

ASKS STANDARD REGULATIONS IN LONDON DAIRIES

Federal Department of Inspection Requests Passage of Bylaw.

DEMANDS MINIMUM WAGE

The federal department in charge of veterinary inspection is not prepared to order the inspection of dairy herds of London and district as yet.

A letter to the board of health in reply to a resolution passed by the council asking for an inspection, asks the city will put through a bylaw setting forth standard regulations for dairies. This is necessary before the inspection will be authorized, and the board of health, to expedite matters, will send word of its acceptance of this regulation immediately.

The matter was before a meeting of the board on Tuesday afternoon, and many matters relating to the milk supply of the city were talked over.

The federal department asks that the city license all dairies. This is already done, but the city is asked to set forth different regulations for the issuance of the new licenses. These have to do with the housing of dairy herds, the airing of stables and lighting.

The regulations point out that at the end of two years the supply of milk would be either certified or pasteurized, as owners of herds not tested for tuberculosis will only be allowed to sell their milk to pasteurization plants, and will not be allowed to sell it in its raw state.

Urges Sterilization.

In connection with the bottling of milk, Dr. C. S. Downham said that he has been fighting hard for years to get some improvements from some of the milk dealers, and in several cases related to the bottling of milk. It was hard to get proper sterilization of bottles in the country. He expressed the desire to see all the bottling of milk done in the city.

Dr. Downham suggested that if the place of bottling in the country was not suitable the dairy should be cut off until the improvement is made.

Mr. Mitchell said that if the milk was not properly bottled it would be worse than the using of the old tin cans, as when one can was involved as against a lot of bottles, it was reasonable to conclude that the can would be kept the cleanest.

Mr. Mitchell pointed to the fact that in the last report on the health of the city there was but one case of measles. This was a disease, he declared, that was traceable to the milk supply, and was a justification for the clean-up of the city that has been made in recent years by the health board. He suggested that the good work be kept up, at the same time pointing out that the testing of cattle for tuberculosis was the greatest step forward that the city has undertaken in health matters in years past, and hoped that the institution of the inspection would not be delayed any longer than was absolutely necessary.

Will Visit Plant.

The city council referred to the board a resolution that steps be taken to have the fertilizer plant removed from its present location in the southeast part of the city. The board, after some discussion, decided that before taking any action they would visit the plant.

Dr. Tamlin stated that his sympathy was with the people living near the plant, but he wondered what would become of the dead horses if the plant went out of business.

Mr. Mitchell, answering Chairman Seabrook's statement that he understood the business was a profitable one, said that it could be purchased for one-quarter what it cost. To-

day it was being run as a losing proposition. He said that it would cost about \$15,000 to move the plant. Many of the troubles and ailments of the people residing near the plant have been laid at the odor coming from it, and Mr. Mitchell said that he was assured by the owners that they would do all they could to abate this nuisance. He pointed out that the plant was when it was about to be abandoned and closed by the previous owners.

Want Minimum Wage.

William Tite, a delegate from the trades and labor council, got the board to agree to an indorsement of the minimum wage law, and to send their approval to Dr. H. A. Stevenson, M.L.A., at Toronto. The grounds on which Mr. Tite based the case for the labor body was that the minimum wage was necessary to keep the workers sufficiently nourished, and thus prevent disease.

Mr. Tite drew the attention of the board to the fact that the Hamilton board of health had, on the recommendation of its health officer, asked the council to indorse the minimum wage law as he traced much of the sickness in the city to the inability of the worker to supply his family with the necessities of life.

Mr. Tite contended that the labor men were in touch with conditions in London, and believed that a similar condition existed here. He suggested that the local health officer make a report on conditions, which would lead to an indorsement of the minimum wage law by the council on the recommendation of the board.

Cites Wage Cuts.

Mr. Tite gave the council numerous cases where wages have been materially cut in the city, and also where men were working only part time. The resultant effect was that the worker was unable to provide his family with the necessities of life. The speaker was well versed on his subject, and made quite an impression.

Chairman Seabrook told him that the government which put the fair wage law for women into force, and he was for leaving the matter in the hands of London's member of the Legislature.

Mr. Tite came back that the argument for the minimum wage law for women, that the girls of today are the mothers of tomorrow, applied with equal force to a minimum wage for men. If the girls of today are to be the mothers of tomorrow, then the men are entitled to a wage that will keep them well nourished as mothers just the same as they are kept well nourished when they are girls, and to do so the man must have a wage that will allow him to supply these necessities.

Asks Goal Sought.

Chairman Seabrook asked the speaker if his proposal was that the board should ask the council to send a request to the Legislature asking that plants in the city be made pay higher wages.

Mr. Tite said that he was battling for the under-dog—the unskilled worker. He spoke of the men employed by the city who were paid 30 cents an hour shovelling snow.

Mr. Mitchell said that in that case it was better to have a half loaf than no loaf at all.

Mr. Tite said that he had been told that before, and has asked his informant if he had ever had to live on a half loaf.

Mr. Mitchell said that the Dental Association was taking up the matter of having dental parlors inspected, and this proved satisfactory to Mr. Tite.

ANGORA GOVERNMENT TO IGNORE DECISIONS

Constantinople, Feb. 15.—Mustapha Kemal Pasha, head of the Turkish Nationalist government, has announced that in view of the decision of Turkey from the Genoa conference, the Angora government will refuse to accept any decisions taken at the conference relating to Turkey, unless its representatives are admitted.

LAUDS IDEALS OF INSURANCE UNDERWRITERS

T. H. Purdom, K. C., Tells Congress of Salesmen, Profession Furthers Brotherhood.

BANQUET ENDS SESSIONS

W. E. Bilheimer Demonstrates Best Methods of Selling to Different Prospects.

Better salesmanship, a bright outlook for the future, and praise of the wonderful progress of the insurance business during the last few years, was the dominant note of the speeches heard by the 350 life underwriters of Western Ontario, at the closing event of their one-day congress, a banquet in the Tecumseh House, Tuesday night.

Though they were unable to attend in person, Hume Cronyn, president of the Mutual Life Insurance Company of Canada, and T. H. Purdom, K.C., president of the Northern Life Assurance Company of Canada, sent communications containing their respective messages to the underwriters.

In addition, J. G. Stephenson, president of the Dominion Association of Life Underwriters, and W. E. Bilheimer addressed the meeting.

Regrets Absence.

In his message to the underwriters, Mr. Cronyn said: "I find this a difficult task, lacking the inspiration which personal acquaintance might bring. Perhaps, however, you would be kind enough to express my disappointment at my inability to be present, not merely at your banquet, but at the meetings which will precede that function. Nothing could interest me more than to listen to the various addresses and discussions which you will hear."

"Next, may I be permitted to express my high appreciation of those who are engaged in life insurance. The world generally approves, although it seldom adequately rewards, those high-minded individuals who labor for the betterment of mankind. Our teachers, pastors, poets and physicians occur to my mind as taking high rank in this regard. Included the agency staffs of our life insurance companies, for these forces are primarily engaged in making safe and secure the homes of our country—those homes on which more than any other one factor depend the future of Canada."

"And may I finally express the fervent wish—despite the sage words 'Success is naught'—that your strivings in this chosen field may yield both satisfaction and compensation."

The message of T. H. Purdom was, in part, as follows:

"Life insurance, to a greater extent than any other business, fills the definition of brotherhood, as Edwin Markham puts it:

"The crest and crowning of all good life's final star is brotherhood."

"It was generally believed that the war would produce in the world closer ties of brotherhood and, while there is a great deal of unrest in the world, we cannot expect the world to settle down quickly after so great a world catastrophe. There are many of the returned soldiers of every land returned heroes. The average boy of Canada came home, modestly saying nothing, and returning to his position in life as if nothing had happened. They surely advanced the cause of the brotherhood of man and

held sacred the flags for which they fought. We little thought how great they were. They proved:

"There is a destiny that makes us brothers.
None goes his way alone;
All that we send into the lives of others
Comes back into our own."

"I care not what his temples or his creeds,
One thing holds firm and fast:
That into his faithful hand of days and deeds
The solution of a man is cast."

"Life insurance was one of the steady influences during the war, and the fact that the companies met their obligations during those years of strain proved their safety and value."

"While life insurance suffered by extra deaths during the war and by the flu, it has not been all loss. The world, as never before, values life insurance and growth and strength has followed."

"The figures of the continent are staggering. They are so great and supported by so large an army of able men in the field, that it is quite clear no scheme of government insurance could compete for more than a small fraction of the total. No government could secure an army of trained, able, educated men to compete with those covering the field for the life companies of today."

"I asked a very able man one day the question, 'What is the secret of an orator's success?' We had sat together listening to a very fine address. He replied, 'There are three qualifications. The first is magnetism, the second is magnetism, and the third is magnetism.' I answered, 'He has all three.' Magnetism is essential to the orator and would be a great asset to the life agent. There is another quality very necessary to success—vision."

An Example.

"Take the Mutual Life of New York. It issued its first policy in February, 1843. It had desk room in the back of a law office in Wall street. It had two officers; one had a salary of \$800 a year, the other no salary at all. The capital and business were both very small. It began with its first premium \$102. It fought its way through prejudice, ignorance and bigotry. Its founder had vision, and became one of the very greatest companies in the world. Similar success is open to any company that will strive for it. And if success is open to any company, so is success open to any man connected with a life company who will strive for success."

"All we need in Canada is vision. We have not yet population as large as we would like, but that will come. We do not need to look only at life insurance—look around us in any city in Canada or the United States and there are thousands of examples of very small beginnings developing into very great concerns. In our own city the McClary works is claimed to be the largest of its kind in the British Empire. It does not stand alone even here. There are many other large concerns that, like it, simply grew."

"But life insurance belongs to that class of business that does not end with the life of the organizer. Those who organize and build up a life company build not only for today, but for all time. Their work progresses and progresses. The Mutual Life of New York is only one of thousands on this continent."

"We have in Canada two splendid examples of uninterrupted growth and prosperity. The Canada Life and the Sun Life. The Hon. George A. Cox was a conspicuous success and he made the Canada Life like himself. His son, Herbert C. Cox, on several occasions has upheld the honor of Canada at the meeting of the Association of Life Assurance Presidents, at the Hotel Astor in New York. Notably at the last meeting in December, when he acted as chairman, and Canon Cody of Toronto delivered the address of the gathering."

"On another occasion recently T. B. MacAuley of the Sun Life gave a splendid reminiscent address. Canada has reason to be proud of these companies, and others are coming on."

Canada's Time.

"This is our time of growth. The 20th century will see great advances that will prove that Canada's best is in the long run the world's best. It will not be many years until there are not two great companies in Canada, but ten times that number."

"I am sorry I will not hear Mr. Belheimer. There is no better entertainment in the world than to hear a good speech. The gathering at New York proved that by its appreciation of Canon Cody in December last."

"No one can overestimate the good life companies will do in this, the twentieth century. The nineteenth was great indeed, but the twentieth will surpass it as the nineteenth did the centuries before it. We need all our vision and optimism to realize it. With a trebled population what will life insurance be? The youngest here may to some extent realize the good deeds accomplished by life insurance. We are told:

"The memory of good deeds will every day.
A lamp to light us on the darkened way.
A music to the ear on clamoring street,
A cooling well amid the noonday heat.
A scent of green boughs blown through narrow walls,
A feel of rest, when quiet evening falls."

Outlines Success Steps.

In speaking on "The Ideal of the Underwriter," Mr. Stephenson said that he was attempting to outline "the necessary steps that the ordinary producer has got to go through to get anywhere near to the genius."

No man, he said, could be a good underwriter with a poor body. The body was the thing which "carried one's personality into another personality, and was the medium through which shone the unseen things, the ultra thing, the transcendent and intangible thing that betrayed the mind. Therefore he cautioned the underwriters that those who would go to the limits of their profession could not afford to be otherwise than always in the best condition physically and morally, even to the extent of fasting and smoking."

The five senses which a man possessed should be kept undulled, for though a man often was apparently just as sensitive in many ways as others, yet let his five senses become

in any way blunted and he became in a sense dead.

"The ideal underwriter, to my mind," said Mr. Stephenson, "is the underwriter with the great brain backed by a great mind." The speaker drew a distinction between the brain and the mind, pointing out that the brain was the physical part of the combination composing the intellect, the mind and the spiritual.

He urged the underwriters to look to the appeal to the heart in their ways of selling.

In making a sale, said Mr. Stephenson, "If you drive home the idea through the mind to the heart, you will raise the temperature of a man's consciousness and in the same way that heat or cold registers, it will register on his will."

The man who made the best judgments was the better man as an underwriter. "A man is only useful and social in the direct ratio that he can make correct judgments from day to day."

Commends Profession.

W. E. Bilheimer paid tribute to the noble and motherhood and paid tribute to it and saying that a great many of the men of today were but carrying out in their success in life the day dreams of their fathers. Mother love followed a man into his life and the wonderful understanding of the mothers of men to whom, said Mr. Bilheimer, he always loved to pay tribute.

At the conclusion of the addresses J. W. Egan of the Northern Life Company, secretary of the congress, declared that he believed "more benefit had been derived from the Western Ontario congress than from the Dominion congress, since the latter had been tribute to the salesman to derive a great benefit."

J. J. Callaghan, president of the congress, who presided, also expressed himself as being pleased with the success of the congress. A meritable musical program was presented at the banquet. Mr. Lugden of the Great West Company, Toronto, gave several readings, largely chosen from the Canadian poets, all of which were very well received.

The Brunswick Trio also gave several selections, which were greeted with ovations.

Afternoon Session.

During the afternoon session in Hyman Hall, London, speakers addressed the underwriters on topics of particular importance to those in the insurance business. They were A. Gordon Ramsay of Toronto, W. E. Bilheimer, sales manager of the Franklin Life Insurance Company, St. Louis, Mo., and E. J. Maciver, assistant secretary of the Prudential Life Insurance Company, New Jersey.

Mr. Ramsay chose to speak on "Insurance Earning Ability Rather Than Life," and delineated this subject by dealing with important problems that confront the insurance salesman.

W. E. Bilheimer, who opened himself to matters of salesmanship and by illustrations made to stand out the pointers which he was of the opinion it would be well for the salesman to grasp.

Taking at random three "prospects," Mr. Bilheimer proceeded to demonstrate the best method to "sell" the prospect. Mr. Maciver termed his address, "Holding What We've Got." The man who actually is in the field, the salesman, does more to conserve business than does the man in the office.

George Sisler, who was very successful as a manager in the winter league venture on the coast, says for the present he has no desire to lead a major league club. "When I begin slipping as a player, maybe I will take a chance as a manager," says Sisler.

DON'T NEGLECT BRONCHITIS

The principal symptom of bronchitis is a cough which is dry, harsh and hacking, accompanied with rapid wheezing, and a feeling of tightness through the chest.

There is a raising of phlegm, especially in the morning after rising from bed. This phlegm is at first of a light color, but as the trouble progresses it becomes of a yellowish or greenish color and is sometimes streaked with blood.

DR. WOOD'S NORWAY PINE SYRUP.

You will find a remedy that will stimulate the weakened bronchial organs, subdue the inflammation, soothe the irritated parts, loosen the phlegm and mucous, and help nature to easily dislodge the morbid accumulation.

Mr. John H. Root, 40 Maple avenue, Hamilton, Ont., writes: "I was troubled with bronchitis and had a very bad cough. I had it so long I was beginning to get afraid of other developments. I tried all kinds of cough remedies without relief. I was advised by a friend to try Dr. Wood's Norway Pine Syrup, so I got a bottle, and it convinced me to believe that I had at last gotten the right medicine. I used several bottles and am practically well. I have recommended it to others since, and good results followed."

Be sure and get "Dr. Wood's" when you ask for it; price, 35c and 50c a bottle; put up only by The T. Milburn Company, Limited, Toronto, Ont.—Adv.

MOTHER!

Open Child's Bowels with "California Fig Syrup"



Even a sick child loves the "fruity" taste of "California Fig Syrup." If the little tongue is coated, or if your child is listless, cross, feverish, full of cold, or has colic, give a teaspoonful to cleanse the liver and bowels. In a few hours you can see for yourself how thoroughly it works all the constipation poison, sour bile and waste out of the bowels and you have a well, playful child again.

Millions of mothers keep "California Fig Syrup" handy. They know a teaspoonful today saves a sick child tomorrow. Ask your druggist for genuine "California Fig Syrup" which has directions for babies and children of all ages printed on both sides. Mother, You must say "California" or you may get an imitation fig syrup.—Adv.

REPORT BIG YEAR FOR SUN LIFE CO.

Carefully selected and blended coffee-beans expertly roasted and ground produce delicious

Although it has been established for 51 years, and has, during that time, registered a phenomenal rate of advancement, the Sun Life Assurance Company of Canada has succeeded in passing all its previous records. The figures for 1921, which the company has this week submitted to the public prove it to have transacted an enormous amount of business, and this in spite of the very trying circumstances under which all Canadian industry and finance was laboring during the year.

One of the most interesting features presented through the medium of the Sun Life's annual report is the exceedingly low rate of mortality which was experienced among policyholders. It would appear that our people are healthier than they have ever been. This is certainly not due to a more discriminative selection of lives for assurance, as the great life companies have, if anything, been opening, rather than closing, the door to protection.

That the actual death rate should have been so much below that anticipated by the actuaries is a healthy and encouraging sign, both from the point of view of the company and of the public at large.

The volume of assurance now in force with the Sun Life has reached the imposing figure of over \$36,000,000. The sum of \$11,967,069 was paid either to policyholders or their beneficiaries during the year, which brings the amount paid out to the company's friends since its incorporation in 1865 up to \$114,155,003.

Capital & Reserves \$40,000,000 Assets \$544,000,000

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Capital & Reserves \$40,000,000	Assets \$544,000,000
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"After that," said the man,
"It's not the mule's fault"

Blame for injury depends on how much chance the victim had to make himself safe.

"The first time a mule kicks me," said a wise man, "it's the mule's fault. If it happens again, it's my fault."

A good many people are staying within kicking distance of tea or coffee, who have had a chance to know better.

They have learned that tea or coffee at night keeps them awake. They know it whips up the nerves. They know what medical opinion has so often said about the effect of the drug element in tea and coffee upon the nervous system—and how indigestion, headaches, high blood pressure and various ills so often follow the use of tea or coffee.

Knowing this, they fail to keep out of the way. Where does the

blame belong, then, when the final break-down comes?

There's safety in Postum, and charm, too. Postum has a full, rich flavor, and it is free from any harmful element whatsoever—a wholesome meal-time drink for children and older folks alike.

Whether or not you've had your warning from tea or coffee, why not step over on the safe side? Why not do what so many others have done—try Postum for ten days, learn how delightful and satisfying it is—and learn how much improvement there can be for you?

You can get Postum wherever good food and drink are sold or served, and it only takes a word from you to your grocer or restaurant waiter, to make this move to the safe side, at once.

Postum comes in two forms: Instant Postum (in tins) made instantly in the cup by the addition of boiling water. Postum Cereal (in packages of larger bulk, for those who prefer to make the drink while the meal is being prepared) made by boiling for 30 minutes.

Postum for Health
"There's a Reason"

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Windsor, Ontario

