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TRANSPORTATION IS THE CHIEF PROBLEM

To Be Considered Next Month by U.S. Chamber of Commerce Meeting.

Plans now being made for the eleventh annual meeting of the Chamber of Commerce of the United States, to be held in New York City, May 7th to 10th, call for European affairs and transportation as the principal subjects of discussion. It was announced at headquarters. Representatives of railroads, waterway operators, the motor industry, producers and the shipping interests will join with the 4,000 or more delegates in attempting to work out a solution of the transportation problem of the country. Vice-President Elliot H. Goodwin, of the chamber, stated.

"Business prosperity—and that means greatness as a nation—depends on finding the right way to deal with the carriers of commerce," explained Goodwin. "Our transportation tonnage is increasing; railroad ton miles have trebled in the last twenty years. We cannot speculate on what they will be in twenty more."

The solution of the problem lies in harmonizing the railroads, motor trucks and waterway carriers, in the opinion of the largest part of the business world, said Goodwin. It is with this in view that the transportation subject will be thrashed out at the New York meeting.

The European section of the meeting will be led by American delegates to the meeting of the International Chamber of Commerce, who are now abroad. They are expected to return before the meeting in New York begins, and will bring with them fresh from the other side the problems of the old world.

"Questions such as reparations, war debts and currency depreciation, which have had such a vital effect on American business since the signing of the armistice in 1918, will be taken up," said Goodwin.

"It is not to be expected," the vice-president explained, "that this meeting of American business men can work out these problems overnight. We only intend to discuss them and in so doing find what the general consensus of opinion of the thinking business men of the country is in these two items so important in our national life at this time."

And Same Old Hat

Was Good as Ever

Once upon a time there was a man who wanted a new hat. He had one, but it was battered shapeless by long usage and the wind and rain had discolored it so that he was almost ashamed to go abroad with it on him. He would look at it and say: "There is nothing the matter with you, you blamed old hat, except a few dents and a little discoloring. Just think of it, six good bucks all gone because of a little dirt."

An old man almost wept, because he had not another six bucks with which to get another hat.

One day he met an old friend and the old friend was wearing a hat that looked like new. Now they were both in about the same circumstances, so he said: "Where'd you get all the cash to buy yourself a new hat?" And the friend replied: "This isn't a new hat. It's the same old chapeau with the wrinkles taken out and the mud brushed off. Looked just like your's last week."

And the man wondered mightily, and he said: "How come?" and his friend answered: "Come with me, to the New York Hat Cleaning Shop and have your hat made new again for next to nothing." And he went and now he goes about with great glee, wearing the same old hat—but it looks like new.

There are also shoe shine parlors for both ladies and gentlemen in connection with this hat cleaning establishment. All kinds of shoes, hand bags, and other leather articles are cleaned to the entire satisfaction of customers and a stock of the very finest laces and polishes is kept on hand at all times.

To-night at Jarvis's

Strawberries and Ice Cream. Nelson's Salads Bricks. 45c. A delicious Ice Cream Brick full of fruits and nuts. Nelson's assorted bricks. 25c. Ice Cream in bulk reduced to 50c. quart. Eskimo Pie. 35c. dozen. We don't make our own Chocolates. We represent those who know just how—Nelson's, Moir's, Ganson's and Willard's. Quality is our motto.

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For those stubborn aches and pains. Chronic ailments are our specialty. Drs. Robert and Edna Ashcroft 204 King Street Telephone 447 for appointment

BUILDING PROSPECTS.

So far this year the prospects for building of a smaller nature this spring and summer have not been very great but have been sufficiently encouraging in the face of conditions. Some residence construction has already been started and a great deal more is planned and with the coming of genuinely warm weather there will be many new homes under way.

The field of large building contracts is well filled and the city is assured of over three quarters of a million dollars of construction in this line. Anglin-Norcross have already started the preliminary work on the \$350,000 library building at Queen's University, McKelvey and Birch have made a beginning on the Nurses' Home of the Hotel Dieu, the full value of which is not yet determined, and the new Clinical Building at the Kingston General Hospital, with a value set at \$260,000, will also be under way during this building season. A great deal more work will be put on the R. M. C. Memorial Arch, which is to be erected this summer and will cost between \$50,000 and \$75,000. The new Bank of Montreal Building, which is also to be erected this spring, will furnish work both in preparatory razing and the construction.

The building trades outlook here is thus made very bright and hopes are held out that the smaller contractors will find a great deal more to do before the spring is far advanced. Kingston should have about one million dollars in building work this summer and the present outlook is very encouraging.

CANADA BELIEVES GREAT INSURANCE WOULD PREVENT A BUSINESS BOOM

Helps on Road to Prosperity—Figures Bear Out the Belief. Or Control It to Forestall Resulting Depression and Slackness in Trade.

Life insurance is primarily a trust and all life insurance funds are considered in that way, and when the premiums are paid they are held for a date on which the policies shall mature or become death claims, and for that reason it is interesting to see just what this life insurance will do.

One of the hardest things for any person to do is to grasp the significance of such big figures. It would take an expert teller one hundred and two years to count a billion dollars in silver coins of one dollar. The extent of a billion dollars can also be grasped by calculations of the number of minutes since the birth of Christ, which will show there have been slightly over a billion minutes since the year of our Lord. There is, it must be remembered, three and a half billions of life insurance in force in Canada today.

Putting these life insurance figures, however, into the chief uses for which life insurance is employed, that is, for the protection of the homes and the safeguarding of the dependents, we find that the \$648,000,000 of life insurance in force in Canada in 1906 would keep 31,000 widows and orphans for twenty years, but in 1922 the amount of insurance protection on the lives of Canadians would keep 420,000 widows and orphans for the same period; and extending this into 1947, when it is expected there will be at least \$12,000,000,000 of insurance in force, it would keep 1,680,000 widows and orphans for twenty years. Or, these respective amounts would in 1906 buy 162,000 homes at \$4,000 each, or 750,000 homes in 1922, or 3,000,000 homes in 1947.

The insurance in force in 1900 would have educated 260,000 children, while that of 1922 would educate 1,200,000 children and in 1947 would educate 4,800,000 children.

Thus, translating these huge figures into the purpose for which insurance is taken, we see that it comes close to the heart of general prosperity of our Canadian people and is really the bulwark of their homes.

This development can also be accounted for to a considerable degree by the great advancement that has been made in life insurance salesmanship. This dates back to the organization of the Life Underwriters' Association in 1906, which organization in the next eight years brought together the agents of all companies, made them one united body for the free exchange of ideas and methods and everything pertaining to the welfare of insurance salesmen was discussed. Conventions were planned, sales congresses held and a magazine started, devoted solely to the subject of life insurance salesmanship, and an educational bureau set up which has meant that in the last few years there have been probably no greater strides made in sales forces than in those of life insurance. The life insurance salesman to-day has become a leader in his community and really a financial expert and adviser. All of the conventions, such as the series of congresses, are devoted to business and the men come there with serious purpose which will mean much to the community, for life insurance is one great stabilizer, and the home life and the community as a whole reap this wonderful benefit.

The Carnegie Foundation made appropriations toward meeting the cost of the inquiry. The National Bureau of Economic Research, the Russell Sage Foundation, the Federated American Engineering Societies, the United States Chamber of Commerce, the American Federation of Labor, the American Statistical Association, the American Economic Association, the Bureau of Railway Economics, and the Department of Commerce were among the bodies which contributed services. The vast compilation of fact and opinion on which the committee based its conclusions was effected under the direction of the National Bureau of Economic Research.

Good Blood Supply. Dr. Andrew Taylor Still, the founder of osteopathy, used to say "The rule of the artery is supreme" meaning that given a free and unrestricted blood supply to every part of the body disease germs cannot get a foothold. It follows, then, that the best way to cure disease is to see that every part of the human machine has its normal blood supply, and this is what osteopathy does. As osteopaths usually get the cases that have "tried everything else" and yet average about 90 per cent. of cures, their success is unequalled by any other system of healing.

The proud are always most provoked by pride. The young bride called from the cellar: "Jack, dear, I want you to bring me home a mousetrap tomorrow." "But" said Jack, "I brought you one home yesterday." "I know" said the young bride, "but that one's full!"

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