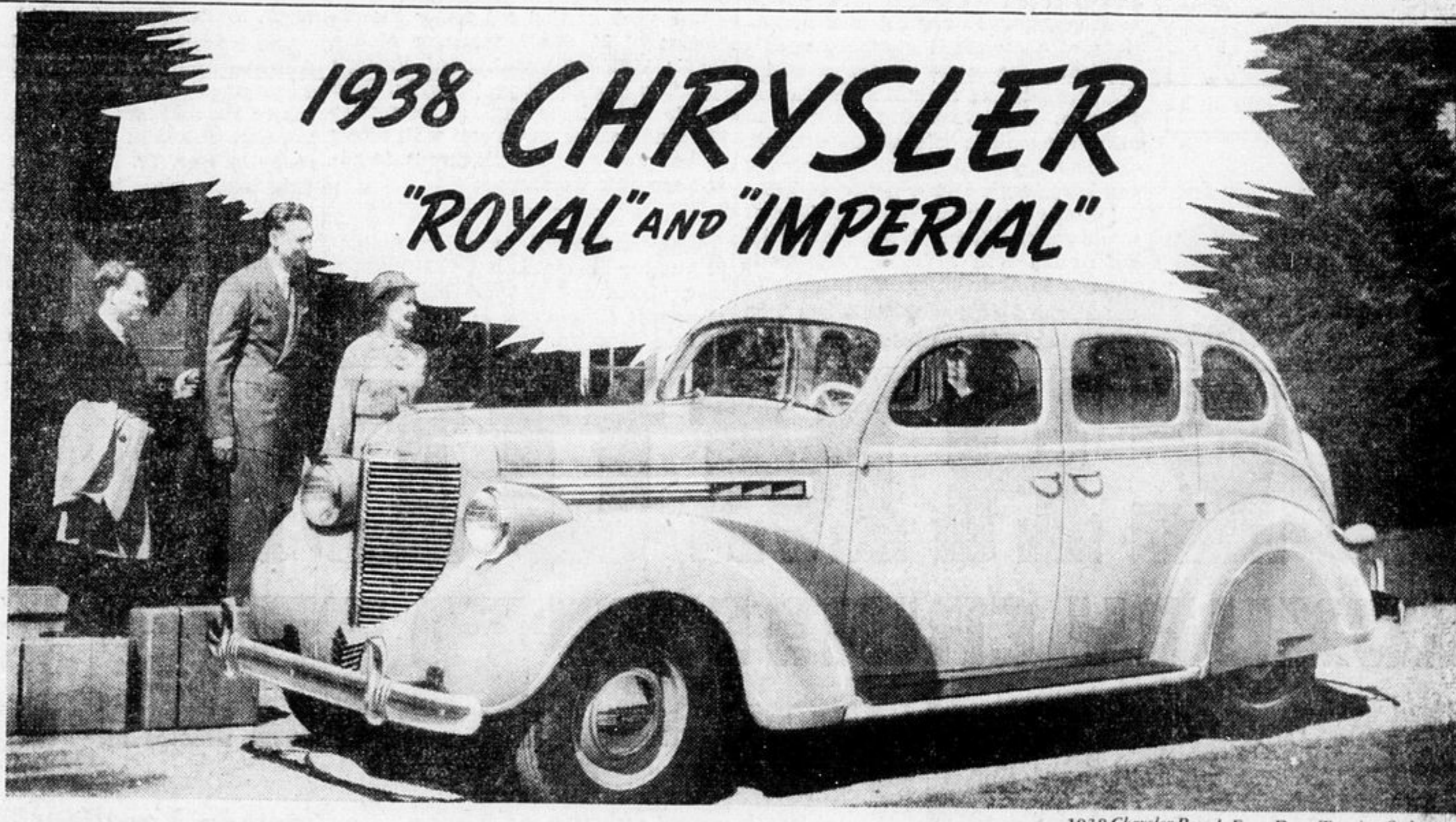
property, and so discouraging new construction and home ownership.

"4—Debt charges, and the increasing burden of social services (especially unemployment relief) are absorbing a continually increasing proportion of annual revenue and tending to paralyze normal municipal services.

"5—Forced economies in municipal services have caused a huge accumulation of deferred maintenance and expansion.

"6—Having regard to the increased debt charges, further economies in ordinary expenditure can afford no material relief to the municipal taxpayers.

Hurlingdon Gleaner:—Family medicine for his sick wife has cost a Polish railway employee \$100,000. Having saved a small amount of money, the man invested it in a bond of the "Investment Loan" issued by the Polish government, hoping to win one of the premiums which fall to the loan several times a year. But after he had held the bond for some time, he was forced to sell it to a bank to provide medicine for his wife, who had fallen seriously ill. Shortly afterwards the chief premium fell to the bond which he had sold. It was worth \$100,000.



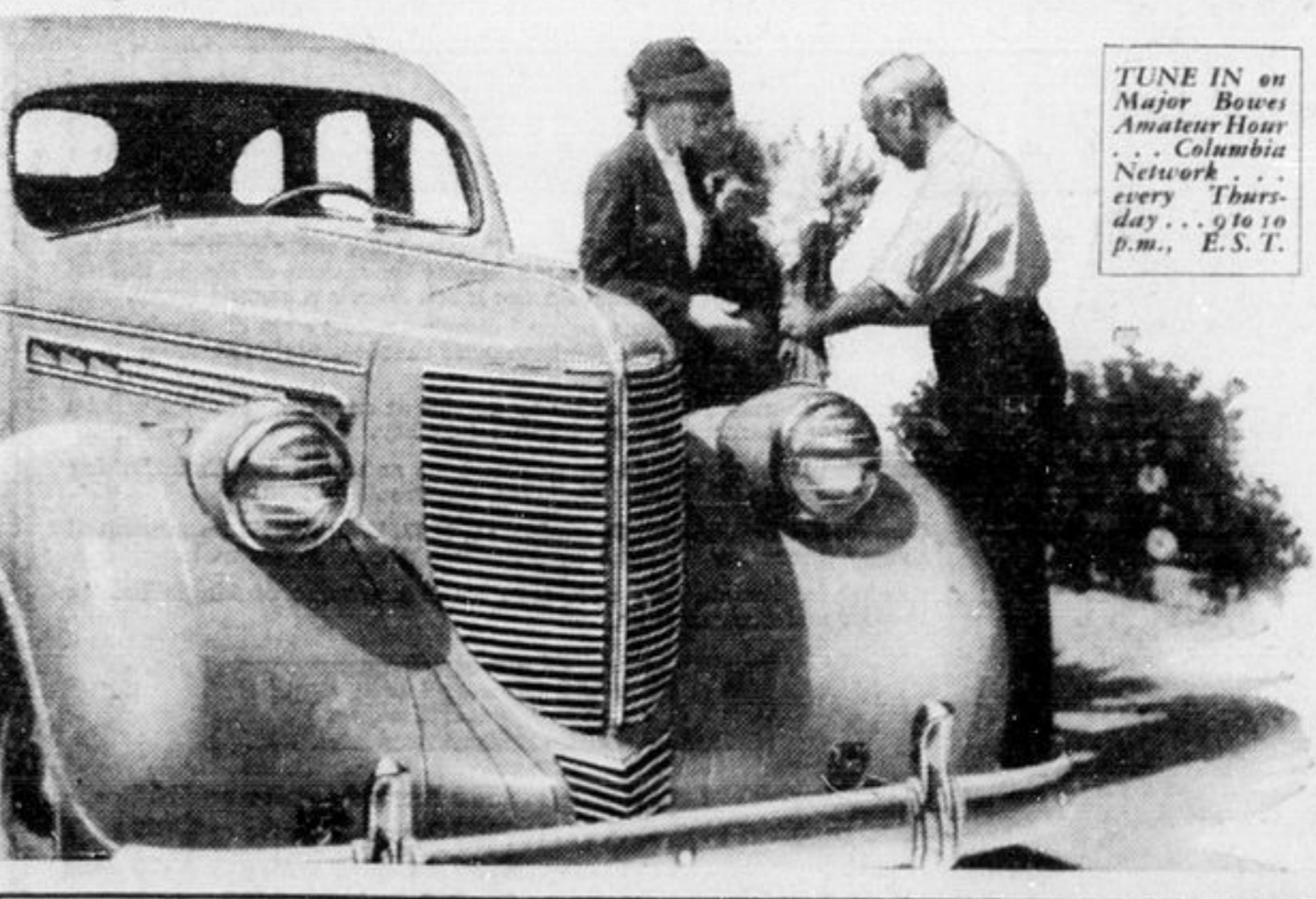
# 1938 CHRYSLER "ROYAL" AND "IMPERIAL"

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