INSURANCE

AND REAL ESTATE IN ALL BRANCHES

HOUSES AND LOTS FOR SALE

CONVENIENT TERMS

SIMMS, HOOKER & DREW



PLEASANT HOMES

by Elizabeth MacRea Boykin

LOWELL THOMAS IS A REAL DIRT FARMER

The Lowell Thomas' Old White House has Room for Lots of Company and Many Hobbies-Decorated in Lovely Bright Colours and a Country Mood.

near Pawling, New York.

ing direct from his home.

Two Swimming Pools

Besides being ardent dirt farmers, the tive sportsmen. I won't bring up the | milch cows and stock for butchering.



ping into him on his private wire. Not shelves and shelves of preserves and subtle off-shade on the living room stairway. Then the three guest rooms sissy to like the idea of a man like to mention the hook-up for broadcast- jellies. Vegetables there are in procats, corn and other feed for the stock, members of the Thomas family are ac- which include saddle horses as well as

"MEN AT WORK!"

The most cheerful sign on the road

"MEN AT WORK" is an encouraging, cheerful sign upon the highway.

It is the happiest sign on the business highway too. Business enterprise, making wise use of banking service, is the mainspring of employment.

The contractor responsible for that "Men at Work" sign gets the job of building that stretch of highway by being the lowest responsible tenderer.

Not always does he have the ready money to buy all the materials, pay wages and build it out of his own resources. He goes to the bank and, having assets and a good reputation, he negotiates such advances as he may need.

He orders materials, sets men wealth from Canada's great reto work. As the job proceeds, engineers' certificates enable him to collect from those with whom he contracted, and the work goes on.

The highway finished, the 596,000 amount to \$1,000 or bank is repaid. Such repayments less. enable the bank to supply credit to other responsible borrowers.

A manufacturer gets a large order, with an early time limit for delivery. With only a hundred men, his factory cannot turn out the articles within the time required. With more men he can do it-but he lacks sufficient cash.

Operating his factory, as a going concern, with a profitable order and having a reputation for integrity, he asks the bank to lend him what he needs to pay wages.

The bank makes him a loan. He takes on more men. They get wages. The goods are turned out, delivered and paid for. The manufacturer repays the bank with the agreed interest.

He has his profit and can spend some money developing new business to keep his men employed.

How does a bank make these advances - where does the money come from?

Banks, having branches tricts; wholesalers, retailers, throughout Canada, mobilize manufacturers of and dealers in the surplus funds of millions of lumber, pulp and other forest depositors, large and small, and, products; fishermen; fish packbased upon them, make credit ers and curers; public utilities available throughout the counincluding transportation comtry as may be required.

Millions of little sums represent the toil, production and lifetime savings of Canadians your fellow-citizens.

Safeguarding these deposits is

the bank's first care. Deposits of \$1,000 or less most of them much less-are owned by 3,770,000 out of Canada's 4,084,000 savings depositors. The total of all bank savings deposits in Canada is nearly \$1,584,000,000; the average savings deposit in a bank is only \$387.

chartered banks. Wisely safeguarded by Canada's chartered banks these deposits furnish credit that keeps their own - not a pool from which everybody may draw at 'men at work" when used by Canadian business and industry -producing new realizable ancial experiment.

there's space for more hobbies than we there on the place; they put up their being talked about in important places? privacy. A little hall that can be shut the life of Reilly in their pleasant thought one small family could ride. eggs for winter in water glass and, of You couldn't expect her to be good off from the main hall has the master country home. And here's the part Then, lest you're thinking it's all play course, it goes without saying that at everything, but somehow she seems bedroom, both and dressing room open- that reassures me-it's no sudden noand no work, I'd better mention the there is all the milk, cream and fried to be. When I asked her about the ing into it. Another small back hall tion . . . they've lived out on this farm teletype in the attic studio where Lo- | chicken they can use. They even cure | decorating of the house, I could tell | cpens into this suite-here is Lowell | 12 years so that it's really home. Anywell Thomas has the latest news trip- their own beef and pork, and put up that she'd had a hand in mixing that Jr's, room, connecting with a back way I'm just enough of a sentimental fusion, to say nothing of fruits and perries. The farm proper grows have

> Nebody's Martyr As you would gather from all that, Mrs. Thomas is a fine housekeeper and takes great pride in her kitchen and her cellar store-room. But she's nobody's martyr to the cause . . . usually you'll find her in riding breeches till after lunch . . . always she's a glowing hostess, pink-cheeked from the out-

sources. The country and all its

In the field of business de-

Savings deposits are, primari-

Only the confidence of the

people and their willingness to

leave their money on deposit,

enable a bank to lend money

and-at small profit-margin to

We have mentioned the con-

itself—serve the community.

tractor and the manufacturer.

The same process stimulates

employment throughout the

whole fabric of production, in-

marketing agricultural products

totalled in 1937, \$88,294,000-

9.0 per cent. of all ordinary bank

loans shown on the return to the

Minister of Finance, October

Of this sum \$57,490,000 went

to farmers, cattlemen and fruit

raisers and \$30,804,000 to grain

dealers, seed merchants and

Other bank loans went to

municipalities and school dis-

panies; stockbrokers and bond

dealers; provincial govern-

ments; mining men; churches,

parishes; hospitals; and to charitable and religious institutions.

Canada's chartered banks de-

fend and protect the safety of the funds of depositors-the

millions of thrifty souls we have

described, whose life-savings

through the world-shaking

events of recent years, has had

to fear for the safety of a single

dollar lodged with Canada's

The funds of depositors are

will for any and every new fin-

No Canadian depositor,

they entrust to their banks.

Loans to agriculture and for

dustry and commerce.

31st, 1937.

grain exporters.

ly, the basis on which banks can

posits, out of an average of

660,000 "current" accounts,

people benefit.

make loans.

If you're up on your English coun- basebal! team because you're probably door life she leads, up on the import- thing but sedate, for all its Chippentry novels, you can pretty well picture thinking that's all the Thomas men do, ant new books . . . interested in all the dale furniture and old silver. The walls the laisurely charm of life on the but there are two swimming pools on people she meets. She has an amaz- are yellow, the carpet is turkey red; the farm of Mr. and Mrs. Lowell Thomas the place, plenty of riding horses, ten- ing and flattering memory for names curtains are of flowered chintz in col- keepsakes and trophies, autographed nis courts, ski runs, fishing streams. and often delights a shy guest with ors to harmonize. An unexpectedly An old white house nodding comfort- As for the farming, well, that's what "oh - I-met-somebody-the-other-days stimulating room that always seems to quiet detached air that would make ably in the autumn sun, it seems to impressed me the most. For they prac- who-knows-you"-and making good on be flooded with sunshine. spread all about and make room for tically everything that somes to the it with names and dates. Who would- Upstairs the house is arranged so for hours over beer or coffee. most anybody who might turn up. And table. The butter is churned right n't be put at ease at the thought of that each group of rooms has its own

rait finish the room with a tranquil any poster bed with spread and cansort of country style. There's a small library downstairs deep rose; the draperies are likewise

where the family spends many evening | quilted chints piped in rose; the floor hours. Pine panelled wall with space is carpeted in burgundy; the wall paper for books, a carpet in a dull coppery is a sprigged design on an ivory ground rust, curtains in about the same color, and easy chairs have coverings of a one or two easy chairs in a lighter coral deep pink linen. are complemented by two other chairs Up on the top floor, under the in a fine woodsy looking chintz with eaves, there's a huge studfo-office browns and clear greens and creamy where Mr. Thomas works amid the yellows. And above the mantel there's trophies and treasures he has collecta portrait of fifteen-year-old Lowell ed on his adventures. While in the Thomas, Jr., in the cadet uniform of cellar, there's a ski room with lockers the Knickerbocker Greys.

er paintings and a delicate pastel port- guest room has a magnificent mahozopy of beige quilted chintz piped in

and skis galore. Also in the cellar The dining room is bright and any- there's a little talk room that looks more like a funny basement cafe in Europe, for it has red and white chack cloths on the tables, lots more photographs and just the sort of

Certainly Mrs and Mrs. Thomas lead

most essential cog in the entire acci- provements, besides those in the field dent-prevention organization, as speci- of medicine, sprang from the research fic safety education is in his hands, laboratories of chemists who back the and it is his attitude toward it that integrity of the products you buy from will determine the degree to which his your druggist. men observe safety regulations. Ac- The care and thoroughness which good friends enjoy sitting around here cident-prevention work is primarily features every department of the drug education and requires constant effort. manufacturing business is perhaps It will not continue on its own mom- most easily exemplified in the almost entum as it operates in a direct ratio laughable lengths to which these great of the effort expended. Intensive safety concerns will go to secure the best posprograms have produced remarkable sible combinations of drugs and speciresults, but never has the excellent re- fics, cord achieved continued after the tistics is most essential in intelligent Austria. There are two measons for

13a Pine Street North

Timmins

accident-prevention work, and it is im- this. portant that all records be kept on a common basis, for it is only then that tistical information is necessary to determine the accident-causing condiof the men, and also show the sincerity of those in charge.

Pharmacy Endows Its Own Researchers

Thrilling Search for Modern Elixirs of Life.

In the field of public health nowadays, you hear a great deal about medical research, especially research carried on by well known medical foundations and the better known hospitals.

Their activities are usually endowed by capitalists outside the medical profession whereas, in research carried on by manufacturing chemists, the cost is carried by the business.

Recently the titled head of an internationally famous firm of manufacturers of pharmaceuticals, bequeathed his entire fortune together with future profits of the business to endow medical, physiological and other scientific positions. research institutions, says Marguerite Marshall in the Commentator.

Many contributions to public health have been made by modern manufacturers of pharmaceuticals. These have walls and that the fine old furniture open into the big front hall. Quite a Lowell Thomas pouring all his en- revolutionized the practise of medicine throughout the house had been affec- convenient arrangement. I thought, for thusiasm and success into his home. during the last twenty years. Greattionately collected by her. When I ask- a house that's likely to be full of com- After all the world's pretty much his est stimulus to the industry came dured her what she aimed at in decorating pany a lot of the time. The master oyster—yet he's kept perspective enough ing the war years when the Allies were the house, she smiled, "Oh, it's simple bedroom is a restful pastel room, pre- to realize that he'll never have more faced with serious drug shortages, espethan he can make out of the little cially of those drugs which up to that routine of daily living. So that's why time had been manufactured only in

Eminent British chemists and pharacistis saved the day by devising suitable substitutes before it was too late. They were called upon to produce antidiphtheritic and other serums not just for home use but to supply whole na-

tions in famine and pestilential areas. Their discoveries and inventions affect every aspect of modern life in more ways than it would be possible to ennumerate. They have developed the dyes for our clothes and floor coverings, they have invaded the field of dentistry and devised fillings that are heat and cold proof, they invented the duco used for painting your car-and made it so that it would dry in 20 minutes, and developed rayon for hosiery and other uses. These discoveries and im-

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For example: To obtain sheep glands used in preparing tablets for thyroid Keeping of adequate records and sta- deficiency one firm sends to England or

Sheep in these countries usually graze near the seashore, or at least a true picture will be obtained. Sta- within range of salty sea air, so their thyroid secretions are richer in salt and icdine than is the case with native tions and places. In any accident-pre- sheep from Canadian grasslands. Also, vention campaign the companies con- Canadians prefer their sheep in the cerned should take the initiative, as by form of spring lamb-Canadian sheep doing so they will gain the confidence die young! The English prefer mutten, so as thyroid extracts only reach full potency when taken from mature sheep, that provides the second reason for going so far afield to secure the best thyroid deficiency medicaments.

This constant effort to secure the best reaches into every branch of the pharmaceutical fi e l d. Responsible manufacturers and distributors of drugs and pharmaceuticals, building on their own initiative the highest scientific and industrial standards, have offered co-operation rather than resistence to various government agencies working to eliminate crooks and faddists who prey upon public ailments.

In fact, the manufacturers go farther. Frequently they establish the standards themselves, and it is a commonplace that many well-known manufacturers keep to a higher standard than that imposed by law. This is typical of the case of one well known firm which has secured more than 270 highest competitive rewards for excellence of products at great world ex-

Globe and Mail: Italians are being trained not to laugh at some of the most eminent of screen comedians, like Chaplin and the Marx brothers, because they are Jews. As a matter of fact the laughingsticks of the world today are to be found among the

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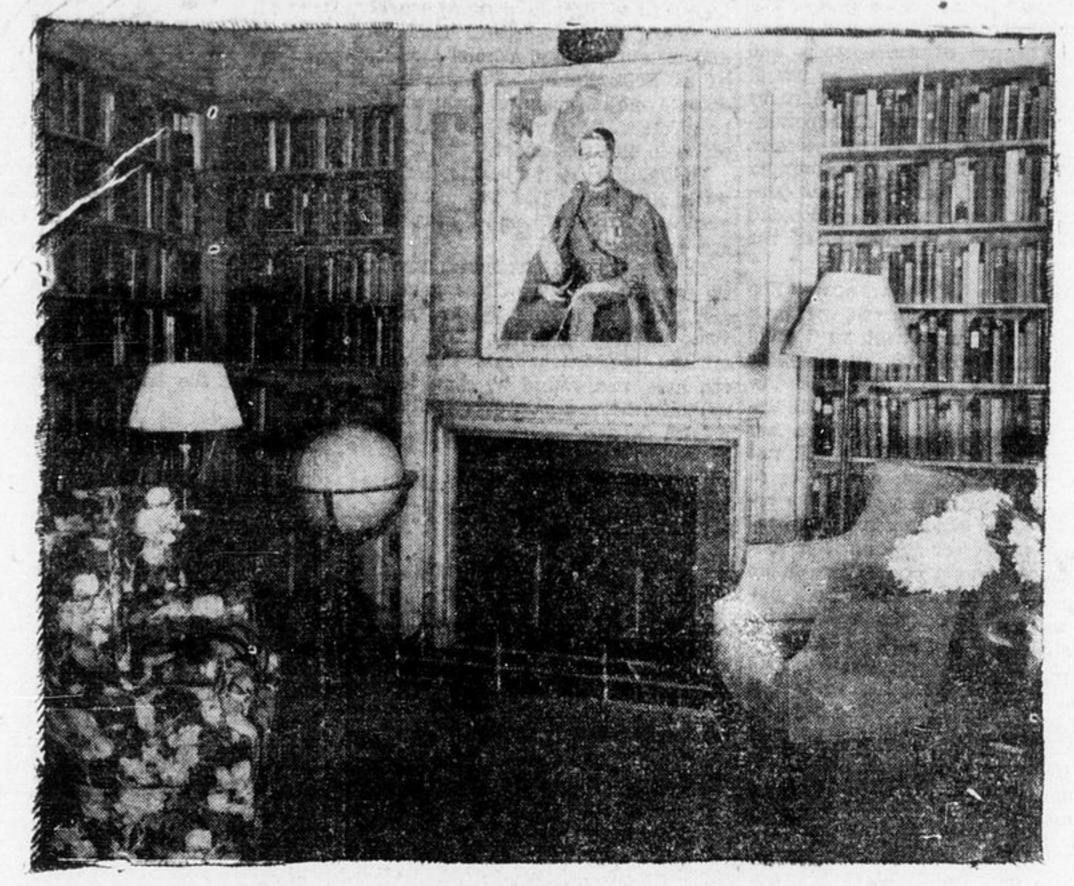
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The library in the home of Mr. and Mrs. Lowell Thomas | creamy yellow. The portrait of Lowell Thomas, Jr. in has pine panelled walls, coppery coloured rug and ac- his uniform of the Knickerbocker Greys hangs over cents of chintz in woodsy tones of brown, green and the mantel.

at home in." a wide hall that goes all the way carpet, off white quilted draperies at spots in a white tie. through the house. The walls have a the windows, built-in closets around white paper with a leafy green pat- two walls and a grand big mirrored Rae Boykin). tern scattered over it, a light green dressing table. carpet and curtains of a chintz that |- Lowell Jr. has a room that's red white looks as if it were the same pattern and blue, furnished simply with plenty as the wall paper, though it isn't ex- of space for his own treasures and actly-but it's white with greenery trail- pictures. My favorite of the guest ing overit.

Used Lavishly

In the living room there are the palest blue walls, a light brown carpet and a lovely floral chintz used lavishly through the room-for curtain at slip cover on the sofa. This chintz has a white ground and a pattern in colors that blend with the pale blues and light browns . . . in the design there's also a flash of raspberry red which is repeated in the covering of plete the color theme of the room. Fur- beds. The spreads are handsome hand lible dividends.

encugh-I wanted it to be the kind of dominatly beige, pink and grey-blue a house that babies and dogs would feel with sweeping views on two sides. A large dressing room that goes with it And it is that and more. You enter has powder blue walls, powder blue around his farm then haunt the bright

rooms has white wall paper with little silver flowers sprinkled over it, chintz curtains with a white ground and a magneta and bright blue pattern

the chintz is used to upholster the headboard of the bed and for the the many sunny windows and for the spread. The sheerest organdy drapes the dressing table skirt and flutters at the windows. The carpet is bright deep blue and there's an easy chair in a pale

Eyelet Embroidery

niture that's mostly 18th century, flow- crocheted ones in off-white. The third The foreman is described as the

he'd rather wear old clothes and poke Germany. (Copyright, 1938, by Elizabeth Mac-

Discussing Prevention of Accidents in the Mines

Helpful suggestion to mine operators in the establishment of an accidentprevention organization are contained in a paper by W. E. Montgomery, safety engineer, Quebec Asbestos Producers' Association, appearing in the October issue of the Bulletin, Canadian Institute of Mining and Metallurgy. The paper was awarded first accident prevention prize (1937-1938) donated by Mine Safety Appliances Company Pittsburgh.

Accident prevention work in years Another guest room, furnished in goneby, the author notes, has been carthe love seat and for a couple of odd maple, has yellow flowered wall paper, ried on by many mine managers as a small chairs. A pair of wing chairs a dark brown rug and yellow eyelet philanthropic movement, but in recent in French blue damask and a large embroidered organdy for curtains, years they have come to realize that chair in a powdery brown damask com- dressing table skirt and flounces for the safety is good business, and pays tang-



A charming guest room in the home of Mr. and Mrs. Lowell Thomas. The walls are papered in white paper with silvery flowers and the chintz for draperies, spread and upholstered headboard of the bed is white with waste basket.

magenta and bright blue as the predominating colours. The rug is bright blue and the dressing table skirt and curtains are sheer and white. Note the use of the white painted floor around the rug and the chintz covered



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ing with you. He will be glad to answer your questions, from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

Your local branch bank manager will be glad to talk bank-

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