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Judge Garey, chairman of the United States Steel Corporation, considers present business conditions healthy and is optimistic regarding the future. "Perhaps never before in the history of America," he says, "was there such pressing demand for a resumption of business on a large scale. It is no exaggeration to say the foundations for future prosperity are good. We have wealth, character, increasing capacity and production, necessity and demand. Therefore, what of the future? The future will depend upon many circumstances. All of us are to a greater or less extent responsible for the outcome. Conditions are changed and changing, but the American people

readily adjust themselves to meet the situation as they find it. We must build up on lines somewhat different from the old ones. We must be more economical in many respects, for a time at least. Sails must be trimmed to the winds. One must not expect to do a million dollars of business a year on a hundred dollars capital. The business man must not expect the banker to carry him beyond a reasonable credit, nor should the banker extend credit in times of great prosperity and confidence only to withdraw it suddenly at other times to the discomfort or disaster of the borrower. Everybody should and will be more cautious and considerate and keep within the legitimate domain of sound business principles. But confidence is the essential. When this is fully restored this country will witness the greatest prosperity it has ever experienced. All are responsible for lack of confidence and its restoration, and nobody can shirk it. Common honesty is the constant need, and this applies not only to the business man but to all others. Too many have been influenced by motives of cupidity or other improper motives.

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136

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Real estate dealers of Vancouver are optimistic concerning the prospects for the present year. The fact that the real estate situation in Vancouver has passed through the trying financial period of the past few months without showing any abatement in valuations, and that during the strenuous period a fair amount of business was constantly maintained testifies in an undeniably strong manner to the stability of local real estate holdings. Buyers are plentiful and the circle of outside enquiries is growing wider. This includes large investors from the States and central Canadian points, all of whom have considerable money to place, as well as numerous men who are expecting to arrive there with their families during the year.

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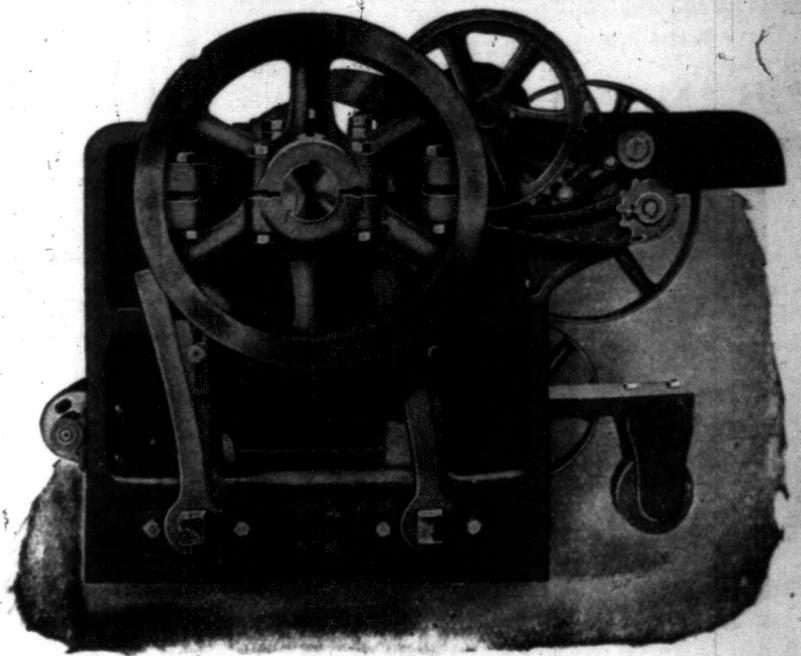
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